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SHGs and PRIs: The Convergence imperative for Emancipation and Empowerment of Rural Women in Indian

CONTENTS

1. INTRODUCTION

2. THE SETTING

3. THE NEED

4. THE EXPERIMENT

5. THE STATUS

6. TO PROCEED

Empowerment of Women cannot take place in isolation. The Social, Political and Economical environment has to be made conducive for women's empowerment. It is suggested that women should be seen as an independent socio, economic and political actor.

INTRODUCTION:

The concept of Economic Emancipation and Empowerment of women is in the lime light for the past two decades or so. We cannot deny the fact that the process of empowerment of women has a long and cherished history. There are paradigm shifts from one stage to another as there rationality and dynamism has become inevitable in the development process as far as women are concerned. There are land marks in the history to quote. But the highest ever momentum was gained only after the enactment of the 73rd and 74th Constitutional amendment acts in the year 1992. The legitimization and constitutionalisation of the political empowerment of the women has opened up new avenues for research action. The developments after the constitutional amendment states that empowerment of women cannot take place in isolation. As the life of the women has different faces and phases the empowerment process also has to pass through the same path. Integration of various elements like social, economical and political are necessary to make the process an effective and sustainable one.

It is significant to note that the empowerment process is succeeded by the elements of life at every required stage. Yet another significance is that the constitutional amendment has made the political and social empowerment of women especially in the rural areas as an integral part of the process.

Simultaneously the economic empowerment was also thought and the concept of Self Help Groups are introduced. Wherein the women folk come under one umbrella and initiate activities for their betterment in terms of economy. Savings and small scale industrial works and trade forms the common platform. It has made the rural women to come together under one umbrella by giving away all the differences and work as a single unit. Now that the political empowerment was also initiated there arises the need for integration of all these empowerment imperatives in a convergence mode. Here emerged the concept of interface. Against this background there were several attempts made to make these institutions to come in to a single platform and work together to achieve the prescribed aims of economic development and social justice.

THE SETTING:

It has become inevitable on the part of the governments to make the earnest steps to empower rural women as it has become an mandatory provision. The concept of SHG has gained currency through out the length and breadth of the country. So as the PRIs are also been established on the new lines in accordance with the constitutional amendment act. There are experiences across the county that the SHGs are working in association with the Panchayats in a way to accelerate the development process. The thrust is laid here on the PRIs because of the transparent and accountable nature of the institution. More over it is felt that these institutions of local self governance are more intimate to the rural mass than any other legitimate institution. Apart from this the concept of Gram Sabha has become the best alternative apparatus for people's participation in the development process. Today in practice we could see to a minimum of 20 SHGs are functioning in each village depending upon the population and the local needs out of the existing status of different factors. It is not neglected that these SHGs are meant for only women alone. On the other side there are SHGs meant for men also. But due to the dependent and dominated nature the women the momentum was more. Hence it is claimed that SHGs are for women. Never the less we can conclude that these SHGs has made tremendous improvements in the life of the rural women.

The understanding out of the decades of experience that the problems and issues in the rural areas are having close association with women. The introduction of the new panchayat raj system with the

mandate of 33% reservation of seats for women in all the positions and at all the three tiers has enabled the women to move forward. On the contrary it is observed that the SHGs are providing the support base for the elected women representatives of the panchayats to perform their functions in a more effective way. The contributing factors behind this is that the intimacy among women and the salient features of the system. The other factors are Women are,

- Easily approachable
- Easily understand women's problems
- Available all the time within the village
- Easy to spread the message
- Less corrupt and less party oriented
- Honest and patience
- Effective in addressing women's problem
- Adjustable and accountable
- Tolerant and brave
- Having the possessiveness and have team spirit
- Open minded and vigil
- Above prejudice.

But there are certain other factors to be considered before this intervention is discussed. The following will give an comprehensive understanding about the various factors associated with this.

THE NEED:

The importance of Panchayati raj institutions and rural women organisations o rural development are of paramount importance. There is wide range of need for both the forces to function for the total uplift of the rural society. In toto for centuries together the rural society is force to be in a severe stress of backwardness. Especially in the contexts of health and sanitation, education and employment, nutrition and so on. As remembered at every occasion that two third of the country's population is residing in the rural areas and are kept in the margins of the life and are in need of a paradigm shift that which will make them to move from the margins to the mainstream and make them to be on the line with the ongoing development process as partners rather than beneficiaries. This shift is not a easy task, because, several steps has to be adopted as it is stated as it is an herculean task of making the rural mass to be a developed one. Till date strong social. cultural and religious forces are ruling the society as a whole. Secondly the resource utilisation is not optimum it is under utilisation. The main concern for resource utilisation is awareness, this is present as ignorance. Partnership for development mainly looks for the new strategies to be adopted for resource utilisation. The present resource utilisation situation is

Quality and Quantity resources

Improper utilisation, maintenance and utilisation

Discriminated distribution

Uninfected development

Socio - Economic conflicts

Under development

As we are in a more dynamic and rational age the concept of resource utilisation gains the momentum. It is much possible by an joint effort of both the PRI's and the women's organisations to make the resource utilisation process a successful and significant. It is vital to make a note that the process of resource utilisation move around women especially in the rural areas. Thirdly the utilisation of labour force. The existing scenario is stated in the context of work proportion.

Year			Male	Female
1991	Total	37.50	51.61	22.27
	Rural	40.09	52.58	26.79
	Urban	30.16	48.92	9.19

Fourthly, the basic amenities, facilities are much centered on women. The areas of importance namely, drinking water, fuel wood, PDS and child care etc. are a few to be remembered. Fifthly centuries together women are totally neglected and ignored away from the process of development. Though they form half of the population, they are not provided with ample opportunities to move along with the society to achieve development. Sixthly the concept of women empowerment was being a dream for centuries together unlike in any other part of the globe. India has experienced very many social and cultural reformist movements where in the results are not in the better expected side, but a little pain was experienced over a period of time. Finally in toto we have to consider the various issues against women in the process of their development. In a long run these issues have paved the way for the emergence of various institutions and movements. But the results remain the same null. But here and there we could see some impact on the positive side. The issues are

SOCIALISSUES

- * Female infanticide and feticide
- * Malnutrition
- * Domestic harassment
- * No consideration of feelings and aspirations
- * Sexual harassment and exploitation
- * Gender discrimination.
- * No education beyond primary and denial of technical education
- * Dual responsibility both at work place and home.
- * Increasing work load.
- * Denial basic amenities at work place

- * Lack of health and medical facilities.
- * Domestic situations like drinking water, fuel wood, PDS and child care result in tension.,
- * Forced sex against will.
- * Illicit liquor
- * View as child bearing machine.
- * Denial of property and non implementation of law.
- * Made as victims of different forms of violence.
- * No security in unorganized sector.
- * Widow Remarriage is still a dream.

ECONOMIC ISSUES:

- * Wage differences
- * Over workload and less wage
- * Employed in hazardous industries
- * Total dependence
- * A notion is that the work done by women are easy.

POLITICAL ISSUES:

- o Voting rights are denied
- o Name sake participation is alone allowed in political activities.
- o Not easy to form an organisation or association

Very difficult to approach the political leaders
Character assassination

When Women enter into politics they are not considered as leaders, they are considered only as proxies.

Judiciary is still conservative. Women's rights are still in paper

Thus, against this background only the women are provided with one third reservation of seats in the new Panchayati raj system at the three level in all the positions. The prime objective of this reservation is to enhance the process of economic development and attain social justice in the rural areas. But the elected women representatives are also facing a series of problems in their political career as leaders of the Panchayati raj institutions. The problems and the reasons for the problems are stated as follows.

THE PROBLEMS ARE DUE TO:

- * Non cooperation of the officials
- * Noncooperation of own party leaders
- * Influence by family members
- * Influence by caste leaders.
- * Influence by MLA's and MPs'
- * Interference of political party leaders

THE PROBLEMS ARE:

- * Inadequate supply of information
- * Inadequate skill and capacity
- * Domination of officials
- * Ill-treatment
- * Domination of family
- * Increasing work load at home
- * Poor capacity in communication
- * Poor skill in mobilizing the people
- * Poor management of council crowd and accounts
- * Poor in planning and preparation of projects
- * Unaware of rural development schemes
- * Unaware of the basis of the new dispensation
- * Unaware of the potentiality of the natural resources
- * Unaware of the human resource and their influence and implications
- * Conscious of their self
- * Noncooperation of the officials
- * Complicated administrative procedures
- * Presence of corruption at every level
- * Paucity of funds

* Influence of MLA's and MP's

It is evident from the history development cannot take place in an isolated way. It has to start with the empowerment of women as they are mostly habituated in the rural areas. The panchayati raj institutions are expected to play the key role. One of the major challenges is empowerment of women. This is possible only when women are organised. Thus, these panchayati raj institutions have created a platform in the name of Gram Sabha to enhance and empower the marginalised to take part in the decision making process. Apart from this women's organisations gains momentum because strong religious, cultural and social beliefs is ruling the society as a whole in an large way. As a result there has been a wide disparity in the upbringing of female child and development of women. Apart from this the status of women is stated as

Illiteracy rate is high among rural women.
 Wages for women are very low
 Ignorance is on the higher side
 Accustomed with domestic work
 Restricted social mobility
 Economic independence is still a dream to be achieved

Thus, against this background only the women's organisations are established in the rural areas. The twin aspects or dual aim of women's organisations are to economic independence of women with the attainment of social justice. As the new panchayati raj system is also aiming at the same aspects an attempt is made to analyse how this new partnership can help to achieve development.

The concept of local self government is having a long cherished history in India. It has its own significance and impact and so on, on the development of the society. There are several ups and downs in making this concept a dynamic one, Modifications and modulations are also observed. The traces of history never reveals that there is a deviation or disrecognition on the part of the local governance process. In the present globalised, liberalised and privatised economic scenario the context of decentralisation of power gains currency. There for the significance is stated as " The panchayat is a small and relatively uncomplicated universe and relatively easy to understand. The voters and representatives whom they elect have to rub shoulders every day. There is no running away to faraway to Delhi. The promises relating to improving the quality of life in the panchayat territory does not requires high politic and nor can failures to perform be blamed". As panchayats are only brush with direct democracy i.e., the font of all democracy. Hence against this background only the 73rc1 constitutional amendment is looked upon. The real democratic decentralisation has taken in a more legal and Constitutional way, The salient features of the new panchayati raj system in a nutshell can be stated as,

Constitutional recognition

Institution of self government

Establishing direct democracy- gram sabha

A uniform three tier system.

Assigned 29 subjects as responsibilities in the 11th schedule, article 243 - G

Separate State Finance Commission

Separate State Election Commission

District Planning Committee

One third reservation of seats for women at all the levels and positions.

Reservation of seats for SC/SST based on their population.

the salient features and the 29 subjects in the article 243 G especially the following subjects are having a close association with women.

- o Agriculture including agriculture extension

- o Minor irrigation, water management and water shed development
- o Animal husbandry, dairy and poultry

- o Fisheries

- o Social forestry and farm forestry

- o Minor forest produce
- o Drinking water

- o Fuel and Fodder

- o Poverty alleviation programs

- o Education including primary and secondary schools

- o Adult and non-formal education

- o Health and sanitation including hospitals, primary health centres and dispensaries.

- o Family welfare,

- o Women and child development

- o Social welfare including the welfare of the handicapped and mentally retarded.

- o Maintenance of community assets.

It is evident from the above mentioned facts that the rural women are bounded by issues and the concern is to remove the bondage and make them empowered. Thus, the new panchayati raj system and the concept of SHG has come out in the right time. It will unfair to state that development can be achieved with out the involvement of the women. As stated, the emancipation and empowerment process cannot take place in isolation the political and social components will ensure the succeed of the other components. The major outcome or impact of this convergence is that in the recent elections to the rural local bodies it is observed that a considerable percentage of elected women representatives are from the SHGs. It is vital to make a note that they have crossed the strong political. social and cultural barriers and se themselves as examples or models for other women. The following is a sample of elected women representatives to the panchayat institutions at various levels. Another factor to be considered is that the type of SHGs. Namely, As far as Tamil Nadu is concerned, the SHGs are promoted by the government and NGOs. The statistics shown below are from the government side. Where as when the NGOs are concerned the figure will be different. For an understanding the statistics can be used and interpretations can be made positively.

S.NO	Name of District	GP	PUC	DP	Total
1.	Villupuram	119		1	
2.	Dharmapuri	60	1	1	62
3.	Namakkal	109	4	1	114
4.	Cuddalore	70			70
5.	Ramanathapuram	98	2		100
6.	Tiruvarur				
7.	Vellore	196			196
8.	Madurai	78		3	81
9.	Tiruvallur	153	1		154
10.	Salem	96			96
11.	Karur	44		1	45
12.	Tuticorin	145		1	146
13.	Theni	116			116
14.	Virudhunagar	63			63
15.	Sivaganaga	43	4		47
16.	Tirunelveli	41		1	42
17.	Tiruchirapalli	90	3		93
18.	Tiruvannamalai	128			128
19.	Pudukottai	31		1	32
20.	Nilgiris	27	2		29
21.	Erode	80		1	81
22.	Coimbatore	48			48
23.	Kancheepuram	180		5	185
24.	Kanyakumari	129			129
25.	Perambalur	131		3	134
26.	Tanjore	72	1	1	74
27.	Nagapatinam	73			73
28.	Dindigul	68	5		73
	Total	2488	23	20	2531

Source: TNWDC Data base

THE EXPERIMENT - Interface/ Convergence:

"Development is not possible and will not be sustainable unless half of the population which is ignored is made to move from the margins to the mainstream".

THE PRI's

The concept of local self government is having a long cherished history in India. It has its own significance and impact and so on, on the development of the society. There are several ups and downs in making this concept a dynamic one, Modifications and modulations are also observed. The traces of history never reveals that there is a deviation or disrecognition on the part of the local governance process. In the present globalised, liberalised and privatised economic scenario the

context of decentralisation of power gains currency. There for the significance is stated as " The panchayat is a small and relatively uncomplicated universe and relatively easy to understand. The voters and representaatives whom they elect have to rub shoulders every day. There is no running away to faraway to Delhi. The promises relating to improving the quality of life in the panchayat territory does not requires high politic and nor can failures to perform be blamed ". As panchaayats are the only brush with direct democracy i.e., the font of all democracy. Hence against this background only the 73rd constitutional amendment is looked upon. The real democratic decentralisation has taken in a more legal and Constitutional way, The salient features of the new panchayati raj system in a nutshell can be stated as,

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It is out of these salient features the new panchayati raj system is expected to achieve the dual aims of economic development and social justice. But it is to be understood that achieving sustainable development in a more harmonious way is a Herculean task. The panchayati raj institutions on their own cannot achieve them. It is in association with other similar organisations. The correlation between the women's organisations and PRI's are called as the partnership for development.

THE SHG's;

Here the women's organisations are perceived in the lime light of self help groups. As a poor rural women cannot come powerlessness, collectively they can in the form of their organisation. It is felt that the poor rural woman is gaining the feeling of self confidence by being the member of a women's group that which is working on the problems of the rural women. So in order to have a new society on the order of unity and respect with an organisational support is a must. This can be read as

Self Respect

Unity

Organisation

United Action

Development

The concept of interface of the PRIs and SHGs has just emerged in a convergence mode. The interface is well understood and the following postulates are made in accordance with experiences attained over the years.

- The SHGs has emerged as strong social units in the rural areas with sound economic background.
- The governments at the state and central levels are making changes and implementing them according the changing local conditions.
- The concept of beneficiaries has gone and the concept of participant or partner is gaining momentum.
- The development of human and natural resource requires a joint effort of different social segments.
- To manage the Fiscal deficit the participation and contribution of the common has become inevitable.
- The concept of depending on government for everything is now changed in to participation and self help is necessary for achieving development.
- The major root cause for the failure of the government sponsored schemes and programs are due to lack of popular participation.
- It is very well realized that to achieve development it requires a congenial and participatory environment in the rural areas.
- The drawbacks in the planning and implementation of the government programs can be recovered only with alternative called participation.
- The SHGs are showing interest in common issues beyond their economic activities.
- The panchayat institutions are providing the needed facilities for the growth and betterment of SHGs.
- The successful women are now receiving respect and recognition from the society.

Thus, it is evident from the above said postulates that the interface or convergence of the SHGs and the PRIs will result in sustainable rural development. As stated in the changing scenario the concept is partnership oriented and not beneficiary oriented. In addition to this the other contributing factors is that the financial component is the prime and the other components are the succeeding components are succeeding components the development

process gets geared up on the mentioned lines. In addition to this the aspects to be emphasized or the involvement of the SHGs in the development activities of the panchayats are mainly associated with the implementation and evaluation of the programs. But beyond this there are areas where these SHGs can associate with the PRIs and work to achieve the desired ends is explained in the following table.

S.NO	PR Is	SHGs
1.	Emerged as an social organization and later the constitutional status	Emerged as an social unit for economic prosperity later through the diversified activities of social importance attracted the attention of the government and now it has become a government sponsored activity.

2	Democratic decentralisation is the core and development and social justice are the two eyes.	Established to overcome the socio economic crisis of the rural women and raise their standard of living.
3.	33% of seats are reserved for women at all levels and at all positions	Women form the majority in this concept.
4.	Traditional leadership is broken down and newly representative elected leadership is formed crisis.	Women under BPL alone has been incorporated leading to leadership and
5	SC/ST reservation is followed according to the population.	SC/ST women are also part of the program
6	As per the norms of Gram sabha the registered adult voters are the member of gram sabha.	The gram sabha members also all become a part of this program

7.	Participatory democracy and ensuring popular participation is one of the legitimate functions.	In order to attain development participation in the government activities and programs has become a mandatory one.
8.	As a locally established institution the approach of the common has become quiet frequent. easy and feasible.	As a local institution it is easy to approach the other institutions for partnerships and progress.
9.	There was stiff competition in the elections as the notion was made as there will more money and power to exercise.	There was no much interest to take part in the elections but the support was extended to their leaders to get elected.
10.	There was a late realization that all the activities are centered at gram sabha and popular participation is very much essential.	With energy and enthusiasm the SHGs played an active role in the gram sabha meetings.
11.	The participation of the SHGs in the gram sabha lead to a more transparent and accountable panchayat administration. This ultimately paved the way for a potential check and balance of administration.	Though there was no full fledged knowledge about PRIs was known participation in the gram sabha and presentation of demands has become quiet common still the demands are redressed. There were occasions where these SHGs became a potential threat to PRIs.
12.	Vested interest was the result of incompleteness of program due to administrative difficulties leading to loss of faith in gram sabha and state that the SHGs are ineffective and always need benefits.	On the contrary the realization was we might have contested in the elections and acquired power as the present leaders are ineffective in functioning.
13	There are leaders who realized the strengths of the SHGs involved in the panchayat activities which ultimately resulted in effective and successful implementation of programs.	SHGs who learnt about PRIs in the training programs established a cordial relation with the panchayats and successfully achieved merits to them and to their village.

Thus, against this background a pilot attempt is made in Kanyakumari district as a part of PRIAs intervention. An interface between the SHGs and PRIs. Before the intervention is made a pyramidal analysis is made to check and balance the states of the SHGs and PRIs. Here it is inevitable to make a note that the thrust area of operation is women from both the ends.

THE STATUS:

The status of the institutions are classified in to three. Primarily the PRIs, SHGs and the convergence.

Firstly PRIs:

- The elected women representatives of the gram panchayats are well aware of the problems of the women in their area.
- The women representatives have realized that it is their responsibility to identify, address and redress the women related problems and issues.
- There are administrative delay and fiscal deficit to address the issues but beyond these difficulties they are trying their level best to address the issues.
- The implementation of various development programs nad schemes are done through SHGs as the panchayat leader has emerged from SHG.

These on the positive side and on the contrary the other arguments put forth are

- Women leaders after elections behave like typical politicians
- There is no coordination and recognition for SHGs from where they have been emerged as leaders.
- Name sake gram sabhas are conducted.
- Accountability and transparency is lacking totally.
- Poor response on the issues raised.
- No futuristic vision
- No coordination with the other institutions in the panchayat area.
- Selfish attitude.
- Mere contractor is the outcome after becoming the panchayat representative.

Secondly SHGs:

- The SHG members are actively participating in the gram sabha.
- Support is extended when ever and where ever is required.
- Not interested to have conflicts and discussions in front of the large groups.
- Carry out effectively all the programs assigned to them. For example,

Maintenance of PDS Noon meal centres

Monitoring the functioning of schools and Primary Health centres.

Natural resource management.

Organise special camps for various purposes. Fight against exploitation of different kinds, etc.

These are a few positive aspects of the SHGs. The other side of the coin of this is,

- SHGs are self centered
- They look for their own development.
- They are not innovative.
- There is no constructive demand and output from them for the issues addressed.
- They need immediate results.
- It is difficult to consolidate and coordinate them.

Thirdly the convergence or interface:

The outcome of the above discussions can be stated as

- The realization of the strengths and weakness by both the sides will enable effective functioning.
- The interface or convergence has resulted in better delivery of services.
- The sense it is our duty and responsibility has grown up.
- Deviations in implementation are avoided.
- Roles and Responsibilities are well assessed and performed due to understanding and coordination.
- Well planned activities and effective implementation.
- Consolidation of women power
- Potential threat to by passers and cheap political affiliations.
- Enhances popular participation.
- Results in the creation of a strong support base for all women related activities.

To Proceed:

Against this back ground as mentioned before a pilot attempt is made and the experiences will be documented. A model will be framed out of this leading to comprehensive and composite functioning of the panchayats on the established lines of convergence commonly called as interface. It is of no doubt that the SHGs are having a key role to play in the process of development as far as the rural areas are concerned the sustainability of these institutions has become a big question in the recent days. As we are in a materialistic and market oriented, multinationalised environment the economic viability of these SHGs are in a big threat. Yet another important factor to be considered is that the swadeshi concept of India. As an example the state of Kerala has experimented and good results are yielded. Hence we can recommend the same for the other cases. But preparing the partners, i.e., the participants are

beneficiaries is very most important. Therefore let us make them, the women, to dream, compete, learn and lead. This is stated as

**"Let them dream and learn to compete
Let them compete and learn to achieve
Let them achieve and learn to lead
Yes,**

Let's do our country proud".

It is important to note the status of any country is determined by the status of women in that country. Hence to raise the status of our country as a whole in the international it is duty of every citizen to take part in the process. Let us join and make this a success for ever.

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