

Women empowerment in India

The principles underlying the Self Help Groups (SHG's) are financing the poorest of the poor, and achieving holistic empowerment. The SHG phenomenon certainly brings group consciousness among women, a stronger sense of belonging and increased self-confidence. What she cannot achieve as an individual, she can accomplish as a member of group with sufficient understanding about her own rights, privileges, roles and responsibilities as a dignified member of society on a par with man.

SHG's have taken the form of a movement for women's social development in India over the last few decades. In fact as a strategy for women's development, they have risen out of the perceived problem of women's lack of access to resources at both the household and the village level. Women's development has gone far beyond the economic dimension and emphasis on issues relating to equality, autonomy and self-reliance at the individual level and on solidarity of the community at the group level.

SHG's in India are primarily micro-credit groups and the direct objective of micro-credit is to improve the 'condition' of women. Women in India are mobilised to protest against domestic violence, legal discrimination, rising prices, dowry, Prohibition of liquor, rape, child marriage, female infanticide, sexual abuse, domestic violence, male alcoholism and so on. In dealing with women's strategic interests, women participate in collective activities through SHGs to address these strategic needs. SHG's also facilitate a forum for information sharing and initiating group action by the women - e.g. voting for village council leader, lobbying for closure of illegal alcohol shop

Economic Empowerment

The members of SHG's collectively enjoy many economic benefits including saving, liberation from debt trap, gaining economic independence, economic skills for income generation, able to contribute for education of children, able to meet the healthcare needs, accumulate economic assets and become economically stronger to meet unexpected financial challenges.

When she becomes a member of SHG, her sense of public participation, enlarged horizon of social activities, high self-esteem, self-respect and fulfilment in life expands and enhances the quality of status of women as participants, decision makers and beneficiaries in the democratic, economic social and cultural spheres of life. Thus undoubtedly SHG can be an effective instrument to empower women socially and economically by which the implication on the overall development of women is indisputably possible particularly for a country like India wherein still large segments of women population are underprivileged, illiterate, exploited and deprived of basic rights of social and economic spectrum.

Self Help Groups

Typically, there are 15 to 20 members in each group, who meet on a monthly basis. The members pool their resources, saving a small amount of money in a group account each week. The women may, if needed, ask for credit facilities at a meeting - e.g. a loan of Rs. 3,000 to cover medical costs. Any loan must be repaid in instalments - interest is payable on loans taken at 2% (i.e. Rs. 2 per Rs.100). The aim is for the groups to become self-sufficient and self-run. The women involved agree

on the activities and aims of the group. They provide support to each other. This can be in the form of emotional support, or through initiatives such as financial co-operatives and income generation projects. The groups empower women to change their own lives through working together and supporting each other in their ambitions and building their confidence, thus lifting entire Dalit communities out of poverty as villages see economic improvement.

Our Work

The Foundation is working in partnership with the FORD Trust who have set up SHG's across many rural hamlets of Tamil Nadu. We are facilitating quarterly and annual training seminars for the Leaders of these Groups to come together and discuss issues of concern and create a forum for the sharing and dissemination of best practice.

Volunteers



We have been extremely fortunate to have at our disposal the expertise of a number of Volunteers over the last couple of years, two of whom have made a significant contribution in the area of women's empowerment. After seeing our work at first hand, Maria Sykes led on consolidating the work done to date with adolescent girls groups and facilitated a large seminar (COMFEST – Community Festival) creating a forum whereby a range of issues were discussed

as these girls were seen as future members of the SHG's. These findings have helped to inform our continued work with these groups. Another Volunteer, Amy Urpi built on this work and using her legal background facilitated a number of Women's Rights Sessions across rural areas. Again this work has proved invaluable and we are building on this work by entering into an imaginative collaboration with a leading University.



Bharathidasan University, Tamil Nadu

The University recently created a Department of Women's Studies which is led by Professor Dr.N.Manimekalai. In partnership with the FORD Trust, we are exploring options whereby the University and its research fellows can bring an academic rigour, perspective and 'added value' to the field work we are engaged in with the SHG's. We are looking at creating an innovative partnership model between the work we do on the front line, coupled with academic thinking applied by a leading University that can be replicated as a model of good practice in the area of women empowerment.

For further information please log onto the website: <http://www.bdu.ac.in/index1.php>