THINKING GENDER

Socio-Cultural Perspectives

Festschrift in Honour of Professor R. Indira

Editors
Shalini Suryanarayan
Shanthi G
K.G. Gayathri Devi

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GENDER AND DEVELOPMENT

NINETEEN

VOLUNTARISM, SOCIAL MOBILISATION, AND WOMEN'S EMPOWERMENT
Self-Help Groups and Rural Social Transformation

GANESHA SOMAYAJI

> If the new voluntarism is to prepare the ground for people's empowerment in a genuine fashion... it will need to bear in mind that the new consensus on which it is based will need constant renewal through the exercise of 'eternal vigilance' on the part of all. This will have to be a continuous process for there is no conception of any end product in such a vision of an unfolding future. — *Rajni Kothari*

> The rise of NGOs is one of the central processes in the sphere of development since the 1980s. This period also coincides with the demise of developmentalism as a project of the nation-state and the rise of post-developmentalist neo-liberal political economy...
> — *B.S. Baviskar*

Introduction

Participatory development, development from below, voluntarism for empowerment, and development through self-help are a few new mantras in the repertoire of rural development pundits. This chapter focuses on the grassroots level developmental initiatives through self-help group mobilisation in Karnataka and Goa as a mechanism for empowerment of rural women. After providing a brief account of the changing context of rural socio-economic transformation, the chapter

introduces the conceptual clarification for the theme of voluntarism for desired social change in the wake of growing NGO/action groups sector. Based on field experiences in Goa, the chapter argues that Self-Help Group (SHG) mobilisation has voluntarism as its ideology; and the subsequent section deals with activities for empowering women. The chapter concludes by highlighting the prospects of SHG movement for rural social transformation.

State Sponsored Top-Down Initiatives in Independent India

With Independence, successive central and state governments became leaders of directed change. Sharing the idea that India lives in her villages, these governments launched ambitious rural development programmes. The history of rural development programmes in India after independence clearly indicates that they were intended at bringing a rapid transformation in the rural economic scenario.

The history of rural development is a record of both hopes and despair. Rural development is like a lifeline for India's rain-dependent farmers, who begin their sowing operations at the onset of monsoon with great hopes, but sometimes end up in despair at the time of harvesting. Many programmes for rural development were launched with great enthusiasm and fanfare; to mention a few of them: the Community Development Programme which was popularly known as CDP, National Rural Employment Programme (NREP), Integrated Rural Development Programme (IRDP), Jawahar Rozgar Yojana (JRY) in various versions, special area development programmes like Drought Prone Area Development Programme (DPAP), Desert Development Programme (DDP), etc. This is not an exhaustive list of all the rural development programmes that have been implemented since independence, but gives an idea of the range of areas addressed by these programmes.

Excepting DPAP and DDP, the other rural development programmes have had a relatively short life as none lasted as a permanent programme. Most of them had an experimental run for a few years and then suddenly wound up, to be replaced by new programmes. Analysts have opined that often such new programmes were like old wine in a new bottle, with changes in label, but components remaining almost the same. At the level of logical thinking and formulation, nothing was wrong with the planning of

all these programmes, and yet, almost all of them have had only a partial impact and none of them was considered as highly successful. Those who studied these programmes in depth state that it was at the implementation level that these programmes did not deliver the desired results. Not that they were all total failures, but the benefits and impact were not commensurate with the massive investment and effort. As a representative of studies of rural welfare programmes, I quote Gaiha *et al.* (1998) who after an analysis of the implementation statistics and evaluative studies of Jawahar Rozgar Yojana (JRY) considered wrong targeting and lack of people's initiatives as major reasons for prevalence of poverty even after the scheme.

The impact of the green revolution witnessed during post-independence rural transformation phase was largely confined to the irrigated regions. In other regions, particularly, rainfed regions, poverty remained unchanged, rather increased and as a result, rural folk resorted to distress seasonal migration. Those who studied the reasons for the relatively low impact of the programmes aimed at directed changes have noticed that almost all programmes were top-down impositions by people who generally did not have a field level experience of rural life. To use the language of the contemporary developmental discourse, these developmental initiatives were not participatory in nature.

We should be careful enough not to conclude that the failure of the top-down model led to the voluntarist and grassroots level initiatives. Such clear-cut cause and effect relationship cannot be established in the case of complex socio-political phenomena. Also governmental and non-governmental initiatives are not to be conceived as opposed to one another. I have given only a glimpse into rural developmental policies and programmes in independent India which forms a backdrop for our discussion on the notion of voluntarism and its ideological and practical role in empowering rural women. Furthermore, neither am I concerned with giving a negative appraisal of state sponsored rural development programmes and positive applause to the voluntary sector. My aim is to link the emergence of the phenomenon of self-help group mobilisation with voluntarism as the guiding spirit that cannot be ushered in as long as the masses are looking to the state as responsible for providing or failing to provide solutions to their problems.

The Concept of Voluntarism and the Burgeoning NGO Sector/ Action Groups

After decades of planned social change in India now, side-by-side with state sponsored developmental activities, the voluntary sector in rural development is emerging in a big way. The term voluntarism is used here not as a theoretical construct developed by social philosophers and theorists but simply as a voluntary effort for achieving certain welfare and interventionist goals. The use of the word voluntarism is in substantive-empirical terms and not in the philosophic-epistemic sense as used by philosophers, structural-functionalists, and neo-functionalists (Alexander 1978: 177-198). Voluntarism, here primarily implies the activities of the NGO sector and people's initiatives in managing their developmental activities and futures.

According to *Webster's Dictionary*, 'Voluntarism is the voluntary (acting of one's own accord) participation in a certain action, or a system based on this'. However, it is not merely another form of action. In the Indian context, following Kothari (1988: 182-189), I consider it as a special action rooted in the Indian cultural heritage. In India, voluntary initiatives have been a part and parcel of religious philosophies and social practices. Here I equate 'voluntary' and 'volunteering' as identical categories. All religious scriptures provide guidelines for individuals to participate in activities that contribute to the welfare and well-being of all members of the society. In ethnically and culturally diverse India one finds a pluralistic array of voluntary initiatives in the form of caste associations, ethnic associations and village associations (Nongkynrih 2006:93).

A convincing conceptualisation of voluntarism has been given by Dantwala (Dantwala et al. 1998: 31), who considers voluntary action as, '...any action by an individual, an informal group, or a duly constituted organization, which is not prompted by external pressure or self-interest, can be termed "voluntary action", Even so, action by such voluntary formations should have a purpose, a goal, a cause, a concern or vision'. Though Dantwala is not much concerned with the definitional debate, he clarifies that simply by being an NGO a group will not become a voluntary group. Taking cues from him we can argue that voluntarism is a principle that is part of the Indian heritage roughly corresponding to the ideal of

voluntary social action for group well-being. In this sense those NGOs formed with the profit motive of their managers cannot be termed as voluntaristic in orientation.

Dhanagare groups all non-governmental human formations aimed at bringing transformation with actions from the grassroots in micro-level activism as 'action groups'. This category is very broad and it subsumes groups that are 'variously called as social activists, action groups, voluntary agencies (VAs), non-governmental organizations (NGOs), or non-party political processes or non-political formations' (1993: 156). He recognises the socio-political crises that developed in India during the past couple of decades such as the insufficiency of state-sponsored developmental strategy in achieving the desired type of social transformation and the decline of the existing structures and institutions of modern nation-states (Ibid.). The self-help group mobilisation has emerged in this context along with the expansion of the voluntary sector.

Voluntarism as an Ideology for SHG Mobilisation

Voluntarism is at the root of self-help from below on a collective basis. In the developed world, self-help has taken the proportion of a mobilisation and there are varieties of self-help groups. In this chapter I am discussing the SHG mobilisation developed first in Bangladesh by Yunus Muhammad as thrift groups of poor rural Bangladeshis. Named as 'Grameen Bank Model' of economic development, the institution and Yunus Muhammad were jointly awarded the 2006 Nobel Peace Prize. This model was well received in India by the rural masses engaged in financially self-empowering activities. In India, the self-help group mobilisation is mainly associated with micro-credit groups which are purely voluntary in nature. They promote thrift among villagers with a purpose of redeeming them from the clutches of institutional/public and non-institutional/private borrowing. The mobilisation has emerged as a strong counter force against exploitative credit delivery systems and marginalisation of rural people in general, and women in particular.

Formation and Activities of SHGs

A few persons of a given village or residential neighbourhood come together to form small groups to help each other collectively, which

are known as Self-Help Groups. Basically these are thrift and credit groups. They are groups formed by the people for helping themselves. They are people's institutions. Basically an SHG is a small savings group. Through their small savings, members of an SHG steadily build a corpus amount, which will be used by the needy among them in due course in the form of loans. Thus, SHGs are the product of people coming together to build their capacities. The hope is that to begin with they improve their economic capacities through joining their hands and in the course of time they may work together for achieving all-round development. I will narrate below the experiences of the all women SHG mobilisation in Goa in self-empowerment.

The SHG mobilisation in Goa is gaining momentum due to the initiatives of civil society institutions. Networking among people's initiatives, local self-governments and NGOs are prime factors in the formation of SHGs. There are around seven thousand SHGs functioning in Goa. They are concentrated in the interior areas of Pernem, Bicholim, Sattari, Ponda, Sanguem, Canacona, and Quepem. The ST, OBC, BPL (below poverty line) families, and lower middle class families are found in large numbers in these areas. In the developed coastal talukas of Bardez, Mormugao, Tiswadi, and Salcette, a small number of SHGs are found.

Until recently, the State was a major agent in motivating people to form SHGs. Especially the Directorate of Women and Child Welfare had a special cell, which was entrusted with the task of motivating people to establish different kinds of micro credit institutions. Now this task has been taken over by NGOs and political leadership. One such NGO, the Jan Jagriti Saunstha (JJS) alone claims that since 1998, it has facilitated starting of around one thousand SHGs in Goa. This NGO has SHG mobilisation as its primary programme. Under its umbrella, at present seven hundred SHGs are fully functional and all of them are all women SHGs.

The membership of SHGs ranges from ten to twenty, for banking rules insist on registration of a group which has more than twenty members. The groups meet once a month with each member contributing a minimum of Rs. 50. Some groups have Rs. 100 as minimum contribution per month. The JJS claims that the women start an SHG with their own contributions and only after six months do the banks provide loans. Each group has a President, a Secretary and a Treasurer, all of whom have a joint account in a nationalized

bank. On the day after the meeting, the money collected is credited in the bank.

Each group maintains four books—minutes, accounts, loan details, and a rough book. The venue of the meeting is decided by rotation so that each member gets a chance to host the meeting. By and large, the members avail loans for entrepreneurial purposes. All members have one or the other kind of small business. The list is pretty long and shows the ingenuity of the women. Some of these may be enumerated as below:

1. Door-to-door vegetable vending.
2. Growing vegetables, fruits, and flowers. These are sold by the side of highways especially for those who commute by taxis.
3. Enterprise in making *papad* (some groups own *papad* making machines).
4. Running school canteens on contract.
5. Candle making and selling.
6. Undertaking commissioned works such as tailoring, embroidery (both hand and machine), and beadwork.
7. Door-to-door selling of different kinds of clothes (bed sheets, *sarees*, and dress material).
8. Running small businesses (petty shops) in the village.
9. A few SHGs have opened Super Bazaars in nearby towns.
10. Many villages are located near towns and cities. Members travel to urban areas in connection with their enterprise. In the city of Margao, there prevails an institution of women coolies. Women do the work of carrying loads on their heads and unloading goods from trucks. Some members engage in this activity.

The attendance in the meetings is ensured by observance of strict rules. Absentees have to pay a fine of five rupees. Even if a member fails to bring the contribution to the meeting, a fine of five rupees per day is imposed. Only the sick members are exempted from paying the fine.

The efficiency in financial management is shown by the fact that some women are now in a position to help the households to get financial help for such general household requirements as children's education and medical treatment. The finance base of SHGs is increasing slowly and steadily. Some older groups have bank deposits ranging up to rupees five lakhs.

Conclusion: SHGs as Harbingers of Rural Transformation

Micro credit is just one dimension of SHG activity in Goa. As part of capacity building, all SHGs have taken group insurance. An industrial house has instituted an annual prize of Rs. One lakh for the best SHG in Goa. The facilitators too have instituted some prizes for best practices in SHG mobilisation.

SHG mobilisation has a cultural dimension too. The women organise folkdance, *mehandi*, *rangoli*, and singing competitions for women and children of their respective villages. These programmes attract a huge gathering including men folk. They celebrate all national festivals and some special days such as Children's Day and Women's Day. The groups organise these activities independently.

The capacity building process is initiated ever since the group formation takes place. When a group becomes self-reliant, it encourages others in the community to form groups without waiting for the NGOs. Initially, an NGO or those interested in social service motivate members to start a group. An unwritten manual is narrated. Now the literacy level has risen and deliberations are on to prepare use manuals. Most of the SHGs are all women groups. An *Anganvadi* worker is selected by the NGO to act as a leader, for she knows the women of the area through their children. Later on, other members take the leadership role. The women are trained in banking activities. As they manage their money, the question of mistrust does not arise. The NGOs do not give any seed money. For one year, the motivator regularly attends the meetings. After one year the motivator withdraws from the group. As the spirit of community unity is very strong, the survival rate is 90 per cent. (They propagate the time-tested saying that 'unity is strength'. Now as part of building a group's capacity, charts in local language are prepared depicting how women can be powerful and the necessity of unity in the context of political apathy and state's limitations.) Over the years, close networking has been evolved between the Panchayati Raj Institutions and SHGs. There are more than five SHG clusters, which are the prime actors of capacity building. Of late, party politics has entered local governance. This has resulted in rivalries, feud and sometimes open conflict. One major threat for SHG mobilisation is the politicisation of the community.

As political pressure groups, SHGs are the frontrunners of

localised social movements such as getting sanctions for new schools, staging *dharnas* and *morchas* against corrupt officials, etc. It can be seen that they have a multifarious role and as such have become harbingers of rural social change.

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