



In Indian mythology, the demon Mahishahura proved too strong for any of the gods, and a super god had to be created in the form of a goddess, Durga, to vanquish him. So, in India's folklore at least, women occupy an exalted position. But in everyday India now, the story is different. Women toil at home and in the fields and lead a largely subservient life. In most households, women eat the last, what is left after everyone else has been fed – one of the major reasons for poor health among mothers and a formidable challenge for health professionals.

Despite the recent phenomenal advances in information technology in the sub-continent, much of the society remains stifled by anachronistic customs and traditions. As the majority of the population continue to live in villages, where old social mores are prevalent, the role of women is very much domestic. "Rural women are the most vulnerable group in Indian society," explains Susamma Varghese, lawyer and International Labour Organisation activist. "As for their living conditions, many of them see the poverty threshold as a distant horizon. Generally, they are far below it." The patriarchal framework excludes women from taking economic decisions at the family as well as the village level. This is despite the fact that many women in lower socio-economic groups contribute substantially to family income by working in the fields. It is accepted that women, especially rural women, are the single most economically disadvantaged group in today's India. ▶

# self service

In India's traditionally patriarchal society, women's self-help groups are driving a silent revolution, claims **Prodeeptha Das**.

## Self help

► But government and NGOs are beginning to recognise that women are central to galvanising social and economic progress in India. Given financial backing and technical know-how, women could become agents of unforeseen change. The key to this is in helping women out of the vicious circle of deprivation where they have no financial independence and are disallowed taking an active economic and political role in society. And empowering women to become entrepreneurs may just be that key.

Independent income is helping women to look after their families better, and, with access to education and training, women can participate in local and national governance. In order to make all this happen women must have had to take strength from unity – in other words they have organised into groups.

The genesis of women's self-help groups goes back to 1971, when the Self-Employed Women's Association (SEWA) was set up in Ahmedabad. The SEWA Bank was established in 1974 as a separate bank of the poor, self-employed women who included hawkers, vendors and home based workers, such as weavers, potters and those making incense stick rollers. These workers wanted credit at reasonable rates. And SEWA Bank did just that, not only to empower women, but also eradicating lending at exorbitant rates by loan sharks. In the three years to 1977, about 6,000 members were advanced

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credit of nearly Rs 2,500,000 (over £30,000).

Elsewhere, the women of Dungarpur area in southern Gujarat were subject to frequent drought during the 1990s and had to pawn their land and jewellery. They formed self-help groups, comprising 10 to 20 members each. The local People's Education and Development Organisation enabled them to recover their land with the help of microcredits. With microcredit they bought goats and other small livestock, developed small businesses, repaired roofs, produced handicrafts and purchased rickshaw taxis. Prior to this, only 3% of Dungarpur's women knew how to read and write – now, the rate has reached 38%. They have secured health care for their villages and, as a result, child mortality has dropped.

Today, one woman in every family is a member of a self-help group. One of the women, Rashmi, dramatically describes the change she has seen, "Before, we never left our houses, now we go to the town to deposit our money in the bank."

In Maharashtra's Yavatmal district, the district officials and UNICEF have helped more than 800 women's groups to take root. This has led to the setting up of several dairy and horticultural co-operatives and other livelihood projects. As a bonus, women are now taking charge of village education and other public services. In a small hamlet called Ganeshwadi, the women's self-help group managed to save Rs 50,000 (£620) over three years, took a loan of Rs 2.5 lakh (£3,000) from the State Bank of India to buy buffaloes, build a shed for the animals and set up a co-operative dairy business. They have now added rose farming. The social impact of self-help groups is as



**Making chappatis for lunch packs.**  
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compelling as the economic effect. An alcoholic husband was offered a loan of Rs 5,000 to set up a shoe shop if he gave up drinking. The man courageously took up the offer and has never looked back. Widows, who are often looked down upon, are given support to be independent and girls are persuaded to go to school. Vimal Madavi in the village of Marakalmetha is a testimony to female empowerment. "Before we formed our self-help group, we were cheated by the shopkeeper when we bought seeds and fertiliser on credit," she remembers. "He would charge us Rs 300 for the seeds, instead of Rs 200, and then 10% interest. When the crop was harvested, we would pay him Rs 420. Now the group gets a loan from the rural bank at 12% a year and passes it on to members at 3% per month. So, for the same seeds worth Rs 200, we now pay Rs 224."

**Members of the self-help group Asha rolling dough for chappati.**  
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**The rise of self-help** has been the most potent grassroots movement in modern India. The two states where it has blossomed most remarkably are Andhra Pradesh and Orissa. The neighbouring Tamil Nadu government is keen not to be left behind. The state budget for 2006-07 has made provision for setting up 25,000 new groups benefiting at least 500,000 women. The massive growth in female dominated self-help groups in Andhra Pradesh illustrates a shift in the development paradigm. Shakti, an innovative programme started in the Nalgonda district of Andhra Pradesh in 2001, was designed to turn poor women into entrepreneurs, selling household goods. Rojamma in Kurumurthy is proud of how she has transformed her life: "When my husband left me, I had nothing. Today everyone knows me. I am someone." Orissa, which is at the bottom of the development ladder, is also catching up fast. A young social worker, Subhashree Das set up a women's self-help group in the capital city of Bhubaneswar. Called Asha (meaning hope), it brought together women from lower castes, who were abused by labour contractors and their own drunken husbands, with a view to liberating them from a life of violence and building their



**These groups will prove as momentous as India's advances in information technology.**

capacity to fend for themselves. Each member was expected to save one rupee a day. The group started two units, a catering unit to provide lunches to working people in the city, and a laundry unit to service hostels, guest houses and hotels. Meherun Nisha, the cook who prepares the meals, is happy to be a part of Asha. "We work as a team and we know Asha is our only support," she said. "When I think of my past, the rough times I had, no money for two square meals a day, I thank Allah, it is all over. Now, I can actually save a little for tomorrow." The list of Asha's customers reads like a who's who, and Meherun can't believe that her food is relished in the corridors of power. Subhashree is pleased with the group's achievement. "It has given

**The impact of self-help groups on Orissa is nothing short of a revolution without bloodshed.**

slum women a sense of dignity and a feeling of self-worth", she remarks.

The achievements are no less striking in the interior. Here, the self-help groups turn adversity into fortune. The women use locally available resources to make items for sale – turning reeds into brooms, growing mushrooms and bottling disinfectants. Khurda Cooperative Bank, the oldest in Orissa, has been pivotal in lending rural groups financial muscle. "To date, we have assisted 822 self help groups with Rs 264 lakh (£350,000) credit advance against Rs 14 lakh (£17,000) of savings to engage in a variety of enterprises", Mrutunjay Kumar Das, the Manager said.

Mission Shakti commenced in Orissa in 2001 with a target to organise 200,000 women's self-help groups by 2008 – under the principles of thrift and credit. This has already been achieved. Economic empowerment has encouraged women to participate in local governance, in managing schools and sharing political power with men. Ajit Tripathy, Chief Secretary to the government, is impressed.

"The impact of women's self-help groups on Orissa is nothing short of a revolution without bloodshed," he said. "It has brought about a massive change in mindset. The stereotype has been broken for good. Women have proved they can do everything men can do. Only better. And their loan repayment record is beyond expectation." As a result the government decided to move the management of school meals from the teachers to the self-help groups. Additionally, some of the groups will have long leases of village tanks to try fish farming.

While the success of women's self-help groups is undeniable, much of the evidence to date is anecdotal. The lack of speedy and reliable data is hampering research by academics at several institutions including Harvard, MIT, Stanford, University of California at Davis and University of Western Australia.

Nevertheless, all the signs are that improvements brought about by women's self-help groups will prove as momentous as the benefits from India's advances in information technology.

**Women with seeds for sowing, Bhubaneswar.**  
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