Empowerment of Rural Women: Towards Reversal of Gender Relations

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This article paper deals with the impact of SHGs, promoted by eight leading non-Government organisations in two southern states of INDIA, namely Tamil Nadu and Andhra Pradesh. All these organisations come under a partnership programme promoted by the Development Promotion Group (DPG, Chennai) with financial support from EED, Germany. The study has revealed that women's groups have succeeded in reversing the gender relations in their favour and proved that they can effectively replace the leadership in local institutions and provide better governance to the community.

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INTRODUCTION: CONCEPT OF EMPOWERMENT

Empowerment is a process of awareness and capacity building, leading to greater participation, to greater decision-making powers and control, and to transformative action (Karl, 1995). Empowerment is the process of challenging existing power relations and of gaining greater control over the sources of power. The goals of women's empowerment are to challenge patriarchal ideology, to transform the structures and institutions that reinforce and perpetrate gender discrimination and social inequality, and to enable poor women to gain access to and control over both material and informational resources. Empowerment is not externally bestowed upon people but instead, the women need to be the agents of their own empowerment; outsiders and outside organisations can only help create the conditions favourable to women's empowerment and can support the process that works in these directions.

Longwe's (1990) framework of empowerment encompasses the welfare of women, satisfaction of basic needs, access to resources, conscientisation to attain gender equity, participation in the decision-making alongside men, and control, which refers to 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. Such a situation is fast emerging in the rural scenario of South Indian states, thanks to the formation of self-help groups or SHGs.

In Tamil Nadu, 1,39,961 SHGs are functioning with a membership of 23,82,286 having Rupees 335 crores as savings. Andhra Pradesh has 3.3 lakh SHGs, covering 48 lakh women members, having Rupees 650 crores as corpus fund. Data on the composition of dalit women in SHGs could not be obtained at the state level for comparative purposes.

Self-help groups acquire strength and power not merely through plans or programmes, but through a process of continued functioning, close interaction, concerted unity and collective efforts in accomplishing certain tasks, and by achieving certain goals. The practice of savings, distribution of short credits, their utilisation for emergency/consumption or productive purposes alone does not guarantee the required solidarity and strength for an empowered status. The core strengths of an SHG are as follows:

- sensitisation of the group to social realities,
- determination of the group to take up social issues,
- courage to defy the discriminant gender-biased social order,
- conviction to indulge in even personal/marital problems of women in their group/community,
- strength to organise protests and rallies for their basic needs satisfaction or atrocities against the innocent,
- the will to rescue women subjected to torture, domestic atrocities or police harassment, and
- the wisdom to cooperate with local leaders and panchayats in addressing long pending community needs.

This stage is attained through a continuous process, emerging only in groups where there is greater solidarity, unison and inner strength of members, their willingness to coordinate with each other and thirst for tackling burning social issues and fulfilling basic needs. The NGO-promoted SHGs, therefore, have a broad focus in empowering women in multi-dimensional spheres, unlike the efforts made by other change agents. An attempt has been made here to study the process of empowerment of women through SHGs, promoted by eight NGOs, which received funds from a donor agency, namely EED, Germany, and channelised through a nodal agency — Development Promotion Group (DPG), Chennai, under their partnership programme.
PROCESS OF STUDY

The EED and the DPG had, as the objective of their partnership programme, empowering women from the marginalised sections of the community, especially dalits, adivasis, fisherwomen, and the landless agricultural workers. The NGOs were are located in scattered parts of Tamil Nadu and the border areas of Andhra Pradesh. I visited these NGOs, and had discussions with the Chief Functionaries and field staff, perused their records and registers. I also visited two representative villages each — one where the SHG was progressive and the other not so progressive. I also held discussions with the DPG Chief, R. Bhakther Solomon, and collected the progress reports as part of the process study on the prospects and problems of their partnership programme. The experience of these NGOs in empowering the rural women in the study villages of Tamil Nadu and Andhra Pradesh is briefly presented.

Altogether, the partner NGOs have organised 600 SHGs — ranging from a minimum of one to a maximum of 12 in each village with 10-137 SHGs under each NGO. All the SHGs have been functioning for not less than six months to two years. In all, I visited 20 villages (minimum of two to a maximum of three) and discussed with the conveners and members of SHGs, using the Focus Group Discussion method. The field staff of respective SHG villages and the Chief Functionary of the partner NGOs were present to facilitate the process, without any interruption. They desisted from involving in the discussions to provide for a free interaction. I also visited select families for enquiries about their in-house problems. In addition, I was taken to the sites of community projects for observation and discussion with the stakeholders. Information gathered and experiences gained under the process study are briefly presented. The presentation will focus on the impact of the SHGs in empowering rural women.

PROGRAMMES AND STRATEGIES

Mobilising women and organising them into SHGs was the major programme. Regular savings, need-based credit, and micro-enterprises of the poor constituted the chief components. In addition, the NGOs also had certain supportive programmes like supplementary education centres for school children, skill training centres for adolescent girls, literacy awareness and non-formal
education for SHG members, and leadership training for potential SHG members.

During election campaigns, an NGO adopted the strategy of submitting the list of local needs and problems to the contesting candidates during their canvassing visit to the village and obtained their written assurance to solve all their problems once they were voted to power. Another NGO in Thiruthani organised a unique programme of quadrangular meetings in its service area every year. People's elected leaders, government officials, the NGO and local SHG/community members took part in these meetings where the community needs and problems were discussed and the course of action to tackle their problems decided on. An overview of the various shades of empowerment is presented in the following paragraphs.

Economic Transactions
Cash flow in the group and their families has increased, members have greater access to credit and their emergency as well as other needs have been met with ease. The women deal with transactions at the bank and in the group, maintain savings and credit accounts, deal with the officials of Mahalir Thittam and are alert in their transactions with cooperative societies, the ration shop, petty shop and in their personal property related transactions. These members write the minutes of their SHG meetings, maintain accounts, and prepare resolutions on their own. With this knowledge, they prepare their family budget.

Private money lending at usurious rates of interest (that is, 100 per cent), popularly called here as 'meter interest' (synonymous with electric meter reading), has been drastically reduced. In Tuticorin District, these moneylenders were reported to be volunteering to finance the people, but the group rejected it forthwith and vowed to delink from them forever. In Saakkottai block of Tamil Nadu, the practice of sexual exploitation of women by the private moneylenders has been completely stopped, after the active functioning of an SHG.

Skill training activities among the SHG members is at a low ebb. Members concentrate in accumulating their savings, distributing credit and ensuring its prompt repayment. Attention on credit utilisation by members is poor. However, members state genuine reasons and utilise it for the stated purpose, unlike in most of government schemes. Often, the SHG members avail the credit for redeeming their old debts, consumption purposes and domestic exigencies, rather than on concrete productive activities. Collective economic
activities, too, have not opened their account in most of the groups. 'All these will certainly follow', asserted the women and attributed the present practice as inevitable, in the initial phase of credit utilisation from the SHG. 'Growth will be gradual', said the women and, 'progress is inevitable', assured the group.

**Personality Development**

Women have become more articulate. They take active part in SHG meetings, interact in Gram Sabha meetings without fear, address public meetings, express their needs and problems to officials, convey their concern to the elected people's representative, and boldly speak to the police, politicians and communal leaders.

The gathering of women in SHG meetings are not merely meant for collection of savings, distribution of credit, and recovery of loan; it is much beyond all these. The NGOs and educational institutions provide them with opportunities of learning new and current things useful to them, their children, family members, and the community. With additional knowledge, greater awareness and some useful skills, they have changed their attitude and behaviour for a better living. Empowerment, says Karl, is a process of capacity building, leading to greater participation, decision-making power and control, and transformative action. It strengthens their innate ability through acquiring knowledge, power and experience. Besides the economic component, the group as a whole takes part in the functions and ceremonies of a member's family with presentation of gifts, strengthening the solidarity of the group. Self-help groups, therefore, serve as a forum for human resource and social relations development too!

The women have become more mobile; they visit panchayat offices, banks, BDO office/DRDA/other government offices, police stations and any public institutions for redressing their common grievances. Due to long-time suppression, women members have an inherent desire to become more aware, move out often, get exposed, have urban contact, learn new things and share it with others. This has enhanced their exposure, awareness and knowledge about the external world, alien to them thus far.

Besides inculcating the sense of regular savings, instilling the values of prompt repayment, enabling them to manage their domestic exigencies and initiating income generating activities, SHGs contribute to their overall personality development too! Women now care for their attire, appearance, personal hygiene, mannerism, punctuality,
assertiveness, confidence; in short their entire personality. Every woman holds her head high, walks at a greater speed than earlier, sports a more confident look and has greater inquisitiveness. Theirs is not merely change but a transformation, not temporary in nature but more enduring.

Emphasising psychological empowerment, awareness generation, information sharing and motivation, and backing this up with economic assistance and inputs, brings multi-dimensional transformation, which economic assistance alone does not and cannot bring. (Sakuntala, 1999).

Community Service and Solidarity
Besides managing SHG activities, members pay equal attention in taking up community needs with the local panchayats, government officials or any of the appropriate sources. In most of the villages, SHGs have proved that they could solve community problems with ease, which the men could not do for long. The officials/institutions responded to the SHGs more quickly than to the conventional representations from individuals, intermediaries and local leaders. The women's groups know whom to contact for what problem, when, where and how. While the men were surprised at this, the women's groups have acknowledged the early response of male officials. Men's resistance to women's group activities got diluted largely after they witnessed the 'women power' in community problem solving.

Increased knowledge and awareness of women group members has resulted in the reduction of drop-out rate in schools, incidence of child labour and a spurt in the enrolment of working children, dropouts and non-starters. Supplementary education provided by some NGOs has improved the performance of school-going children and arrested the drop-out rate. In remote villages, where the teachers visit their schools only occasionally, the NGO sponsored supplementary education teachers have stepped in to fill the gap. The SHG members have also allowed their girl children to be educated. Education of children is therefore, a major social contribution of SHGs.

Arresting Alcoholism
Alcoholism among the husbands has been is treated as their arch rivals by the SHGs. They have correctly gauged alcoholism as the root cause of a multitude of ills and evils affecting the men, women and
children simultaneously. Women, as a source of giving money to their husbands for buying alcohol, has totally stopped. As a result, problems arising out of liquor consumption by men such as wife-beating, abuse and other atrocities against women, conflicts and crimes have been overwhelmingly reduced.

Self-help groups have been systematically striking at the root of this deadly practice by destroying the local manufacturing process, and liquidating the wholesale/retail trade with the help of both the police as well as their own collective strength. In one village of Andhra Pradesh, the SHG members forcibly entered every house and destroyed the brewing materials being used by the family members for illicit distillation. Then, they dared the police to enter their village for prohibition raids any more. Witnessing the sequence of events by the brave women, the men were shocked and the police stunned. But then, the community saluted the group.

**Reversal of Dependence**

Women, who inevitably depended on their husbands and family for their economic needs, now increasingly depend upon their SHGs for credit to meet their personal or family needs — whether for emergency, for consumption or other needs, including the economic requirements of their husbands. This has not only provided economic liberation to women, but has projected them as a source of economic strength to their family. In fact, the men depend on the women for short-term financial requirement. The traditional trend of women's dependence has, thus, reversed and the women now feel as near equal partners to men, if not fully equal or command an upper hand on their domestic front.

Thus far, only their family was the home of every woman, but now both their neighbourhood and community are considered to be their family by the SHG women. Women who lived in shells and could not solve their own and their family's problems are increasingly found to play an active role in their neighbourhood and community in varied spheres — such as counselling, conflict resolution, and community problem solving. This has required enormous courage and strength on their part to involve and intervene in community level issues through their group, as against their erstwhile practice of depending on their male partners.

An SHG is a secular micro-body with members belonging to various religions, and caste/sub-caste groups. The traditional social
hierarchy between dalits and non-dalits or high castes and low castes or majority and minority religions is non-existent in most of the villages, barring a small fraction. The regular SHG meeting serves as the secular platform with active participation by all the members from various caste/religious groups. Multi-target oriented activities initiated by SHGs benefit the entire local community, regardless of social compositions. Hence, the earlier distance between various religions/castes is gradually being bridged.

**Independence of the Destitute**

Widows, divorcees, the separated and destitute women, who were forced to depend on their parents, brothers or in-laws for their very survival and that of their children, now hold their head high and feel independent after the formation of SHGs in their villages. With regular savings and easy credit to meet their basic needs, they lead a contented and decent life by not depending on the men at the cost of their peace and dignity. They are now educating their children and equipping them to be better breadwinners, so that they can depend on their children in their old age.

**Threat to Leadership**

On the political front, the SHG women vote according to their choice in assembly and parliamentary elections. When they contest in civic elections, have greater chances of victory. Those members of SHGs, who have leadership potential and prospects of community support, win the panchayat elections and occupy positions of power and authority. They work for their fellow women and the community with redoubled vigour. Presidents and ward members, who contest through their parties are wary of the SHGs, as their non-performance would dislodge them from the seats of power and result in their replacement by the SHG members. In one panchayat, the President organised an SHG on his own and invited the local NGO to take charge. In another, the ward member took part in the shramdaan programme of the SHG. In many other villages, the Presidents/Ward members met the demands of the SHGs in fulfilling community needs even at their own expense!

Self-help group members take very active part in the proceedings of the Gram Sabha. Participation by the SHG women is to be seen as these women are vociferous on many occasions. The Presidents/Ward members are virtually afraid of the SHG members. Despite their
predicament, they inform the SHGs every time they convene the Gram Sabha and even consult them on the probable venue of subsequent meetings in order to please and pacify the groups. By all means, participation of SHGs in Gram Sabha meetings is the biggest source of botheration and threat to the panchayat leaders.

The traditional power structure wherein a few elderly persons, regarded as leaders by the local community, and commanding power and controlling village life, is steadily vanishing before the sturdy presence of SHGs. Nor do the elected leaders in village panchayats take the women's groups for granted. Self-help groups have emerged as a force to be reckoned with, both by the traditional and modern leaders for the social status and political power they enjoy at the community level.

**Crackdown on Crimes**

When the police arrested a honest person in a village on fabricated charges lodged by a local woman antagonistic to SHG functioning, the SHG members stormed the police station, staged a dharna, and threatened to invite higher officials and take up the issue in larger fora. They also invited the press for media coverage. Upon this, the police relented and released the person on the same evening. Such releases from the police station remained the domain of influential locals who charged a sum of Rupees 5,000 for them, and to the police. Hence, the intermediaries as well as the police lost their share of revenue and have developed hatred against the SHGs.

**Role Reversal**

Empowerment of women is a critical factor in the eradication of poverty, as the women are the key contributors to the economy in combatting poverty through both remunerative and non-remunerative work at home, in the community, and at the workplace (United Nations, 1996).

After redeeming their debts and meeting their domestic exigencies, the women members wished to use the subsequent credit for productive purposes to augment their family income and reduce their poverty. Invariably, such income generation activities also engaged their underemployed male partners for active support and joint execution. Alongside reduction of poverty in the family, men's employment level too registered an increase.
Big budget family functions like marriage, ear-boring ceremony and so on, organised by the men in ordinary circumstances, now await the final word from women, since only they can obtain credit from the women's group. 'In many a homes, even the marriage dates are fixed after consultation with the group', a member proudly declared.

Officials from various government departments are now willing to visit villages with SHGs and readily respond to their requirements. The youth in the villages lend support to the SHGs and want to replicate the SHG model. The aged too are inclined to form a group. Village Panchayats consult the SHGs regarding the mode of execution of certain community schemes. At home, the men allow the women to jointly decide on vital matters for, they are sure that women always stand for the good of the family.

The gender role in the family remains intact, but there is an ascendance in the status of women, in lieu of their emerging role as economic supporters. Following suit, gender discrimination and gender related problems are gradually melting and the divide between men and women or the 'gender distance' is slowly closing down for good in silently and steadily, without much struggle or even modest effort by the hitherto subservient and suppressed women folk. An impact study of an NGO in Andhra Pradesh observes, in the control villages resources and services are mainly male dominated whereas AW AWE villages show a curtailment 'of male monopoly and a shift towards joint decisions, joint ownership and control' (Sakuntala, 1999).

At home, the scenario of gender relations in witnessing a concrete change from women being treated as 'secondary citizens' to being treated as 'partners'. Men's dependence on women for credit, women's success in tackling social issues, intervention in atrocities against women, liquidation of illicit liquor in villages, decline in the incidence of alcoholism among men and initiation of income-generation activities at home have made the men rethink, to relax the restrictions on women, and to treat them as equal partners. This has lead to almost the reversal of gender relations from discrimination and suppression to giving worsen a prime place in the family and community.

**STRENGTHENING OF SELF-HELP GROUPS**

The power of SHGs could be strengthened in the following ways: .
• Vocational skills of potential women members could be developed through entrepreneurship development centres, industrial training institutes and university centres.
• Micro-enterprises could be established with guidance and support from government departments such as Khadi Village Industries Commission, by promoting home and village-based activities for individuals and small groups.
• Agricultural skills of women, including dairy management, poultry management and allied agro-based activities could be developed by agricultural universities, Krishi Vigyan Kendras and research stations, in order to enhance their income-generation potential.
• Awareness of women in certain vital areas such as family welfare, environmental and legal awareness, need to be raised by NGOs, and experts.
• Self-help groups have to be insulated from politics by raising their political awareness. NGOs and activists could be instrumental in this task.

CONCLUSION
Empowerment of women, through formation of the SHGs, has become a reality and recorded substantive success in many spheres of the rural sector. The areas of success include regular savings, raised cash flow, redemption of debts, instant access to credit, interactive opportunities, ease at bank transactions, frequent mobility, joint decisions, better articulation, making budgeting in family, boldness in public transactions, political freedom, community problem solving, decline in the incidence of alcoholism, decimation of private money lending practice, prevention of sexual exploitation, reduction in the incidence of child labour and drop out rate, spurt in school enrolment, adherence of small family norm, dignity of widows and divorcees, threat to traditional and democratic leadership, crackdown on crimes and violence against women, challenging the misuse of power by police and politicians, ensuring officials' involvement in community problem solving and braving communal forces against local conflagrations. Alongside their success, SHGs have confronted failures too in certain areas. Growing problems of marital breakdowns, elopement and desertions, personal insults and injury at home, practice of dowry, lavish expenses on social functions and ceremonies, sexual abuses under cultural cover, and the inability to
fulfill people's basic needs are some of the grey areas which still defy solutions from the SHGs.

The women have become more independent in many sectors, are less dependent on their men and the family. In fact, now more men depend on their women for their legitimate financial requirements and in the process, there is more balance in the gender relations and decline in discrimination and distress. In short, there is a steady reversal from subservience to self-dependence, and secondary citizenship to partnership resulting in greater gender equity and gender balance.

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