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Role of Nabard in Women Empowerment with Special Reference to Self Help Groups

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Abstract:

The status of women in India has been subject to many great changes over the past few millennia. From equal status with men in ancient times through the low points of the medieval period, to the promotion of equal rights by many reformers, the history of women in India has been eventful.¹ Women continue to face all sorts of discrimination and are subjected to wide ranging indignities in the society.¹ Women are deprived of equal access to education, healthcare, capital, and decision-making power in the political, social, and business sectors. Whereas men are credited with performing three quarters of all economic activities in developing countries, women actually perform 53 percent of work according to United Nations.¹ Women unfortunately, fall in the category of the underpowered. They have little control over either resources or ideology. Women can be empowered through collective reflection and decision making.¹

There is growing global concern about the quality of life of women.¹ The latest Human Development Report, released by UNDP on 14 March, 2013, puts India at 132nd position out of 187 countries, in its Gender Inequality Index that measures the inequality between males and females in term of three key indicators i.e. labor market, reproductive health and empowerment.¹

The objective of the study is to analyze the role of NABARD in women empowerment with special reference to self help groups.

1. Introduction

“Woman is gifted with equal mental capacities like men and she has the same right to freedom and liberty as of men”

-Mahatma Gandhi

The status of women in India has been subject to many great changes over the past few millennia. From equal status with men in ancient times through the low points of the medieval period, to the promotion of equal rights by many reformers, the history of women in India has been eventful.¹ Women continue to face all sorts of discrimination and are subjected to wide ranging indignities in the society.² Women are deprived of equal access to education, healthcare, capital, and decision-making power in the political, social, and business sectors. Whereas men are credited with performing three quarters of all economic activities in developing countries, women actually perform 53 percent of work according to United Nations.³ Women unfortunately, fall in the category of the underpowered. They have little control over either resources or ideology. Women can be empowered through collective reflection and decision making.⁴

2. Status of Women in India

The type of the status assigned to women in any society reflects the level of its civilization standard. In some society their position has been comparatively better than their counter part in some other societies. Even in the same society the status accorded to women has never been the same all through. The position of women at various stages of society is discussed as under:

2.1. Ancient India

Scholars believe that in ancient India, women enjoyed equal status with men in all aspects of life. However, some have contrary views. Works by ancient Indian grammarians such as Patanjali and Katyayana suggest that women were educated in the early Vedic period. Rigvedic verses suggest that women married at a mature age and were probably free to select their own husbands. Scriptures such as the Rig Veda and Upanishads mention several women sages and seers, notably Gargi and Maitreyi.

2.2. Medieval Period

Indian women's position in society further deteriorated during the medieval period, when Sati, child marriages and a ban on remarriage by widows became part of social life in some communities in India. The Muslim conquest in the Indian subcontinent brought purdah to Indian society. Among the Rajputs of Rajasthan, the Jauhar was practiced. In some parts of India, the Devadasis or temple women were sexually exploited. Polygamy was widely practiced, especially among Hindu Kshatriya rulers. In South India,

many women administered villages, towns, and divisions, and ushered in new social and religious institutions. The Bhakti movements tried to restore women's status and questioned certain forms of oppression. Mirabai, a female saint-poet, was one of the most important Bhakti movement figures. Immediately following the Bhakti movements, Guru Nanak, the first Guru of Sikhs, preached equality between men and women. He advocated that women be allowed to lead religious assemblies; to lead congregational hymn singing called Kirtan or Bhajan; to become members of religious management committees; to lead armies on the battlefield; to have equality in marriage, and to have equality in Amrit (Baptism). Other Sikh Gurus also preached against the discrimination against women.⁵

2.3. Historical Practices

Traditions such as sati, jauhar, and devadasi among some communities have been banned and are largely defunct in modern India. However, some instances of these practices are still found in remote parts of India. The purdah is still practiced by Indian women in some communities, and child marriage remains prevalent despite it being illegal under current Indian law.⁶

2.4. British Rule

European scholars observed in the 19th century that Hindu women are "naturally chaste" and "more virtuous" than other women. During the British Raj, many reformers such as Ram Mohan Roy, Ishwar Chandra Vidyasagar, Jyotirao Phule, etc., fought for the betterment of women. Peary Charan Sarkar, a former student of Hindu College, Calcutta and a member of "Young Bengal", set up the first free school for girls in India in 1847 in Barasat, a suburb of Calcutta.⁷

2.5. Independent India

Women in India now participate fully in the areas such as education, sports, politics, media, art and culture, service sectors, science and technology, etc. The Constitution of India guarantees to all Indian women equality (Article 14), no discrimination by the State (Article 15(1)), equality of opportunity (Article 16), and equal pay for equal work (Article 39(d)). In addition, it allows special provisions to be made by the State in favour of women and children (Article 15(3)), renounces practices derogatory to the dignity of women (Article 51(A) (e)), and also allows for provisions to be made by the State for securing just and humane conditions of work and for maternity relief (Article 42). The protests, widely covered by the national media, forced the Government to amend the Evidence Act, the Criminal Procedure Code, and the Indian Penal Code; and created a new offence, custodial rape. Female activists also united over issues such as female infanticide, gender bias, women's health, and women's literacy. Panchayat to be reserved for women and such seats to be allotted by rotation to different constituencies in a Panchayat (Article 243D (3)).⁸ Self-help groups and NGOs such as Self Employed Women's Association (SEWA) have played a major role in the advancement of women's rights in India.⁹

3. Empowerment

Empowerment is a process of awareness and capacity building leading to greater participation to greater decision making powers and to transformative action. It is multidimensional in its approach and covers social, political and economic aspect of all these facets of women development.¹⁰

3.1. Empowering Women through Development Programmes

The year 2001 was declared as a 'year of women empowerment'. Efforts were being made in the direction that women should have a role in all walks of life; and special provisions should be made in the budget for activities related to the development of women. Many schemes were planned and started to be executed, at government level, in respect of women education, laws regarding prevention of atrocities on women, their participation in economic and political spheres etc.¹¹

3.2. Programmes for Women

1. Swawlamban, Training-cum-Employment Programme for Women provides skill training to women to facilitate their employment or self-employment on a sustained basis in traditional and non-traditional trades.
2. The Department has initiated the gender budgeting exercise to assess the impact and outcome of Government spending on Women. Measures have been initiated for preparing Gender Development Index for the States and Districts.
3. Swayamsiddha, an integrated scheme for women's empowerment, is based on the formation of women into Self Help Groups (SHGs) and aims at the holistic empowerment of women through awareness generation, economic empowerment and convergence of various schemes.
4. Support and Training for Employment Programme (STEP) provides updated skills and new knowledge to poor and asset-less women in traditional occupations for enhancing their productivity and income generation. A package of services such as training, extension, infrastructure, market linkages, etc. is provided besides linkage with credit for transfer of assets.¹²

4. Self Help Groups and Micro Finance

SHGs means small, economically homogeneous and affinity groups of rural/urban poor, voluntarily formed to save and contribute to a common fund to be lent to its members as per group decision and for working together for social and economic uplift of their families and communities. Microfinance is recognized as a key strategy for addressing issue of poverty alleviation and women's

empowerment. Women become economically self reliant, contribute directly to the well being of their families, play a more active role in decision making, and are able to confront systematic gender inequalities.

The NABARD organizes training programmes for members of self help groups like programmes on entrepreneurship development, financial management and skill development in the non-farm sector. The training programme for bankers is also sponsored by NABARD. Self help group undertake entrepreneurial activities at smaller lever with minimum capital requirements. In future the inbuilt strength of the self help groups will pave the way to undertake mega projects like projects performed by joint stock companies, public sector enterprises. Self help groups have the power to create a social economic revolution in the rural areas of our country.

4.1. Advantage of Financing through Self Help Groups

An economically poor individual gains strength as part of group besides financing through self help groups reduce transactions cost for both lenders and borrowers. While lenders have to handle only a single self help group account instead of a large number of small sized individual accounts, borrowers as part of self help groups cut down expenses on travel for completing paper work and on the loss of work days in canvassing the loans.

4.2. Microfinance and Empowerment of Rural Women

Poor women not only focused on investing but also look for opportunities for income and growth while protecting against emergency and children welfare. Microfinance enabled women in house hold decision making processes. According to women empowerment project (WEP) conducted by opportunities, an NGO, 60% of women have created power over family planning, buying and selling property.

5. Objective of the Study

To study the role of NABARD in women empowerment with special reference to self help groups

6. Research Methodology

The study is based on both primary and secondary data. The primary data has been collected with the help of structured questionnaire administered to the members of SHGs. The total sample size is 20 members of the data. The data has been analyzed through the tabulation form.

Secondary data has been collected from NABARD sources such as annual reports, circulars and publication and also from relevant research books, newspapers, journals, articles, reports. Secondary data also has been collected through vast resources of World Wide Web. For the present study, a total of 20 respondents were taken. Data analysis is done in tabulation form.

	To Large Extent	To Some Extent	Not at All
No. of respondents	6 (30 percent)	12 (60 percent)	2 (10 percent)

Table 1: increase in income promotes education in children

In the table 1 it is seem that to large extent 30 percent of the women agree that increase in income promotes education in children, 60 percent of women agree to some extent and 10 percent of women say that increase in income not at all promotes education in children.

	Yes	No
No. of respondents	18 (90percent)	2 (10percent)

Table 2: Self Help Groups provide important place to women in family decisions

Table 2 examines that 90 percent of women agree that SHGs provides important place to women in family decision.

	Yes	No
No. of respondents	15 (75percent)	5 (25percent)

Table 3: Self Help Groups strengthen the social status of women

Table 3 indicates that 75 percent of the respondents agree that SHGs strengthen the social status of women and 25 percent are disagreeing with that.

	To Large Extent	To Some Extent	Not at All
No. of respondents	17 (85percent)	3 (15percent)	Nil

Table 4: economic independence brings self confidence among women.

In table.4 it is seen that majority of respondents which constituted 85 percent are of view that economic independence brings self confidence among women. Whereas 15 percent says that to some extent it brings self confidence among women.

	Yes	No
No. of respondents	16 (80percent)	4 (20percent)

Table 5 Increase in income fulfils the basic needs of women.

Table 5 indicates that 80 percent of the respondents agree that increase in income fulfils the basic needs of women. While 20 percent of the respondents are against it.

	Yes	No
No. of respondents	14 (70percent)	6 (30percent)

Table 6: Economic independence provides autonomy to women.

In table 6 it is seen that 70 percent of the respondents are in favour of economic independence provides autonomy to women while 30 percent on the same time are against it.

	To Large Extent	To Some Extent	Not at all
No. of respondents	2 (10percent)	16 (80percent)	2 (10percent)

Table 7: Social awareness among women

Table 7 examines the view of the people whether they are socially aware about the SHGs. It is evident that 80 percent of respondent are aware about it.

	Helpful	Not Helpful	Problematic
No. of respondents	3 (75percent)	15 (15percent)	2 (10percent)

Table 8: Attitude of officials

Table 8 indicates that 75 percent official's attitude is helpful with the member of SHGs and 15 percent are not helpful and 10 percent is problematic.

	Satisfied	Not Satisfied	Highly Satisfied
No. of respondents	13 (65percent)	7 (35percent)	Nil

Table 9: Satisfaction with the schemes provided by SHGs

Table 9 indicates that 65 percent of the respondents are satisfied with the schemes provided by SHGs whether 35 percent are not satisfies.

	Yes	No
No. of respondents	18 (90percent)	2 (10percent)

Table 10: SHGs has proper Interaction with the society

Table 10 indicates that 90 percent of respondents accepted that there is proper interaction of SHGs with the society. But 10 percent are disagreeing.

	Yes	No
No of respondents	2 (10percent)	18 (90percent)

Table 11: Proper provisions for resolving complaints

Table 11 the majority of the respondents which constituted 90 percent say that there are no proper provisions to resolve the complaints of the member of SHGs. Only 10 percent say that there are provisions to solve the complaints.

	Satisfied	Not satisfied	Highly satisfied
No. of respondents	17 (85percent)	2 (10percent)	1 (5percent)

Table 12: Procedure to avail the schemes

In table 12 it is seen that 85 percent of the respondents are satisfied with the procedure to avail the schemes. There are 5 percent respondents who are highly satisfied with the procedures to avail the schemes. And 10 percent respondents are satisfied with it.

	To Large Extent	To Some Extent	Not at All
No of respondents	6 (30percent)	10 (50percent)	4 (20percent)

Table 13: proper Grants from the Government to SHGs

In the response to table 13 it is evident that 90 percent of the respondents agree to some extent that the government gives adequate grants to the SHGs and 10 percent agree to large extent.

	Yes	No
No. of respondents	18 (90percent)	2 (10percent)

Table 14: Proper file work regarding the fiancé of SHGs

In the table 14 it is seen that majority of the respondents which constituted 90 percent think that there is proper file work regarding the finances of SHGs. while 10 percent say that there no proper file work regarding finances of SHGs.

	Satisfied	Not satisfied	Highly satisfied
No of respondents	16 (80percent)	3 (15percent)	1 (5percent)

Table 15: Women getting business opportunities by virtue of SHGs

Table 15 indicates that 80 percent of the respondents are satisfied in getting business opportunity by virtue of SHGs, 15 percent of respondents are not satisfied while 5 percent are highly satisfied in getting business opportunities through SHGs.

	To Large Extent	To Some Extent	Not at All
No. of respondents	7 (35percent)	12 (60percent)	1 (5percent)

Table 16: Cooperation among circle of SHGs

In table 16 it is seen that 60 percent of the respondents agree that there is cooperation among circle of SHGs to some extent, while 35 percent say that there is cooperation to large extent and 5 percent say that the cooperation is not at all among circle of SHGs.

	To Large Extent	To Some Extent	Not at All
No. of respondents	1 (5percent)	18 (90percent)	1 (5percent)

Table 17: Loan repayment helps in economic empowerment

Table 17 indicates that 90 percent respondents agree to some extent that loan repayment helps in economic empowerment, only 5 percent say loan repayment helps in economic empowerment not at all.

	Satisfied	Not Satisfied	Highly Satisfied
No. of respondent	16 (80percent)	17 (85percent)	1 (5percent)

Table 18: Proper attention of officials regarding the problem of SHGs

In the response to Table 18 it is evident that majority of the respondents which constituted 80 percent are satisfied with the attention of officials regarding the problems of SHGs. While 15 percent are not satisfied with the attention of officials regarding the problems of SHGs.

	To Large Extent	To Some Extent	Not at All
No. of respondents	2 (10percent)	17 (85percent)	1 (5percent)

Table 19: SHGs getting loan repayment for recovery of grants

In the Table 19 it is seen that 10 percent of the respondents agree to large extent that SHGs are getting loan repayment for recovery of grants and 85 percent of the respondents agree to some extent whole 5 percent respondents disagree with it.

	To Large Extent	To Some Extent	Not at All
No. of respondents	1 (5percent)	18 (90percent)	1 (5percent)

Table 20: Schemes provides financial security to women

In the response to table 20 it is evident that 90 percent of the respondents agree to some extent that the scheme provides financial security to women, 5 percent agree to large extent and 5 percent say that the scheme provides financial security to women not at all. From the above tabulation on the basis of the facts and findings presented in relation to the various perceptions of the respondents on the working of SHGs, it is clear that there is social awareness, economic autonomy amongst the women.

7. Conclusion

Self Help Groups provide assistance to the women to set up their own way of livelihood. It provides economic independence as well as social awareness regarding the status of women in the society and important place to women in family decisions. It brings self confidence among women so that the women can make their own decisions.

8. Suggestions

The women are getting social, economic status in the society through the self help groups but still some gaps exist in policy making and policy implementation. Majority of people are not even aware about the concept of SHGs. Some suggestions to make the working of SHGs more efficient are as follows.

1. There should be proper implementation of the schemes all over the state in order to reach to the women of remote rural areas.
2. The grant should be given according to the size of the self help group sometime the groups of having 10 members on the one hand and the group of having 20 members on the other hand get the same grants from the government, this results in disequilibrium
3. There should be proper assistance from government to start business at the grass root level for the livelihood of poor women and their families.
4. There should be proper attention of the officials regarding the working of SHGs, so that members of SHGs can make the complaints about malfunctioning.
5. There should be proper maintenance of the records about the finances, functioning of the SHGs.

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