

DALIT WOMEN EMPOWERMENT THROUGH SHGS

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Abstract

The term 'Dalit' is referred to the 'untouchable' class in the Indian society which was entrenched by the caste system. Historically Dalits were categorized by their occupation which involved taking on menial tasks in the society such as cleaning, leatherwork, butchery and waste removal. They were segregated, discriminated and never involved in active public life primarily because of their occupation, which was considered polluting and contagious. This revolting practice of isolating the community was largely prevalent across India and post-1950 the government took initiatives to abolish this practice. In India, Dalits – officially known as Scheduled Castes – constitute one sixth of the population. They are consistently discriminated against despite a constitutional ban on 'untouchability', and the enactment of specific legislations including the Protection of Civil Rights (PCR) Act, 1955 and the Scheduled Castes and Scheduled Tribes (Prevention of Atrocities) Act, 1989.

Rural women are politically marginalized, but rural Dalit women are given even less of a voice in the decision making process. In India, there is a quota system in place for Dalits to have seats in the local Panchayats but the role Dalit women play is consistently subordinated to their male counterparts. Dalit women who attempt to utilize their power in the Panchayats are met with male and dominant caste backlash, pressure and sometimes violence. Dalit empowerment has emerged as an important aspect of the ongoing socio- political transformation in India. Empowerment is hitherto disadvantaged groups includes those deprived in social, economic, political, administrative and cultural terms is featuring as a major issue in development discourse. The notion of empowerment was introduced by the World Bank in 1990s, which stands for the expansion of assets and capabilities of marginalized sections to participate in,

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negotiate with, influence control, and hold accountable institutions that affects their lives. The concept of empowerment is essentially a political process, which challenges the prevailing power structure of sub-ordination. As a political process, empowerment involves three crucial elements. Access to information, opportunity for participation and inclusion in political process, and organizing capacity to influence and gain power. The idea of empowerment may be invoked in virtually any context: in speaking about human rights, about basic needs, about economic security, about capacity building, about skill formation or about the conditions of a dignified social existence. It is also seen as a way of addressing the problems of rights that remain un-enforced. In economic context it is involved in capacity building particularly of marginalized, unorganized and other disadvantaged groups, classes and categories. Dalit Empowerment is a process of gaining control by Dalits as a community over self, ideology, material and knowledge resources, which determine power relationship in a society. This section of Indian society is called Dalit because they are placed at the lowest rung of social structure and suffer various forms of deprivations and social, economic, cultural and political marginalization. The worst form of their deprivation is the scourge of untouchability. These disability, deprivations and marginalization have the sanctions of religious norms and scriptures. Thus in Indian context, the attempt to social reforms necessarily involves the transformation in religious norms and practices, which is hard to come by. Viewed in this perspective, the ideas, actions and life struggle of Ambedkar form solid bedrock which continues to inspire the ongoing process of Dalit Empowerment in India. It was Ambedkar who organized and inspired Dalits to effectively use political means of towards their goal of social equality.

Introduction

Dalits, formally known as the 'Untouchables', are positioned at the bottom of the rigid Indian caste society. People from other castes, who consider themselves to be 'higher', believe that Dalits are impure by birth and that their touch or sheer presence could be polluting – hence, they are assumed to be 'untouchable'. For centuries, Dalits were excluded from the mainstream society and were only allowed to pursue menial occupations like cleaning dry latrines, sweeping, tanning, or working as landless labourers for meagre daily wages. After India's independence from the British in 1947, Dalits were granted equal rights as equal citizens; the caste system with its practice of untouchability was officially abolished by the constitution in 1950. However,

despite a modern constitution and numerous laws which should enforce equality, the practice of untouchability as well as the discrimination and seclusion of Dalits prevail in many places in India until today: Dalits are made to live outside villages, are prohibited to enter temples, shops, houses or even whole neighbourhoods. If Dalits want to fetch water at a public well, they often have to wait for hours until somebody feels mercy and pours water into their pots – they cannot do it themselves as their touch would ‘pollute’ the common water source. Dalits who demand their constitutional rights are often humiliated; their houses are burnt; they are beaten, raped or murdered to ‘teach them a lesson’.

Defining ‘Dalit’

There are many different terms that roughly describe the group of people situated at the bottom of the caste hierarchy which were described as ‘Untouchables’ before. Untouchables, Pariahs, Depressed Classes, Harijans, Chandalas, Outcastes (Avarnas; Atishudras), Scheduled Castes (SCs) and Dalits are only a few names given to these people. The term Untouchables was created by the Maharaja of Baroda in 1909 and concisely describes which stigma (untouchability) is attached to them. It was soon widely used and often replaced terms like Pariahs or the term Depressed Classes, used by the British colonial officials for the most disadvantaged sections of the society. Mahatma Gandhi tried to popularize the term Harijan, which literally means ‘children of god’. By bestowing upon them an artificial superior status, he wanted to improve their situation from within Hinduism.

The Meaning of SHGs

“The SHGs are voluntary associations of people to attain some common goals. These groups which have similar social identity, heritage, caste or traditional occupations come together for a common cause and manage resources for the benefits of the group members”(Ushavinder, 2003). According to NABARD (National Bank for Agricultural and Rural Development), “An SHG is an informal organization of up to 20 people from the poorer section of the village society, organized, owned, operated and controlled by the members based on solidarity, reciprocity, common interest and resources pooling” (www.nabard.org/formingshgs). Hence, SHG can be defined in simple terms as a group of the economically poor, especially the women, who volunteer to organize themselves into a group for eradication of poverty. They agree to save

regularly and convert their saving into a common fund. The members of the group agree to use this common fund, and other funds, which they get, from the bank, for their integral development through a group management. SHG is a social design in which people participate by making themselves socially and economically accountable to each other. SHGs have been popular in countries like Bangladesh, Malaysia, Korea, Philippines, India, and Indonesia for a long time. In Bangladesh, the SHGs have been grouped together into a national program, which has produced good results (Luxmi, 2001).

NABARD's Promotion of SHGs for Rural Development

The national bank for agriculture and rural development (NABARD) was established in 1982 through an act of parliament, as an apex development bank for supporting and promoting agriculture and rural development in an integrated manner. Its mission being to promote sustainable and equitable agriculture and rural prosperity through effective credit support, related services, institutional development and other innovative institutions (NABARD report, 2000). The Reserve Bank of India advised the commercial banks to actively participate in this bank linkage program of the SHGs. NABARD initiated the pilot project for linking SHGs with the formal banking system in February 1992. It provides 100 percent refinance to banks on their lending to SHGs/vs./NGOs. A wide variety of support services is also extended by NABARD to all agencies involved in the promotion of SHGs. According to the NABARD Report of March 2003, the total number of SHGs formed is 7, 16,000 and 12 million families are being assisted through these. The beauty of this is that 90 percent of the Self-Help Groups are of rural women (Nagayya, 2000). Today NABARD works in partnership with banks, NGOs and SHGs. The government as well as the NGO sector is also involved in the formation of SHGs in rural areas. The major development programs in the rural areas are also implanted through the SHGs. The women SHGs are involved in all kinds of activities ranging from watershed conservation and maintenance, to primary education, health, and lands reclamation and so on. The NABARD initiated SHGs show a positive effect on these above-mentioned programs.

SHG is a Group Approach for Development

The empowerment approach is the most recent and is aimed at empowering women through greater self-reliance and internal strength. A diverse range of women's organization including Self-Help Groups (SHGs) has developed in this context conveying a multitude of issues and purposes. Experience in many countries demonstrates that poor women make investments wisely and earn returns (Human Resource Development, 1995). However, the flow of financial assistance to them was too marginal, if at all, to enable them to cross the poverty line. The need to create a grassroots organizational base to enable women to come together, to analyse their issues and problems themselves, and to fulfil their needs was strongly advocated. In fact, experience shows that some of the successful 'group-based participatory programs' have made significant improvement in the conditions of living poor women. The concept of self-help groups gained significance, especially after 1976 when Prof. Mohammed Yunus of Bangladesh began experimenting with micro-credit and women SHGs. The strategy made a quiet revolution in Bangladesh in poverty eradication by empowering the poor women. Numerous studies have shown that the people in the groups react differently than as individuals. "Gandhi understood that nothing lasting is achieved unless people as groups participate in the birth and growth of a vision, an objective, and share the same aspiration as achievements" (Bogaert, 1987, p23). Women's Self-Help Groups provide a very useful means whereby women can gain confidence and experience. They can also be a forum for discussion and demonstration for good participation. Group approach has been extensively adopted in promoting income-generating enterprises among the poor and weaker sections, in particular with women as one significant group under the overall financial support and guidance from NABARD.

SHG and Empowerment of women

Micro-credit and Self-Help groups are being used to foster solidarity and collectivism among the rural poor, particularly the women. The SHGs are being framed as tools to bring about holistic empowerment of the poor rural women. Micro-credit has been advocated as the new universal remedy for reduction of poverty especially when it is done through SHGs. Micro-credit has thus undoubtedly emerged as one of the entry points in engaging self-help groups of poor women in dialogical relationship (Meenai, 2003). There have been many examples and experiences available in the country, which reveal that women are empowered when savings, credit, and

enterprise are used as tools for mobilizing and building the capacities of women at the grass-root level. The SHGs are able to cater to the immediate and emergent credit needs of the individual members. The group has the freedom to decide its member's credit needs. This processes also helps them to acquire confidence to manage credit, use problem-solving skills, prioritize needs and function in a democratic manner. "If we need a few thousand rupees today, it is possible for us to borrow it. But there was a time when our women had not even seen a five hundred-rupee note" (Thakuria, 2005) described by leading lady of SHG. The women take loans from the group corpus and invest it in their business from time to time. In the process, they earn some money and add it to their family income. Once the families are financially sound to some extent, the women start showing interest in different issues like their own health, nutritious food for the children, initiative to send both boys and girls to school and so on. The saving and credit groups also provide a base for poor women to organize themselves, expand options for livelihoods and to participate actively in development. The SHGs thus often provide a platform for women to become functionally literate, to sharpen their communication and conflict-resolution skills, and acquire skills (Meenai, 2003). The empowerment of the women leads to development of the family and of the community at large. "Empowering women through micro-enterprise creation may lead to financial empowerment and all other forms of empowerment-social, political will follow" (Jaya, 2000). SHGs not only provide the members with an opportunity to carry out economic activity but also discuss and analyze their social and economic situations to arrive at the root cause of their problems. SHGs therefore, become a forum for the collective voice of the poor against common socio, economic and political oppression (Ushvinder, 2003). The SHGs are serving as an effective tool for economic emancipation and are also ushering in social transformation in a big way, empowering women to fight against many social evils and the age-old atrocities in the villages. But most importantly, they are giving a tangible form to the cherished dreams of many women by liberating them and giving them the wings to soar higher and higher.

A major concern for the formation of a SHG is for economic reasons. Once the savings is regular and adequate capital has built up, the members can start individual micro-enterprises or income generating-activities by taking loans from their respective groups. It is up to the group to prioritize the needs of its members. In the beginning, the members will take loans for consumption and medical purposes but later they will go for the income-generating loans.

Income generation is promoted both through training programs in capacity building and the provision vegetables (Radhakrishna, 2005). Among the very poor, the women tend to be major income earners. The incomes that are generated by women are fully spent on the family, especially for the education and the health care of the children. On several occasions, it is observed that the earning of the woman becomes the only stable and regular income of the family. Economic dependence is the most prominent deprivation of the women. Hence, the income-earning capabilities are increasingly viewed as an effective means for the empowerment of women. The economic empowerment, resulting from the micro-enterprises, has improved their confidence living conditions and above all enabled them to participate in the growth and development of the community at the grass-root level (Jaya, 2000). Income-generation activities help in the arousing self-confidence among women.

- Women get recognition as an economic entity: the family and the group recognize women as individuals.
- Women get an opportunity to learn how to relate one another.
- Women get to know about the outside world; they get the benefit to greater exposure and the awareness level increase.
- Women get greater self-confidence and capacity for marketing their products.
- Women get a platform to express them-selves and gain social acceptance. (Narayan, 1998).

Conclusion

The concept of group activity is gradually catching up. Beyond financial intermediation, SHGs can and should bring about drastic changes in the lives of the poor. It has been clearly established that delivering credit alone may not produce the desired impact. The supporting services and structures through which credit is delivered, ranging from group formation and training to awareness-raising and a wide range of other supporting measures are critical to make the impact of group activity strong and sustainable. One would like to conclude with the example of Narsamma of Medak district in Andhra Pradesh. An illiterate, itinerant bard, Narsamma's life has changed with her involvement in the SHGs. Narsamma has learnt to repair hand pumps, she

is illiterate, and now helps the programme as a consultant in introducing and starting the programme in new areas and works with SHGs to enable them to understand the concepts of empowerment and learning, using her own life experience as a textbook.

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