



JOURNAL OF POLITICS

ISSN : 2277-5617

An Annual Publication of the Department of Political Science, Dibrugarh University
(A Blind Peer-Reviewed Journal)

Vol. XXI, 2021

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POLITICAL AND ECONOMIC EMPOWERMENT OF WOMEN THROUGH SELF-HELP GROUP: A FRAMEWORK OF UNDERSTANDING

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Abstract

The term women's empowerment has evolved throughout a long journey of women's movement which means 'the manifestation of redistribution of power that challenges patriarchal ideology and the male dominance'. It can be achieved only by transforming the structures or institutions that reinforce and perpetuate gender discriminations and build the capacity of women gain greater control over the circumstances of their lives, controlling both resource and ideology that governs their lives. Thus, it can be defined as a process that enables women to gain access to and control of material as well as information and resources. The development of a country highly depends on the development of women on economic, political and social front. Among this, economic development is more important for the development of the other sectors. Economic independence of women provides significant scope to overcome their feelings of powerlessness and helps them to occupy a prestigious status in the society. In the process of economic empowerment of women, today the SHGs have emerged as a popular and effective means. Within this context, this article tends to understand the operability of political and economic empowerment of women through SHGs.

Key Words: *Empowerment, Self Help Group, Patriarchy, Gender*

Introduction

The term women's empowerment has evolved throughout a long journey of women's movement which means 'the manifestation of redistribution of power that challenges patriarchal ideology and the male dominance'. It can be achieved only by transforming the structures or institutions that reinforce and perpetuate gender discriminations and build the capacity of women gain greater control over the circumstances of their lives, controlling both resource and ideology that governs their lives. Thus, it can be defined as a process that enables women to gain access to and control of material as well as information and resources. The development of a country highly depends on the development of women on economic, political and social front. Among this, economic development is more important for the development of the other sectors. Economic independence of women provides significant scope to overcome their feelings of powerlessness and helps them to occupy a prestigious status in the society. In the process of economic empowerment of women, today the SHGs have emerged as a popular and effective means. Within this context, this article tends to understand the operability of political and economic empowerment of women through SHGs.

The Development Alternatives with Women for a New Era [DAWN] in 1985 articulated the empowerment approach for the first time. Naila Kabeer defines empowerment as "the expansion in people's ability to make strategic life choices in a context where this ability was previously denied to them." The definition indicates the expansion in the capability to people that enables them to take decisions or to make choices with far-reaching consequences which were earlier denied to them. Participatory development methods and a vibrant civil society are usually proposed as the mechanisms by which empowerment takes place. In the discussions on empowerment, it is apparent that there are three important interrelated components, viz. resources, agency and achievement. Kabeer identifies four elements of power which is required for achieving empowerment. They are, Power over i.e., control or influence over others which is an instrumentation or domination; Power to—generate or productive power which creates new possibilities and actions without domination; Power with—a sense of the whole being greater than the sum

of the individual, especially when a group tackles problems together and; Power from within—the spiritual strength and uniqueness that resides in each one of us makes us truly human. (1994, Kabeer Naila).

Empowerment creates an enabling environment of positive economic and social policies for women and eliminating all forms of discrimination against them and thus advances gender equality goals. The extent of empowerment of women in a nation is largely determined by three factors, viz. economic, social and political identity. Empowerment creates an enabling environment of positive economic and social policies for women and eliminating all forms of discrimination against them and thus advances gender equality goals. Thus, the interventions from various institutions and structures of the State or society could improve the agency and enhance the opportunity which can increase people's capacity to make effective choices (2006, The World Bank Report). In this definition, agency i.e. capability to make choice and opportunity to apply their agency to make choice is intertwined. For the purpose, interaction between assets like psychological (Level of Consciousness), informational, organizational, material, social, financial, and human is required to measure and enhance empowerment opportunities. In case of women, their situations are often influenced by the cultural framework in which they perceive their disempowerment to be right and proper. For example, wife battering, marital rape in India is seen as husband's right over his wife.

In India, the process of empowering women has a long trajectory starting with the coming of the British and the introduction of western education. In the late nineteenth century, the construction of the 'new woman' became the central issue to nationalist discourse. Institutions of sati, polygamy, female infanticide, *purdah* and child-marriage came under criticism. Independence brought many promises and dreams for women in India- the dream of an egalitarian, just, democratic society and the constitution of India was designed with lot of specific provisions directed at ensuring equality and dignity for women. The Indian Constitution prohibited the State from discriminating on the basis of sex; explicitly provided that the State may make special provision for women without offending the equality guarantee. But in reality, there remains a huge gap between the formal

rights accorded to women by the Constitution and their current social and economic status. Despite constitutional recognition of non-discrimination, in areas of marriage, ownership, and control over property and inheritance Indian women are still facing gender-gaps. With less secure property rights, women do not have the same ability or incentive to accumulate and control assets and thus to access finance or to grow their businesses. The report of Committee on the Status of Women in India (CSWI), 1974, "Towards Equality", shows the unequal status of women in all spheres of her life with rural women suffering the most. Women economic, political and social participations were highly influenced by the traditional, religious and cultural beliefs and practices (Harmon Louise, Kaufman Eileen, 2004). Women's contribution to the economy has remained unaccounted for her unpaid invisible domestic works or her work in her husband's land. Male domination in all spheres became the hallmark of Indian tradition irrespective of regional and class differences. Though women disempowerment in India as per the report on Towards Equality, Gender-related Development Index, 2003, Gender Empowerment Measure, 2003, is seen, the magnitude of disempowerment varies from various intersections like rural/urban, caste, religion, regional basis etc. Rural women of India face multiple deprivation because of marginalisation of rural areas in policy and public investment, poor coverage of service and infrastructure, depletion of natural recourses etc. Rural women generally have more limited and less secure access to control over productive resources, and their disempowerment rises due to aggravating commodity prices, conversion of land use technologies etc.

Economic empowerment is undoubtedly the key and may lead to all other kinds of empowerment. This is true in case of women also. A major cause of women's subordination is said to be their economic dependence. International Centre for Research on Women (ICRW) defines women's economic empowerment as when women have both the ability to succeed and advance economically and the power to make and act on economic decisions. In order to succeed and advance economically women should possess the skill and resources to compete in the market and at the same time women should have the equal access to the economic institution of the said society. Further, to have the power and agency to act on

economic decisions, women should be able to control resources and profits at their disposal (Anne Marie Golla, et al. 2011). Economic empowerment precedes political empowerment. In the event of a social crisis, women are unable to express or decide for herself and her children. It is precisely because of this that many women development programmes either emphasize fully or have a component on the income generation activity, so that there is money available in women's hand and she moves towards economic and political independence and take the first-step towards empowerment. Economic empowerment enhances decision making ability of women in family related matters, matters related to expenses, children's education and savings related decisions etc.

Empowerment of women could be brought about by challenging the unequal distribution of power in society which necessitated political intervention and participation of women in Political institutions. It is through political participation and decision making that the inequalitarian pattern of gender relationships operating in the state, markets and civil society could be challenged. It is, therefore, imperative for women to be in the corridors of power and have the power to negotiate a better deal for themselves, if they are to influence policy decisions which have an impact upon them. Empowerment of women in all spheres, in particular the political sphere is critical for their advancement and the foundation of a gender-equal society. Women's political empowerment is premised on "three fundamental and non-negotiable principles: the equality between women and men; Women's right to the full development of their potentials; and women's right to self-representation and self-determination" (Fadia, 2014). Thus, political empowerment of women signifies women's access to and full participation in power structures and decision making" and to "increase women's capacity to participate in decision-making and leadership." Political domain has always been regarded as male domain. The political status of women can be defined as the degree of equality and freedom enjoyed by one in the sharing of political power. Culturally, women are not encouraged to join the political domain and as such women themselves internalizes their incapability to make decisions in both private and public arena. As a result, women universally are seen not well represented in the executive bodies

of political parties, trade unions and other bodies. Women's participation in mainstream political activity has important implications for the broader arena of governance in any country. The limited nature of female participation and representation in decision making institutions has important consequences for women and for the legitimacy of the institutions. Women's disproportionate absence from the political process would mean that the concerns of half of the population cannot be sufficiently attended to or acted upon as it denies their viewpoints to be integrated in the political system.

Issues of rural poverty and health have traditionally been the concern of governments. In the past and even today, most programs designed to benefit rural India are funded and managed exclusively by the government. Since independence, Government of India experimented on various programmes under different names for the development of the socio-economic and political condition of rural poor, including women. Keeping in view the importance of political and economic empowerment of women, India became the signatories of various international conventions and formulated the National policy for the empowerment of women, 2001. This policy is in accordance The Mexico Plan of Action (1975), the Nairobi Forward Looking Strategies (1985), the Beijing Declaration as well as the Platform for Action (1995) and Convention on the Elimination of all forms of Discrimination against Women (CEDAW). For enhancing economic empowerment of women in India, Poverty Eradication and Micro-Credit facilities are given more prominence. Keeping in view the extreme poverty level in rural areas, social discriminations prevalent in the country, macro-economic policies and poverty eradication programmes like, National Rural Livelihood Mission (NRLM), Pradhan Mantri Gramin Awas Yojana (PMAY) , National Social Assistance Programme (NSAP), Accelerated Rural Water Supply programme (ARWSP) the (erstwhile) Integrated Rural Development Programme (IRDP), the (erstwhile) Development of Women and Children in Rural Areas (DWCRA) and the Sampoorna Grameen Rozgar Yojana. Further, Microfinance is emerging as a powerful instrument for poverty alleviation in the new economy. Officially, the intervention of micro-finance has been made legitimized as a tool of poverty eradication and women's empowerment,

in the meeting like World Micro-credit summit, Campaign, Washington DC, 1997. In India, too the nationalization of bank during 1969 and 1980s aimed at improving the flow of institutional credit into rural household. Later on, initiatives were taken to develop supplementary credit delivery mechanisms by encouraging the NGOs as facilitators and intermediaries and by establishing SHGs which could meet the demands at grassroots (Deshmukh, 2005). The common feature of promoting SHGs in India is through social mobilization, composed of women which start with pooled savings for internal rotation and eventually receive and repay loans. The NGOs, Government agencies and banks are promoting the SHGs through their micro-credit facilities to mobilize people and sustain people's intervention in economic production which leads to women empowerment, poverty alleviation in rural areas. The NGOs and banks under the Micro-Credit schemes are combined as an umbrella organization to promote SHGs along with systematic training and capacity building of women to enhance decision making capacity of women (Rajivan, 2005).

In India, Microfinance scene is dominated by Self Help Group (SHGs)-Bank Linkage Programme as a cost-effective mechanism for providing financial services to the "Unreached Poor" which has been successful not only in meeting financial needs of the rural poor women but also strengthen collective self-help capacities of the poor, leading to their empowerment. Rapid progress in SHG formation has now turned into an empowerment movement among women across the country (Biswas, 2015). Likewise Micro Credit policies for women's access to credit for consumption and production, the establishment of new and strengthening of existing micro-credit mechanisms and micro-finance institution is given so that credit facilities could be enhanced to the outreached. In addition to that, Women's perspectives in economic policy formulations were given prominence. Women's contributions to the economy as producers and workers in both formal and informal sectors are recognized. Keeping in view women's association with agriculture from seeds to kitchen, the National Policy for Empowerment, gave efforts to ensure that benefits of training, extension and various programmes like, training women in soil conservation, social forestry, dairy development and other occupations allied to agriculture like horticulture, livestock including small animal husbandry, poultry, fisheries etc were given impetus.

Further, the 73rd and 74th Amendments (1993) to the Indian Constitution have served as a breakthrough towards ensuring equal access and increased participation in political power structure for women (The National Policy for Empowerment of Women, 2001). The concern for enhancing the right to agency and opportunity of rural women has grabbed International and National Attention. Empowerment of rural women was given a special attention in the first World Conference on Women in Mexico in 1975, Convention on the Elimination of all forms of Discrimination against Women (CEDAW) through its Article 14 which calls on States parties to eliminate discrimination against rural women, The Beijing Declaration and Platform for Action in 1995 highlighted the need for policies and strategies to improve the situation of women producers in rural areas, increase their incomes and provide household food security and in 2000, the UN General Assembly drew attention to the large number of rural women working in the informal economy with low levels of income, little job and social security, and few or none land or inheritance rights etc. These efforts emphasized the need for rural women's equal access to productive resources, such as land, capital, credit and technology, gainful employment, and decision-making, as well as access to education and health services. The Millennium Declaration and the Millennium Development Goals (MDGs), focused on accelerating progress in promoting gender equality and advancing the economic, legal, and political empowerment of women through a range of specific measures. They emphasized the promotion of the empowerment and participation of rural women as critical agents for enhancing agricultural and rural development and food security and pledged to ensure equal access for rural women to productive resources, land, financing, technologies, training and markets Rural women's needs and priorities have been addressed in various resolutions of the General Assembly and the Economic and Social Council and its functional commissions (Report, 2011). The Government of India has initiated various schemes spread across a broader spectrum such as women's need for shelter, security, safety, legal aid, justice, information, maternal health, food, nutrition etc. as well as their need for economic sustenance through skill development, education, and access to credit and marketing. In order to address the phenomenon of domestic violence, Sexual Harassment at Workplace, which are widely prevalent, the Protection from Domestic

Violence Act, 2006 and Sexual Harassment at Workplace Bill, 1993 was enacted by the Parliament.

Women's Empowerment under the New Economic Policy

India's rural economic scenario has undergone a tremendous transition since India's independence. India has been predominantly dependent on the rural self-sufficient and self-contained economy based on agriculture. As a result, since independence, rural reconstruction and development have been the major thrust of economic planning. But a different trend has been observed since 1991 with the exposure of Indian economy to economic liberalization and globalization in line with the structural adjustment and stabilization policies initiated by World Bank and IMF. The fiscal imbalances were sought to be controlled through economic liberalization emphasizing more on private sector and withdrawal of subsidies from the public sector enterprises. Further, in agricultural sectors, where women work more, liberalization of external trade by removing restrictions on exports particularly on agricultural goods like fertilizer, seeds, food products to bring domestic prices in line with international prices consequently impacted a lot on the gender relations to the agricultural and employment sectors. Women's work in rural areas is strenuous and time consuming. Besides farm activities, they are also responsible for household chores. Women farmers are responsible for more than 50 per cent of global food production. In developing countries, women produce between 60 and 80 per cent of the food. In Asia, between 50 and 90 per cent of the work in the rice fields are done by women. After the harvest, rural women in developing countries are almost entirely responsible for storage, handling, stocking, marketing and processing. After the liberalization of economy and in the new circumstances created by the Structural Adjustment Programme for globalization, the traditional role of women is being undermined whereas mechanization and automation is becoming prevalent in the market-based economy which has adversely affected the village based traditional economy. The opening of markets led to the commercialization of agriculture and new technologies penetrated into our agricultural lands. But in this context too regarding up gradation of agricultural development tools women were neglected. The transmission of knowledge about the new technologies like use of tractors,

high quality fertilizers, selection of high yield variety seeds, pesticides etc., became man-to-man affair. Men were increasingly drawn into the modernizing agriculture sectors while women stayed in subsistence agriculture with no access to credits, training and technologies. The agricultural development has normally and almost entirely been manned by men right from the decision making to implementation. Again, women have also been excluded from owning or controlling land, the most crucial productive resource in agricultural economies. Earlier women and men were equal partners in agriculture. Their knowledge and contribution and participation in decision making were more or less the same. But with the commercialization of agriculture, women's job is taken up by men and mechanization has displaced a large segment of agricultural workforce which performed the traditional agricultural work.

Within this context, it may be referred that women don't belong to a homogeneous category so the impact of new technology was different among different segments of women. The women of upper middle class agrarian family, tasks like preparation of food for farm labour, caring for livestock, post-harvest tasks and supervision of labour from within the household have increased significantly. This led to the extra-mural agricultural work participation of women which are more invisible works and are not accounted. Revolution of agriculture has also had its effect on the most marginalized segment of women who have lost a large number of their specialized tasks and uses from agricultural waste which provide them subsistence. Process of shaving off already beaten rice, to glean the grains etc. were the specialized tasks performed by these women were replaced by masculinisation of modern chemical intensive and mechanized capital-intensive agriculture and feminization of traditional subsistence food production which feeds the bulk of the rural poor.

Implications of the policy on rural women and their livelihood makes them vulnerable in terms of their access to food, clothing, shelter, common property resources, access to education, health, skill training, childcare and other social services plus added a drudgery of double burden and extreme poverty on them (Zubeeda 1999). These policies led to the withdrawal of subsidies given to industry,

trade and agriculture and has made a shift from state-oriented development strategy to market oriented development leading to commercialization of agriculture and its subsequent impact on rural economy and gender relations. As trade liberalization strategies are inclined towards increasing export production, technological agricultural change, women farmers in the subsistence sector are often neglected. The new technologies favoured the men for it opened their horizons and interactions into a wider world. It means a close interaction with the market in relation to the buying and selling of produce, the purchase of fertilizers, pesticides etc., interaction with government personnel for loans, hiring of tractors, threshers, combines, payment of electricity bills etc. - all making the entire process male-centered, thus leading to a certain extent to the withdrawal of women from agricultural process in general (Kumool, 2005). Men are the greatest owners of land in India and women often find themselves working for their husbands or the family in fields and in the home. Women's labor spent on family farms becomes invisible and is not reflected in national accounts. As a result, the gender lens while formulating agricultural policies are not reflected relegating women further from economic empowerment. As per the report of National Commission for Women (NCW), in overall farm production, women's average contribution is estimated at 55% to 66% of the total labour with percentages (NCW Report on Women in Agriculture, 2005).

The New Economic Policy (NEP) under the World Trade Organization (WTO) regime has far reaching implications to gender relations and agricultural sector. Women being more seen in agricultural activities definitely face the trauma of lowering domestic support to agriculture. The National Agriculture Policy (NAP), 2000, states that agriculture has become an unrewarding profession due to unfavorable price situation and low-value addition. Further, under the impact of globalization, agricultural commodities prices are collapsing. As food production failed to keep pace with the rising population, the NAP directed the farmers to diversify and produce crops that are suitable for export and the international market. Thus, staple food cultivation where women are associated is replaced with cash crops production by male. Large tracts of forest lands in which the rural poor women depended for livelihood and paddy fields are converted into tea, rubber,

coconut, durum wheat cultivation in place of rice and paddy required for domestic production. Thus, corporatization of agriculture under the NAP has led to contract farming patterns creating landless laborers. Further women who were the subsistence cultivators were displaced from land as land remains to be the property of the male. The new technology and skills required in accordance with the agricultural reforms favoured the men. It means a close interaction with the market in relation to the buying and selling of produce, the purchase of fertilizers, pesticides etc., interaction with government personnel for loans, hiring of tractors, threshers, combines, payment of electricity bills etc. - all making the entire process male-centered, thus leading to a certain extent to the withdrawal of women from agricultural process in general (Phukon, 2008).

As per the report of NCW rural women carry out the heavier work burden in food production and because of gender discrimination, they get lower returns for their work (NCW Report on Women in Agriculture, 2005). Under the WTO regime, rural women's status is further devalued and is displaced from productive roles causing displacement, devaluation and disempowerment of women which on the other hand are increasing the instances of violence against women like increasing incidences of rape, female feticides, feminization of poverty, trafficking etc. Women who played a dominating role in conservation of land, water, fauna and flora with eco-friendly agricultural tactics from seed gathering, preservation, sowing to harvesting are now devalued under the new agricultural policies. Further rural women are associated in livestock production, horticulture, post-harvest operation, agro-social forestry and fisheries which have been ignored in the policy formulations. This can be sensed from lack of security for women in case of family break-up, divorce, inheritance laws, discriminate land reforms and settlement programs which are inclined towards man. At present it has been acknowledged that the prosperity of household in the rural areas depends on the prosperity of agriculture and its associated activities like dairy, sericulture, poultry, weaving etc in which women are largely associated. The multidimensional role of women in agriculture like sowing, transplanting, weeding, irrigation, fertilizer application, plant protection, harvesting, storing etc, domestic tasks like cooking, child-rearing,

fuel wood gathering, household maintenance etc, allied activities like cattle management, fodder collection, milking etc are widely acknowledged of late in the rural development policy formulations and schemes (ibid.)

Women Self-Help Group (WSHG), Empowerment of Women and Rural Development

The capacity of women to be independent producers which would make them empowered, depends on a number of factors, including access to productive resources (e.g., land), which is often mediated by their dependent position in the household, and to publicly provided inputs (e.g., credit facilities, technical-skills training, basic social infrastructures, etc. Women's limited access to resources and their insufficient purchasing power are products of a series of interrelated social, economic and cultural factors that force them into a subordinate role, to the detriment of their own development and that of society as a whole. Despite their role as the backbone of rural economy in developing countries, women remain limited in their access to critical resources and services. While in most developing countries, both men and women farmers do not have access to adequate resources, women's access is even more limited due to cultural, traditional and sociological factors. In order to address these issues, entrepreneurship among women is emerging as a recent phenomenon. The Government of India have identified the usefulness of Micro-Enterprises as a new source for benefiting India's rural economy and also its potential to facilitate women empowerment through micro-credit which on the other hand would enhance women's ability to contribute to family income.

To enhance economic empowerment of the rural poor, the government of India took initiatives to form voluntary organizations for self-help. These voluntary organisations, known as the mobilize savings and recycle the resources generated among the members for economic self-reliance among themselves. Significantly, credit is a major factor in boosting economic development and as a result the government took initiative to streamline credit operations and delivery system through Banks and SHGs inter-relations Micro-credit intervention programme has been well-recognized world over as an effective tool for poverty alleviation and improving socio-economic conditions of rural poor.

The origin of the SHG is the brainchild of *Gramin* Bank of Bangladesh, which was founded by the economist, Prof. Mohammed Yunus of Chittagong University. This bank is also known as the “*Bank of Poor*”. The establishment of this bank is a modest step towards the economic development of poor. Now there are more than 6.1 million beneficiaries from this bank of which 97% are women. The bank gives priority on the economic development of women. Presently there are more than 2,226 branches of this bank covering more than 371 villages of Bangladesh. The *Gramin* Bank of Bangladesh raised the economic condition of the rural women. In India Self-Help Groups are operating on the pattern of *Gramin* Bank of Bangladesh. As mentioned earlier, India is a rural country and the basic problem of the country is poverty. Since independence, the national government introduced a number of anti-poverty programmes. But unfortunately, the programmes are not been successful. Therefore, a large majority of the people remain below poverty level. They have failed to develop their socio-economic and political condition due to lack of fund. Despite having a vast banking network in India, the poor weaker villagers have no access to formal banking system. They are always under domination of the non-banking intermediaries for credit such as money lenders, landlords etc. The money lenders and the landlords reap the full advantage of this opportunity and as a result of this the rural community suffered a lot.

Poverty alleviation vis-a vis women empowerment is the goal of rural development in India. As the sword of poverty and hunger slowed down the development efforts, it is in this context the self-employment programme assumes significance for providing income to the rural poor specially the women section. The self-employment programmes which were launched by govt. of India towards the close of 1970 and beginning of 1980's is an important step to bring people above poverty line. The Integrated Rural Development Programme (IRDP) was the first self-employment programme launched on the birth day of Mahatma Gandhi in 1978 and the target groups are small and marginal farmers, rural artisans etc. With IRDP, a number of allied programmes have been added over years such as Development of Women and Children in Rural Area (DWCRA), Training of Rural

Youth for Self-Employment (TRYSEM), Sampoorna Gramin Rozgar Yojana etc. with a view to generate additional gainful employment of men, women, Schedule caste and Schedule Tribes and other backward people. The multiplicity of programme, being viewed as separate programmes in them, resulted in a lack of social inter-mediation, absence of desired linkage, proper enforcement of rules etc. and the implementation being more concerned with achieving individual programme targets rather than focusing on the substantive issue of sustainable income generation. To rectify the situation, the govt. of India decided to restructure all the self-employment programmes under one umbrella scheme on the recommendation of Hashim Committee. Hence, as an alternative and viable economic strategy, a new programme known as Swarna Jayanti Gram Swarozgar Yojana [SGSY] has been launched since April 1999. The scheme established a large number of micro-enterprises in rural areas based upon the potential and aptitudes of the poor. This is a holistic programme covering all aspects of self-employment such as organization of the poor in to Self Help Group, training, credit, technology, infrastructure and marketing. SHG have created a silent social and economic revolution for the rural poor, weaker sections and underprivileged. Implementation of community action programme by the SHGs has proved them to be an indispensable worthy and viable way of socio-economic change.

Role of SHGs in promoting economic and political empowerment of women

The empowerment of women deals with a commitment to women's rights and capacity to make their own decision about developmental policies and strategies. Thus, SHG model of empowerment provides women the opportunity to acquire the ability and entitlement to their own lives, set their own agenda, solve their own problems and develop self-reliance. A women member of SHGs as per the report of Planning Commission of India exhibits the following outputs resulting from their activities (Planning Commission of India Report on: Micro Finance and Empowerment of Scheduled Caste Women):

- (i) Acquisition of literacy and numerically skills.
- (ii) Awareness of basic legal rights.

- (iii) Awareness of projects and state development activities.
- (iv) Critical political consciousness; electoral process, societal analysis and gender issues.
- (v) Enhanced social status as perceived by self and others;
- (vi) Freedom from exploitation, money lenders, landlords etc.
- (vii) Active role in organization of group and other political bodies, viz. Panchayats;
- (viii) Ensuring literacy and education of girl child;
- (ix) Health consciousness;
- (x) Restructuring of women's time utilization; and
- (xi) Enhanced decision-making power within the household.

After joining Self-help Groups, through economic activities women have got the ability to make income independently, ability to spend and increase their saving habit, ability to invest in other income generating activities, transaction with formal economic institutions, participation in family expenditure etc. the number of SHGs, who have taken part in the implementation of various welfare and development programmes directed through SHGs and in addressing various social issues is nominal. Many old SHGs and the groups promoted by NGOs have in turn formed many new SHGs and rejuvenated defunct groups with their rich experience. Many SHGs have taken part in the awareness campaigns on various welfare & development programmes, social and community issues at village level. The relation and the mutual respect between SHGs and PRIs have grown. The dependency on money lenders has decreased. The interest rate of informal credit sources has gone down. The health and educational status of household members, savings at household level have increased. Access to formal financial institutions and pro-poor programmes has increased. The confidence levels of SHG women have gone up, when compared to that before joining the groups (Tripathy, 2013).

In terms of mobility, the dependency of women on family members and others has decreased. There is a high support to SHG members from the family to attend meetings and payment of savings and monthly loan installments, as the men realized the advantages of SHGs. The SHG women have equal access to family income and control on resources or assets. The role of women in taking household decisions has increased, when compared to that before joining groups. The SHG women's participation in political activities is low and mostly due to the interest of family rather than 'own will'. There is no discrimination of children by gender in sending children to schools, but it is found that there is a different etiquette for various social categories of members in some SHGs. A majority of the SHG women felt that the work burden on women has increased; on the other hand, sharing of household work by men has increased. There is not much change in women taking up non-traditional activities. On the whole, there is a significant upward change in women status and role, when compared to that before joining the SHGs (Kailash, Revathy, 2014).

In Assam, the SHG movement has started very lately. The formation of thrift and credit groups has accelerated its speed only during the last couple of years. Still, patriarchy continues the subjugation of women. Most of them do not dare or are hesitate to play leadership roles in society and hesitate to talk freely with people outside the family because of male domination. It is one of the causes of high gender inequality in Assam. National Human Development Report, 2002, showed higher gender inequality in the state as compared to all India situations. Assam got 29th rank among the 32 states and Union Territories in India. But, now-a-days, they are ready to come forward and want more economic independence, their own identity, achievements, equal status in the society and greater freedom. And Government of Assam has provided for Self Help Groups (SHGs) to them so that proper attention should be given to their economic independence through self-employment, entrepreneurial development and wellbeing that ultimately leads to its contribution. Under the SGSY programme, 40% of the allocated fund is reserved for women with the objectives that if women are benefited, then the whole family is benefited and as result the health, nutrition and education of rural children have better chances of improvement (APMAS, 2009).

Precisely, since the beginning of the present century, a sizeable number of SHG have started to crop up in every district of the state. The women SHG are getting more institutional attention, men SHGs and men-women SHGs are also coming up in large numbers. Of the total 1,59,460 women SHG in the state since 1999 to 2013, about 1,20,000 WSHG have assessed institutional credit till 2013. The Self-help Groups and individual Swarozgaries are trained through various stages of development and provided bank loan with government subsidy for their self-employment. After obtaining the bank loan with subsidy, the beneficiaries can increase their income to upliftment of life. In areas where the NGOs and Bank Network is weak, a scheme for associating Individual Rural Volunteers (IRVs) in promotion and linkage of Self-help Groups was introduced. The scheme is currently implemented through Assam Grameen Vikash Bank (AGVB) with grant assistance of Rs 108.00 lakh for promotion of 6000 Self-help Groups through 600 Individual Rural Volunteers (IRVs) in 22 districts of Assam (Economic Survey, 2012-13). NABARD has sanctioned grant assistance of Rs 85.00 lakh to NGOs for promotion and credit linkage of 850 women Self-help Groups in four backward districts—Dhemaji, Dima Hasao, Karbi Anglong and Kokrajhar under women Self-help Group Development Fund (*ibid*) . In the year of 2011, the Assam government has implemented the scheme of Cluster Development for Economic Empowerment of Women. A sum of rupees one crores is allocated by Assam government under the Head of Economic Service for Cluster Development of Women(Das. S.K, 2011).

The confidence levels of SHG women have gone up with reference to learning to sign, to speak to visitors, to participate in Gram Sabha and to attend meetings, when compared to before joining the groups. In terms of mobility, the dependency of women on family members and others has decreased as reported by of women who can go alone to meetings outside their village. There is a strong support to SHG members from family to attend meetings and payment of savings & monthly loan installments, as the men realized the advantages of SHGs. Majority of the SHG women have equal access to family income, and control on family resources or assets. Strong and sustained capacity building and SHG bank linkages seem to be critical for significant increase in aspects related to women's

empowerment. In the northern states where the capacity building inputs for SHG members have been limited and the banks are still reluctant to open accounts and lend to SHGs, women's empowerment is not evident. For the SHGs and their federations to become transformational in terms of SHG women becoming a social and economic force at the local level requires a much greater focus on their institutional capacity building that will make them a strong demand system(Sultana, 2011).

So far as the political empowerment of women through SHG is concerned, they are confined within their group regarding selection their group leaders, representatives since inception. Changing of SHG leaders is high in Karnataka (86%) and low in Bihar (7%) compared to other states (Rajasthan-12%, Assam-40%, West Bengal-61%, Gujarat-59%, Maharashtra-27%, Andhra Pradesh-41%). It shows that the leadership rotation is low in the states having low women literacy rate. The incidence of change of leaders, representatives is high among the SHGs promoted by banks (51%) and NGOs (49%) compared to government (31%) and community (35%). Further, as the age of SHGs increases the percentage of SHGs changing leaders also increases. SHG members also contested for various positions in PRI. Of the members contested or selected or campaigned for a candidate or campaigned against injustice, the majority of the members have participated because of family' interest, followed by own will and other's pressure. Both personal factors such as education, experience on social issues, motivation to bring development to their community and others, prior performance in panchayats, political negotiation skills, as well as external factors including family support, good relations with other villagers, economic stability and family's political contacts, all played a supportive role in enabling women to access panchayat positions (Mahajaan, 2013). Given the low social, educational, economic and gender status of these women, however, they could be challenged and overpowered relatively easily by dominant forces.

Conclusion

Women's political empowerment helps them develop a sound knowledge on various aspects like Indian Polity, Indian Constitution, fundamental rights, Right to

Education Act, Act for women's protection etc. which, in turn, builds their confidence in decision making related to political issues and convince others to their points of views. The formation and management of the SHGs by the rural women has given them the opportunity to have access to different extension organizations and various political institutions (ibid.). Besides this, SHG approach had provided the rural women a common platform to gain and share their knowledge and experiences on issues related to several aspects including political one and in this way motivates the women members to raise their voice both within the group and outside the group. The attributes like education, family education status, extension contact, mass media exposure and reasons for joining group have influenced women's political empowerment in a positive direction whereas age of the SHGs has negative implication on political empowerment of the women SHG members. So, the SHG approach can be an effective instrument towards accomplishing women's political empowerment in rural areas of our country (Hemraj, 2011). Hence, any policy framework towards political empowerment of rural women through strengthening of self-help group approach should follow the ground reality of the existing SHGs and thereby take care of the needs, interests and priorities of the women SHG members.

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