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Gandhian Principles And Women Empowerment Through Self-Help Groups

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ABSTRACT

Sarvodaya means 'development of all'. Gandhiji's concept of development is Sarvodaya through Antyodaya, implying the welfare of all through the weakest of the society. Principles of cooperation and collective endeavour are central to the society. Women remain the most deprived and long-neglected segment of the society, despite of the Constitutional guarantees for equal rights and privileges for men and women.Development is a process of Empowerment. Microfinance through women Self-Help Groups (SHGs) is a significant medium of poverty alleviation and empowerment of women. SHGs formed by women in different places have proved that they could indeed bring about a change in the mindset of the very conservative and tradition-bound illiterate women in rural areas. The concept of group formation is the best strategy to enlighten women and provide necessary mental courage for self-employment.This paper makes a strong case for SHGs as a new development paradigm for bringing about gender equity among rural women in India by creating self-employment opportunities through microcredit. The study is based on the premise that poor women can internalise production possibilities in groups only. They are better-equipped to overcome the negative social pressure and gender biases operating against them through group identity and activity. However, the relationship of credit access to self-employment is not automatic but depends on various factors. In reality the Microfinance experiment faces many hurdles which have to be overcome if poverty has to be referred back to the museum. This article promotes Gandhian Studies Centres as catalysts in addition to Government, Banks and Non Governmental Organisations to promote entrepreneurship through adult literacy, training facilities and marketing facilities to SHGs. This Paper is divided into three sections. Section 1 is an introduction explaining Gandhian principles and the concept of empowerment. The significance of Microfinance and Self-Help Groups is described in Section 2. Section 3 explains the role of catalysts like the Government, Banks, Non Government Organisations and above all Gandhian Studies Centres in overcoming the various hurdles faced by SHGs in order to make them sustainable.

KEYWORDS: SGH, Sarvodaya, Gandhian Philosophy, Empowerment, Microfinance, Catalysts

Introduction

Sarvodaya means 'development of all'. Tribal villages have a system of madait or sangat which literally mean 'cooperation'. Gandhiji's concept of development is Sarvodaya through Antyodaya, implying the welfare of all through the weakest of the society. Principles of cooperation and collective endeavor are central to society. "Trusteeship" implies that property belongs to all, and the holder manages it and takes care of it only as a socially responsible trustee. The Gandhian model emphasizes decentralization of socio-economic and political systems starting from the village to the highest level. Village life should arouse a sense of co-operation and fellowship.

Voicing the silence of millions on International Women's Day, India's former First Lady Usha Narayanan rued that uneven development had left the majority of women in rural areas untouched, unsung and neglected. Declaring that women were not in need of crutches or handouts, she stated that instead they need to be empowered to take their rightful place in society (Prabhakar, 2004). Women remain the most deprived and long-neglected segment of the society, despite the Constitutional guarantees for equal rights and privileges for men and women. Anti-poverty policies need to reach poor women both to maximise social returns on development investments and minimise the poverty of this and the next generation (Lalitha,1999 and Narasaiah, 2004).

Concept of Empowerment

Empowering means enabling people especially women to acquire and possess power resources in order for them to make decisions on their own or resist decisions that are made by others which affect them. Participation and control over resources are considered as the critical indicators in the process of empowerment. Disadvantaged women especially in rural areas possess least proportions of resources and as a result they are powerless and dependent on the powerful. Historically, credit access and terms have discriminated against women (Manimekalai,1999) due to various reasons such as inability to provide collateral, small-sized loans, high transaction costs for banks formalities. Microfinance through women Self-Help Groups is a significant medium of poverty alleviation and empowerment of women. SHGs formed by women in different places have proved that they could indeed bring about a change in the mindset of the very conservative and tradition-bound illiterate women in rural areas. The concept of group formation is the best strategy to enlighten women and provide necessary mental courage for self-employment. Grouping of women has increased their awareness and reduced the chances of exploitation by middlemen.

Empowerment of women is necessary for sustainable development. Empowerment is increasing the capacity of women to develop self-reliance in order to identify their problems. It emphasises solidarity and collective action. Groups or communities act together in order to gain access to policies and decision-making arenas where their quality of life is determined. Development is a process of Empowerment.

Microfinance and Self-Help Groups

A Self-Help Group (SHG) is a group that consists of about 10 to 20 persons of a homogenous class who come together with a view to address common problems. They collect voluntary savings on a regular basis and use the pooled resources to make small interest bearing-loans to their members. Collective wisdom of the group and peer pressure are valuable collateral substitutes.

A rural women's SHG enables members to become self-dependent and self-reliant and provides a forum for members to exchange ideas. It fosters a spirit of self-help and co-operation among members in members and gives them strength and confidence to solve their socio-economic problems problems. Women's participation in income-generating activities is believed to increase their status and decision-making power. The Group meeting also serves as a venue for other interventions such as adult literacy programmes. Micro-credit schemes are thought to be potent agents of social change in impoverished settings where women are disadvantaged by their lack of access to resources.

Entrepreneurship is challenging and requires capacity to take proper decisions and responsibilities. Entering into entrepreneurship independently could bring the desired change in attitude among the rural women, make them conscious of the oppression and induce them to take initiative and seize opportunities. Co-operative entrepreneurship through Self-Help Groups can foster socio-economic development and promote employment.

Advantages of a Group Approach

The concept of group formation is the best strategy to provide credit and the necessary mental courage for self-employment. Poor women can internalise production possibilities in groups only. They are better-equipped to overcome the negative social pressure and gender biases operating against them through group identity and activity. An individual without any experience of running a business is normally nervous and wary of starting her own new venture but if a group comes together with their different but supporting skills to run a business, they

provide mutual support, boost each other's confidence, point out each other's mistakes and guide each other. A group feels more confident in approaching a bank or a Government department for a loan or for benefit under a scheme. Grouping of women has increased their awareness and reduced the chances of exploitation by middlemen.

Problems of SHGs and the Role of Catalysts

Today the SHG concept has assumed a very significant role in the development of our country, particularly in poverty reduction. Hence it becomes all the more important to identify the challenges faced by the SHGs and try to mitigate the same. Exploitative markets, lack of entrepreneurial skills, resources and opportunities are some of the problems encountered by SHGs.

Poverty is a result of many factors, therefore, mere provision of credit cannot assure development. From being a minimalist or an 'only credit' approach, microfinance has become a 'credit plus' approach acknowledging that along with credit, other inputs like skill development, literacy, health care, social awareness, support services, etc. were also essential for the holistic development of disadvantaged women.

The Government, Banks, Non-Government Organisations and above all Gandhian Studies Centres can function as catalysts and play a proactive role in mobilising, organising and sustaining SHGs. Through volunteers of the Centres necessary training in managerial, technical and marketing skills can be imparted to groups to enhance their livelihood opportunities and make their enterprises viable.

Conclusion

Rural women have sparks which can be fanned into flames with necessary guidance and training. There are innumerable possibilities for promoting profitable small enterprises by rural women and all efforts should be made to develop this nursery for entrepreneurship. Self-Help Groups of assetless women will have to be made sustainable through backward linkages to credit and technology and forward linkages with organized markets.

The efficacy of SHGs would be considerably enhanced if a symbiosis could be worked out between SHGs and Panchayati Raj Institutions (PRIs) because by nature and mandate both these institutions have the same objective viz. of ushering people-centred development and through it to empower the disempowered.

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