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## Women Empowerment through SHG Bank Linkage Program of NABARD: A Reflection of Feminism and Gender Equality

*“It is the education which is the right weapon to cut the social slavery and it is the education which will enlighten the downtrodden masses to come up and gain social status, economic betterment and political freedom” –*

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### Abstract:

In a male dominated Society, the plight of women is undeniable. It is primarily the impediment for the development of women. Thinking of the empowerment of women is therefore the need of the hour and the pertinent responsibility of Self-Help Group.

**Keywords:** Empowerment, Feminism, Welfare, participation, control, access, SHG,

**Introduction:**

India has about 50% of its population as women. The aspiration growth and the economic development of the nation are linked to the growth of this gender that is women. The greatest challenges that a country like India faces is the prevalence of a male dominated, patriarchal society where the role, the need, the aspiration and the growth of women is defined by men in the society.

This dichotomy of the fact has laid a group of scholar and women activist to take up issues in a large perspective encircling women and women hood which is more generally expressed as feminism.

Feminism is a range of movements and ideologies that share a common goal to define establish and achieve political, economical, cultural, personal and social rights for women. This includes seeking to establish equal opportunities of women in education and employment. Post-structural feminism draws the concept that gender is created socially and culturally. Postmodern feminists also emphasize the social construction of gender and the discursive nature of reality, however as Pamela Abbot et al. note, a postmodern approach to feminism highlights “the existence of multiple truths (rather than simply men and women standpoints)”.

Gender plays a key role in forming our individual identity and strongly influences how we are treated by others and by society as a whole. Feminism can give the realization of women’s present status and deficiency related to power, decision making power, property rights, human rights, social mobilization and involvement in social, political and spiritual matters which increase their self esteem, self confidence and awareness through education, knowledge. It helped them to access social resources which enabled to involve in various developmental programmes provided by the Government or Non-Government organizations through Self Help Group (SHG) as a tool of Women Empowerment.

**Empowerment:**

The empowerment is a process by which women can control the ownership of their choice. A process of awareness and capacity building leading to greater participation and to develop decision making power, control and transformation action. Empowerment of women signifies harnessing women power by their fabulous potential and encouraging them to work towards attaining a dignified and satisfying way to life through confidence and competence as person with self respect, rights and responsibilities. The core component of Women empowerment has been defined as ability to define one’s goal and act upon them. Awareness of gendered power structured, self esteem and self confidence were the concept of empowerment introduced at the International Women’s Conference at Nairobi in 1985. Empowerment defined as “it is a multifaceted process which includes much aspect like enhancing awareness increase access to resources of economic, social, and political. (Narang, 2012). It is the process of challenging existing power relation and of gaining greater control over the source of power.

Zoe Oxaal & Sally Baden (1997 revised) the thoughts of power is at the root of the term Empowerment.

- i. Power over: This power involves an either/or relationship of domination/subordination. It involves in conflict and direct confrontation between opposite interest groups such as powerless and powerful groups.
- ii. Power to: This power relates to having decision-making authority, power to solve problems and can be resourceful and make possible it to involve in capacity building, helping individual decision-making and leadership etc.
- iii. Power with: This power involves people to organize with a common purpose or common understanding to achieve collective goals, it involves with social mobilization.
- iv. Power within: This power refers to self confidence, self awareness and assertiveness. It narrates to how can individuals can identify through analysing their experience how power operates in their lives, and gain the confidence to act to influence and change this. (Williams et al, 1994).

#### **Current approaches to women empowerment:**

Number of areas of activity in development has become closely associated with the promotion of Women's Empowerment, such as microcredit, decision making power, political participation and reproductive health and much innovative work has been done in these areas. Implementation of an Empowerment approach in the context of hierarchically structured development organisations may prove difficult, where organisational cultures are biased against the participation and autonomy in decision-making of beneficiaries. This suggests that not just activities and policy frameworks but also organisational structures and procedure need to be examined to endorse Empowerment and those personnel may need to alter their style of working.

## Mainstreaming gender in UNICEF: The Women's Empowerment Framework:

UNICEF has adopted the Women's Empowerment Framework, developed by Sara Longwe, as an appropriate approach to be used in mainstreaming gender. The structure states that women's development can be viewed in terms of five levels equality where empowerment is an essential element at each level. The levels are:

- i. Welfare, ii. Access iii Awareness-raising, iii. Participation and iv. Control
- ii. **Welfare:** welfare includes the basic needs of women; an attempt is made to solve the underlying social structural causes where welfare services are important. Actually, women are passive beneficiaries of welfare benefits in our society.
- iii. **Access:** equal access to resources like educational opportunities, gathering information and knowledge, land and credit to make meaningful progress of women towards empowerment. Lack of access to resources is an identified barrier to their development and overall wellbeing ensure balance in society.
- iv. **Awareness-raising:** women have to take appropriate action to minimize the gender gap or inequalities; they should realize their problems of innate structural and institutional discrimination. Women must be aware of the factors which often play in strengthening the system of discrimination and restricting their growth.
- v. **Participation:** this is the main point where women can take decision along with men. Massive mobilization, awareness campaign is needed. Women will be empowered by increasing their representation in decision making forums to organize themselves and work collectively. This process will lead them towards empowerment and finally greater control.
- vi. **Control:** this level is another aspect of ensuring equality with men and empowering them. Men and women have equal say in dis presentation of women issues and balance of power should be there with men without any dominance. In this level women are capable to take right decision regarding their lives and their children also. When women take an active role in social development process and their only their contribution will be recognized and rewarded.

Claros and Zahidi (2005) studied on women empowerment measuring gender gap and has given overview of women empowerment in 58 countries where achieve equality in 5 critical issues such as Economic participation, Economic opportunity, Political empowerment, Educational attainment, Health and wellbeing. Health and wellbeing related matters of women are cause for worries. Approximately, 5, 85,000 women die every year. 1600 women die every day due to causes related to pregnancy. Women are vulnerable to violence and harassment, but no accurate statistics, and documents are there. Women do not reveal sexual assault, abuse, wife beating and burning etc due to social stigma and fear.

Measurement of gender gap, whose ultimate aim is women empowerment and three aspects of social, political and economic equality are discussed. Awareness of human rights, improvement in nutrition, basic health and education, Gender equality refers to human social development as “the rights, responsibilities and opportunities of individual will not be determined by the fact of being born male or female.” As a result of Beijing Conferences (1984) (United Nations Development Program), countries focused on uplifting the status of women. In many countries ‘Rape’ discourses are superficially done without ensuring a deterrent punishment. Forced prostitution, forced marriage, Bride burning, female infants being buried. Pregnant women dying of pregnancy complications are spine – chilling. Two third of the worlds illiterate are women, mostly from rural area. 90% of AIDS cases fewer than 20 years of age are girls. Women still hold only 15.6% of elected Parliament seat.

The paramount need is to strengthen women’s economic conditions and make them conversant with new technology and new trades, encourage women’s leadership, Political participation, eliminating violence against women, and lastly eliminating all forms of discrimination.

The year of 2005 marks as tenth anniversary of Beijing world Conferences on women resolved a renewed focus towards empowering women.

#### **Economic empowerment through credit programmes:**

Microcredit programmes, targeting women and claiming to empower them, have become extremely popular among donors and NGOs in recent years. The change in development policies from the focus on Women’s active role in production as a means to more efficient development, to the approach of Women’s Empowerment for greater self-reliance, has also meant a change in policies for upliftment of women’s economic role. The focus has changed from providing grants to financial assistance to women through the establishment of special credit schemes. Credit schemes are seen as having the potential to link women with the formal banking sector and thereby integrating women in mainstream development (Von Bülow et al, 1995).

Now a day, the SHG-bank linkage model is one of the world's largest microfinance initiatives in terms of outreach (Kropp & Duran, 2002). NABARD is the pioneering agency of the SHG-Bank Linkage Model. NABARD also provides capacity building support to bank officials, NGO staff, government officials and SHG members. In India, for example, microfinance is typically defined as the provision of thrift, credit and other financial services and products of very small amounts to the poor in rural, semi-urban or urban areas for enabling them to raise their income levels and improve living standards (NABARD, 2004).

## Progress of microfinance in India (2007-2017)

YEAR	Number of	NUMBER (Lakh)	LOAN DISBURSEMENT (lakh)	LOAN OUTSTANDING
2007-2008	SHG	5009994	8,84,926.24	16,99,990.66
	WSHG	3986093	7,47,425.54	13,33,560.78
2008-2009	SHG	6121147	12,253.51	22679.84
	WSHG	4863921	10,527.38	18583.54
2009-2010	SHG	6953250	14453.3	28038.28
	WSHG	5310436	12429.37	23030.36
2010-2011	SHG	7461946	14547.73	31221.17
	WSHG	6090340	12622.33	26,123.75
2011-2012	SHG	7960349	1653476.87	3634000.18
	WSHG	6298686	1413202.32	3046528.41
2012-2013	SHG	7317551	2058536.44	3937529.72
	WSHG	5938519	1785431.03	3284004.49
2013-2014	SHG	7429500	2401735.85	4292752.4
	WSHG	6251678	2103797	3615158.2
2014-2015	SHG	7697469	2758231.06	5154546.14
	WSHG	6651911	2441975.42	4590194.91
2015-2016	SHG	7903002	3728690.09	5711923.47
	WSHG	6763457	3441141.94	5142890.64
2016-2017	SHG	8576875	3878115.64	6158130.36
	WSHG	7321608	3610313.26	5644423.53

**Literature Review:**

“Women do two-thirds of the world’s work, receive ten percent of the world’s income and own one percent of the means of production” (Robbins 1999: 354). Inequality is not distributed uniformly across the globe. Thus, women in different countries face varying degrees and types of inequality. "Empowerment" has been used to represent a wide range of concepts and to describe a proliferation of outcomes.

Though there has been sample research on global inequality and a fair amount of research on women’s status, there are a number of strengths of this dissertation, both theoretical and methodological.

**Sangram Charan Panigrahi (2014):** Auther studied in Odisha, Ganjam district. He focused the definition and analyse regarding women empowerment and told in the feminist paradigm, empowerment goes beyond economic betterment and wellbeing to strategic gender interests. It is a process of internal change, or power within, augmentation of capabilities, or power to, and collective mobilization of women, and when possible men, or power with, for the purpose of questioning and changing the subordination connected with gender, or power over (Mayoux, 1998).

He also described those micro enterprises that would provide employment opportunity to the members throughout the year but they need the knowledge of use of credit in order to start micro enterprises for enhancing permanent generation of income. His study has given the results found that the levels of banking knowledge among members are very low although slightly more as compared to non-members. Financial literacy programmes are an urgent need to increase the awareness of the members on different financial terms.

**Ashwin G. Modi<sup>1</sup>, Mr. Kiran J. Patel<sup>2</sup>, Mr. Kundan M. Patel<sup>3</sup> (2014).** They found that Samanta (2009) submitted that women have no control over credit which is the failure of microfinance to empower women. Greater financial independence for rural women increases their bargaining capacity, reduces violence against women and enables them to gain more influence over decision-making in the family (Hadi, 1997). Comparable components of empowerment are included in the eight indicators by Hashemi et al (1996): mobility, economic security, ability to make small purchases, ability to make larger purchases,

**Archana Preete Voola (2013).** She argued that the representations of women within the field of development continue to essentially of women. Portrayals of women as nurturers, careers, less corrupt than men, basically peaceful, closer to the earth and the like have unintentionally inhibited possibilities for women. Reductive understandings of gender and gender based inequalities have had negative implications at policy and practice level. Firstly, gender has become conflated with women.

**K.Rajendran(2012)** He declared that NABARD has defined micro finance as follows: "Micro finance is all about provision of thrift, credit and other financial services and products of very small amount to the poor in rural, semi urban and urban areas for enabling them to raise their standard of living." UN declared the year 2005 as year of micro credit since the policy makers of UN supported the view that micro finance is an instrument to fight against poverty. According to Nobel Committee, micro finance can help the people to break poverty, which in turn is seen as an important prerequisite to establish long last peace.

**Jyotirmayee (2008)** found that Odisha Experience of SHGs in Orissa reveals that most of the groups are not able to do so purposively or compulsively. This aspect of the linkage programme has received little attention.

**Tripathy and Jain (2008)** found that Haryana and Orissa Micro finance has a negligible income impact on asset less rural poor, deprived and disadvantaged.

**Swain and Wallentin (2007).** They concluded in their literature survey that in Orissa, Tamil Nadu, Andhra Pradesh, Uttar Pradesh and Maharashtra, there is significant increase in the level of women empowerment over a period of time (2000-2003) and it does not mean that every woman has been empowered to the same degree, but on the average, the Self Help Group members were empowered over this period.

**Jyotiprakash Basu (2006)** focused on safer investment of women project can linked to her desire. He analyse the status of control over income, loans, purchasing capacity. He has given the status of SHG in the year of 2006 in India. He concluded the status of women regarding handling the loan, women who had taken loan for income generating among them only 5% having total autonomous control over the money, 56% having share control with husband and 38 % having sole control over the loan.

**Empowerment of rural women through SHG:** A study in Trichurapally District. Auther described elaborately the theoretical perspective and functioning of Self Help Group. He has related the theory of SHGs with the SHG in Tamulnadu. Empowerment also means equal status to women. He described component of the empowerment, process of women empowerment, qualitative and quantitative indicator and measurement of empowerment.

**Mieke Verloo(2005)** .Author argued that Gender Mainstreaming is a recent strategy, several National Governments announced that Gender Mainstreaming will be adopted as part of their continuous efforts to achieve gender equality. This paper proposes such a methodology for the comparative analysis of the framing of gender inequality as a policy problem.

**Augusto Lopez-Claros and Saadia Zahidi (2005)**. Authors described in their study as economic opportunity of women concerns the quality of women's economic involvement, beyond their mere presence as workers where their employment is either concentrated in poorly paid or unskilled job "ghettos," characterized by the absence of upward mobility and opportunity. This is most commonly the result of negative or obstructive attitudes, and of legal and social systems which use maternity laws and benefits to penalize women economically for childbirth and child care responsibilities, and discourage or actively prevent men from sharing family responsibilities. Internationally, women are most often concentrated in "feminized" professions, such as nursing and teaching, office work, are of the elderly and disabled—termed "horizontal occupational segregation".

**Zoë Oxaal with Sally Baden (1997)** Zoe Oxaal with Sally Baden (1997 revised) A study of rural credit programmes in Bangladesh highlighted the problems of ascertaining who actually had control over credit, some researchers showed that a significant proportion of women's loans in fact were controlled by male relatives (Goetz and Gupta, 1996). Where men take control of loans and invest them badly, women's position may even be worsened. The control of loans and repayment are also potential sources of gender related stress within rural households. To improve the women's access to credit is a positive step, but it is not economic empowerment. Credit and income-generation programmes are the measurement of success in terms of how much credit is delivered to women, and by taking high repayment rates a proxy indicator of the success of these loans. More attention needs to be paid to use of loans, to ascertain if they are really empowering to women. In Tanzania in some houses this resulted in serious quarrels between spouses. Many men in the area have come to oppose their wives taking up loans, and have a joke was, "*.... if you want to get rid of your house and your farm, you just go ahead and allow your wife to take a loan*" (Von Bülow et al, 1995).

#### **Objective of the study:**

- This paper tried to explore the attitudes of Bank Linkage program of NABARD towards feminism and gender equality in Bankura
- The status of WSHG members in Bankura, respect of economic, social and political empowerment.
- Women Self –Help group is the core strategy of SHG Bank Linkage program of NABARD towards gender equality and women empowerment.

**Methodology:** The study is confined to the Women Self help groups under SHG Bank Linkage Program in Bankura District of West Bengal.

A survey was conducted and data collected from 384 WSHG members. An interview schedule was used to collect data.

The paper used percentage method for understanding the status of WSHG members under SHG Bank linkage programme in Bankura district to fulfill the above stated objectives.



**Results and Interpretations:****Age**

Age	Bankura	
	Number of respondents	Percentage
17-30	26	7
31-40	180	47
41-50	112	29
51-60	66	17
<b>Total</b>	<b>384</b>	<b>100</b>

**Marital Status**

Marital Status	Bankura	
	Number of respondents	Percentage
Unmarried	11	3
Married	318	83
Widow	45	12
Divorce	10	3
<b>Total</b>	<b>384</b>	

**Caste**

Caste	Bankura	
	Number of respondents	Percentage
Schedule cast	153	40
Schedule tribe	19	5
OBC	18	5
General	192	50
<b>Total</b>	<b>384</b>	<b>100</b>

**Education level**

Education level	Bankura	
	Number of respondent	Percentage
Illiterate	97	25
Literate	103	27
0 -5 standard	112	29
6 -10 standard	47	12
10 onwards	25	7
<b>Total</b>	<b>384</b>	<b>100</b>

**Activities undertaken by WSHG**

Activities undertaken	Bankura	
	Number of respondents	Percentage
No work	53	14
Animal Husbandry	123	32
Mid day meal	14	4
Puffed rice	18	5
Farming	125	33
Shop	16	4
Hand craft	35	9
<b>Total</b>	<b>384</b>	<b>100</b>

**Income per month**

Income per month	Bankura	
	Number of respondents	Percentage
Nil	57	15
Up to-500	41	11
501- 1000	82	21
1001 -2000	107	28
Above -2000	97	25
<b>Total</b>	<b>384</b>	<b>100</b>

<b>Socio economic Status of WSHG members in Bankura</b>		
	(Numbers of respondents )	(%)
TOTAL	384	100
Increase in income	230	60
Tough time decreased	184	48
Increasing in schooling expenditure of the WSHGs	143	37
Took decision to buy the goods for group	162	42
Created job	212	55
Self Confidence	309	80
Domestic violence	52	14
Political and social Awareness	211	55
Take part in grass root political activities	169	44
Opinion as political reservation	112	29
Consciousness in voting	197	51
Family Planning	49	13
Decision in children's marriage	216	56
Buying and selling of property	95	25
Other decision of the family	218	57

### **I Conclusion:**

It is worth mentioning here that SHGs emerge as a very important instrument to alleviate poverty by facilitating financial credit delivery mechanism to poor families which results in Women Empowerment as well as eradicating gender inequality in the society.

In this development process NABARD plays an important role to reach the global goal.

A lot of literature were found on the role of SHGs in empowering women and also have cross world evidence that SHG as empowerment and financial model. In other side some literatures reveal that the members of WSHGs are performing as a client of the financial credit programme of NABARD and other MFIs and they don't have control over the utilization of the loan. It creates a barrier in the process of women empowerment and the gender equality. So, priority should not be given not only on the disbursement of the loan but mechanism can be developed for proper utilization of the loan by which in turn will develop economical status of the poor women and will result as a positive wave towards gender mainstreaming worldwide.

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