
Women Empowerment through Self-help Groups (SHGs)

A. Abdul Raheem , New Century Publications, pp.168, INR 490.

“There is education in the family: first you shouldn’t speak because you are a girl, then later you shouldn’t speak because no one will marry you, then later you shouldn’t speak because you are a new bride. Finally, you might have the chance to speak but you don’t speak because you have forgotten how to.”

– An activist in the Drita Women’s Group, Prishtina, Kosovo, as quoted in International Helsinki Federations for Human Rights (IHF), Women 2000.

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Batliwala (2007) has rightly pointed out; of all the buzzwords that have been entered the development lexicon in past 30 years, empowerment is probably the most widely used and abused. The term empowerment connotes different meanings that start with merely participation in development to challenging oppression and inequality. It has been used in various contexts like ethnocentrism, political, psychological, educational, managerial and feminism (women emancipation). **Jane Palier (2005)** has identified one of its usages in the context of *sine qua non* of women empowerment i.e. establishment of good institutions; the approach adopted by World Bank. Accordingly, it is defined as *process*

of increasing the capacity of individuals or groups to make choices and to transform those choices into desired actions and outcomes. A simple example (modified in its actual form) of women empowerment cited by **Ruth Alsop and Nina Heinson (2005)** in World Bank Policy Research Working Paper best explains women empowerment:

A woman (actor) in a village wants to educate her daughter (a choice); for that village requires a school (a formal opportunity structure); but her husband opposes the decision as it is a waste of time because their value lies in their roles as wives and mothers (an informal obstacle reflected in opportunity structure). Despite this opposition, she sends her daughter to school (transforms this choice into desired actions) and her daughter starts going school regularly (desired outcome).

The book entitled “Women Empowerment through Self-help Groups (SHGs)” by A. Abdul Raheem depicts efforts of Indian government in creating the formal opportunity structure for providing a platform to empower Indian women. As the author himself mentions, “this book provides vivid account of the various measures taken by the Government of India for the economic, social and political empowerment of women”. To satisfy the same objective, the book is divided into eight different chapters along with a separate case study of SHGs in its appendix.

In first chapter, the author has highlighted the pros and cons of globalization keeping women at central place. Challenges of globalization include severe competition from low priced consumer goods that are invading the Indian market, wider economic disparities, the feminization of poverty, increased gender inequality through deteriorating working condition and unsafe working environment. However, as the author has raised concern about “Gender Equality and Development” in the first chapter (p.3), he could have discussed the approach of Women in Development (WID) and its replacement by Gender and Development (GAD) approach in the international development discourse.

The second chapter ‘Economic Empowerment of Women’ characterizes Indian woman in economic context. Author finds that women employment is either concentrated in poor paid or *unskilled job ghettos*, characterized by the absence of upward mobility and opportunity. However, instead of Indian government initiatives in economic empowerment of women; major part of the chapter deals with policy suggestions provided by the author. To empower women economically, strategies like

gender friendly agricultural policy, health insurance scheme for women and establishment of information technology kiosks for facilitating SHG functioning and enhancing women's right to land have been suggested.

On social empowerment of women, in the third chapter, author has addressed the issues of spread of HIV/AIDS, reproductive health, education and media. Accordingly, women should be in a state of complete physical, mental and social well-being – and not merely the absence of disease or infirmity – in all matters relating to the reproductive system and to its functions and processes. The author has highlighted various initiatives taken by the Indian government that include National Policy of Education (1986), 86th Constitutional Amendment Act (2002), *Sarva Shiksha Abhiyan* (Education for All), Total Literacy Campaign (TLC) of the National Literacy Mission (NLM). At the end of the chapter, the role of media in women empowerment has been analyzed.

Chapter four emphasizes on women participation in decision-making and power at all levels. The author finds that, despite general acceptance of the need for a gender balance in decision making, a gap between *de jure* and *de facto* equality has persisted. The major obstacles for this gap include lack of human and financial resources for training and advocacy for political careers, gender sensitive attitude towards women in society, lack of accountability of elected officials and political parties, lack of social awareness of the importance of balance participation of women and men in decision making and lack of willingness on the part of men to share power. The most significant achievement of recent years has been the reservation of one-third of the seats for women elected as representatives in *panchayats* and local bodies through the 73rd and 74th Constitutional Amendments. However, women in states like Uttar Pradesh, Bihar and Rajasthan continue to serve as proxies.

Chapter five is devoted to National Policy for Empowerment of Women (2001). The major objectives of the policy are equal access to participation in decision making of women, equal access to women health care, quality education at all levels, elimination of all forms of discrimination and mainstreaming gender perspective in the development process. The author, in this chapter, has listed out various elements of NPEW in economic and social empowerment of women along with its operational strategies. However, author has specified achievement of measurable goals of NPEW by 2010 (p.55); the evaluation of progress made so far (after 2001) under this policy measurements could have analyzed success of the policy.

Chapter six is made up of institutional mechanism for empowerment of women. The author has listed out various institutions; rules and major policy initiatives of Indian government for women advancement. The schemes/programmes of Ministry of Women and Child Development (MWCD) include *swayamsiddha*, Support for Training and Employment Programme (STEP), Working Women Hostels and Crèches, Short Stay Homes, *Swa-shakti*, *Swavlamban Programme* and *Swadhar*.

Chapter seven explains the basics of Self-help Groups (SHGs), its emergence and areas of concern for the same. Self-help Group is an association of people belonging to a similar socio-economic characteristic, residing in the same locality. The characteristics of SHGs are homogeneity in regular meetings, regular savings and bank linkages.

In chapter eight entitled 'Self-help Groups and Women', the author has discussed Role of National Bank for Agriculture and Rural Development (NABARD) and Reserve Bank of India (RBI) along with selected schemes for Rural Women. The schemes that target rural women include National Rural Employment Guarantee Scheme (NREGS), *Swarnjayanti Gram Swarozgar Yojana (SGSY)*, *Indira Awas Yojana (IAY)*, Central Rural Sanitation Programme (CRSP), Accelerated Rural Water Supply Programme (ARWSP).

In appendix, author has included a separate case study of SHGs in Villupuram District of Tamilnadu. The case study comprises of two different analysis represented simultaneously; first focuses on sample survey of 450 women members and the other analyzes the size of SHGs in Tamilnadu using secondary data analysis. It creates an ambiguity in terms of type of research work being conducted and analyzed. In primary research work; author has not listed out research objectives explicitly and data analysis using classification of respondents based on income, family size and marital status highlights demographic profile and socio-economic characteristics of sample and not women empowerment. On other hand, he has mentioned use of factor analysis (p.121) for analyzing data; results do not confirm any output for factor analysis.

Finally, the book answers the question; if a woman in village wants to send her daughter to school, there is a school for her daughter to go (as government has made it available). However, it remains

silent for other two questions; if yes, does the woman actually make decision to send her daughter to school? If yes, does the daughter actually attend school? To sum up, author has analyzed the opportunity structure; by collecting data from secondary sources and not the degree of women empowerment.

However, it is an excellent work that highlights institutional format of Indian society in terms of schemes, rules, programmes and other initiatives of the government. The book is good source of information on policy perspectives for students, academicians and women entrepreneurs.