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Role of SHGS in the Upliftment of Dalit women: An Indian context

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Abstract

The Self Help Groups in India have played a very vital role in the upliftment of rural masses especially dalit women. The Dalit women face oppression, suppression and denial of their dues economically, socially and politically. The Self Help Groups through the micro credit schemes and bank linkages have played a very crucial role in the Indian context. The present study is a conceptual study wherein the role of Self Help Groups in the upliftment of the Dalit women is undertaken.

Keywords: Poverty, Social mobilization, Micro credit

1. Introduction

One can tell the condition of a nation by looking at the status of its women.

- Jawaharlal Nehru

Women empowerment is the most important instrument for the socio- economic development of a nation. Bringing women into the mainstream is one of the major challenges for every government. Women empowerment has become a meme in the global governance network. In this context, Self -Help Groups (SHGs) have emerged as the tool that wield power to create a socio- economic revolution in the rural areas of our country. SHGs have not only produced tangible assets and improved living condition of members but also help in changing much of their outlook, worldview and attitude (Dr. Yoginder Singh 2013) ^[1]. Dalit Women in India are the victims of multiple socio-economic and cultural factors. Emancipation of women is a pre-requisite for nation's economic development and social upliftment.

2. Review of literature

Dr. Yoginder Singh (2013) ^[2] contends that women constitute fifty percent of the world population and receives hardly ten percent of the world income and owner of even less than one percent of world's property. They suffer many disadvantages as compared to men in terms of literacy rate, labour participation rates and earnings. The major strategies for women empowerment include social empowerment, political empowerment and gender justice along with demographical justice (rural and urban). For the rural women, economic empowerment can be harvested through the concept of Self-Help Groups (SHGs) based on group approach to rural development.

SHGs are indeed a boon to the rural poor women who undertake viable economic activities on their own. SHGs are voluntary association of people formed to attain some common goals. In this paper, an attempt has been made to evaluate the nature of business and its performance carried out by women through SHGs and its impact on economic empowerment in rural areas.

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¹ Effect Of Self Help Group In Economic Empowerment Of Rural Women In Himachal Pradesh; Vol.1, No.3, 54-61, July-September, 2013 (ISSN No. : 2321-4155)

Sonia Mahey ^[3] propounds that there are large numbers of reported atrocities on Dalit women that can be found recorded in various newspaper articles, journals, and government reports in India many of which can be viewed on www.ambedkar.org. The majority of the stories we read and hear are of bright young Dalit girls who are punished by the upper caste teachers in rural area of India, for daring to score good grades. Feeling rejected most girls in this situations drop out of school and have nowhere to turn but towards manual scavenging and other repulsive jobs (*News Archives*). Jaya. S. Anand (2002) ^[4] iterates that since 1970, policy makers and academicians started thinking as to how development programmes could be linked to poor women. Women issues are development issues and by-passing them in development programmes means leaving almost half of human resources outside development intervention (CIRDAP Development Digest, 1998). Issues of poverty among women are quite distinct and complicated.

Their general poverty conditions, morbidity, lack of food, drinking water, and sanitation facilities are some of the major issues that need attention. Female members of a poor household are often worse off than its male members because of gender discrimination in the distribution of food and other entitlements within the household. 'Increasingly poverty has a woman's face' (Human Development Report, 1995). The Human Development Reports of UNDP from 1990 onwards attest to the fact of growing feminisation of poverty.

3. Definition of terms

Dalits

The term 'Dalit' means any oppressed groups. The schedule caste group women belonging to Chakiliyar, Parayar, Pallar and Madari are mostly socially suppressed, culturally neglected and economically exploited by upper caste people in Tamil Nadu.

Empowerment

'Empowerment' which means 'becoming powerful', is a process by which individuals, groups and communities are able to take control of their circumstances and achieve their own goals. It enables them to work towards helping themselves and others to maximize the quality of their lives. The various dimensions of empowerment i.e. educational, economic, psychological, social and political are interlinked.

Self-Help Groups

Self-Help Groups (SHGs) are voluntary small groups which are usually formed by women who had come together for mutual assistance in satisfying a common need, overcoming a common life-disrupting problem and bringing about desired change. SHGs formed in rural India are homogeneous and consisted of fifteen to twenty members hailing from a certain locality with similar socio-economic backgrounds.

Social Mobilization

The Term "Social Mobilization" is operationally defined in this study as "the process in which various approaches and

tools used by the NGOs to organize and promoting Self Help Groups in the Context of SGSY"

N.G.O

The term "NGO is operationally defined as "the organizations as a social force that facilitates collective action and people's mobilization and involved in promoting Self Help Groups under SGSY through various social mobilization processes".

3. SGSY

The Swarnajayanti Gram Swarozgar Yojana (SGSY) is the latest poverty alleviation programme that has been in operation since 1st April, 1999. SGSY focuses on groups approach by organizing the poor into Self Help Groups (SHGs) through social mobilization. SGSY is aimed at establishment of large number of micro-enterprises and expects to ensure that the groups members come out of poverty clutches through incremental income of around Rs. 2000/- p.m. within 2-3 years of group's formation.

4. The concept of SHG in india

The SHGs of women have existed in India for quite some time and have been used for a wide range of developmental goals, from service delivery to empowerment. However, these multiplicities of development programs in the rural area failed to focus on the core issue of poverty alleviation through creation of sustainable incoming-generating opportunities. Hence the basic concept of SHGs in India has been involved in „Swarna-jayanti Gram Swarozgar Yojana" (SJGSY), which was launched to provide self-employment and economic empowerment to the rural poor, specially the women. It was decided in national conference in June 2001 to raise the number of SHGs in the country from 5.11 lakhs to 10 lakhs by the years 2004 that is, to have at least one viable SHG in each rural habitation in the country (Ushvinder, 2003).

5. Need for self-help groups ^[5]

Women empowerment is a multifold notion consist of economic, socio-cultural and political empowerment. It refers to look at and boost the political, social and economic strengths of women. The role of women has been confined to child rearing and housekeeping having least decision making powers. Women as weaker section of society have least access to the services launched by the state and central governments. Historically women have been nastiest victim's violence and other social evils and in case of Jammu and Kashmir, their sufferings have further got intensified due to political trauma.

Though, there are laws dictating norms of equal opportunity but women folk are given meager chances to get benefited due to restrictions imposed by them at different levels of family, community and society. Under these circumstances, formation of Self Help Groups (SHGs) can prove a feasible alternative to look for empowerment of women and of nation in the long run formation of self-help groups is a potent medium that can ensure the all-round development of women particularly in rural areas.

³The Status of Dalit Women in India's caste Based System

⁴ Self-Help Groups in Empowering Women: Case study of selected SHGs and NHGs Jaya S. Anand Discussion Paper No. 38 2002

⁵ The Vitality and Role Of Self Help Groups (SHGs) in Women Upliftment: Special Reference To Kashmir; International Journal of Research-Granthalayah

The impact of self-help groups is significant in terms of self-worth like confidence cum capacity building up providing self-employment opportunities to meet the financial crisis. It also improves the decision making capacity in terms of various social, political, economic, health and educational affairs and mobilizes women to fight against various types of exploitations against them in family and society at large (Irshad Ahmad Irshad and Altaf Ahmad Bhat 2015).

6. Self-help groups: path ways out of poverty in India

Self-help groups (SHGs) play today a major role in poverty alleviation in rural India. A growing number of poor people (mostly women) in various parts of India are members of SHGs and actively engage in savings (in actual term Thrift) and credit (S/C), as well as in other activities (income generation, natural resources management, literacy, child care and nutrition, etc.). The S/C focus in the SHG is the most prominent element and offers a chance to create some control over capital. The SHG system has proven to be very relevant and effective in offering women the possibility to break gradually away from exploitation and isolation. Almost all major donor agencies support SHGs in India in one way or another, and many success stories are available, describing how membership in a SHG changed the life of a particular individual or group for the better. Many NGOs are promoting the SHG mechanism and linking it to various other development interventions.

Whereas there is ample evidence that the SHG approach is a very effective, efficient and relevant tool for organizing and empowering the poor, do arise with design, development and introduction of programmes to promote income-generating activities (IGAs) that will generate sufficient, sustainable and regular income. The approach towards poverty alleviation is based on the formation of self-help groups at the grass root level. This brings about the necessity for organizing them in a group by which they set the benefit of collective perception, collective decision-making and collective implementation of programme for common benefits.

This organization holds the power and provides strength and acts as an anti-dote to the helplessness of the poor. The group saving of self helps groups serve a wide range of objectives other than immediate investment. The approach has evolved over the years in India. Before understanding the strength of SHGs as a tool in Poverty Alleviation, it is imperative to understand the evolution of various Poverty Alleviation programs in India.

7. Status of Dalit girls in India

In a male dominated society, Dalit women suffered unimaginable oppression, not only through caste, but gender too, from which there was no escape. The laws in the *Manusmriti* and other Vedic scriptures close all economic, political, social, educational, and personal channels through which Dalit women could be uplifted (Thind n.pag). The horrendous Laws in the *Manusmriti* were incorporated into Hinduism because they were favourable only to the Upper castes, which form the majority of India. Even today, in modern times, we see the severe oppression and exploitation of Dalit women. The Laws of the *Manusmriti* have a devastating effect on the level of education reached by Dalit women (Thind n.pag).

According to the National Commission for Scheduled Castes and Scheduled Tribes 2000, approximately 75% of the Dalit girls drop out of primary school despite the strict laws of the

Government of India, which hold reservations for Dalit children (*National Commission n.pag*). Despite showing keen academic aptitude, reasons for this early drop out from the education system is poverty or to escape humiliation, bullying and isolation by classmates, society, and even their teachers (Thind).

8. Dalit Caste and Microfinance

The microfinance movement if executed in the right way can also help the poorest of the poor in India. The Indian culture is based on a caste system, where the lowest caste is called Dalits (also known as untouchables). Tradition, custom, and practice nearly always excluded the Dalits from accessing government institutions and commercial banks (among other things).

The lower castes were known as individuals who could not be trusted to pay back loans. Thus, the lower castes saw no option but to open up their own institutions that would help them generate income and resources and give them more respect in society (Williams 2007, 100). In the mid-1980s some Dalit based NGOs began small women's thrift and credit programs based on the Grameen model of microfinance (that was very successful in Bangladesh). The success of these programs (cooperative model) proved that Dalits could be trusted with credit.

These programs helped the Dalit community get income, generate resources, and reduced their economic stress. Non-governmental Organizations (NGOs) became familiar with the cooperative model and started to form more programs based on this model. By 1996 they had started, Ankuram-Sangaman-Poram (ASP), a new cooperative microfinance (Ibid., 100).

ASP cooperatives offer a separate economic system, apart from the financial system of India, for the poorest of the poor. These village cooperatives are organized, governed and administered by the people for the people (Ibid., 110). Since Ankuram-Sangaman-Poram began, the lower castes have an increased sense of empowerment and are able to participate in government and businesses activities for the first time. The cooperative model gave them the tools to generate income and prosper despite the tradition of the caste system in India. They are able to do this by having a forum for social action within their community and a medium for building their own institutions and programs (Ibid., 100).

9. Empowerment of SC women

The well-being of people is unquestionably the ultimate object of all development efforts and the basic quest of human endeavour is always to seek a better quality of life. The quality of life of the citizens of a nation can be effectively improved only by raising the standards of living of the people on the street and in backward areas. Social empowerment in general and women empowerment in particular is very fundamental in achieving this goal.

The institution of democracy provides a strong foundation for harmonizing social and economic objectives. Thus within the broad democratic framework, there are great opportunities for synergizing women and economic growth programmes to deliver better quality of life in the shortest possible span of time (Sengupta and Singh, 2001). Importantly, economic empowerment has been considered instrumental for holistic development.

In the changed context of rural development, there is more emphasis on sustainable development and promotion of

microenterprises, which demand micro credit. Interestingly, women's crucial contribution in community development, social change and economic independence is highly stressed by many individuals, institutions and agencies. Against this backdrop, present chapter purports to review women's status and state initiatives for their development; conceptualization of rural development, paradigms shifting there in and emerging issues of micro finance and development strategies.

10. Suggestions

The following suggestions are forwarded for promoting SHGs and Bank linkage programme in the study area for empowering Dalit women:

- The SHGs should open Bank A/C in the nearby bank where the organization or groups are formulated.
- The group should maintain proper accounts records, savings records and loan register.
- The rural people, especially the dalit women community should be educated about the various financial services and products offered by various financial institutions and banks.
- The awareness schemes or advertisement programs should be enhanced, especially in the regional languages.
- ATMs cash dispensing machines can be modified suitably to make them user friendly for people who are illiterate, less educated or do not know English.

11. Conclusion

Rural Dalit women who are in the lowest rung of the Indian society are in need of empowerment and upliftment. The dehumanizing bondages of caste, class and gender have to be eliminated and their rights to live with human dignity have to be restored. In this struggle for justice and liberation, these women have to be conscientized through constant participatory efforts. The Self-Help Group movement and joint ventures of

Government and Non-Governmental agencies can pave way for the emancipation of Dalit women. A new dawn of equality in the lives of Dalit women is the true dawn of freedom in India.

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