

“Women empowerment and development through SHGs in Jharkhand”

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Abstract: Women empowerment has dominated discussions at local and global scales. Development organizations are continuously translating issues of women empowerment into their practices seeking for more efficient strategies to achieve women empowerment. Empowerment of women is a two- fold concept. Firstly, the external dimension which induce change. The external dimension includes enabling factors at the meso and macro levels which create conditions of self –worth and autonomy for women. Secondly, the idea of self-empowerment which is a process that includes “where women find a „time and space” of their own and begin to re-examine their lives critically and collective.” (Batliwala, May,1996)

Development wisdom maintains that community-based institutions are more successful and more sustainable, and deliver better outcomes in improved operation and maintenance (O&M), collection of user fees, and ownership of the facilities by communities.

In short, they are more effective and efficient in managing community infrastructure and local service delivery. This has led to devolving and transferring the operations and management of community water supply and irrigation systems and other infrastructure to communities through the establishment of user groups. Women are actively involved in these user groups, which have opened new windows for women to engage in public and leadership roles.

Key words: community-based institutions, SHGs, Women empowerment, development, Jharkhand

Introduction: Self-help group are groups of poor and marginalized people, having similar Problems that pool their resources as savings for mutual support and benefit. “These are village-based organizations to encourage savings, household production and social cohesion among poor”

[Desai and Joshi 2013]. The concept of mutual help has evolved with mankind. However, the economic perspective of SHG was studied at length, by none other than the Nobel laureate Muhammad Yunus. The Bangladeshi social entrepreneur conceptualized the idea of Grameen Bank and formulated the idea of micro finance through the women self help group to “Bank the UNbanked”. Muhammad Yunus studied the banking system of 1970s and found that the clientele of the traditional banks were the urban men who could afford the collateral against loans. This banking model deliberately kept the poor rural women out of its purview under the guise of “unaffordability”. “Self help group acts as a commitment device or a peer pressure instrument to increase precautionary savings.” [kast et al 2012]

Self-help group is an alternate vehicle for poor people to build up some savings through mutual support. These savings are utilized for various income generating activities or other needs of emergent kinds that turns out to be a saviour from the scourge of poverty. “Collective action by the poor has been shown to strengthen property rights, increase bargaining power in labour markets, improve access to financial markets and increase public investments in poor communities [bardhan 2005; Narayan et al 2000; Ostrom and Ahn 2009].”

Self-help group movement in Jharkhand:

Self-help group movement started in jharkjandway back in the late 1990’s. Government agencies like NABARD promoted formation of SHGs through Swarna Jayanti Gram Swarajgar Yojana (SGSY). Although there was support by several NGOs for the formation and support of self-help group, it was only from early 2000s that SHGs were operational and got linked with several livelihood projects. NGOs like Pradhan, Basix, Bikas Bharti also started nurturing SHGs in the Jharkhand from early 2000. Jharkhand government formed the “Jharkhand state livelihood promotion society (JSLPS)” in the year 2009 for smooth implementation of poverty reduction schemes in the rural areas. It was also mandated to form and train the SHG groups. It links the SHGs to the public sector banks for credit linkages. The SHGs promoted by JSLPS are called Sakhimandals. The Sakhimandals are formed as village organizations (at village level) and as cluster federation (at cluster level). There are more than 2, 00,795 Sakhimandals operating in the Jharkhand under the guidance of JSLPS alone and other development of community level instruction are as below:

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SrNo	Indicators	Achievements
Social Mobilization & Institutional Building		
1	Total SHG No. of NRLM Fold	200,795
2	No. of SHGs Formed	173,431
3	No. of SHGs revived/strengthened	27,364
4	No. of Household covered	2,521,608
5	No. of SC Household	356,368
6	No. of ST Household	954,667
7	No. of OBC Household	1,090,578
8	No. of Other Household	114,361
9	No. of Village Organization Formed	12,979
10	No. of Cluster Organization Formed	436
11	No. of Block Federation Formed	NA
12	No. of Active Women Promoted	13,415
13	No. of Internal Community Resource Person Developed	1,986
14	No. of SHG Bookkeeper Promoted	42,390

Levels of Women Empowerment:-Five levels of Women Empowerment framed by UNICEF (United Nations International Children’s Emergency Fund) are as follows:

- 1. Welfare:** It is the first level which addresses only the basic needs of women without recognizing or attempting to solve the underlying structural causes, which necessitate provision of welfare services. At this point, women are merely passive beneficiaries of welfare benefits.
- 2. Access:** It is the second level, which is essential for women to be empowered. This involves equality of access to resources such as educational opportunities, land and credit.
- 3. Conscientisation:** It is a crucial point in the empowerment framework for women to take appropriate action to eradicate gender gaps and gender inequalities from inherent structural and institutional discrimination. They must also recognize the role they can often play in reinforcing the system that restricts their growth.
- 4. Participation:** It is the point where women are taking decisions alongside men equally. To reach this level, however, mobilization is

necessary. By organizing themselves and working collectively, women will be empowered to gain increased representation, which will lead to increased empowerment and ultimately greater control.

5. Control: It is the ultimate level of equality and empowerment. Here, the balance of Power between men and women is equal and neither party has dominance over the other. At this stage in the empowerment, women are able to make decisions over their lives and the lives of their children, and play an active role in the development process. Further the contributions of women are fully recognized and rewarded.

Given women’s primary responsibility for household water, sanitation, and family health, women’s membership in water supply and sanitation groups has been actively encouraged and facilitated. In many community-based water supply and sanitation projects, women’s membership in water user groups can be as high as 30%–50%. Still, women have limited influence over key decisions on technology choice, location and design, fee setting, and O&M. These decisions are still largely made by men, who dominate the apex water management committees. Unlike water supply, women’s involvement in irrigation management groups has remained a challenge since women are not seen as farmers or irrigators, and few are landowners. Landownership is usually a criterion for membership of irrigation water management committees. While women’s participation in SHGs has certainly created new spaces for women’s expression of agency, their effective participation and entry into key decision-making roles still require improvement. Participation and membership in SHGs are a good first step to having women’s voices heard in areas that particularly affect women’s lives and livelihoods such as management of community resources, water supply and sanitation, etc. Membership on its own, however, is insufficient. Women need complementary support to build their financial, technical, management, negotiation, and advocacy skills to help them influence key decisions and to make the transition to leadership positions. For women to become leaders of infrastructure management groups, gaining the support of male community members is equally important.

Communities are diverse—made of different groups with different preferences and goals, facing different constraints and responding differently to incentives. In most communities’ poor women are likely to be more disempowered than their male neighbours.

Community institution often recognizes this explicitly and, to increase the agency of disempowered people in these communities, they seek to make specific efforts to reach and empower women. By giving voice to women, community institution provides an opportunity for women to influence local decisions so that they more closely reflect their preferences and their needs. Community institution may also generate indirect positive impacts to the extent that they succeed in decreasing poverty and boosting communities' well-being. The strong link between poverty reduction and gender equality thus provides a rationale for an additional focus on women's empowerment. Women's participation in village committees and community savings and loans groups gave women opportunities for new roles in public and community affairs, control over income and credit, and improved status in the family and community. Access to finance, as well as new financial management and enterprise development skills, led to increased incomes for women, more financial independence, and increased confidence. Women felt proud of their contribution to the household income and gained greater respect and support from males within the family and in the wider community. Some signs of changes in the division of household labour were also reported with some husbands assuming child-care duties while women attended meetings. Participation in community savings and loans management committees led to women increased physical mobility beyond the household and village environment, new opportunities for meeting women from outside their communities, and learning from a wider set of experiences. Women's enhanced public role gave them a newfound confidence. While some of these changes may not appear significant, these small steps were a big leap toward women's empowerment in rural Jharkhand.

Conclusion:- Women empowerment through community-based institutions (SHGs) is a stalwart example of a development program which aims at poverty alleviation. The approach is women oriented and community based. This is actually translating into women empowerment. Empowerment from the economic, social and political dimensions. My opinion till now on economic empowerment had been myopic. Empowerment does not take automatically with money. Class factor plays a role too. A woman who is socially and economically marginalised for her the money she earns on her own even if she has control over has no meaning. Because for her the mind is pre occupied with the thought of next meal. Single women have control over their resources but that

does not make them necessarily empowered. They have the burden of their family. Socially belong to a group means they have the support system and can cross the threshold of their homes. They can interact and exchange information or knowledge thereby capacity building and creating social capital. Livelihood is a major need especially for the vulnerable group like single women. The livelihood intervention should include educating women on work and work towards attitude change. Finally, we see empowerment as a multi-dimensional social process that helps people gain control over their own lives. It is a process that fosters power in people for use of their own lives, their communities, and in their society by acting on issues that they define as important.

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