



## Panchayats and Women Self Help Groups: (A Study With Special Reference to Gulbarga District of Karnataka)

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### ABSTRACT

*Empowerment is the most frequently used term in development dialogue today. It is also the most nebulous and widely interpreted of concepts. Advocates of micro finance claim the very process of forming self-help groups is empowering and a critical mass is formed which can be harnessed to pull households out of poverty traps. The corresponding side of the debate around this issue is that, the same critical mass can be usurped by larger political and economic interests to promote their own mandates, by which women become instruments and are further disempowered. Further, empowerment cannot be achieved through the handling of just money since credit by itself does not bond women together enough to unleash a process of empowerment. Other social and development concerns are required to cement groups so that they can metamorphose into vehicles of empowerment. Similarly, advocates of PRIs also claim that participation in the democratic process empowers women.*

**Keywords : Women, Development, Institution, Selp, Help, Groups**

### Introduction:

Panchayat raj institutions are the grassroots units of self-government. They are the Instruments for participatory democracy and decentralization at the grassroots level. They carry back to the people the power that really belongs to them. They have an immense Potential for democratic decentralization and devolving power to the people. They are the Vehicles of socio-economic transformation. It is therefore necessary that these bodies are Effective and function meaningfully. This demands an active involvement, contribution and Participation of the people. Participation refers to direct involvement of people, both women and men, in (i) decision making (ii) implementation of development programmes, (iii) monitoring and evaluation of programmes and (iv) sharing of the benefits of development. There has to be a bottom up approach rather than one where people are mere observers and total dependents. The people should operate and the government should co-operate.

### Review of literature

To carry out this present study the researcher has gone through various related studies, articles and books. In order to state a few, below listed studies have been given.

Loganathan, P. had analyzed the state wise performance of linkage of SHG, with banks in terms of members SHGs linked with banks assessed the extend of involvement banks in the programs. It revealed that Tamil Nadu is one of the top three states in respect of linkage of SHGs with banks

Shanthi, G. and Dhanalakshmi, C. in their article, based on the survey method of multi stage sampling, stated that participation in group activities leads to changed self image, enhanced access to new information, broad knowledge about resource availability and negotiation with government officials

The positive impact of the micro finance on life of the rural women came to know by reviewing the article entitled women empowerment and credit control - an empirical analysis on credit recipient of Grameen bank in Bangladesh published in the ICFAI

### Objectives of Study:

➤ To explores the level of participation of WSHG member

in panchayat functioning and the impact of such participation, especially, their participation in the Gram Sabha meetings of the panchayat and the various issues raised by them.

- To study whether the WSHGs as a whole are successful in serving as pressure group at Gram Sabhas?
- To focus on whether WSHGs have clustered themselves to make the panchayat authorities responsible and responsive?
- Are women panchas and WSHG member together able to influence initiation, formulation and implementation of policies and programmes which will benefit women?
- Have the village representatives, especially women representatives initiated the process of nurturing WSHGs in their village? And in such cases is the creature a dummy of the creator that is, is the WSHGs thus created functions as per the desires of the women representatives?

### Research Method

The required data for the study was collected by using survey techniques with the help of a structured questionnaire. Data was collected with the help of in-depth personal interviews with the members of WSHGs and panchayats. Data was also collected by undertaking case Studies, and by personally attending Gram Sabhas and meetings of the WSHGs.

### Sample Selection

- a) The sample respondents consisted of members of the WSHGs of the from all over Gulbarga distract.
- b) Sample size was 100 (hundred) WSHGs at least 10 (ten) from each of the talukas. This was done in order to give a fair representation of WSHGs from all over the Gulbarga to avoid any bias in data collections on account of geographical or cultural differences.
- c) On a average each WSHG comprises of 10 members. From each group one fifth of the member i.e 2 women members were interview thereby making the total number of respondents to around 200. In all 192 respondents were interviewed.

- d) Around twenty women panchas (representatives at the Panchayats) were also interviewed to gather the require data.

#### Data Analysis

##### a) Party Affiliation

Membership in political party is the co-operative mode of political participation. The survey revealed that there were only few members of the WSHGs who were affiliated to political party. It was found that 17% of the respondents felt close to one party or another. Women with some educational background were more able to associate with political party. Also it was observed that catholic women had more party affiliations. Women who were employed in one form or another associated with political parties than the housewives.

- d) Participation in Gram Sabhas  
Group membership can help women to form the 'critical mass'. The participation of WSHGs members at the Gram Sabhas would mean participation of more and more women into the grassroots politics which suggest that their increased number will offer then equality increased opportunity to influence the local decision-making. Once a group reaches certain 'critical mass' its position, power and influence is likely to increase. Thus increase in number will help women in becoming an effective pressure group through the instrument of collective bargaining. 'Larger the number bigger the voice' tactic could work wonders.

#### Such participation is important primarily due to following reasons:

1. To initiate, formulate and implement policies and programmes which will benefit women
2. To bring in a feminine perspective to the process of planning, policy formulation and execution of rural development programmes. It is expected that more women will change the focus or rural administration towards important facets of life like health, nutrition, children's welfare, family care, drinking water etc.
3. The entry of more and more women into the realm of grassroots politics suggest that their increased number will offer then equally increased opportunity to influence the local decision – making. Once a group reaches a certain 'critical mass' then its position, power and influence is likely to increase. An increase in number will help women in
4. Becoming an effective pressure group though the instrument of collective bargaining.
5. Women are the active agents of socio-economic transformation in rural areas. They have the potentials for effective networking and pooling of resources. They can understand better their problems, identify them, and give priorities and preference. And are aware of strategies towards it solution. Hence their active participation will not only enhance the status of women in the village. But will also help in development of the village.
6. The women leaders can act as an intermediary between the government and the women in rural areas. Their accessibility to other women in the village, their contacts at the grassroots, and their awareness of the needs and interests of women will improve the condition of women in rural areas.
7. Larger participation can provide women a platform to gain experience, overcome their fear and build in confidence; break the shackles of patriarchy and orthodoxy. It can create an access at state and national level politics.

#### Panchayats and Women Self Help Groups.

The data showed that 22% women members of WSHGs attended the Gram Sabhas. This is a positive picture emerging on the Goan scene. WSHG membership has given a kind of legitimacy for women to attend the Gram Sabhas and as well panchayat office. Due to existing bias, women shy away from attending Gram Sabhas. They are hesitant even to go to panchayat office and get their work done. They have to depend on the male members in the family. However membership of the group have build in confidence in women to go the panchayat, inquire about government schemes, attend gram sabhas etc. Membership of SHG has given social acceptance to these women.

CASE I- In Ernappalli village in Sedam Taluka, the only government Primary school was in dilapidated condition. Besides poor infrastructure, there was only one teacher to manage all the four classes, from std-I-IV. This resulted in poor attendance of the students and they were found scattered around rather than in the class. The issue came up in one of the meetings of the WSHG operating in this area. They discussed the matter with the men folk in their families. The issue was taken up in the gram sabha. The ADE from that area was asked to look into the matter. Form second semester onwards, two teachers were transferred in this school. The WSHG volunteered to supply snacks and other eatables as per the mid-day meal scheme at subsidized rates to motives the students to be present on the campus. The meeting of the SHG that followed passed a congratulatory motion for taking the matter to the effect.

CASE II – Interesting case was observed at Inolli, Chincholi taluka. The wells in this village served the population of this village for many years, before the taps made their ways. Even now, as the taps run dry most of the time of day, especially in summer, women continue to fetch water form the wells for washing. In one of the meetings of the WSHG, the members were discussing the water problem faced by them. They then realized that the wells needed to cleaned, and repaired and properly maintained. After discussing this matter with their family members they came to know that the Panchayat is assigned the job of maintaining the wells in the village. They then approached their local panch and asked him to do the needful. Most of the wells in the village were done with proper covering. However one well was left in pity state as the house adjacent to it objected on the ground that the work would damage their septic tank. To the sheer dismay, one day a drunkard old men fell in this well. This made the women give an ultimatum to the Panchayat to close the well with ceiling within twenty days or they would take up to an alternative recourse. The work was completed within three days.

#### Conclusion

To conclude it can be said that given the fact India has seen two major initiatives towards women's empowerment, in the guise of PRIs and micro finance, the time has now come for research to delve into unraveling the areas of overlap between the two processes. There are issues, which affect women's lives intimately which are seen in both initiatives. A common conceptualization of empowerment should be used to gauge the extent of empowerment that has been unleashed by women's participation in PRIs and in SHGs. It is not to suggest that necessarily there are similarities or that similarities have to found under any circumstance. The purpose of this paper has been to suggest that there already exist linkages between the two processes and the extent and scope of these linkages need further investigation. Such research will serve well to suggest policy change that will coordinate between these two processes.

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