

Positioning Stree Shakti Programme for Rural development and Women Emancipation – with Special Reference to Davangere District

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Abstract

This paper attempts to study how the synergy between **Stree Shakti programme** driven by Stree Shakti Groups (SSGs) is **Rural development and women emancipation** through various financial inclusion modes in **Davangere District**. Women's empowerment has been considered important for the Indian state not only in terms of enhancing social equity in the nation but as central to India's economic growth (NABARD Consultancy Services {NABCONS} Report, 2013). Government approaches to addressing poor women's access to government schemes and services have tended towards a 'welfarist perspective' (Purushothaman et.al, 2000, p. 4) which suffers from a target-based approach that does not build on the skills, activities, and knowledges of the women they are targeting. As the governance paradigm shifted from a growth-related approach to a human development approach, successive governments realised that merely providing for the 'welfare' of the women is not enough. They started to move away from treating women only as "beneficiaries of government projects" (Purushothaman et al, 2000) and viewed them as active participants in the co-creation of their own empowerment.

Working in this direction Davangere district Women and Child Development, during the 1990s, the government of India (GoI) in joint collaboration with the International Fund for Agricultural Development (IFAD) and the World Bank, with the cooperation of a few state governments, such as the government of Karnataka, launched the Swa Shakti programme. The Swa Shakti programme was primarily a micro-finance project aimed at improving women's access to savings and credit using a group-based approach. The experience of Swa Shakti laid the groundwork for a state-wide programme launched by the government of Karnataka called the Stree Shakti (Women's Power) in 2000-2001. The programme was based on the principles of self-help groups, wherein skill development and other incentives are provided to rural women through micro-credit and savings to enhance their opportunities for economic and social mobility (Karnataka Human Development Report {HDR}, 2005). The SSP was rolled out in the entire state over a period of seventeen years, and while several research and evaluation studies have been completed in Karnataka, a systematic analysis of these evaluations and research studies has not yet been undertaken.

Key words: Rural development, SSP, SSG, women emancipation, Karnataka, India, Human Development, Davangere District

Introduction

The concept of 'empowerment' entered the lexicon of development discourse in the 1990s (Batliwala, 1994) and, currently, the term has been used to denote any venture related to gender, without really engaging with the core meaning of women's engagement with power within the family and in the community. If a programme is working towards women's empowerment, it needs to engage with changing existing power relationships with respect to gender and other forms of marginalisation. To evaluate or to understand a programme working towards women's economic empowerment, we have to understand the ways in which the programme has moved away from the 'welfare' approach and is actively engaging with social structures and institutions that enable women to challenge the current status quo of gender relations.

It is important to examine the ways in which the concept of empowerment is articulated by the SSP, the methodologies and the processes that it uses to bring about the social change it envisages and the functions that state institutions play in supporting these processes. Meanwhile, the government of India, in joint collaboration with the International Fund for Agricultural Development (IFAD) and World Bank, launched the Swashakti programme (Sitaram, 2007). The programme was managed by the Karnataka State Women's Development Corporation (KSWDC) which formed SHGs through NGOs in 7 districts of the state: Kolar, Tumkur, Chitradurga, Bellary, Koppal, Raichur and Gulbarga. About thirty-six NGOs were contacted to work in 979 projects villages and they formed about 2,100 SHGs with 38,508 members (Karnataka HDR, 2005, p.197). The primary reason to creating a large-scale SHG programme was the documentation of widespread discrimination against women and girls, as reported by the Karnataka HDR in 1999. The report indicated the widespread stagnation of women's work participation in the poorer districts, the narrowing of their work and income prospects and opportunities, growing wage differentials between men and women, and rising regional inequality in the state (Karnataka HDR, 2005).

In response, for Davangere district the strategy taken by the GoK included several measures, prominent among them was a strong emphasis on the SHG model, a clear and focused targeting of poor, Dalit, and tribal women, particular attention to the regional disparity in poverty levels in the state, especially in the districts of Hyderabad-Karnataka and Bombay-Karnataka, all of which was coupled with a strong emphasis on the idea of 'empowerment'. These measures were also supported by the Ninth Five-Year Plan (1997-2002) drawn up by the GoI which first proposed a Women's Component Plan, under which both central and state governments were asked to ensure that 30% of the funds and benefits were earmarked for women-related sectors (Karnataka HDR, 2005, p.66).

The aim of the Swashakti programme was to provide support mechanisms for income-generating activities and harness women's participation in these groups to leverage their access to social programmes, so as to improve women's livelihoods and financial sustainability. The experiment was funded for five years and although the sustainability of these measures was questioned (Sitaram, 2007), a more robust system of reach and

implementation was designed. The thenhonourable Chief Minister of Karnataka, Sri S.M. Krishna, launched this new SHG-based women's empowerment project called the Stree Shakti (Women's Power) in 2000-2001, to strengthen women's access to financial resources.

Objective:

This paper intends to explore and analyze the importance of placing **Stree Shakti Programme** at the fore front for **Rural development** and subsequently of **women emancipation** focusing on **Davangere District**

The origins of the Stree Shakti Programme: in Davangere district

The government of India (GoI) also realised the potential of the SHG model and decided to popularise it, especially given the lack of access to formal sources of credit among rural populations (Arunachalam & Kalpagam, 2006; Tankha, 2012). The GoI launched the Swarnajayanti Gram Swarajgar Yojana (SGSY) that allowed considerable scope to state governments to scale up NGO innovations in promoting SHGs and link them to banks under the SHG-bank linkage programme (SBLP). While SGSY partnered with a number of NGOs for promoting and nurturing SHGs, some state governments, again mostly in South India, directly promoted SHGs through district development agencies (DRDAs).

Name of the Scheme	Promoting Institutions	Facilitators	Objectives
<i>Swashakti</i>	KSWDC with IFAD-World Bank	KSWDC in partnership with NGOs	Empowerment of women through training and self-development. No credit or subsidy components
<i>Stree Shakti</i>	DWCD, GoK	<i>Anganwadi</i> workers	Empowerment of women through savings, micro-credit and raising social awareness

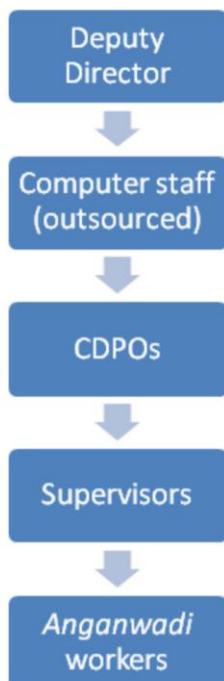
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externally aided programmes (funded by IFAD, World Bank and Department of International Development {DFID}) implemented by state governments also gave impetus to the scaling up of the SHG model in states like Tamil Nadu, Andhra Pradesh and Karnataka (Tankha, 2012). In a parallel move, in 1996, the Reserve Bank of India (RBI) also included financing of SHGs as a mainstream activity of banks under the priority sector lending programmes. From 2000 onwards, state governments in India started emerging as major self-help promoting institutions (SHPIs). They took a keen interest in facilitating SLBP for the poor to access loans to address their consumption and production needs.

Gradually, this took the form of a target-oriented approach of promoting SHGs and pressurising the banking system to lend to SHGs. Since the promotion originated under the Development of Women and Children in Rural Areas (DWCRA) programme, in many states the Women and Child Development departments were at the forefront of SHG promotion.

In terms of monitoring activities for Davangere district, there are committees at the state, district, and the taluk levels. 1. State-level committee: The Chief Minister of Karnataka is the Chairperson and the Minister for Women and Child Development is the Deputy Chairperson. The Chief Secretary and the heads of the departments concerned are members. The Secretary (Women and Child Development) is the Member Secretary of the Committee. 2. District-level committee: At the district level, the Deputy Commissioner of the district is the Chairperson and the district level officers of the departments concerned are members of the committee. The Deputy Director, Women and Child Development is the member secretary of the committee. 3. Taluk-level committee: At the taluk level, the Chief Executive Officer (CEO) of the taluk panchayat is the Chairperson and the officers of the departments concerned at the taluk level are members of the Committee.

The Child Development Project Officer (CDPO) is the member secretary to monitor the programme. The progress of the programme is typically reported on the basis of the Monthly Programme Implementation Calendar (MPIC) prepared by the Secretary to the Government (DWCD). The progress is also reviewed in monthly multi-level review (MMR) meetings as well as the quarterly Karnataka Development Programme (KDP) meetings (NABCONS Report, 2013). In order to better understand the functionalities of these operational structures and the processes by which the programme is able to deliver on its mission, we will examine the primary process that underlies the methodology of the programme: the composition and the formation of the SSG.



However, as the SGSY was being implemented through rural development departments, the District Rural Development Agencies (DRDAs) gradually emerged as the major SHPIs (Tankha, 2012). In the case of Karnataka, the government formulated and implemented various schemes for the furtherance of the social, economic and overall development of rural women. For example, the state government established the Karnataka State Women Development Corporation (KSWDC) but found that in order to create financial progress and independence for women, it was important to look beyond the provision of subsidies and loans and create awareness around rights and identity (Department of Women and Child Development {DWCD}, 2003). The objectives of microfinance in Karnataka for state and non-state actors have been to achieve the overall development of women, both financially and socially. The origin of self-help groups in Karnataka is attributed to an NGO – the Mysore Resettlement and Development Agency (MYRADA) – engaged primarily in rural development projects (Fernandez, 2004; Karnataka HDR, 2005). MYRADA promoted several larger cooperative societies between 1984 and 1985 that allowed its members to extend loans to each other.

The influence of microfinance

These larger cooperatives, after a point in time, broke up into small groups, leading to a pre-formalised SHG (Karnataka HDR, 2005). At this time, they were informally termed as credit management groups and were working towards ways in which microcredit activities could lead to collective decision-making. These groups were, therefore, the precursors to the concept of SHGs in the state. The first state venture in Karnataka with regards to microfinance through SHG groups was in 1991- 1992 when the National Bank for Agricultural and Rural Development (NABARD) launched the SHG-SBLP (Karnataka HDR, 2005). After this linkage, the first loans to the SHGs were given in Kolar district of Karnataka by the Vysya Bank to Venkateshwara Mahila Sangha in 1991. NABARD upscaled the programme in the state by initiating a number of measures like training of the NGOs and bank staff, convening regular meetings of all intervening agencies, analysing reports and providing feedback for changes in operational systems to make them more user-friendly.

The influence of microfinance

During the early 1990s in Davangere District, an interest in microfinance as a strategy that would address the economic development of those most marginalised in society and contribute to the fulfilment of the millennium development goals (Littlefield et al, 2003; Kabeer, 2005; Kumar, 2013) emerged. This interest was crystallised for the first time at the World Summit for Social Development at Copenhagen in 1995, and by the time the World Microcredit Summit was held in 1997, there were concrete measures countries decided to take to ensure that the poorest families could be empowered through microcredit (Rajeev, Balasubramanian and Veerashekharappa, 2013). Ten years later, in 2005, the United Nations declared the year of microcredit which helped propagate the idea of microfinance as a panacea for a number of development problems that poor countries were facing (Karnataka HDR, 2005; Naganagoud, 2011; Bhavya & Umesh, 2011; George & Kumar, 2013; Rajeev, Balasubramanian and Veerashekharappa, 2013; Koogi & Bagalkoti, 2013; Agnihotri & Malipatil, 2013). The

primary idea of microfinance as articulated through women's SHGs is to facilitate income generation by allowing women from socially and economically disadvantaged communities to gain access to credit, savings and a means of earning a livelihood (Karnataka HDR, 2005; Bhavya & Umesh, 2011; Naganagoud, 2011; Chaithra, Handigol & Ramachandra, 2012; George & Kumar, 2013; Agnihotri & Malipatil, 2013; Koogi & Bagalkoti, 2013; Rajeev, Balasubramanian and Veerashekharappa, 2013; NABCONS Report, 2013; Kumar, 2013). Small groups of women come together to save a minimum amount per week and when the collective savings reach a threshold, they are able to take small loans and establish creditworthiness based on these savings (Kavitha & Laxmana, 2013).

It is considered useful for many poor countries as it allows for flexibility and localisation of issues so that the specific needs of the group are catered to and groups are not bound by the structures of traditional banking systems (Kavitha & Laxmana, 2013). It allows women to create a common fund providing a flexible lending and savings systems that can be used for big or small loans (Yatnalli, Banakar & Huggi, 2012). Given that the group decides its own self-interest, the lending rates tend to be affordable, cater to the needs of the group and has historically varied based on local contexts. The practice of coming together in groups every week also enables women to move outside the confines of their homes and create social relationships outside familial bonds (Chaithra, Handigol & Ramachandra, 2012; Poornima, 2013; George & Kumar, 2013; Rajeev, Balasubramanian and Veerashekharappa, 2013). This movement away from the home and into groups also allows organisations (such as NGOs) and the government to work with the groups and cater to their needs directly. For example, SHGs are often used as a means to provide information about various financial resources and schemes, in addition to training, that enable women to be financially independent.

NGOs have also been historically and centrally involved in ensuring that SHGs in the villages connect with community problems and enable them to be more active agents of social change (Purushothaman et.al, 2000). When the SHGs mature, they transition to establish relationships with banks (Bhavya & Umesh, 2011). These are not always automatic in many cases (Yatnalli, Banakar & Huggi, 2012). On an average, SHGs have to save for a minimum of six months or more and their accounts have to be verified by the bank in order to be incorporated into formal banking systems. The rationale for establishing bank linkages is that they allow members and banks to minimise the risk of defaulting on loans (Bhavya & Umesh, 2011). Typically, even rural banks tend to be distant from the communities in which they function and women are often seen as surrogates for their family members, instead of being seen in their own individual right as citizens. Establishing a relationship in the form of an SHG also means a change in that women were able to deal with banking systems directly (Purushothaman et.al, 2000). The SHG was a radical departure as it allowed a shift from the top-down 'welfare' approach which treated women as a disadvantaged group in need of handouts towards the recognition of women as participants in the local, state, national and global economies. Moreover, given the prevailing notion that an SHG will have a "common perception of need and an impulse towards collective action" (Bhavya & Umesh, 2011, p. 334), empowerment also emerged as a key outcome. Some of the ways in which participation

in SHGs is related to empowerment outcomes are through increased mobility, exposure to more social milieux, increased awareness, changes in decision-making in the house, increase in access to social security schemes etc. (Sitaram, 2007). SHGs served as a platform to address the structural roots of gender bias, in addition to engaging women in economic and social mobility.

For the SSP to function, the anganwadi worker is central. Given she is the person who was given the responsibility to form and organise the groups for the first three years, in the initial years, the anganwadi worker was given training and a mandate to start at least three groups in her area. As the anganwadi worker was already working in the community with mothers and children, she was deemed to understand and navigate the dynamics of the village in order to create cohesive groups that might be sustainable. Within months of training, the anganwadi worker started creating and forming the SHGs. She was also responsible for holding regular meetings, taking down the minutes and proceedings of the meetings, facilitating bank linkages and doing the accounts.

Processes and functioning of the SSP: Davangere District

Over a period of time, she was also tasked with training the group to conduct all of these activities by themselves, so that they could function without her support. The anganwadi workers were given additional financial incentives to perform this role. The transition of control of the activities of the SSG from the anganwadi worker to the SSG is supposed to be during the first six months. While the anganwadi worker in the village could continue to extend her cooperation and support to the SSGs, they were to manage their own activities at the end of six months. The idea was that within this time, the SSG would be given the tools and capabilities to organise and sustain themselves. If the groups were unable to manage themselves, they could appoint an outsider and provide remuneration to him/her out of the savings of the group. After six months, the groups also have to start initiating the process of providing small loans to group members from the savings that they have collected and to open a savings account in the name of the group in a bank. Before the programme was rolled out, anganwadi workers, supervisors, and CDPOs were systematically trained in the activities that the SSGs were supposed to undertake¹. In the initial three years, when anganwadi workers were support mechanism for the groups, supervisors in the block offices and the CDPOs in the district offices were empowered to guide anganwadi workers from time to time and supervise their work. As the groups started to become more capable and independent, the process was to establish independent relationships between the groups and the department, either directly or through block- or district-level societies (otherwise called federations). While this is the base process of the SSG, there are specific modes of functioning that the SSG is involved in that establish the groundwork for the economic empowerment of women.

Conclusion

In order to obtain a better understanding of the purpose for which the SSP was introduced in the **Davangere district**, it is necessary to have a clear idea of the major economic, social, and the policy impetuses that led to the conceptualisation of the programme. The major objective of the programme was to enable an environment conducive to the economic development of women (NABCONS Report, 2013). The primary instrument of change was conceptualised to be self-help groups which would provide opportunities for savings and access to credit to create financial mobility and self-reliance for women and their families. These self-help groups would also be provided an avenue for income-generating activities (IGAs) and would act as a base to distribute information about various departmental schemes that ensure women's welfare (NABCONS Report, 2013). But to understand why self-help groups were the focus of the programme, it is important to understand how narratives of rural development, poverty alleviation and empowerment of women have been intimately tied to the concept of Self-Help Groups (SHGs) and microfinance.

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