

Women Empowerment: Establishment Of Micro-Credit Groups And Guaranteed Employment As A Mean To Empower Women

Rimki Patgiri ¹

¹Dept. Of Political Science, North-Eastern Hill University, Shillong, Meghalaya.

ABSTRACT

Empowerment means not just participation, but also having decision making role in the process of development. The word 'women empowerment' essentially means that the women have the power or capacity to regulate their lives in the social, political and economic terms. The government of India has provided various work opportunities to empowering women through the anti-poverty programme and micro-credit groups. There is a debate on women empowerment through employment in export production. The purpose of the paper is twofold: one is to study the issue of women empowerment and second is to explore whether micro-credit groups and poverty alleviation programme (MGNREGA) is helpful for women empowerment.

Key Words: Empowerment, Women Empowerment, Development, Micro-Credit Groups

1. INTRODUCTION

Empowerment is a multi dimensional social process that helps people gain control over their own lives. There is one policy for women namely National Policy for the Empowering of women 2001. The objectives of the national policy for women empowerment includes equal access to participation and decision making of women in social, economic and political life of the nation.

International organization like World Bank and United Nations also focused on women empowerment issue, especially for rural poor women. There are numerous issues related to women empowerment, for example women often work harder than man but women are still invisible in the process of development, gender discrimination, less payment, cheap labour etc. UNDP coordinates global and national efforts to integrate women's empowerment into poverty reduction, democratic governance, crisis prevention and recovery, and environment and sustainable development. Economic empowerment is vital to sustainable development. Women empowerment could be in the areas of social, economic and political. Therefore, the process of empowerment is influenced by socio-economic and political factors.

Women are not homogeneous group. They have different role and occupation, family business, employment and communities activities. They have different experience. Rural women all over the world are an integral and vital force of development discourse and that is the key to socio-economic progress. Rural women are involved in as a farmer, wage labour, domestic servant, industrial home worker, and micro-producers.

2. Methodology

The study is based on primary and secondary data sources. A short term field visit was conducted in Satara District which is located in the western Indian state of Maharashtra. Primary data was collected from various field study reports, reports of the Ministry of Rural Development, Planning Commission, State government reports through Directorate of Economics and Statistics, Directorate of Rural Development and Panchayat Raj (Assam), Annual reports etc. secondary data was collected from the existing literature like books, articles, journals and news papers relevant to this study.

3. Poverty Alleviation Programmes and Micro-Credits Group

After independence the government of India has adopted number of anti-poverty measures to alleviate poverty. Several scheme like Antyodaya, Integrated Rural Development Programme (IRDP), Training of Rural Youth for Self Employment (TRYSEM), Rural Landless Employment Guarantee Programme (RLEGP), National Rural Employment Programme (NREP), Small Farmer Development Agency (SFDA), Marginal Farmers and Agricultural Labourers (MFAL), Swarna Jayanti Grameen Swarojgari Yojana (SJGSY), Pradhan Mantri Gram Sadak Yojana (PMGSY), Sampooran Grameen Rozgar Yojana (SGRY), National Food for Work Programme (NFFWP), Rashtriya Mahila Kosh (RMK), Indira Mahila Yojana (IMY), Balika Samridhi Yojana (BSY), Women's Component Plan (WCP), Rural Women's Development and Empowerment (RWDE), Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) etc. have been introduced. Wage employment programmes, an

important component of the anti-poverty strategy, have sought to achieve multiple objectives. They not only provide employment opportunities during lean agricultural seasons but also in times of floods, droughts and other natural calamities.

3.1. Mahatma Gandhi National Rural Employment Guarantee Act

The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) is a demand based programme and demand emanating from the village through the Gram Sabha (Sharma, 2010). It is a powerful instrument for inclusive growth in rural India through its impact on social protection, livelihood security and democratic empowerment and also provides a legal guarantee for 100 days of employment in every financial year to an adult member of any rural household willing to do unskilled manual work at the statutory minimum wage. MGNREGA was enacted on 7 Septembernd 2005 and came into effect from 2nd February 2006 (Sharma, 2010). During the first year of implementation (FY 2006-07) in 200 districts, 2.10 crore households were employed and 90.5 crore persondays were generated. In 2007-08, 3.39 crore households were provided employment and 143.59 crore persondays were generated in 330 districts. In 2008-09, 4.51 crore households have been provided employment and 216.32 crore persondays have been generated across the country. In current financial year, 2011-12, 3.77 crore households were provided employment and 120.88 crore persondays of employment were generated.

The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) has provided income-earning opportunities to women where hardly any existed before. The MGNREGA in India is example of important safety nets for women, allowing childcare facilities to be provided on worksites and requiring provision of work close to participants' homes. MGNREGA is also seen to be designed to allow women equity in both access to work and in the payment of wages. The Act mandates that at least one-third of the workers should be women. MGNREGA is seen to be a policy response of the Government of India to a situation of poverty and inequality. Almost 50 percent of the Drought Prone Areas Programme districts were included indicating that the perception of MGNREGA was clearly oriented towards rain-fed areas as the geography of poverty, and the socio-economically weak groups as the sociology of poverty (Khera and Nayak, 2009).

Equal wages between men and women have also been a major incentive for women. The NSSO survey (round 64th) finds that there were no wage discriminations among women and men under Mahatma Gandhi NREGA, whereas, there

were considerable wage disparities among men and women in all other programmes.

Table 1. Wage Rate under MGNREGA:

S. No.	States	FY 2006-07	FY 2007-08	FY 2008-09	FY 2009-10	Revised Wage Rate
1.	Andaman & Nicobar			130-139	130-139	170-181
2.	Andhra Pradesh	80	80	80	100	121
3.	Arunachal Pradesh	55-57	65-67	65-67	80	118
4.	Assam	66	76.35	79.6	100	130
5.	Bihar	68	77	89	100	120
6.	Chandigarh			140	140	174
7.	Chhattisgarh	62.63	62.63	75	100	122
8.	Dadar & Nagar Haveli			108.2	108.2	138
9.	Daman & Diu			102	102	126
10.	Goa			110	110	138
11.	Gujarat	50	50	100	100	124
12.	Haryana	99.21	135	141.02	141.02	179
13.	Himachal Pradesh	75	75	100	100-125	120-150
14.	Jammu & Kashmir	70	70	70	100	121
15.	Jharkhand	76.68	76.68	92	99	120
16.	Karnataka	69	74	82	100	125
17.	Kerala	125	125	125	125	150
18.	Lakshadweep			115	115	138
19.	Madhya Pradesh	63	85	91	100	122
20.	Maharashtra	47	66-72	66-72	100	127
21.	Manipur	72.4	81.4	81.4	81.4	126
22.	Meghalaya	70	70	70	100	117
23.	Mizoram	91	91	110	110	129
24.	Nagaland	66	100	100	100	118
25.	Orissa	55	70	70	90	125
26.	Pondicherry			80	100	119
27.	Punjab	93-105	93-106	93-105	100	124-130
28.	Rajasthan	73	73	100	100	119
29.	Sikkim	85	85	100	100	118
30.	Tamil Nadu	80	80	80	100	119
31.	Tripura	60	60	85	100	118
32.	Uttar Pradesh	58	58	100	100	120
33.	Uttaranchal	73	73	100	100	120
34.	West Bengal	69.43	69.43	75	100	130

Sources: nrega.nic.in

An innovative feature of the MGNREGA is that it gives a central role to 'Social Audit' as a means of continuous public vigilance. It is an effective means for ensuring transparency and accountability under MGNREGA (Shah, 2012). It indicates that the programme can have a positive impact on social and economic well being of rural people. There is much that the MGNREGA promises from the perspective of women's empowerment as well. The MGNREGA's potential in empowering women by providing them work opportunities has been commented upon by other research as well (Drèze and Oldiges, 2007 and Drèze and Oldiges, 2009). Participation rate of women in the financial year 2009-2010 and 2010-11 at the national level was 48 percent (Sharma, 2010).

Table. 2 Women Participation under MGNREGA in the Financial Year 2011-12

S. No	States	% of Women Participation
1.	Kerala	93
2.	Pondicherry	79
3.	Tamil Nadu	76
4.	Goa	76
5.	Rajasthan	69
6.	Himachal Pradesh	59
7.	Andhra Pradesh	58
8.	Maharashtra	47
9.	Sikim	47
10.	Andaman And Nicobar	47
11.	Chhattisgarh	46
12.	Gujarat	46
13.	Karnataka	46
14.	Punjab	44
15.	Madhya Pradesh	42
16.	Meghalaya	42
17.	Uttarakhand	42
18.	Lakshadweep	42
19.	Odisha	39
20.	Tripura	38
22.	Haryana	36
23.	Manipur	34
24.	West Bengal	32
25.	Jharkhand	32
26.	Bihar	28
27.	Arunachal Pradesh	25
28.	Assam	25
29.	Mizoram	24
30.	Uttar Pradesh	17
31.	Jammu and Kashmir	15

Source: nrega.nic.in

3.2 Micro Credit Groups

Micro-credit is a part of microfinance, which provides people to engage in self-employment projects that allow them to generate income. Micro-credit schemes in the early years were organized through 'group' collateral. The whole basis of Mohammad Yunis's model for the Grameen Bank was that social collateral in the form of group underwriting of loans should replace individual collateral 'banking for the poor'. Micro-credit is not only for saving, but also for self employment. Government of India has announced its policy to expand microcredit activities throughout the country. In India, a number of self-help savings and credit groups and microcredit programs have been initiated since 1980s to provide credit facilities to the poor, especially women, in both urban and rural areas. The phenomenon of self help group is an important one in the decades after 1990. National financial institutions like the Small Industries Development Bank of India (SIDBI), the National Bank for Agriculture and Rural Development (NABARD) and the Rashtriya Mahila Kosh (RMK) have played a significant role in promoting micro-credit (ILO, 2012). This is a key instrument for empowerment, especially for women. In this aspect a case study of MANN DESHI MAHILA GROUPS is presented here:

Maan Deshi Mahila Group is located in the Satara district of Maharashtra. It is one of the largest women self help group that works for women empowerment by providing financial and business management training. They have operating through Maan Deshi Mahila Sahakari Bank, Mandeshi Foundation and Maan Deshi Mahila Bachat Gat Federation. Maan Deshi Mahila Sahkari Bank is India's first rural financial institution to receive a co-operative licence from the Reserve Bank of India. This bank is a regulated co-operative bank run by and for women. The Bank provide loan to the rural women according to their needs like business investment, education expenses, marriage, sickness, festivals etc. The Maan Deshi Foundation is an NGO that provides a variety of non-financial service to client like financial and business management training, community radio for awareness programme as well as women health and farming workshop, communication skill training, computer training etc. Maan Deshi Mahila Bachat Gat Federation (Self-Help Group Federation) is a non-profit association aimed at helping rural women entrepreneurs. The federation currently consists of more than 2,462 SHGs. These groups are made up of self-employed women such as vegetable vendors, milk sellers, and weavers. They receives loans directly from the Bank and, with additional support from the Indian government, conducts lending activities.

As a self help group it's provides women to earn their livelihood, women get space in market, involved in income generation and contribute in family income etc. It has widened the choice set for women by giving them independent income-earning opportunity.

4. CONCLUSION

Further, it seems the programme (MGNREGA) does recognize the link between equality and economic development, but limited attention on the issues of gender discrimination and gender distribution of productive assets. The work participation of women under MGNREGA has visible, it gives opportunity to women for governmental work, which is to provide higher wage than market and dignity. Women may be visible in public and private sector, but her visibility does not give her power.

Women are get opportunity to come out from home through micro-credit groups and wage employment programme. In a positive sense we can say that now a day's women get space in market, interact

with other people, collect knowledge and contribute in family income etc through the wage employment programmes and micro-credit groups, because before that women contribution like different food products, cloth etc. had only limited at home. Further, women are still lagging behind in terms of educational opportunities, inheritance or property right and economic opportunities. Under patriarchy and social norms women are seen to be inferior to men in public and private sphere. Women's work especially domestic works are often unrecognized and undervalued. Therefore, women are not seen as decision makers in all spheres social, economic, political etc.

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