

Unit 1: Integrated Sustainable Development Goals

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Introduction

International development or global development is a concept that lacks a universally accepted definition, but it is most used in a holistic and multi-disciplinary context of human development – the development of greater quality of life for humans. It therefore encompasses foreign aid, governance, healthcare, education, gender equality, disaster preparedness, infrastructure, economics, human rights, environment and issues associated

with the human development. International development is different from simple development. It is specifically composed of institutions and policies that arose after the Second World War. These institutions focus on alleviating poverty and improving living conditions in Third World decolonized countries/developing countries and under developed countries.

International development, on the other hand, seeks to implement long-term solutions to problems by helping developing countries create the necessary capacity needed to provide such sustainable solutions to their problems. In order to reduce the problems of those countries the organizations all over the world have organized many conventions, conferences for the human well being. In order to promote all over development among all the countries in the world many international conventions /conferences were promoted. These conventions/conferences may consist of a single, transformative goal to address a specific problem or a series of goals targeted at several aspects of society. Promoted goals are ones which involve problem solving that reflects the unique culture, politics, geography, and economy of a region. More recently, the focus in this field has been projects that aim towards empowering women and children, building local economies, and caring for the environment. Many countries from different parts of the world were the members of those convention/conferences. Among that some countries may agree and some may disagree the goals of the conferences. In this unit we are going to see about the important international conferences/convention emerged in the world for women development.

Objectives:

After studying this unit you should be able to

- Explain the reasons for the emergences of the International development conventions in the world.
- Describe the major UN actions for women empowerment.
- Trace the origin, goals of the various the development conventions and conferences.
- Analyse the different types of organization involved in promoting development conventions
- Evaluate the achievements of those development conventions.

UN Action for women:

United Nations concern for the advancement of women began 60 years ago, with its founding in 1945. In its Charter, the members of the UN declared their faith in fundamental human rights and in the equal rights of men and women. Since then, UN action for the advancement of women has taken four clear directions:

- Promotion of legal measures;
- Mobilization of public opinion and international action;
- Research and training; and
- Direct assistance to disadvantaged groups.

Promotion of legal rights

Legally binding UN conventions, or treaties, have helped to define and promote women's human rights. All States parties are committed to honouring the provisions of such treaties and providing women with legal protection. These legal instruments include:

Conventions for gender development from 1949 to 1957

The Convention for the Suppression of the Traffic in Persons and of the Exploitation of the Prostitution of Others (1949) calls for the punishment of those procuring others for prostitution.

The ILO Convention on Equal Remuneration (1951) establishes the principle and practice of equal pay for work of equal value.

The Convention on the Political Rights of Women (1952) commits Member States to allow women to vote and hold public offices on equal terms with men.

The Convention on the Nationality of Married Women (1957) aims at protecting the right of a married woman to retain her nationality.

Convention against Discrimination in Education (1960)

The General Conference of the United Nations Educational, Scientific and Cultural Organization, met in Paris from 14 November to 15 December 1960, at its eleventh session, aiming to combat segregation and discrimination in the field of education. It has entered into force in 1962. There is an additional Protocol Instituting a Conciliation and Good offices Commission, adopted in 1962 and entering force in 1968. These conventions were followed

by many conventions in the world. The last session was held in the month of September, 2010 having 98 member states (Protocol — 34).

Major Goals:

1. *Recalling* that the Universal Declaration of Human Rights asserts the principle of non-discrimination and proclaims that every person has the right to education.
2. *Considering* that discrimination in education is a violation of rights
3. *Considering* that, under the terms of its Constitution, the UNESCO has the purpose of instituting collaboration among the nations with a view to furthering for all universal respect for human rights and equality of educational opportunity,
4. *Recognizing* that, consequently, the UNESCO, while respecting the diversity of national educational systems, has the duty not only to prescribe any form of discrimination in education but also to promote equality of opportunity and treatment for all in education.

It covers the right of all people to enjoy education without discrimination.

Convention on Consent to Marriage, Minimum Age for Marriage, and Registration of Marriages (1962)

It was a treaty agreed upon in the [United Nations](#) on the standards of marriage. The treaty was opened for signature and ratification by General Assembly resolution 1763 A (XVII) on 7th November 1962 and entered into force 9th December 1964. The Convention reaffirms the consensual nature of marriages and requires the parties to establish a minimum age by law and to ensure the registration of marriages. It was signed by 49 members of different countries. The Convention on Consent to Marriage, Minimum Age for Marriage and Registration for Marriages (1962) decrees that no marriage can occur without the consent of both parties.

Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) (1979)

It is an international convention adopted in 18th December, [1979](#) by the [United Nations General Assembly](#), New York City. It is an international [bill of rights](#) for [women](#); it came into force on 3rd September 1981. 186 countries are the members of this convention. The main goal of the convention is to reduce and to eradicate the discrimination against women and to promote gender equity.

The Convention defines discrimination against women as “Any distinction, exclusion or restriction made on the basis of sex which has the effect or purpose of impairing or nullifying the recognition, enjoyment or exercise by women, irrespective of their marital status, on a basis of equality of men and women, of human rights and fundamental freedoms in the political, economic, social, cultural, civil or any other field”. It also establishes an agenda of action for putting an end to sex-based discrimination.

A committee on the Elimination of Discrimination against Women was constituted with 23 experts on women's issues from different UN member states. The Committee meets twice a year to review reports on compliance with the Convention's provisions that the signatory nations are required to submit every four years. The Committee is one of the eight [UN-related human rights treaty bodies](#).

The Committee's members, described as "experts of high moral standing and competence in the field covered by the Convention", are elected to serve four-year terms in staggered elections held every two years. The committee consists of a chairperson, three vice-chairpersons, and a rapporteur. Efforts are made to ensure balanced geographical representation and the inclusion of the world's different forms of civilization and legal systems. As of January 2007, they were 22 members in this committee.

Several countries have ratified the Convention subject to certain declarations, reservations and objections. Seven UN member states have not ratified the convention. They are Islamic states such as Iran, Somalia, Sudan and small pacific Islands such as Nauru, Palau, and Tonga. Also the [Niue](#) and the [Vatican City](#) have not signed it. The [United States](#) has signed, but not yet ratified.

An [Optional Protocol on the Elimination of All Forms of Discrimination against Women](#) was a side-agreement in the Convention, which allows its parties to recognise the competence of the Committee on the Elimination of Discrimination against Women to consider complaints from individuals. This protocol was adopted by the UN General Assembly on 6 October 1999 and entered into force on 22 December 2000. Currently it has 79 signatories and 100 parties.

Achievements of CEDAW

Many developed and developing countries, states and NGOs have seen the CEDAW as controversial for statements. They said that it is promoting Western-style [radical feminism](#). One Belarus report in 2000 said that, "the Committee is concerned by the continuing prevalence of sex-role stereotypes and by the reintroduction of such symbols as a Mothers' Day and a Mothers' Award, which it sees as encouraging women's traditional roles."

Other controversial positions of CEDAW include supporting the decriminalization of prostitution in specific countries, criticizing Slovenia because only 30% of children are in daycare, and pressuring numerous states to decriminalize abortion. Other requests are seen by groups as a backdoor to forcing states parties to adopt an [Equal Rights Amendment](#) or comparable national legislation, which is seen as a violation of the CEDAW treaty mandate and the sovereignty of states parties. Australian and (defunct) New Zealand anti-feminist groups voiced similar concerns in the early eighties.

More recently, the controversy concerning CEDAW has centered on the question of easy access to abortion and contraception. Many Islamic countries view the CEDAW as culturally biased towards the Western nations and have consequently placed reservations on the elements that they see as in fundamental contradiction with Islamic [Sharia](#) law. In a nutshell it was opposed by many developed, Islamic countries. It was failed in many countries and has less impact in few developing countries.

Declaration on the Elimination of Violence against Women (1993)

The Declaration on the Elimination of Violence against Women was adopted without vote by the [United Nations General Assembly](#) in its resolution 48/104 of 20 December 1993. It is recognized as "the urgent need for the universal application to women of the rights and principles with regard to equality, security, liberty, integrity and dignity of all human beings".

The resolution is often seen as complementary to, and a strengthening of, the work of the [Convention on the Elimination of All Forms of Discrimination against Women](#). It recalls and embodies the rights and principles enshrined in the [Universal Declaration of Human Rights](#) on [violence against women](#). As a consequence of the resolution, in 1999 the General Assembly, led by the representative from the Dominican Republic, designated 25th November as the [International Day for the Elimination of Violence against Women](#). The aims of the resolution was reducing all forms of discrimination and violence against women and to overturn the prevailing governmental stance that violence against women was a private, domestic matter not requiring state intervention.

Achievements:

As a result of the declaration on 4 March 1994, the Commission on Human Rights adopted Resolution 1994/45 in which it decided to appoint [Radhika Coomaraswamy](#) as its first [United Nations Special Rapporteur](#) on violence against women, including its causes and consequences. The Special Rapporteur has a mandate to collect and analyze data from governments, treaty bodies, specialized agencies, NGOs, and other interested parties, and to

respond effectively to such information. Furthermore, they also have a role in making recommendations on an international, national and regional level, as well as liaising with other Special Rapporteurs, special representatives, working groups and independent experts of the Commission on Human Rights. The Rapporteur involved in analyzing the violence against women all over the member countries. Many developing countries have taken steps to eradicate the violence against women some often.

The Representatives from Egypt, Pakistan, Sudan and US also raised objections to condemn violence against women and refrain from invoking any custom, tradition, or religious consideration to avoid their obligations with respect to its elimination as set out in the Declaration of the Elimination of Violence against Women by the government in UN Commission on status of women, 2003. Every year, the [International Day for the Elimination of Violence against Women](#) marks the start of '16 Days of Activism against Gender Violence. The Human Rights organisations such as [Center for Women's Global Leadership](#), [UNIFEM](#), Women Won't Wait, Women for a Change, [Women's Aid](#), and other groups join together to speak out against gender violence and to promote the rights and principles of the declaration.

Mobilization of public opinion

During the past 20 years, the United Nations has held four global conferences on women: Mexico City (1975), Copenhagen (1980), Nairobi (1985) and Beijing (1995). These conferences helped to define the obstacles to gender equality and action needed to overcome them.

Historical Perspective

Four world conferences on women convened by the United Nations in the past quarter of a century have been instrumental in elevating the cause of gender equality. The conferences have united the international community behind a set of common objectives with an effective plan of action for the advancement of women everywhere, in all spheres of public and private life.

The struggle for gender equality was still in its early stages at the inception of the United Nations in 1945. Of the original 51 Member States, only 30 allowed women equal voting rights with men or permitted them to hold public office. Nevertheless, the drafters of the United Nation Charter had the foresight to deliberately refer to the "equal rights of men and women" as they declared the Organization's "faith in fundamental human rights" and the "dignity and worth of the human person". No previous international legal document had so

forcefully affirmed the equality of all human beings, or specifically targeted sex as a basis for discrimination. At that moment, it became clear that women's rights would be central to the work that lay ahead.

During the first three decades, the work of the United Nations on behalf of women focused primarily on the codification of women's legal and civil rights, and the gathering of data on the status of women around the world. With time, however, it became increasingly apparent that laws, in and of them, were not enough to ensure the equal rights of women.

The struggle for equality entered a second stage with the convening of four world conferences by the United Nations to develop strategies and plans of action for the advancement of women. The efforts undertaken have gone through several phases and transformations, from regarding women almost exclusively in terms of their development needs, to recognizing their essential contributions to the entire development process, to seeking their empowerment and the promotion of their right to full participation at all levels of human activity. The four global conferences were held in Mexico City (1975), Copenhagen (1980), Nairobi (1985), and Beijing (1995).

4.1.1. Mexico City: First world conference (1975)

The first world conference on the status of women was convened in Mexico City to coincide with the 1975 International Women's Year, observed to remind the international community that discrimination against women continued to be a persistent problem in much of the world. The Conference, along with the United Nations Decade for Women (1976-1985) proclaimed by the General Assembly five months later at the urging of the Conference, launched a new era in global efforts to promote the advancement of women by opening a worldwide dialogue on gender equality. A process was set in motion “a process of learning” that would involve deliberation, negotiation, setting objectives, identifying obstacles and reviewing the progress made.

The Mexico City Conference was called by the United Nations General Assembly to focus international attention on the need to develop future oriented goals, effective strategies and plans of action for the advancement of women. To this end, the General Assembly identified three key objectives that would become the basis for the work of the United Nations on behalf of women, such as:

- Full gender equality and the elimination of gender discrimination;
- The integration and full participation of women in development;
- An increased contribution by women in the strengthening of world peace.

The Conference responded by adopting a World Plan of Action, a document that offered guidelines for governments and the international community to follow for the next ten years in pursuit of the three key objectives set by the General Assembly. The Plan of Action set minimum targets, to be met by 1980, that focused on securing equal access for women to resources such as education, employment opportunities, political participation, health services, housing, nutrition and family planning.

This approach marked a change, which had started to take shape in the early 1970s, in the way that women were perceived. Whereas previously women had been seen as passive recipients of support and assistance, they were now viewed as full and equal partners with men, with equal rights to resources and opportunities. A similar transformation was taking place in the approach to development, with a shift from an earlier belief that development served to advance women, to a new consensus that development was not possible without the full participation of women.

The Conference called upon governments to formulate national strategies and identify targets and priorities in their effort to promote the equal participation of women. By the end of the United Nations Decade for Women, 127 Member States had responded by establishing some form of national machinery, institutions dealing with the promotion of policy, research and programmes aimed at women's advancement and participation in development.

Within the United Nations system, in addition to the already existing Branch (now Division) for the Advancement of Women, the Mexico City Conference led to the establishment of the International Research and Training Institute for the Advancement of Women (INSTRAW) and the United Nations Development Fund for Women (UNIFEM) to provide the institutional framework for research, training and operational activities in the area of women and development.

An important facet of the meeting in Mexico City was that women themselves played an instrumental role in shaping the discussion. Among the 133 Member State delegations gathered there, 113 were headed by women. Women also organised a parallel NGO Forum, the International Women's Year Tribune, which attracted approximately 4,000 participants.

The women gathered at the forum made sharp differences which reflect the political and economic realities at that time. Women from the Eastern countries were most interested in issues of peace, while women from the West emphasized equality and those from the developing world placed priority on development. Nevertheless, the Forum played an important role in bringing together women and men from different cultures and backgrounds to share information and opinions from different part of the world. It also helps to set a

process which unites the international women's movement, which by the end of the Decade for Women. The Forum was also instrumental in opening up the United Nations to NGOs, who provided access for the voices of women to the Organization's policy-making process. This led to the proclamation of 1976-1985 as the UN Decade for Women.

Copenhagen: second world conference (1980)

There was a general consensus that significant progress had been made as representatives of 145 Member States met in Copenhagen in 1980 for the second world conference on women to review and appraise the 1975 World Plan of Action. Governments and the international community had made strides toward achieving the targets set out in Mexico City five years earlier.

An important milestone had been the adoption by the General Assembly in December 1979 of the Convention on the Elimination of All Forms of Discrimination against Women, one of the most powerful instruments for women's equality. The Convention, which has been termed “the bill of rights for women”, which legally binds 165 States, which have become States parties and obligates them to report within one year of ratification, and subsequently every four years, on the steps they have taken to remove obstacles they face in implementing the Convention. An Optional Protocol to the Convention, enabling women victims of sex discrimination to submit complaints to an international treaty body, was opened for signature on Human Rights Day, 10 December 1999. Upon its entry into force, it will put the Convention on an equal footing with other international human rights instruments having individual complaints procedures.

Despite the progress made, the Copenhagen Conference recognized that signs of disparity were beginning to emerge between rights secured and women's ability to exercise these rights. To address this concern, the Conference pinpointed three areas where specific, highly focused action was essential to reach the broad goals of equality, development and peace, identified by the Mexico City Conference. The three areas were

1. Equal access to education
2. Employment opportunities and
3. Adequate health care services

The deliberations at the Copenhagen Conference took place in the shadow of political tensions, some of them carried over from the Mexico City Conference. Nevertheless, the Conference came to a close with the adoption of a Programme of Action, albeit not by

consensus, which cited a variety of factors for the discrepancy between legal rights and women's ability to exercise these rights, including:

- Lack of sufficient involvement of men in improving women's role in society;
- Insufficient political will;
- Lack of recognition of the value of women's contributions to society;
- Lack of attention to the particular needs of women in planning;
- A shortage of women in decision-making positions;
- Insufficient services to support the role of women in national life, such as co-operatives, day-care centres and credit facilities;
- Lack of necessary financial resources;
- Lack of awareness among women about the opportunities available to them.

To address these concerns, the Copenhagen Programme of Action called for, among other things, like stronger national measures to ensure women's ownership and control of property, as well as improvements in women's rights to inheritance, child custody and loss of nationality. Delegates at the Conference also urged an end to stereotyped attitudes towards women. The Copenhagen Conference adopted an action plan for the second half of the decade.

Nairobi: "The Birth of Global Feminism" (1985)

The movement for gender equality had gained true global recognition as the third world conference on women, The World Conference to Review and Appraise the Achievements of the United Nations Decade for Women: Equality, Development and Peace, was convened in Nairobi, 1985. With 15,000 representatives of non-governmental organizations attended the parallel NGO Forum. Many of the participants referred the Conference as the "**birth of global feminism**". The women's movement, divided by world politics and economic realities at the Mexico Conference, had now become an international force unified under the banner of equality, development and peace. This milestone lay a decade of work. A lot of information, knowledge and experience had been gathered through the process of discussion, negotiation and revision.

At the same time, delegates were confronted with shocking reports. Data gathered by the United Nations revealed that improvements in the status of women and efforts to reduce discrimination had benefited only a small minority of women. Improvements in the situation of women in the developing world had been marginal at best. In short, the objectives of the second half of the United Nations Decade for Women had not been met. This realization

demanding that a new approach be adopted. The Nairobi Conference was given the mandate to seek new ways to overcome the obstacles to achieving the Decade's goals equality, development and peace.

The Nairobi Forward-Looking Strategies to the Year 2000, the strategy developed and adopted by consensus by the 157 participating governments, was an updated blueprint for the future of women to the end of the century. It broke new ground as it declared all issues to be women's issues. Women's participation in decision-making and the handling of all human affairs was recognized not only as their legitimate right but as a social and political necessity that would have to be incorporated in all institutions of society. At the heart of the document was a series of measures for achieving equality at the national level. Governments were to set their own priorities, based on their development policies and resource capabilities.

Three basic categories of measures were identified:

- Constitutional and legal steps;
- Equality in social participation;
- Equality in political participation and decision-making.

In keeping with the view that all issues were women's issues, the measures recommended by the Nairobi Forward-Looking Strategies covered a wide range of subjects, such as employment, health, education and social services, industry, science, communications and the environment. In addition, guidelines for national measures to promote women's participation in efforts to promote peace, as well as to assist women in special situations of distress, were proposed. Accordingly, the Nairobi Conference urged governments to delegate responsibilities for women's issues to all institutional offices and programmes. Moreover, following to the Conference, the General Assembly asked the United Nations to establish, where they did not already exist, focal points on women's issues in all work sectors of the Organization.

The Nairobi Conference had introduced a wider approach to the advancement of women. It was now recognized that women's equality, as an isolated issue, encompassed every sphere of human activity. Therefore, women's perspective and active involvement is necessary on, not only women's issues but also on all issues. It is essential to fulfill the goals and objectives of the Decade for Women. More than 100 Governments have made formal commitments to carry out such specific actions as allocating additional funds for education and health, changing laws and increasing women's participation in decision-making.

Beijing: Legacy of Success (1995)

While the efforts of the previous two decades, starting with the Mexico City Conference in 1975, had helped to improve women's conditions and access to resources, they had not been able to change the basic structure of inequality in the relationship between men and women. Decisions that affected all people's lives were still being made mostly by men. Ways had to be sought to empower women so that they could bring their own priorities and values as equal partners with men in decision-making processes at all levels.

Recognition of the need to involve women in decision-making had begun to emerge during the course of the series of global conferences held by the United Nations in the early 1990s on various aspects of development like “the environment, human rights, population and social development”. All the conferences had stressed the importance of women's full participation in decision-making, and women's perspectives were incorporated into the deliberations and the documents that were adopted. With this the next series of conferences, is the Fourth World Conference on Women held in Beijing 1995, created a new chapter in the struggle for gender equality.

The fundamental transformation that took place in Beijing was the recognition of the need to shift the focus from women to the concept of gender, recognizing that the entire structure of society, and all relations between men and women within it, had to be re-evaluated. Only by restructuring of society and its institutions help the women to become fully empowered to take their rightful place as equal partners with men in all aspects of life. This change represented a strong reaffirmation that women's rights were human rights and that gender equality was an issue of universal concern, benefiting all.

The legacy of the Beijing Conference sparked a renewed global commitment to the empowerment of women everywhere and drew unprecedented international attention. The Conference unanimously adopted the Beijing Declaration and Platform for Action, by an agenda for women's empowerment and stands as a milestone for the advancement of women in the twenty-first century. The Platform for Action specified twelve critical areas to be considered to represent the main obstacles towards women's advancement and which required concrete action by the Governments and civil societies:

- Women and poverty;
- Education and training for women;
- Women and health;
- Violence against women;
- Women and armed conflict;
- Women and the economy;

- Women in power and decision-making;
- Institutional mechanisms for the advancement of women;
- Human rights of women;
- Women and the media;
- Women and the environment;
- The girl child.

By adopting the Beijing Platform for Action, governments committed themselves to the effective inclusion of a gender dimension throughout all their institutions, policies, planning and decision-making. It urged that, an analysis should be always made about the effects on, and needs of both women and men before taking decisions to implement plans. For example, instead of striving to make an existing educational system gradually more accessible to women, gender mainstreaming would call for a reconstruction of the system so that it would suit the needs of women and men equally.

The introduction of gender mainstreaming called for the re-examination of society in its entirety and its basic structure of inequality. The focus was, therefore, no longer limited to women and their status in society but was committed to restructuring institutions and political and economic decision-making in society as a whole.

In endorsing the Platform for Action, the United Nations General Assembly called upon all States, the UN system and other international organizations, as well as NGOs and the private sector to take action to implement its recommendations within its Member States. The national machineries that had been established to promote the status of women were assigned a new function as the central policy-coordinating unit to mainstream a gender perspective throughout all institutions and programmes. Within the United Nations system, the Secretary-General designated a senior official to serve as his Special Adviser on Gender Issues, whose role was to ensure system-wide implementation of the gender perspective in all aspects of the work of the United Nations. The Organization was also assigned a key role in the monitoring of the Platform.

The Beijing Conference was considered a great success, both in terms of its size and its outcome. It was the largest gathering of government and NGO representatives ever held, with 17,000 participants, including representatives of 189 governments. The NGO Forum held parallel to the Conference also broke all records, by bringing 47,000 participants together from all over the world.

Since the Mexico City Conference in 1975 the presence and influence of NGOs, on gender equality, had increased dramatically. In Beijing, NGOs had directly influenced the

content of the Platform for Action and they play an important role in holding their national leaders accountable for the commitments. The UN has drawn international attention to the needs of the girl-child, millions of whom are raised in an environment of neglect and abuse. The Convention on the Rights of the Child (1989), which calls for protecting the rights of the girl-child, has now been ratified by 179 countries, more than any other international treaty. Prompted by the 1990 World Summit for Children, the Organization of African Unity adopted the African Charter on the Rights and Welfare of the Child; the South Asian Association for Regional Cooperation declared 1991-2000 "The Decade of the Girl Child"; and the USA initiated a \$100 million project to promote literacy for girls in developing countries.

UN General Assembly Review (2000)

The General Assembly has called for a special session to review the progress made in the five years since the Beijing Platform of Action was adopted. The special session was convened in New York, 5-9 June 2000, under the theme "**Women 2000: Gender Equality, Development and Peace for the Twenty-First Century**". "The special session provided the opportunity for Governments and civil society to share good practices and examine current challenges and obstacles encountered in the implementation of the Beijing Platform for Action. It made it possible to give new momentum to political commitments to achieve women's empowerment and gender equality."

Assistance for gender development

The UN devotes about 80 per cent of its work to development activities. Women are fast becoming key beneficiaries of aid in such areas as health, education and the environment.

- Since the 1990 World Conference on Education for All, 153 countries have joined in UN-led efforts to eliminate gender stereotyping in education and make education and empowerment of girls and women a key priority.
- The World Health Organization's Global Action for AIDS has drawn international attention to the impact of AIDS on women and girls. Over 600,000 people become infected every day, nearly half of them women, with the AIDS-causing HIV virus.
- The United Nations Population Fund, another UN entity, provides one-fourth of the world's aid for population and family planning programmes. Since 1969, it has provided over \$3.1 billion in assistance to virtually all developing countries.

- The United Nations Development Fund for Women (UNIFEM), working in partnership with UN Development Programme (UNDP), provides direct financial and technical support to development projects for women in developing countries.
- Women and girls are major beneficiaries of direct assistance provided by the UN Children's Fund (UNICEF), the World Food Programme (WFP) and the World Health Organization (WHO).
- Funds and technical assistance provided by the International Fund for Agricultural Development (IFAD) and the World Bank have consolidated programmes for providing credit to rural women.
- The results of such international efforts are already evident. According to UNDP's 1995 Human development report:
- The life expectancy of women in developing countries increased by nine years between 1970 and 1990 -- 20 per cent more than the increase in men's life expectancy. In 1992, the average life expectancy of women in all developing countries stood at 62.9 years, up from 53.7 years in 1970. In industrial countries, women's average life expectancy in 1992 was 79.4 years, up from 74.2 years in 1970.
- Fertility rates have gone down by a third: from 5.7 to 3.5 in developing countries and from 2.3 to 1.9 in developed countries live births per woman.
- Combined female enrollment in primary and secondary education has jumped dramatically, from 38 per cent in 1970 to 68 per cent in 1992.
- The number of women in policy-making positions has gone up: worldwide in 1994, 5.7 per cent of cabinet ministers were female compared with 3.3 per cent in 1987.

Other development Conventions/conferences

International Conference on Population and Development (1994)

The [United Nations](#) coordinated an International Conference on Population and Development in [Cairo, Egypt](#) from 5 -13 September 1994. 20,000 delegates from various governments, UN agencies, [NGOs](#), and the media gathered for a discussion of a variety of [population](#) issues, including [immigration](#), [infant mortality](#), [birth control](#), [family planning](#), the education of women, and protection for women from unsafe [abortion](#) services. The conference received considerable media attention due to disputes regarding the assertion of [reproductive rights](#).

Major Goals:

The major goals of this conference is listed hereunder:

1. Universal primary education in all countries by 2015.
2. Reduction of infant and child mortality.
3. Reduction of maternal mortality
4. Access to reproductive and sexual health services including family planning

Achievement

The country reports from ICPD review reports, show that ICPD goals are still valid, and all the countries in Africa are making efforts to achieve them, especially within the context of achieving the MDGs and national poverty reduction strategies. The reports further indicates that while some progress has been made in the implementation of the ICPD in each of the thematic areas, African countries continue to face challenges which will affect their achievement of the ICPD goals and indeed the MDGs.

Millennium Development Goals: (2000)

In 2000, United Nations signed the [United Nations Millennium Declaration](#), in UN Head quarters, New York which includes eight **Millennium Development Goals** to be achieved by 2015. Nearly 192 United Nations member states and at least 23 international organizations have agreed to achieve the MDG Goals by the year 2015. For the first time it represented a holistic strategy to meet the development needs of the world. It has established, with measurable targets and defined indicators. The MDGs include eradicating extreme poverty, reducing child mortality rates, fighting disease epidemics such as AIDS, and developing a global partnership for development.

The aims of Millennium Development Goals (MDGs) are to encourage development by improving social and economic conditions in the world's poorest countries. They derive from earlier international development targets and from the Millennium Summit in 2000, where all world leaders present to adopt the United Nations Millennium Declaration.

The MDG includes eight goals with 21 targets, and a series of measurable indicators for each target.

Goals:

1. Eradicate extreme poverty and hunger
2. Achieve universal primary education
3. Promote gender equality and empower women
4. Reduce child mortality rate
5. Improve maternal health

6. Combat HIV/AIDS, malaria, and other diseases
7. Ensure environmental sustainability
8. Develop a global partnership for development

Achievements of MDGs:

The Progress towards reaching the MDG goals has been uneven. Some countries have achieved many of the goals, while others are not on track to realize any. The major countries that have been achieving their goals include China (whose poverty population has reduced from 452 million to 278 million) and India due to clear internal and external factors of population and economic development, could not reduce poverty by half. However, areas needing the most reduction, such as the Sub-Saharan Africa regions have yet to make any drastic changes in improving their quality of life. In the same time as China, the Sub-Saharan Africa reduced their poverty about one percent, and are at a major risk of not meeting the MDGs by 2015. Achieving the MDGs does not depend on economic growth alone and expensive solutions. In the case of reducing child mortality rate, some developing countries like Bangladesh have shown that it is possible to reduce child mortality with only modest growth by rolling out inexpensive but effective interventions, such as measles immunization, widely. Developing a global partnership for development is unique in the sense that it focus on donor government commitments and achievements, rather than successes in the developing world. The Commitment to Development Index, published annually by the Center for Global Development is often considered to be the numerical targeting indicator for the 8th MDG. It is a more comprehensive measure of donor progress than simply Official Development Assistance as it takes into account policies on a number of indicators that affect developing countries such as trade, migration, and investment.

To accelerate the progress towards the MDGs, the G-8 Finance Ministers met in London in June 2005 (in preparation for the G-8 Gleneagles Summit in July) and reached an agreement to provide enough funds to the World Bank, the IMF, and the African Development Bank (ADB) to the HIPC(Heavily Indebted poor countries). After that the World Bank, the IMF and the ADB implemented the Multilateral Debt Relief Initiative (MDRI) to the HIPCs.

So the developing countries were mainly depending on developed countries to achieve the goals of the MDGs. Many campaign such as United Nations Millennium Campaign, Micah challenge international campaign, campaign by Development Education Unit of Future worlds centre were organized all over the world to full fill the goals of MDGs.

Further number of projects all over the world by European Union, World Bank, IMF, ADB project was implemented to reach the unreached goals of MDGs.

Glossary

Conventions/ Conferences:

Formal meeting between the members, representatives, delegates, fraternal society, professionals, and industrialist from different parts of the countries. They gather in one place to discuss about various issues affecting society. The body of persons attending such meetings or assemblies is called convention/conferences.

Legal rights:

The rights created by laws to provide equal opportunity for the women towards their empowerment. The rights are the fundamental normative rules about what is allowed of people or owed to people, according to some legal system, social convention, or ethical theory.

Public Opinion:

Public opinion can also be defined as the complex collection of opinions of different people from different countries in the world towards women development.

Assistance:

To support and help the weaker section, especially women, International and multilateral agencies are allocating money towards development is known as assistance.

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Unit End Questions

1. Trace the different convention emerged for gender development

2. Examine the achievements of the Millennium development goals.
3. Critically analyze the achievements of the four conferences held for women development.
4. Explain the problems in achieving the objectives of the development convention in different countries.
5. Critically analyze the role of development convention for gender development in this globalized world.

Unit 2: EDUCATION, DEVELOPMENT GOALS AND UPGRADATION OF SKILLS

INTRODUCTION

Education as an investment in human resources is considered as the most valuable investment, as it yields definite returns in the form of skilled manpower geared towards development. Education is an indispensable tool for personal and social improvement. Education not only enriches the life of an individual, but also enriches the whole nation. A nation cannot be said to have developed, only if few of its elite groups are educated. It is considered to be developed, only if education is imparted to all sections of the society. Thus to make education inclusive, equity and equality should be promoted and discrimination and structural inequalities in all forms should be removed. Of all disparities, Gender inequality that has been deep-rooted in India, is considered a major issue, as it interlocks with other forms of social inequality, notably caste, class, ethnicity, religion, etc. Gender perspective should be integrated in the education system and equal opportunities should be provided to both men and women to participate in and benefit from education. In order to improve the access to education and promote equity, education system should aim at mainstreaming gender and should include women in a meaningful way.

LITERACY AND EDUCATION STATUS OF WOMEN IN INDIA

India accounts for 30 per cent of the world's total illiterate population and around 70 per cent of these illiterates are women. As per 2001 census, women constitute 48 per cent of the total population in India, but around 46 per cent of women are still found to be illiterate. Though female education has long been acknowledged to have correlation with other dimensions of social and human development, the investment made for female education is very low when compared to that of the male education. Low level of female literacy not only has a negative impact on the quality of life of women alone, but also on the lives of their families, their society and the development of the country in the long run. However, the efforts made by India in reducing the gender gap should not be overlooked. Even though the female literacy rate is low in India when compared to international standards, there has been progress in improving educational attainment for both sexes in India over the last several decades. The literacy rate of women which was 7.9 per cent in 1951, increased to 54.2 per cent in 2001. The corresponding figure for men was 25 per cent in 1951 and 75.9 per cent in 2001. The decade of 1991-2001 has experienced the highest decadal increase in literacy, since independence. For the first time, the country has also experienced faster growth in female literacy, which increased by around 15 percentage points (from 39 per cent to 54 per cent) as compared to that of males (64-75 per cent), in this decade.

Table 1 Trends in Literacy Rates in India (Percentages)

Year	Source of Data	Male			Females		
		Rural	Urban	Total	Rural	Urban	Total
1981	Census	49.6	76.7	56.4	21.7	56.3	29.7
1987-8	NSS (43 rd)	48.4	72.3	-	25.9	55.9	-
1991	Census	57.8	81.1	64.1	30.6	64.1	39.3
1992-3	NFHS- I	62.9	84.1	68.8	34.5	67.5	43.3
1993-4	NSS (50 th)	63.7	85.3	74.5	36.6	68.7	52.7
1998-99	NFHS-II	69.5	87.5	74.5	43.7	72.2	51.4
2001	Census (all ages)	71.2	75.6	86.4	46.6	73.0	54.0
2001	Census (7+ & above)	-	-	75.9	-	-	54.2
2004-5	NSS (61 st)	64	81	-	45	69	-
2004-5	NSS (61 st) (7+above)	73	89	77	50.4	75.9	57

Sources: Census of India (1981); Census of India (1991); Census of India (2001); GoI (1992b); GoI (1997a); GoI (2006b); IIPS (1995); IIPS (2000).

Source: Bandhyopadhyay and Subrahmanian, 2008.

Despite the improvements in literacy, there continues to be a large gap between the literacy levels of men and of women. While 75 per cent of the male population is literate, about half of the female population still remains illiterate. The gender gap seems to be more among rural population, compared to the urban counterpart. Increase in literacy level in the decade of 1990s, is due to the expansion of primary education. Though the gender gaps in primary education, has been considerably narrowed down, discrimination against girls in secondary and higher education still remains a major issue.

State-wise performance in education also indicates a significant gender gap in education, which is quite uneven. For girls, the State of domicile becomes a significant factor in determining their educational access. As per the National Sample Survey (NSS) of 2004-05, while girls in the states of Bihar, Arunachal Pradesh, Rajasthan, Madhya Pradesh, etc. are less likely to be enrolled in schools, the enrolment of girls is more in the states of Kerala, Himachal Pradesh, Mizoram, etc. In majority of the states, the enrolment of girls is lower than that of boys. However, in the states of Goa, Kerala, Delhi and Meghalaya, the enrolment of girls is more than boys. There are significant gender gaps in educational participation in states like Bihar, Uttar Pradesh, Rajasthan and Orissa, which are historically known for gender discrimination. Only if gender sensitive reforms in education are introduced, gender equality can be promoted.

According to the Eleventh Five Year Plan (2007-2012), though there is significant increase in the enrolment of both boys and girls at the elementary level, the drop out level at the elementary stage, also continues to be very high at 50.8 per cent. About 50.5 per cent of boys and 51.3 per cent of the girls drop out from school at this stage. A review of the secondary and higher education also brings out similar gender disparity in enrolment level. The enrolment rate at the secondary level is 51.65 per cent and for higher secondary 27.82 per cent. The combined figure for both levels is only 39.91 per cent. However, the gender gaps are clearly evident at these stages with the enrolment of boys being 44.26 per cent as against 35.05 per cent for girls. Steps have been taken to improve the education at the secondary and

higher level, and recently the Eleventh Five Year Plan has come out with the mandate to universalise secondary education by 2017. When Universalisation of Secondary Education is given much emphasis, gender concerns should also be brought within its purview, so that girls are able to move beyond elementary stages and access secondary and higher education.

INTERNATIONAL TO NATIONAL EFFORTS TOWARDS GENDER EQUALITY IN EDUCATION

Gender Equality in education has been stressed time and again since 1990s and a strong message for progress towards gender equality has been brought out both at the International and National arena. The World Declaration on Education for All, held at Jomtien in 1990, recommended that gender gap in basic and functional literacy should be eliminated. In 2000, the World Education Forum held at Dakar, reiterated the commitment of “eliminating gender disparities in primary and secondary education by 2005, and achieving gender equality in education by 2015 with a focus on ensuring girls full access to and achievement in basic education of good quality” (UNESCO, 2000). The Millennium Declaration of 2000, in its Millennium Development Goals have focused on “promoting gender equality and empowering women by eliminating gender disparity in primary and secondary education, preferably by 2005 and to all levels of education no later than 2015” (United Nations, 2000). The Fourth World Conference on Women, popularly known as Beijing Platform for Action, 1995, also stated that education of women would help in improving health, nutrition and health of the family and thereby empowers women to participate in decision-making in society. The Beijing Platform for Action, recognized a number of barriers to girls’ access to education, including lack of political will and resources, gender biased cultural practices and belief. It had thus stated to close the gender gap in primary and secondary education by 2005 and it stressed the need to create gender sensitive education system to ensure equal educational and training opportunities (United Nation, 1996).

In the Indian context, the National Policy of Education 1986 (NPE), made a formal commitment to promote “education for women’s equality”. A range of positive programmatic interventions were introduced post NPE that incorporated gender concerns to help achieve gender equitable outcomes in education.

EDUCATIONAL PROVISIONS AND PROGRAMMES IN SUPPORT OF WOMEN EDUCATION

India has a long history of organised education, which can be traced to the traditional Gurukul system of education, in which only very few of the elite section had the chance to get education. The current system of education in India with western style and content is the legacy of British India. Education system of the independent India since the inception of plan era, has made tremendous progress and has been described as the educational ‘miracle’. In particular, education has the potential to contribute to gender parity, and it can challenge the conventional gender ideologies and level the playing field between males and females in relation to credentials and qualification, skills and competence and thus can empower women in the long run (Sen, 1999).

The Government of Independent India recognized the importance of education and the pivotal role of education in empowering women. This is reflected in Article 45 of the Directive Principle of State Policy, which states that the State shall provide free and compulsory education to all children under 14 years of age. And the 86th Constitutional Amendment Act of 2002 and the recent Right to Education Act, has made elementary education a fundamental right for all children in the age group of 6 to 14 years. The idea of treating women as equals and providing social justice was also reflected in the Constitution which guaranteed equality to everyone irrespective of caste, sex or religion.

After independence, education became the responsibility of the States. Till 1976, Education was part of the State Subject, with the exception of Higher Education, where Central government had its obligation to coordinate technical and higher education and specified standards. With the enactment of the 42nd Amendment Act to the Constitution of India, Education was placed under the concurrent list. Thus both the Central and State government can legislate on matters pertaining to education, however only the central government legislations would have precedence over that of the State government.

Though importance was given to the education system, since independence, the gendered context of education was paid least attention. It was only because of the establishment of certain commissions and committees and policy pronouncements that the gender aspect of education received fresh impetus. The important landmarks that made emphasis on education on the basis of gender are as follows:

The first committee that was appointed by the Independent India, in favour of gender concern was the National Committee on Women's Education, in 1958, under the chairmanship of Smt. Durgabai Deshmukh. The main conclusion of the committee was that, 'the education of girls and women had been sadly neglected in the past and consequently there was a wide disparity in the education of men and women and boys and girls at all levels and stages of education. Based on the recommendations of the committee, in 1959, the government appointed a National Council for Women's Education as an advisory body, the main task of which was to suggest government programmes and policies for the growth and expansion of girl's education (Panchamukhi, 1989).

The Kothari Commission on Educational Reforms (1964-1966) was the last commission set up on education. Kothari Commission has made emphasis on improving the education system, setting up of State Boards of Education, levelling of institutions for equality and setting up of a statutory School Education Commission. Later, the Committee on the Status of Women in India (CSWI), 1975 examined the constitutional, legal and administrative provision related to the status of women. The report brought out the dismal scenario of women's education and recommended co-education as a long term policy to promote equality of opportunity. Further the committee recommended a common course of education for both boys and girls till the end of class tenth, all courses being open to both sexes after that. At the primary stage the committee suggested that needle work, music and dancing should be taught to both boys and girls.

The National Policy on Education (NPE), 1986 and its Programme of Action, 1992, made a significant contribution to the education system of our country in general and stressed about equality of women in education in particular. The chapter titled 'Education for Women's

Equality' states:

Education will be used as an agent of basic change in the status of women. In order to neutralise the accumulated distortions of the past, there will be a well-conceived edge in favour of women. The national education system will play a positive, interventionist role in the empowerment of women. It will foster the development of new values through redesigned curricula, textbooks, training and orientation of teachers, decision-makers and administrators, and the active involvement of educational institutions. This will be an act of faith and social engineering... The removal of women's illiteracy and obstacles inhibiting their access to, and retention in, elementary education will receive overriding priority through provision of special support services, setting of time targets, and effective monitoring.... (GOI 1986).

Thus, equality of educational opportunity and removal of disparity was considered as the central issue and focus was laid on attending the specific needs of those who were denied equality for a long period.

Since the adoption of the National Policy on Education, premier interventions were made in the education sector and various schemes and programmes were launched to promote education. Some of the programmes that focused on addressing the gender gaps are as follows:

Sarva Shiksha Abhiyan (SSA): SSA was launched as a national flagship programme in 2001, to provide relevant elementary education for all children in the age group of 6 to 14 years. It is being implemented in all districts of the country and one of the goals of SSA is to bridge all gender and social category gaps at primary stage by 2007 and at elementary education level by 2010. The programme covers the entire country with special focus on educational needs of girls, SCs/STs and other children in difficult circumstances.

District Primary Education Programme (DPEP): Launched in 1994, the programme provides additional inputs to revitalise elementary education. The programme has tried to incorporate a gender perspective in aspects of planning and implementation process. It recognised the importance of mainstreaming gender and making it an integral part of strategies to tackle problems of access, retention and achievement levels and for reaching out to children from the most disadvantaged groups/communities. The project sought to "increase coverage of girls, improve their academic achievements and reduce gender disparities in respect to enrolment, retention and learning achievements."

Mahila Samakhyas: To translate the goal enshrined in NPE, Mahila Samakhyas Scheme was started in 1989 and the focus is on the centrality of education in empowering women to achieve equality. It is a concrete programme for the education and empowerment of women in the rural areas. This programme has a powerful effect on the aspirations and opportunities of women, and women are able to identify their priorities and they collectively work with other women to tackle the constraints imposed on female education by the community.

Special Intervention for Female Illiteracy: As per the 2001 census, 47 districts were identified as the districts with less than 30 per cent female literacy. Most of these districts

were concentrated in the states of Bihar, Uttar Pradesh, Jharkhand, etc. As part of the National Literacy Mission, dealing with low female literacy was considered as a priority and special project for accelerated female literacy programme was initiated to promote female literacy in such districts. Another such intervention is the Total Literacy Campaign (TLC) and it focuses on eradicating illiteracy among the age group of 15-35 years, through district level planning and implementation. The social mobilization generated by the literacy campaigns promoted equity and contributed to redefining gender relations.

National Programme for Education of Girls at Elementary Level (NPEGEL): The NPEGEL was launched in 2003, under the flagship programme of SSA, and it provides additional components for education of underprivileged, disadvantaged girls, at the elementary stage. It offers material incentives such as stationery, and introduces additional interventions like awards, remedial teaching, and bridge courses.

Kasturba Gandhi Balika Vidyalyaya (KGBV): The KGBV scheme also runs under SSA and the basic aim of the scheme is to provide a second chance for mainstreaming rural girls belonging to deprived social backgrounds who could not study up to or beyond class V. The scheme provides residential facilities to girl children, for pursuing their upper primary education. The scheme has been implemented in educationally backward blocks where there is wider gender gap. The social categories covered are the scheduled castes (SC), scheduled tribes (ST), other backward classes (OBC), religious minorities, and below poverty line (BPL) households. The components of KGBV, offers empowerment strategies, such as personal development, communication capacity and health-related awareness.

Condensed Courses of Education of Women: The scheme of Condensed Courses of Education is implemented through the Central Social Welfare Board. The course aims to benefit needy women of tribal, hilly, backward areas and urban slums of the age 15 years who could not join mainstream education system or dropped out from school. The course provides them opportunity for education at different levels—primary, middle/high school. The main objective of the scheme is to provide educational qualification and relevant skills to women in order to make them eligible for identifiable remuneration, work opportunities so as to facilitate their empowerment.

Apart from these measures, the other initiatives taken so far, in the direction of promoting girl child education includes, mandatory recruitment of at least 50 per cent female teachers under Operation Black Board, a separate budget for girls' centres under Non-Formal Education Scheme, Education Guarantee Scheme (EGS) schools, bridge courses, back to school camps, residential camps for out of school girls, Lok Jumbish (Rajasthan) to bridge the gender gap in primary education, which specifically target the girl child in educationally backward districts/blocks.

The following table provides the interventions taken by India to address the gender issues in education:

Intervention to address Gender Concerns in Education	
Intervention	Steps taken
Enrolment of Girls	• Mobilisation of community for enrolment of girls • Under DPEP, there is formation of Village Education Committee(VEC) with 30 -50% women members, to supervise the retention • Mother-Teacher Association at schools encourage girls' participation in schools
Continuation of Girls in Schools	• Incentive provided in the form of mid-day meals, free-text books, uniforms, scholarships, etc. • Gender sensitisation of teachers and educational administrators to make them more responsive to constraints faced by girls
Improvement of Quality	• Gender review of curriculum and text books • Provision of attractive teaching learning material to children • Provision of the required infrastructure facilities to girls in the schools
Promotion of Gender and Social Equity Issues	• Under DPEP there is establishment of gender unit for training and ongoing support • Regular monitoring of girls' participation and achievements in schools • Under Lok Jumbish, there is appointment of gender coordinators and about 30 to 50 % of supervisory staffs appointed are women
Teacher Motivation	• Appointment of Para-teachers, under EGS or Alternative Learning, to provide education to girls in the non-formal system; appointment of para-teachers reduces the burden of teachers • Under Lok Jumbish a forum is created for women teachers, where they can share their experiences and support each others activities; the forum also addresses the problem faced by women teachers working in rural areas
Getting older, out-of school girls back to school	• Through the Mahila Shikshan Kendra, Balika Shikshan Shivar and Mahila Samakhya Programme, education is imparted by way of bridge course, short duration camps, seasonal camps, open school system, etc.

Source: Vimala Ramachandran, 2003.

BARRIERS TO EDUCATION

A wide range of social, cultural and economic factors, inhibit women's access to education, which are discussed as follows:

Mental Blocks: The major factor that affects the education of girls is the deep mental blocks that have been created in the minds of the adults about girls' education. Adults are more skeptical about the efficiency and capacity of girls to participate in the economic work force as decision makers and thus restrict them to take up only limited traditional roles and take softer options as their subject. Girls take up only softer options of the school curriculum like humanities, social sciences, home science, languages, etc. Other options such as mathematics, physics, chemistry, biology and the laboratory works are considered as the orbit of boys. Women are over-represented in humanities and social science, while they are under-represented in science, technology and engineering. Thus women are systematically robbed

of their self confidence and they are subsequently paralysed by their own self image. Removal of gender disparity will be possible only if such mental blocks are removed from the minds of the people.

Parental Aspirations and Attitudes: Parents' expectations from girls are very miniscule, when compared to the expectation they have on boys. Parental aspirations regarding the process of education also differ between boys and girls. When the aspiration out of a boy is quite high, aspiration for girls is limited to making them suitable for matrimony. Only a sustained rigour in the school curriculum can make what is popularly known as an "empowered girl" who is capable of recognising her potential and who aspires for a productive life, not limited to traditional roles offered by our society (Kumar, 2008). Negative parental attitudes towards the education of their daughters can also be a barrier to the education of girls. While parents view the education of their sons as an investment, education of daughters is just treated as wastage of money.

Poverty: Poverty acts as the major stumbling block for the education of children, especially for girls. Girls of primary-school age from the poorest 60 per cent of households are three times more likely to be out of school as those from the wealthiest households. Their chances of attending secondary school are even slimmer, and older girls in general are more likely to be out of school. Because of financial constraints if a family has to choose between educating a son or a daughter, the son becomes the natural choice. Girl children are caught up in the daily struggles for fuel, fodder, water, etc. and to them education is beyond their reach. Apart from this, girls have to perform various household chores, like cooking, cleaning, taking care of siblings, etc. and in addition to this, girls in rural areas have to work in farm and take care of livestock. Boys do not contribute to household work to that extent of girls.

Inadequate School Facilities: Another barrier to education in India is the lack of adequate school facilities. According to a PROBE survey, 63 per cent of the schools had leaking roofs, 52 per cent had no playground, 58 per cent had no drinking water, 89 per cent had no functioning toilet, and 27 per cent had no blackboards. Only 2 per cent had all the facilities while 8 per cent had none at all (PROBE, 1999). This is the state of affairs of the school infrastructure all over the country. But with the commencement of the SSA, there has been a remarkable change in the infrastructure of the schools. However, a lot has to be done yet. Gender sensitivity of infrastructure of the schooling, particularly provision of toilets, water and better security, etc. requires attention.

Shortage of Female Teachers: Lack of female teachers is another potential barrier to girls' education. Girls are more likely to attend school and have higher academic achievement if they have female teachers. Hence, special attention has to be laid on recruiting more female teachers.

Gender Bias in Curriculum: There is portrayal of gender stereotyped roles of men and women in the curriculum in India, in spite of the repeated measure to avoid it in the text books. Men are the main characters in majority of the lessons and are portrayed as strong, intelligent and adventurous, whereas women are depicted as weak and helpless, and are often portrayed as people, involved in household chores. These depictions are strong barriers for improving women's position in society.

Vulnerability of Adolescent Girls: Adolescent girls become more vulnerable and they are denied the opportunity of education and are removed from formal schools, at the onset of puberty. Some of them are forced to enter into matrimony, and they become young mothers before they have the opportunity to realize their potential. It can be observed that the drop out of girl children is more in the category of 12 to 14 years age group. Apart from this, sexual harassment and violence continue to be a major factor, which prevents the parents from sending their daughters to schools. Deprived households find it difficult to transport their girls to school and back safely, especially when their secondary schools are far away from their homes.

All these social, personal and economic barriers are interrelated and one reinforces the other. If just literacy and schooling is offered to them, without addressing these barriers, it would only become a mechanical exercise and their every day struggle for survival will keep continuing. It requires a very active participation of the women in a self-driven and self-motivated strategy, to come out of these barriers.

EDUCATION AND DEVELOPMENT GOALS

Any concept of development cannot be regarded as development if attention is not paid to human and social dimensions. Amartya Sen (2002) rightly brings out that expansion of human capability is the central feature of development process. The goals of a developmental process can be easily attained, when human capability is expanded by way of education and gender equity.

The goals as mentioned in the Dakar Framework on Education For All include, (a) ensuring that by 2015 all children, particularly girls, children in difficult circumstances and those belonging to ethnic minorities, have access to and complete free and compulsory primary education of good quality; (b) achieving a 50% improvement in levels of adult literacy by 2015, especially for women, and equitable access to basic and continuing education for all adults; and (c) eliminating gender disparities in primary and secondary education by 2005, and achieving gender equality in education by 2015, with a focus on ensuring girls' full and equal access to and achievement in basic education of good quality (UNESCO, 2000). Similar targets to achieve universal primary education and promote gender equality and empowerment of women, is also highlighted in the MDGs.

Millennium Development Goals (MDGs)

The Millennium Development Goals (MDGs) has become the most widely accepted yardstick of development efforts. The MDGs are a set of time-bound targets related to key achievements in human development. During the United Nations Millennium Summit in 2000, about 147 heads of various States, gathered and adopted the MDGs, which are as follows:

1. Reduce extreme poverty and hunger by half relative to 1990
2. Achieve universal primary education.
3. Promote gender equality and empowerment of women.
4. Reduce child mortality by two-thirds relative to 1990

5. Improve maternal health, including reducing maternal mortality by three-quarters relative to 1990
6. Prevent the spread of HIV/AIDS, malaria, and other diseases
7. Ensure environmental sustainability
8. Develop a global partnership for development

As discussed earlier, equal access to education is the foundation to achieve all other development goals. Yet, we continue to be distant from the targeted goal posts. Recent statistics show that for every 100 boys out of school, there are still 117 girls in the same situation. Until equal numbers of girls and boys are in school, it will be impossible to build the knowledge necessary to eradicate poverty and hunger, combat disease and ensure environmental sustainability. And millions of children and women will continue to die needlessly, placing the rest of the development agenda at risk (www.unicef.org/mdg).

DEVELOPMENT GOALS OF INDIA

In line with the targets of MDGs, every country has developed its own developmental visions and plans. The developmental goals of India had its focus on the holistic development of human aspect in general and other issues that contribute to attainment of human development. In terms of education, the developmental goals of India, as mentioned in various documents viz. Government of India's Five Year Plan, Vision India 2020 by Planning Commission, National Policy on Education, etc. are as follows:

- To fulfil the educational aspirations of the people
- To eradicate illiteracy all together and to provide universal elementary education to all
- To focus on the vocational and technical education at secondary level
- To improve the quality and relevance in higher education
- To bring about equity in education by gender, caste and socio-economic groups and reduction in disparities of all kind in education.

The development goals of education in India, has remained the same since independence, with slight modification in the strategies and approaches. New approaches, new methods and new targets are emphasised in attaining the development goals. However, the efforts are grossly inadequate to meet the goals.

Need to Focus on Gender Parity in Development Agenda

As per the report of the World Bank (2001), Gender Inequality in education is the largest in South Asia, with women in South Asia averaging only about half as many years of education as men, and female enrolment rates at the secondary level only two-thirds of male rates.

For the vision of development to become a reality, focus has to be laid on the education of women, as this would help in addressing the various development agenda of poverty reduction, infant mortality, health and hygiene, child labour, income inequality, etc. Kerala's achievement in the promotion of education and human development stands a proof in this regard. Mass literacy of Kerala, political activism of the deprived sections of the society and

the favourable position of women in the society has played a crucial role in proceeding towards developmental goals. The following advantages serve as a reason to focus on gender equality in education:

- When women are empowered with the right to education, they naturally get hold of other social rights such as, right to health and decent work, which are mutually empowering. Thus education creates a positive impact on the income and health, family structure, etc. and helps the women in determining the opportunities and quality of life.
- The learning opportunities obtained through education would help a woman in shaping her identity, develop the capacity and capability in her and gives her the courage to take part in range of activities.
- Gender parity in education brings about a multiplier effect. Educated girls are likely to marry later and have fewer children, who in turn will be more likely to survive and be better nourished and educated. Educated girls are more productive at home and better paid in the workplace, and more able to participate in social, economic and political decision-making. Equality in education would further help in the reduction of child mortality, fertility, under-nutrition and thereby increase the education gains of the next generation.

Thus gender equality in education helps in achieving the other developmental goals, which are interrelated in one way or the other.

STRATEGIES TO MOVE TOWARDS DEVELOPMENT GOALS AND GENDER EQUITY

India accounts for nearly a sixth of the world's population. So any progress made by India in reaching the MDGs would definitely take larger part of the humanity closer to the goal. India has made some progress in reaching the goals, through various time-bound programmes and schemes. However, progress has been uneven and India seems to lag behind the targets. Though advances have been made in the spread of literacy, with the number of illiterates actually falling as per 2001 census, the gaps between the education of males and females remains a cause of concern. Even though there has been increase in the literacy rates in 2001, female literacy rate trails behind male literacy rates by 22 per cent. In order to go further along the path of human development, India has to resort to effective strategies and plans to move towards holistic development, as mentioned below:

- *Concentration on Resources:* A substantial part of the education budgets has to be rooted to the education of women. Additional resources should be mobilised to improve the schooling quality and internal efficiency, so that it caters to the needs of the girls. Active involvement of the community should be encouraged in financing and managing the non-formal educational institutions. In addition to this, a new partnership of Education should be evolved with multi-stakeholders, viz., Private players, Profit generating sectors, Non-Governmental Organizations (NGOs), Panchayati Raj Institutions (PRIs), etc. in meeting the resource constraints in support of gender-focused educational interventions. In short, cost-effective designs of

structures and methodologies of education that promotes gender disparity and bring about equity in education should be encouraged.

- *Focus on Inhibiting Factors:* Careful diagnosis of the local problems that inhibit the educational attainment of girls should be made. The categorization of nature of the inhibiting factors, viz. technical, administrative, socio-economic and political, etc. would help in addressing the particular factors. And also, care should also be taken in analysing the inhibiting factors that occur on both the demand side and supply side. Consideration of all such factors would help in coming up with new intervention programme to reach the target.
- *Alternative Delivery Systems:* The education system should try to come out of its rigid formal framework and adapt itself to flexible mode of operations. Part time formal or non formal education, seasonal learning centres for children of migrant labourers, voluntary schools by NGOs, post-primary open learning, camp approach for adolescent girls, etc. should be systematically promoted. Avenues to mainstream the elderly dropped out girls into formal channel should also be promoted (National Report on the Development of Education, 2004).
- *Quality Improvement:* Quality improvement has a significant impact not only on the immediate enrolment and retention of girl children, but also on the further education of girls and their development. There should be qualitative improvement in the content and process of education and focus should be laid on strengthening the institutional management processes. Teacher education should be reoriented and strengthened by way of pre-service and in-service training, and the notion of teachers about the education of girl child should be broadened. Appropriate infrastructure facilities that meet the requirements of girls should be provided in the education set up.

Equality among sexes has been established as a Fundamental Right under the Constitution of India. To bring it into reality, gender inclusive and gender sensitive, circular strategies should be developed and implemented. Free from gender bias, boys and girls should be allowed to grow up in a caring and sharing mode, as equals and not as adversaries.

UPGRADATION OF SKILLS

Skills and knowledge are the driving forces of economic growth and social development. People with higher and better levels of skills are able to handle the challenges of the world, more effectively. Education is thus said to have attained its goal, only if it can empower the people with such relevant survival skills. Especially women should be given adequate training and their skills should be upgraded as part of their education programme. The essence of education is said to have reached women, only if they are able to negotiate to the world, with their strength of adequate skills and knowledge imparted by education. For the holistic development of a person, both academic and vocational streams should be incorporated into the education system.

Skill upgradation has been receiving its impetus in India in recent years, which is evident from the Eleventh Five Year Plan (2007-2010), in which key priority has been given to skill development. Initiatives such as establishing thirty new Central universities, five new Indian

Institutes of Science Education and Research (IISERs), eight Indian Institutes of Technology (IITs), seven Indian Institutes of Management (IIMs), and twenty Indian Institutes of Information Technology (IIITs) are aimed at meeting the challenges of skills development. Further the Eleventh Plan has proposed to initiate vocational education at secondary level (Class IX to X), and perhaps begin even earlier at upper primary levels (Class VI to VIII).

The 61st Round of the National Sample Survey (NSS), states that among persons between 15 to 19 years of age, only about 2 per cent is reported to have received formal vocational training and another 8 per cent are reported to have received non formal vocational training. About 90 per cent of the youth enter the world of work without upgradation of skills. Thus, the basic problem with the skills development system in India is that the system is non-responsive to the needs of the society, and often there is mismatch between the skills required and the skills provided. And moreover, only few training courses with long duration are offered in India. In India, skill acquisition takes place through two basic structural streams: a small formal one and a large informal one. The formal structure includes: (i) Higher technical education imparted through professional colleges; (ii) Vocational education in schools at the postsecondary stage; (iii) Technical training in specialized institutions; and (iv) Apprenticeship training. In China, on the other hand, there exist about 4,000 short-duration modular courses which provide skills more closely tailored to employment requirements.

SKILLS DEVELOPMENT MISSION STRATEGIES IN INDIA

The government has adopted various strategies to promote skill development and the chief among them is the creation of the National Skill Development Policy and the Skills Development Mission – which has since led to the creation of three institutions, the PM's Skills Development Council, the Skills Development Board, and the Skills Development Corporation. The strategies adopted are as follows:

- Focus laid on enlarging the coverage of the skills spectrum from the existing level. Skills Development programmes are scheduled to be delivered in modules of six to twelve weeks, with an end of module examination/certification system.
- All Vocational Education (VE) schools are encouraged to engage in partnerships with employers for providing faculty/trainers, internships, advice on curriculum setting, and for skill testing and certification.
- Emphasis is being made on promotion of soft skills like English language skills, quantitative skills, computer literacy, spreadsheet skills, word processing, computer graphics, presentation skills, and behavioural and interpersonal skills.

SKILL UPGRADATION PROGRAMMES FOR WOMEN

The measures taken to upgrade the skills of women, should move beyond the focus of employment and include elements of empowerment and building self confidence. The skill development programme, should enable women to acquire knowledge, skills and education relevant to the requirements of the world. The following are some of the programmes offered to women in India to upgrade their skills:

Jan Shikshan Santhan (JSS): The Scheme of JSS is a multifaceted adult education

programme aimed at improving the vocational skill and quality of life of the beneficiaries. The objective of JSS is educational, vocational and occupational development of the socio-economically backward and educationally disadvantaged groups of urban/rural population particularly neo-literates, semi-literates, SCs, STs, women and girls, slum dwellers, migrant workers, etc. Jan Shikshan Sansthan runs a number of vocational programmes with varying duration of different skills. More than 250 types of courses and activities are offered by these institutions. The trades/courses for which training is imparted include cutting, tailoring & dress making; knitting and embroidery; beauty culture and health care; handicrafts; art, drawing and painting; repair of electrical software, etc.

Support to Training and Employment Programme (STEP): STEP for women was launched as a Central Sector Scheme in 1987. It has made a significant impact on women in traditional sectors by upgrading skills and providing employment on project basis by mobilizing them into viable groups, arranging for marketing linkages, support services and access to credit. The Scheme covers traditional sectors of employment such as agriculture, animal husbandry, dairying, fisheries, handlooms, handicrafts, khadi and village industries and sericulture. The scheme is being implemented through Public Sector Organisations, State Corporations, District Rural Development Agencies (DRDAs), Cooperatives, Federations and registered Voluntary Organisations which have been in existence for a minimum period of three years.

Kishori Shakti Yojana (KSY): KSY is being implemented using the infrastructure of Integrated Child Development Scheme (ICDS). This scheme caters to the needs of adolescent girls in the age group of 11 to 18 years and addresses their needs of self development, nutrition and health status, literacy and numeric skills, vocational skills, etc.

Credit Support of RMK: The National Credit Fund for Women, known as the Rashtriya Mahila Kosh (RMK) was set up in 1993 to meet the credit needs of the poor and asset-less women in the informal sector. Recent initiative of RMK is provision of financial assistance to Government Organisations, NGOs, Research Institutions etc. that are involved in the task of providing capacity building, vocational and skill development programmes to women. Apart from this, RMK offers financial support to short term skill development courses like jewellery designing, tailoring, training in dairy management etc. that are aimed at enhancing the skills of women.

Government organizations like Central Social Welfare Board, National Institute of Public Cooperation and Child Development (NIPCCD), etc. supports the programmes of voluntary organisations and give training to women and adolescent girls to improve home based and vocational skills. Many NGOs have mushroomed in number to provide skill development programmes to women. Apart from this, many other efforts are being taken to empower women by way of skill upgradation programmes.

CONCLUSION

The aim of education is not limited to bringing the girls to formal schools and keeping them there. The goal of education in a democracy is to make all children realise their true potential

and take active participation in the development of our country as responsible citizens. All initiatives of the government and other actors, by way of elementary, secondary and higher education, and other non formal ways of education, should move forward and promote equality. In addition to this, availability of good quality vocational and life skill educational opportunities, in line with gender concerns can generate the necessary momentum and contribute to attaining the developmental goals. Investment in women's education at one time has a multiplier effect, yielding additional benefits in the future. In summary, education is a powerful tool for promoting gender equity, which in turn would help in reducing poverty, unemployment and inequality, improving health and nutrition, thereby promoting human development.

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UNIT: 3 ENHANCING ECONOMIC RESOURCES AND SHG MOVEMENT

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3.1 INTRODUCTION

The first and perhaps the most critical of the Millennium Development Goals (MDG's) are to make a pivotal difference in reducing the extreme poverty and hunger by half within 2015.

Around the globe, attempts are made to promote various approaches to reduce human poverty by emphasizing the importance of social inclusion and equity, human rights and women's empowerment. In this unit we shall look into the aspects of how women empowerment has contributed to poverty alleviation by enhancing their economic resources and also through SHG movement in India.

3.2 OBJECTIVES

After studying this Unit, you should be able to:

- Define women empowerment;
- Explain the importance of women's access to economic resources;
- Analyze the strategies of women's empowerment; and
- Evaluate the impact created by SHGs in enhancing women's economic resources.

3.3 WOMEN EMPOWERMENT

Naila Kabeer has defined empowerment as the processes by which women take control and ownership of their lives through expansion of their choices. It is the process of acquiring the ability to make strategic life choices in a context where this ability has previously been denied. The core elements of empowerment have been defined as agency (the ability to define one's goals and act upon them), awareness of gendered power structures, self-esteem and self-confidence. Empowerment can take place at a hierarchy of different levels – individual, household, community and societal – and is facilitated by providing encouraging factors (e.g., exposure to new activities, which can build capacities) and removing inhibiting factors (e.g., lack of resources and skills).

3.4 WOMEN'S ACCESS TO ECONOMIC RESOURCES

To start with, let us look into the household scenario. The households constitute multiple actors with diverse preferences and interests and differential capability to pursue and realize those interests. Within these diversities, decision-making by individuals both men and women are inevitable in the various domains of economic activities. Agarwal (1996) put forward a bargaining theory approach characterizing household decision making as some form of “bargaining”. Agarwal pointed out that a rural person’s bargaining strength within the family (given the exchange entitlement mapping) depends on ownership of and control over assets, access to employment and other income earning means, access to communal resources such as village commons and forests, access to traditional social support systems such as of patronage, kinship, caste groupings etc., support from NGO’s, support from the state, social perceptions about needs, contributions and other determinants of deservedness and social norms. Thus economic empowerment of a person depends on the bargaining strength, mainly on the ownership of economic resources. It can be in the form of ownership and control of property (land, house), bank accounts, shares, jewellery, microenterprises etc. In spite of their participation and contribution in various spheres of life, a myriad of mechanisms work towards snatching away the rights women have over land, property and other economic resources at the individual, household and community level. The below given chart details on the obstructions.

Table No:3.1 Gendered Obstacles in the Access to Economic Resources

	Individual	Household	Wider community/ national context
Financial	women lack access to banks/financial services in own right	men's control over cash income men's expenditure patterns	perception of men as controllers of money/loans
Economic	women undertake activities which produce low returns women have a heavy domestic work load	gender division of labour unequal access and control of land, labour and inputs unequal control of joint household produce and income stream from this	women underpaid for equal work women locked in low paid jobs stereotypes of appropriate roles for women in the economy women lack access to markets for

			inputs and outputs if mobility constrained due to social norms
Social/ cultural	women not literate or educated; girls education not prioritised	limited role for women in household decision making polygamy results in conflict/competition and discrimination between wives violence towards women	banks and financial institutions do not view women as a potential market women's mobility constrained by social norms
Political/ Legal	women lack confidence to claim political/ legal rights	women lack legal rights to jointly owned household assets	women's legal rights to household assets not defined in law or useful for collateral women lack

			political positions to establish appropriate laws
			women lack legal rights to land both traditional and formal

<http://www.gdrc.org/icm/wind/gendersjonson.html>

3.5 STRATEGIES FOR WOMEN EMPOWERMENT

With the above brief description of the obstacles to the economic empowerment of women it is necessary to understand what strategies can be used effectively to empower women so as to enhance the access to economic resources.

Experience has shown that promotion of enterprise creation and income generating activities among women would transform them from 'being alive' to 'living with dignity'. Development of women's groups is thus a strategy adopted to expand women's access to economic inputs. UNDP (2001) has highlighted two vital processes for empowerment of women in this context. First is social mobilization and collective agency (as poor women often lack the basic capabilities and self-confidence to counter and challenge existing disparities and barriers against them). Often, change agents are needed to catalyse social

mobilization consciously. Second, the process of social mobilization needs to be accompanied and complemented by economic security. As long as the disadvantaged suffer from economic deprivation and livelihood insecurity, they will not be in a position to mobilize. Thus the concept of Self help groups evolve through a process of social mobilization wherein the poor are organized and their capacities are built up to tackle various issues that are critical for mitigating poverty.

3.5.1 What are Self Help Groups?

A Self-Help Group (SHG) is a registered or unregistered group of micro entrepreneurs comprising of 10 to 20 local women. They have homogenous social and economic backgrounds and have poor risk-taking ability, no collateral to offer and have limited earning opportunities. They come together to save regular small sums of money and mutually agree to contribute to a common fund to meet their emergency needs on the basis of mutual help. The group members use collective wisdom and peer pressure to ensure proper end-use of credit and timely repayment. This system eliminates the need for collateral and is closely related to solidarity lending.

Thus the characteristics of an SHG are:

- **Homogeneity:** Homogeneity refers to sharing similarities i.e. similarity of gender and caste. In most cases, it was homogeneity of gender; at times a particular section, handicapped, come around to form group; at others women of particular caste form their groups and so on.
- **Regular saving (Thrift):** The second most characteristic of the group is regular saving by the group members and setting a set of guidelines to regulate these savings. These rules include rules about entry and exit policy. For entry, the person should be above 18; should be usually from an economically backward class (but this is not mandatory).

- **Bank Linkage (loans):** The third most important characteristic is the linkage with lending institutions. Unlike the formal banking mechanism, banks do not ask for collateral while granting loan to SHG.
- **Regular meeting:** The rules and regulations of SHGs vary according to the preferences of the members and those facilitating their formation. A common characteristic of the groups is that they meet regularly (typically once per week or once per fortnight) to collect the savings from members, decide to which member to give a loan, discuss joint activities (such as training, running of a communal business, etc.), and to mitigate any conflicts that might arise. Most SHGs have an elected chairperson, a deputy, a treasurer, and sometimes other office holders.

The SHGs have also federated into larger organizations. About 15 to 50 SHGs make up a Cluster / VO with either one or two representatives from each SHG. Depending on geography, several clusters or VOs come together to form an apex body or an SHG Federation. At the cluster and federation level, there are inter-group borrowings, exchange of ideas, sharing of costs and discussion of common interests. There are typically various subcommittees that deal with a variety of issues including loan collections, accounting and social issues.

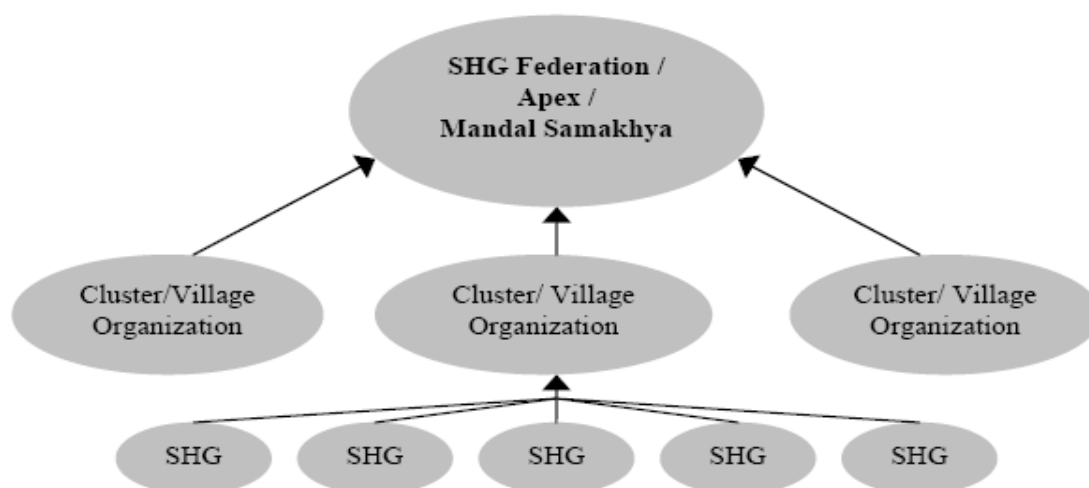


Fig: 3.1 SHG Federation

SHG Federations are formal institutions while the SHGs are informal. Many of these SHG federations are registered as societies, mutual benefit trusts and mutually aided cooperative societies. SHG Federations resulted in several key benefits including:

- Stronger political and advocacy capabilities
- Sharing of knowledge and experiences
- Economies of scale
- Access to greater capital

Through organizing informal self-help groups (SHGs), rural women in India are provided credit and extension support for various production-oriented income generating activities. These activities usually include garment making, embroidery, food processing, bee keeping, basketry, gem cutting, weaving, and knitting. SHGs are self-governed, with decisions about production and marketing taken collectively, although the group leader is responsible for identifying potential marketing centres and consumers. These groups represent a new culture in rural development, breaking with traditional bureaucracy and top-down management. Informal groups empower rural women to manage rural industries and make decisions

collectively for their common economic interests. It also serves to empower women, and provide a basis for the provision of credit and other support for various production and income-generation activities. By organizing themselves, the SHG's access knowledge by generation of capital through their own savings and build their own social capital to improve their livelihoods and actively participate in all the human development interventions. In the long run, the SHG's are expected to evolve into self reliant and self sustainable community owned institutions to effectively bring about perceptible change in the living conditions of the poor on a large scale.

3.5.2 Origin of SHG

No definitive date has been determined for the actual conception and propagation of SHGs. The practice of small groups of rural and urban people banding together to form a savings and credit organization is well established in India. In the early stages, NGOs played a pivotal role in innovating the SHG model and in implementing the model to develop the process fully. In the 1980s, policy makers took notice and worked with development organizations and bankers to discuss the possibility of promoting these savings and credit groups. Their efforts and the simplicity of SHGs helped to spread the movement across the country. State governments established revolving loan funds which were used to fund SHGs.

By the 1990s, SHGs were viewed by state governments and NGOs to be more than just a financial intermediation but as a common interest group, working on other concerns as well.

3.5.3 Beginnings of Microfinance and SHG's in India

From the early 1970s, women's movements in a number of countries identified credit as a major constraint on women's ability to earn an income. The acute need for credit, both for consumption and production formed the declining line between survival and succumbing to poverty among the poor. Thus success of SHGs as a development tool depends on the availability of Micro Finance.

Traditional banking sector cannot reach millions of poor for whom small loans could make huge differences. Most of the poor lack education and they do not possess any asset to be used as collateral. As a result, the poor had access to loans only through local money-lenders at exorbitantly high interest rates. Micro-credit, or more broadly micro-finance, is thus a proven anti-poverty strategy that provides tiny loans, to very poor people, usually women, for the purpose of allowing them to earn additional income by investing in the establishment or expansion of "micro-businesses" such as raising livestock, food processing, tailoring, and hundreds of other enterprises.

In 1976, Prof. Mohammed Yunus of Bangladesh started women's groups in Bangladesh and developed thrift and savings among the poorest. Now it has developed into a bank named Bangladesh Grameen Bank (BGB). Its report in February 1998 states that the bank has 1138 branches and covers 39572 villages. It has 2367503 members of which only 124571 are men. The bank has disbursed a cumulative amount of US \$ 2714.61 Million whereas the savings of the members has reached US \$ 202.73 Million. With the success of BGB and similar organisations elsewhere, the concept of Micro credit has gained momentum in India. Based on this success many Non-Governmental Organisations (NGOs) in our country are involved in organising SHGs and they serve as an agent between the bank and the poor.

First official interest in informal group lending in India took shape during 1986-87 on the initiative of the National Bank for Agriculture and Rural Development (NABARD). As a part of this, NABARD initiated certain research projects on Self-Help Groups (SHGs) as a channel for delivery of microfinance in the late 1980s. Amongst these was the Mysore Resettlement and Development Agency (MYRADA) sponsored action research project funded by NABARD in 1986-87. In 1988-89, in collaboration with some of the member institutions of the Asia-Pacific Rural and Agricultural Credit Association (APRACA), NABARD undertook a survey of 43 NGOs in 11 states in India, to study the functioning of microfinance SHGs and their collaboration possibilities with the formal banking system. Both these research projects threw up encouraging possibilities and NABARD initiated a pilot project called the SHG linkage project. But by then microfinancing by 'non-formal' financial organisations had already started. Self Employed Women's Association (SEWA) owned by women of petty trade groups in the unorganised sector was established on cooperative principle in 1974 in Gujarat.

The Government later entered this arena through Rashtriya Mahila Kosh, Indira Mahila Yojana, STEP and through NABARD. Of late the Rural Women's Development and Empowerment Project known as 'Swashakti' has reached a take off stage in nine States by involving NGOs fully for its delivery of various components of the Project leading to holistic empowerment of women, by making them stakeholders along with the State Government Departments, Banks and beneficiaries. The Micro-Credit Rating International Ltd. (M-CRIL) in a study found that micro-finance had started to shift from being almost exclusively donor funded to being significantly finance through debts. Loan funds were sourced increasingly from apex level NGOs and developmental banks like NABARD and SIDBI, cooperative banks such as SEWA and even commercial banks. The Reserve Bank for example has been actively intervening to ensure that development banks and commercial banks play an active

role in financing the SHGs and small micro-enterprises without demanding collateral and without putting the women's group through banking loans and such other bureaucratic red-tapes.

3.5.4 Government Programmes for the Promotion of SHG's

The Government promoted SHGs through various programmes in various parts of India to strengthen SHG movement.

- a. **Swaranjanthi Gram Swarozgar Yojana (SGSY):** It is a modified version of IRDP with a focus on group approach. Cost of group formation and development is met from SGSY funds amounting to Rs.10,000 per group over a period of 3- 4 years. Grading of groups is done once in six months to ascertain their status of performance and corrective capacity building is undertaken. Assistance for economic activities is given through bank loan-cum scheme subsidy to individuals in groups as well as to groups.
- b. **Anganwadi groups:** They are formed by the Department of Women and Welfare at the habitation level for implementing health, nutrition, and literacy programmes for women. Micro finance is extended to the members for taking up income generating activities as individual or as group enterprises.
- c. **Joint forest management groups:** Village communities in notified forest areas are formed into Vana Samrakshana Samithis (VSS) to conserve forest wealth. Social mobilisation through the SHG route is being achieved under this programme. Village communities are exhorted to take up alternative income generating activities.
- d. **Watershed management groups:** Farmers in the watershed areas are formed into groups for implementing improved techniques of watershed development with the intervention of a facilitating agency, normally an NGO. While on-farm development activities are funded through grant support, these groups are also encouraged to take up microfinance, with thrift as an entry point activity.

e. Rashtriya Mahila Kosh groups (RMK groups): These are groups formed by NGOs and funded by RMK, a fund set up by the Government of India for associating women to undertake income-generating activities. Credit is extended to individual women in the group mode.

f. SWA-SHAKTI PROJECT (Assisted by IFAD & World Bank): This is a rural women's development and empowerment project encompassing six important states of Bihar, Gujarat, Haryana, Madhya Pradesh, and Uttar Pradesh with a central project support unit in the Department of Women & Child Development of the Government of India to facilitate the implementation.

g. Kudumbashree Project: The project is launched by the Government of Kerala with the active support of the Government of India and NABARD for wiping out absolute poverty from the state within a period of 10 years. This project aims at combining the self help group approach with demand led convergence of available services and resources to tackle the multiple dimension and manifestation of poverty holistically. The project is implemented through Community based organisations.

h. District Poverty Initiatives project (VELUGU): This project is being implemented in Andhra Pradesh with the aid of World Bank. The project aims to organise the poorest of the poor in selected districts through convergence of resources. The project has components of organization capacity building, linkages, and capital support. The project envisages "common interest groups" to focus on accelerated progress in poverty alleviation. CIG members, mostly drawn from existing groups, are motivated to take up economic activities and community welfare programmes through the provision of revolving fund (Rs.20, 000/-) called common investment fund.

i. SJSRY (Swarna Jayanthi Shahari Rozgar Yojana): SJSRY is an anti-poverty programme launched by the Government of India for eradicating absolute poverty from urban

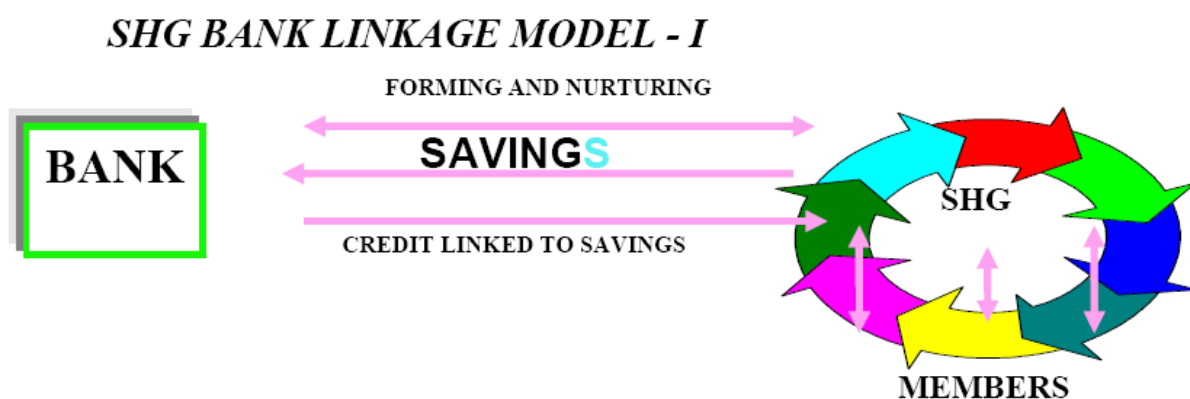
areas. The community development structure provides the channel for the delivery system of the scheme. The scheme has two sub components – Urban Self Employment Programme (USEP) and Development of Women and Children in Urban Area (DWCUA). DWCUA helps urban poor women in setting up gainful employment through group activity.

3.5.5 SHG-Bank Linkage Program in India

Microfinance programs range from small scale self-help groups to large poverty-targeted banks. The SHG Banking Linkage Programme in India since its beginning has been predominant in certain states, showing spatial preferences especially for the southern region – Andhra Pradesh, Tamil Nadu, Kerala and Karnataka. These states accounted for 57 % of the SHG credits linked during the financial year 2005-2006.

In India there are three types of SHG models.

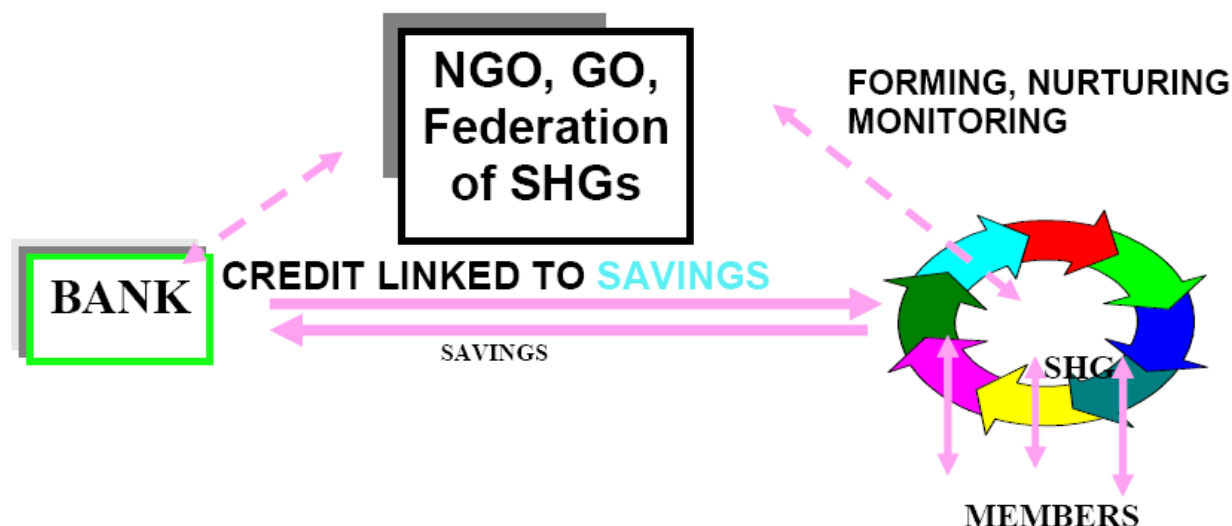
- In the first model the bank itself acts as a self-help group promoting institution (SHPI). Under this model, SHG linkages are facilitated through NABARD's policy of converting regional rural banks (RRBs) into self-help promoting institutions (SHPIs).



- Under the second model, banks opened saving accounts and then provided credit directly to the SHGs, while NGOs acted as facilitators. This approach has been widely accepted

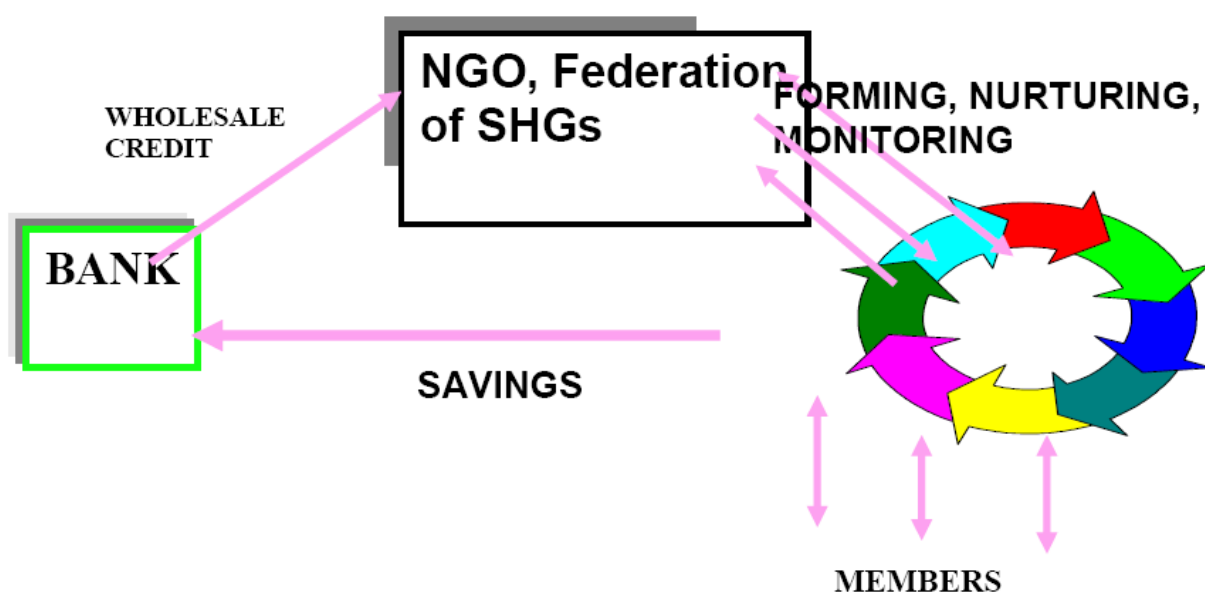
by the practitioners partly because of the large scale participation of state government through development agencies like the District Rural Development Agency (DRDA), District Women Development Agency (DWDA), and some of the centrally sponsored social sector missions, and also because of special initiatives of NABARD.

SHG BANK LINKAGE MODEL - II



- Under the third model the NGOs act both as facilitators and microfinance intermediaries. First they promote groups, nurture them, and train them, and then they approach banks for bulk loans for lending to the SHGs. Under this model, NGOs formed SHG federations and then facilitated them to assume the role of MFIs. This model is expected to gain wider recognition with smaller banks venturing into large scale financing of SHGs.

SHG BANK LINKAGE MODEL - III



In 1992-93, only 255 SHGs were credit-linked but it grew rapidly over the years reaching 1,079,091 SHGs in 2003-04. With over 16.7 million poor households accessing banking services including microcredit through over one million SHGs, the SHG-bank linkage programme of NABARD is perhaps the largest and the fastest growing microcredit programme of the world in terms of its outreach. To day, over 3,024 non-Governmental organisations (NGOs) and 35,294 branches of 560 banks are providing microcredit making it the most cost effective microcredit initiative. NABARD is called the banker's bank. It does not provide microcredit to the beneficiaries directly. It channels microcredit through banks which first provide money to the SHGs and later claim it as 'refinance' from NABARD. The banks receive 'refinance' at a relatively low interest rate and offer it at a slightly higher rate to the SHGs, as stipulated by NABARD. The differential interest rate enables the MFIs to cover the transaction cost and to make a moderate profit as well. According to the status report of NABARD (2008-09), the average savings per SHG with all banks had increased from Rs 7,556 as on 31 March 2008 to Rs. 9,060 as on 31 March 2009. It varied from as high

of Rs.12,218 per SHG with RRBs to as low of Rs. 7,812 per SHG with Commercial Banks. As on 31 March 2009, the share of women SHGs in the total SHGs with saving bank accounts was 79.46 % as compared to the last year's share of 79.56%.

During the year 2008-09, the banks financed 16,09,586 SHGs. Out of the total loans disbursed during 2008-09, SHGs financed under SGSY were 2,64,653 (24.6%) with bank loan of Rs. 2015.22 crore (28.2%). During 2008-09, average bank loan disbursed per SHG was Rs.76,128 as against Rs.72,060 during 2007- 08. The average loan per SHG ranged from as high of Rs. 80,237 per SHG by Commercial Banks to as low of Rs.50,117 per SHG by Cooperative Banks. As on 31 March 2009, total number of 42,24,338 SHGs were having outstanding bank loans of Rs. 22,679.85 crore as against 36,25,941 SHGs with bank loans of Rs. 16999.90 crore.

3.5.6 Micro Credit: Need and Importance

Women's access to credit was prioritized as an international agenda in the Fourth World Conference on Women in Beijing (1995). Since then, the number of women receiving microfinance has increased rapidly. Celebrating International Year of Micro credit (2005) attempts were made to promote the role of microfinance in achieving the Millennium Development Goals.

Major advances in women's livelihood condition have come about through the institution of micro finance and through women's participation in the local markets. A combination of women's increased economic activity and control over income results from access to micro-finance with improved women's skills, mobility, and access to knowledge and support networks. The access to networks and markets giving wider experience of the world outside the home, access to information and possibilities for development of other social and political roles, enhancing perceptions of women's contribution to household income and family

welfare. Status within the community is also enhanced. These changes are reinforced by group formation, leading to wider movements for social and political change. Micro-credit or micro-finance for the poor women has thus received extensive recognition as a strategy for poverty reduction and for economic empowerment .

The system of group guarantee combined with individual responsibility enable credit to be extended to hundreds of millions of poor, asset less women. Regular savings provide a fund to fallback upon in need for the poor women and promote capital accumulation with the poor women as well as their households. Repayment of loans in cash form necessarily requires that loan should be invested in some form of cash earning production.

A typical rural women's self-help group is a good example of capacity building for prospective entrepreneurs. Its aims include enabling members with no educational or industrial or entrepreneurial background to become self-dependent and self-reliant by developing and enhancing the decision-making capacity of members and instilling in them the strength and confidence for solving their problems. They provide poor people a forum where they can learn about collectively mobilising and managing money and matters. Some of the government schemes aimed at capacity building of women for entrepreneurship include the 'Stree Shakti' programme in the dairy cooperative sector in M.P., training-cum-employment programme for women called Swa-Shakti and Rashtriya Mahila Kosh Project supported by the World Bank and International Fund for Agricultural Development (IFAD).

With the exceptions of few specific communities and areas, market was a public arena not easily accessible for most women. Women sold minor items such as eggs and vegetables either at their door steps or through children taking their products to the market. But as they started producing for the market, their economic role links them to the market, whereby

production became more commercialized. In Laos, women who wove skirts for their own use and for gifts, began to produce for the market by becoming more agile in learning new and even innovative patterns. Similarly, Bangladeshi women who raised poultry for household consumption started raising it for sale.

As per the Micro Credit Summit Campaign Report (2007), global outreach of micro credit proves that of the 92.9 million poorest clients reached at the end of 2006, 85.2 per cent or 79.1 million are women. The growth in the number of very poor women beneficiaries reached has gone from 10.3 million at the end of 1999 to 79.1 million at the end of 2006. This is a 668 per cent increase in the number of poorest women reached from December 31, 1999 to December 31, 2006.

3.5.7 Impact of SHG-Bank Linkage Programme (SBLP)

NABARD (2008-09) reports that the SHG bank linkage programme has brought about significant changes at the household level as compared to pre-SHG periods.

- The net household income between pre-SHG and post-SHG registered a significant growth per year at 6.1 per cent.
- The annual growth rate in per household consumption expenditure on food and non-food items recorded 5.1 per cent and 5.4 percent, respectively.
- Per household annual expenditure on education and health recorded 5.6 per cent and 5.5 per cent growth, respectively.
- Net increase in the value of consumer durable assets per household was Rs. 4,329 between pre-SHG and post-SHG periods and the annual growth of assets recorded a high growth between the two periods at 9.9 per cent.
- The average loan amount per household grew at an annual rate of 20.5 per cent between the pre-SHG and the post-SHG periods.

- About 93 per cent of households reported that loans had been taken in the post-SHG situation as compared to that of 46.5 per cent during pre-SHG.
- On the issue of repayment of loan by SHG members, the findings showed that 96.4 per cent of households had reported regularity in repayments of loans.
- The share of households living below the poverty line reduced from 58.3 per cent in the pre-SHG period to 33 per cent in the post-SHG situation. The average annual poverty reduction rate was 10 per cent.
- About 92 per cent of households reported that the social empowerment of women had increased after joining membership in SHGs over a period of time.
- More than 60 per cent of the households indicated that there had been an increase in the ownership of productive assets in post-SHG situation as compared pre-SHG situation.
- The findings showed that 22.5 per cent of women SHG members in the households had taken decision in the post-SHG period as compared to 9.1 per cent in the pre-SHG period with respect to children's education.

3.5.8 Successful SHG's – Good Practices

Both for SHGs and SHG federations there is a need to aspire to attain standards following the best practices. As the SHG federations are emerging as community owned microfinance institutions, there is a need for significant investment in providing institution building support. There are many successful women forums and organizations that are trying to bring the rural women together for developmental works. Self Help Groups (SHG's) in certain countries were also able to purchase land for themselves as a group and also lease their lands for community forestry (as in Nepal) and acquire user rights for fishing ponds (as in Bangladesh) collectively for the sustenance of their livelihood. An analysis of micro credit programmes disclose that the Anand Milk Union Limited (AMUL) in India, a dairy

cooperative of women who own cows and produce milk and milk based products on profit also is an interesting example whereby poor own and operate enterprise and add value to their products.

The growing significance of informal work, and the innumerable problems of informal workers, has led to the emergence of their organizations in the last few decades. We shall have a look into some of the successful SHG's which are can be considered for good practices.

The ***Pambansang Tagapag-ugnay ng mga Manggagagwa sa Bahay (PATAMBA)***, which means the National Network of Home Workers formed in the Philippines is a people's organization led by grassroots women who have sought to empower themselves. In addition to home workers, it includes vendors, small transport operators, construction workers, and young workers. It also comprises the sub-contracted workers engaged in the making of garments, handicrafts, bags, Christmas balls, fashion accessories and embroidered products. The self-employed members are involved in the production of livestock, agri-based products, slippers, food, woodcraft, and woven products. Their main strategies include participation in governance and institution-building through organizing, coalition-building, representation in national, local and international bodies, and institutionalizing programmes and projects for the informal sector; providing skills training and capability-building, training on gender awareness, health and reproductive rights, computer literacy and connectivity; socio-economic assistance as exemplified by its credit facility programme and marketing of home-based products through a showroom and participation in trade fairs and *bazaars*. (Ofreneo,2008).

Home Net Thailand also is reaching out to groups of informal workers comprised of own-account workers or home producers who are mainly involved with home products,

handicrafts, food processing, herbal products, etc; sub-contracted workers involved in the production of garments, artificial flowers, jewellery, leather and other products; and agricultural labour, especially contracted farmers. The strategies employed by HomeNet Thailand include strengthening home workers' capacities in production and management through skills training and other development activities; promotion of the home workers' organization by coordinating and maintaining a good network and organizational system; promotion of labour standards and social protection among home workers and home producers by conducting campaigns for home workers' welfare in the areas of occupational health and safety as well as wages and social security, and exercising influence over government policies in relation to the legal and social protection of home workers (Ofreneo, 2008).

The **Self-Employed Women's Association (SEWA)** in India, a typical example of organization formed for Home Based Workers in Asia, has been recognized by the largest conglomeration of international confederations of trade unions (ITUC) with its multi-pronged approach to women's empowerment through mass mobilization and negotiation along industry lines (particularly in the case of the bidi workers), formation of production and service cooperatives, establishment of a bank where even illiterate women can borrow, provision of insurance and other social protection schemes, engagement in trade facilitation, international advocacy and networking. The insurance scheme provided by SEWA covers mediclaim, death, loss of property and loss of tools of livelihood for 100000 poor self employed women working in the informal sector of rural economy. The scheme was established by SEWA as an extension of risk coverage for the borrowers of micro credit from the SEWA Bank and to address the demand for protection of work and their family. By strengthening the Home Based Workers in the informal sector, they realize their economic, political, and social rights; the improvement of their working and living conditions; the

enjoyment of income and employment security, including social protection; and participation in governance related to homeworkers' and informal workers' concerns (Ofreneo, 2008).

Shri Mahila Griha Udyog Lijjat Papad, or Lijjat, 'is an organization that has acted as a catalyst in empowering poor urban women across India during the last four decades. Starting as a small group of seven women in 1959, today Lijjat has more than 40,000 members in 62 branches across 17 Indian states. Only women can become members of Lijjat, and all of its members, addressed as "sisters," own the organization. Lijjat's main product is a thin, round, savory snack called *papad*, and papad rolling is the major activity of the "member sisters." Remuneration is the same for everyone, and profits and losses are shared equally among the member sisters, so there is no possibility of concentration of assets and wealth.

Mahila Milan, a federation of collectives of women pavement dwellers in Bombay, with the assistance of SPARC (Society for Promotion of Area Resource Centres) formed a cooperative, Milan Nagar, to seek an alternative land site for their housing; opening bank accounts and beginning to save money for new homes; providing each family with essential food and clothing; dealing with crisis, for example providing emergency loans or helping with police-related problems.

3.5.9 Effectiveness of Self Help Groups

The working group (RBI, 1996) has commented thus on the progress of SHGs in India as follows.

- SHGs helped to generate and collect small thrift amounts from a cross section of people hitherto considered incapable of saving. The essential difference between thrift and savings was that while thrift was generated out of deferred consumption, the savings were generated out of surplus.
- SHGs have facilitated the rural poor in fulfilling their credit requirements, both for emergent consumption needs as well as for small production requirements.

- SHGs have been able to meet successfully the credit requirements of the rural poor as per their choice, unlike in the case of borrowing under other programs of formal credit institutions.
- The high recovery rates of the SHGs are in sharp contrast to the poor recovery performance of banks in respect of various activities under rural credit. Since credit/finance was seen as management of the participants' own funds and enterprises, a feeling of ownership and responsibility was generated.
- The entire cycle of assessing need, disbursement, recovery, monitoring, and supervision shifted closer to the scene of action under SHGs, and therefore the transaction cost of the loans was relatively less.

3.6 SUMMING UP

In the situations of entrenched poverty, formation of SHG's and microenterprise offers individuals a means to support themselves and their families. The state and non state actors can support women micro entrepreneurs to earn a sustainable livelihood and accumulate assets from their entrepreneurial activities by integrating themselves into smaller, locally based communities and thereby into wider networks that will enhance their opportunities. However, though many establish a micro enterprise only few succeed in generating a living. Micro finance is a way ahead for an SHG micro enterprise to thrive and accumulate assets, whether these businesses can also provide sustainable livelihoods to women depended on their involvements in the associations and networks outside the community and their familial responsibilities. Evidences from countries stress mainly on financial aspect that there is a need to rethink current 'best practice' to ensure that women have equal access to all types of financial services. There is also a need for innovation to ensure that access translates into a significant and sustainable contribution to women's empowerment. Different women have

very different needs, even though they are often subject to similar forms of discrimination and disadvantage. Some are extremely successful businesswomen, others are labourers struggling to raise a family on their own but still capable with support to improve their situation with appropriate savings and credit. Hence the concept that 'one-size fits all' needs revision.

3.7 GLOSSARY

Collateral: In lending agreements, collateral is a borrower's pledge of specific property to a lender, to secure repayment of a loan. The collateral serves as protection for a lender against a borrower's default - that is, any borrower failing to pay the principal and interest under the terms of a loan obligation. If a borrower does default on a loan (due to insolvency or other event), that borrower forfeits (gives up) the property pledged as collateral - and the lender then becomes the owner of the collateral.

APRACA: APRACA stands for the Asia-Pacific Rural and Agricultural Credit Association. The establishment of a Regional Association that promotes cooperation and facilitates mutual exchange of information and expertise in the field of rural finance was first proposed at a regional seminar on Agricultural Credit for Small Farmers in Asia in October 1974. Subsequently, rural finance and agricultural credit institutions in the region formally launched APRACA during its first General Assembly Meeting in New Delhi, India on October 10 - 14, 1977, held in conjunction with the Third Asian Conference on Agricultural Credit and Cooperatives. Its first Constitution and By-laws were also adopted during the meeting.

3.8 ANSWERS TO CHECK YOUR PROGRESS EXERCISES

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UNIT 4: SELF HELP GROUPS, MICROCREDIT AND LIVELIHOOD: AN OVERVIEW

Structure

4.1 Introduction

4.2 Objectives

4.3 SEWA Model of Microcredit/ Microinsurance Intervention

4.4 Role of a Non-Governmental Organization (NGO) in Provision of Microcredit

4.5 Latest Microcredit Disbursement Indicators

4.6 Foreign Investment in Microcredit Projects

4.7 Types of Microcredit Providers in India

4.8 Self-Help Group (SHG)

4.8.1 The Employment Situation in India

4.8.2 Role of SHGs in Empowerment

4.8.3 SHGs in the Context of Globalization

4.9 An Analysis of SHGs in India

4.10 SHGs in Various States of India

4.10.1 Andhra Pradesh and Karnataka

4.10.2 Maharashtra and Gujarat

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4.11 Self Help Groups and Women

4.11.1 Policy Implications

4.11.2 Factors Leading to the Growth of the SHG Movement in India

4.11.3 Benefits to Members

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4.12 Summing Up

4.13 Glossary

4.14 Answers to Check Your Progress Exercises

4.15 References

4.16 Questions for Reflection and Practice

4.1 INTRODUCTION

The provision of thrift, credit and other financial services and products of a very small amount to the poor in rural, semi-urban and urban areas for enabling them to raise their income levels and improve living standards is defined as Micro Credit. Micro Credit Institutions are those establishments which provide these facilities. Integral to the financial sector reforms, initiated in our country in 1991, included the reform of the interest rate regime. The interest rates applicable to loans given by banks to micro credit organizations or, in turn, by the micro credit organizations to Self-Help Groups/member-beneficiaries has been left entirely to their discretion, in accordance with this reform process,. The interest rate ceiling applicable to direct small loans given by banks to individual borrowers, however, is still enforced. Keeping practical realities in mind, banks have been given the freedom to constitute their own lending norms. They have been directed to formulate the appropriate loan and savings products and the related terms and conditions including size of the loan, unit cost, unit size, maturity period, grace period, margins, etc. Such credit covers consumption and production loans for various farm and non-farm activities of the poor as well as their other credit needs such as housing and shelter improvements.

4.2 OBJECTIVES

After studying this Unit, you should be able to;

- Discuss the need for microcredit and microinsurance intervention;
 - Explain the types of microcredit providers in India; and
 - Analyze the functioning of Self help groups in India.
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4.3 SEWA MODEL OF MICROCREDIT/ MICROINSURANCE INTERVENTION

The large gap between the organized and unorganized sector led to various attempts at providing social security to the unorganized sector workers. The first and the most

important among these approaches is the SEWA model. The second is the experience of other organizations especially the trade unions cooperatives and NGOs working with the unorganized sector (Jhabavala, 2000). One of the relevant questions raised in this regard is, social security for whom? The recent literature on social security reveals the following trends. The ILO, in its definition of social security, defines the target group as 'the members of the society' (ILO, 1993:3). Deze and Sen (1991) discuss social security 'for humanity'. It is argued that social security should cover all of these realms.

SEWA is a trade union of women in the unorganized sector. SEWA has developed its own bank where women workers can deposit savings and take out small loans. SEWA also has an insurance scheme, a kind of micro credit intervention so that its members can have some form of social security protection against illness, maternity and many disasters that affect their lives, such as drought, flood. SEWA has sponsored over 75 cooperatives in both rural and urban areas.

The most obvious benefit of the scheme was that it provided workers with concrete economic benefits tide over their periods of vulnerability. For the first time in their life, women obtained social security services of this type, namely health, life and accident benefits. The steady increase in enrolment for the health insurance for Self employed women resulted in a significant boost to SEWA's organizing activities. A large number of women have been able to obtain social security in addition to work security. The inception of the insurance scheme enabled women who live from day to day to plan for the future. One of the interesting outcomes of the insurance programme was that stronger links were forged with local doctors as well as municipal hospitals, thus strengthening the referral services for SEWA members. Over the years, SEWA has learned that poor women are not only good savers, but also contribute readily for services from their earnings. To conclude, it follows that in addition to work and income security, social security is an essential need for women. When women cannot work because of biological circumstances like pregnancy, maternity, sickness, disability, economic crisis or calamities, there is an urgent need for social security measures.

Listing the priorities of the UPA government, President Pratibha Patil told the joint session of the parliament that concerted efforts would be made by the present government to increase the representation of women in central government jobs and a national mission for empowerment of women will be launched to ensure women centric Programmes in a mission mode. The President, highlighting that while male literacy went up to over 75% in the last census and is expected to be higher now, female literacy remained only 54%, and said, "My

government will recast the National Literacy Mission as a National Mission for Female Literacy to make every woman literate in the next five years. Increased female literacy is expected to become a force multiplier for all social mission Programmes.”

4.4 ROLE OF A NON-GOVERNMENTAL ORGANIZATION (NGO) IN PROVISION OF MICROCREDIT

A voluntary organization, which is established to undertake social intermediation like organizing the SHGs of micro entrepreneurs and directing them to banks for credit linkage or financial intermediation like borrowing bulk funds from banks for on-lending to SHGs, may be termed a Non-Governmental Organization (NGO).

4.5 LATEST MICROCREDIT DISBURSEMENT INDICATORS

With a view to facilitating smoother and more meaningful banking with the poor, a pilot project for purveying micro credit by linking Self-Help Groups (SHGs) with banks was launched by NABARD in 1991-92. The RBI had then encouraged commercial banks to actively participate in this linkage programme. The scheme has since been extended to RRBs and co-operative banks. The number of SHGs linked to banks aggregated 4,61,478 as on March 31, 2002. This translates into an estimated 7.87 million very poor families brought within the fold of formal banking services as on March 31, 2002. More than 90 per cent of the groups linked with banks comprise exclusively of women. Cumulative disbursement of bank loans to these SHGs stood at Rs. 1026.34 crores as on March 31, 2002, with an average loan of Rs. 22,240.00 per SHG and Rs. 1,316.00 per family. In terms of model-wise linkage, while Model I, which refers directly to SHGs without intervention/facilitation of any NGO now accounts for 16%, Model II, which is directly to SHGs with facilitation by NGOs and other formal agencies amounts to 75% and Model III, which is through an NGO as facilitator and financing agency represents 09% of the total linkage. While 488 districts in all the states/UTs have been covered under this programme, 444 banks including 44 commercial banks (including 17 in the private sector), 191 RRBs and 209 co-operative banks along with 2,155 NGOs are now associated with the SHG-bank linkage programme.

While the SHG-bank linkage programme has certainly emerged as the dominant micro finance dispensation model in India, other models too have evolved as significant micro finance purveying channels.

Some of these are as follows:

(a) An Intermediate Model that is founded on banking principles that focalize on activities related to both savings and credit, and where clients are directly provided banking services, or given these through SHGs.

(b) A Wholesale banking Model, where both loans and capacity-building support is given to partners – a distinctive feature in fact, where the clients include NGOs, MFIs and SHG Federations, and

(c) An Individual Banking-based Model that is ideal for lending to enterprises, and has its clients as individuals or joint liability groups; although programme management and client appraisal in this Model may be difficult tasks.

In view of these validated models for credit-delivery to the poor and the unorganized sector, the RBI is moving towards a systems perspective for providing effective policy support not only because a number of different institutions are involved, including various banks, MFIs, NGOs and SHGs, but also because these institutions have very different institutional goals. Hence, a series of initiatives is being planned in the coming months, for establishing a more vibrant micro finance dispensation environment, in the country where the co-existence of complementary and competitive models of micro finance delivery would be desirable.

4.6 FOREIGN INVESTMENT IN MICROCREDIT PROJECTS

The Govt. of India vide their notification dated August 29, 2000 have included 'Micro Credit/Rural Credit' in the list of permitted non-banking financial company (NBFC) activities for being considered for Foreign Direct Investment (FDI)/Overseas Corporate Bodies (OCB)/Non-Resident Indians (NRI) investment to encourage foreign participation in micro credit projects. This covers the credit facility at a micro level for providing finance to small producers and small micro enterprises in rural and urban areas.

4.7 TYPES OF MICROCREDIT PROVIDERS IN INDIA

The different types of microcredit providers in India are classified in the following table
no.4.1

Table No. 4.1 Types of Microcredit Providers

Categories of Providers	Legal Framework governing their activities
(a) Domestic Commercial Banks; Public Sector Banks; Private Sector Banks & Local Area Banks	(i) RBI Act 1934/ (ii) BR Act 1949 (iii) SBI Act (iv) SBI Subsidiaries Act (v) Acquisition & Transfer of Undertakings Act 1970 & 1980
(b) Regional Rural Banks	i. RRB Act 1976 ii. RBI Act 1934 iii. BR Act 1949
(c) Co-operative Banks	i. Co-operative Societies Act ii. BR Act 1949 (AACS) iii. RBI Act 1934 (for sch. banks)
(d) Co-operative Societies	(i) State legislation like MACS
(e) Registered NBFCs	(i) RBI Act 1934 (ii) Companies Act 1956
(f) Unregistered NBFCs	(i) NBFCs carrying on the business of a FI prior to the coming into force of RBI Amendment Act 1997 whose application for CoR has not yet been rejected by the Bank (ii) Sec. 25 of Companies Act
(g) Other providers like Societies, Trusts, etc.	(i) Societies Registration Act '60 (ii) Indian Trusts Act (iii) Chapter IIIC of RBI Act '34 (iv) State Moneylenders Act

Source: www.rbi.org.in.htm

Microcredit in the informal economy is successful only when all the basic needs of the poor are fulfilled. Microfinance is now established as an important poverty alleviation tool. No

single intervention can defeat poverty in the informal sector. Access to financial services forms a fundamental basis on which many of the other essential interventions depend. Moreover, improvements in health care, nutritional advice and education can be sustained only when households have increased earnings and control over financial resources.

That Microfinance institutions can serve as enabling strategies among high risk communities has been already described. Several research studies have demonstrated that micro finance can go beyond purely economic returns. In particular, these studies showed enhanced autonomy and resilience among women participants, where newly acquired economic and business skills translated to improvements in self esteem, larger social networks and wider control over decision making (Sunny,2003). Targeting women in the informal economy can promote increasing cost efficiency and more effective poverty allocation. Women who control money and participate in family decisions may have more control over reproductive health decisions, which has been demonstrated by recent evaluations of the Grameen Bank scheme.

Credit needs of the informal sector need to be tailored to the specifics of the conditions faced by households in the informal economy. An important institution that can provide credit linked insurance services is the micro-finance institution, as it uses local, member based knowledge to determine loan amounts, interest rates and contract enforcement. Micro-finance institutions can offer credit cum insurance services to undertake strategies to cope with shocks. The challenge of development policy in securing livelihood is in creating and providing the necessary social and economic infrastructure. This is expected to promote the empowerment of households in the informal urban economy.

We need a new paradigm of livelihood finance for informal workers with much larger levels of resource allocation, both from public resources, as well as from capital markets. Households' propensity to spend on human development related items. eg, food, education, health depends on the level and distribution of income among households. The micro credit summit was organized to launch a global movement to reach 100 million world's poorest families, especially the women of these families with credit for self employment so as to have examined the connection between micro credit and economic growth. Micro credit is necessary but not a sufficient condition for micro enterprises promotion. Other inputs are required such as identification of livelihood strategies. Insurance is another important financial service for the poor. The poor want to cover themselves through risk insurance. Most proponents of micro credit as the strategy of poverty eradication make the explicit assumption that the poor would like to be self employed, as a majority of the poor seem to

want a wage employment on or off-farm. India has witnessed a large growth in micro credit over the last decade. The SHGs-Bank linkage model is now perhaps the largest micro credit programme in the world, with an outreach of 24 million poor women.

The ability of micro finance institutions to serve as 'enabling strategies' among high risk communities has been well described. Micro finance experience of 40 programs in 24 countries from Asia, Africa and Latin America showed the ability of MFIs to achieve gains at the levels of individuals and communities which go well beyond pure economic returns. Several studies have demonstrated enhanced autonomy and resilience among women participants where newly acquired business skills translate to improvements in self esteem, larger social networks and wider control over household decision making.

4.8 SELF-HELP GROUP (SHG)

A Self-Help Group (SHG) is a registered or unregistered group of micro entrepreneurs with similar social and economic backgrounds, who voluntarily come together in order to save small amounts regularly, to mutually agree to contribute to a common fund and to meet their emergency needs on a mutual help basis. To ensure proper end-use of credit and timely repayment of loans, the group members use collective wisdom and peer pressure. In fact, peer pressure has been recognized as an effective substitute for collaterals. An economically poor individual gains morale being part of a group. Additionally, financing through SHGs cuts transaction costs for both lenders and borrowers. While lenders have to handle only a single SHG account instead of a large number of small-sized individual accounts, borrowers, as part of a SHG, cut down their expenses on travel (to and from the branch and other places) and the time for completing paper-work completion, formalities and the canvassing for loans.

While globalisation accentuates the threat to the already declining employment opportunities, making globalisation work for the poor of the world is the greatest moral challenge for our generation. Self Help Groups (SHGs) are a blend of nongovernmental organizations and groups of individuals; basically women, organized together for tackling problems such as unemployment, medical issues, water shed management and livelihood generation. In this context, it is worthwhile to analyse SHG activities which are facilitated with the help of micro credit in attaining sustainable growth through empowerment, resulting in the creation

of employment opportunities in various states of India.

4.8.1 The Employment Situation in India

The lack of employment opportunities and bottlenecks in the generation of employment put enormous pressure on the material and economic resources of the country. The presence of an ever-growing number of the unemployed is a reflection of tragic waste of human resources in any economy.

The teeming millions of unemployed compel governments to divert resources for the purpose of employment creation. Finances of the state Governments have been under severe stress over the years, especially from the second half of 1990's, as evident from the data available on the extent of financing GDP through public account borrowings and central sector investment in various states as displayed in Tables 1.1 and 1.2. There is an obvious serious limitation to public investment, on the creation of employment opportunities, and various strategies have been adopted to promote private investment as also to encourage the creation of self employment. In this context, economic empowerment, through the formation of SHGs, has a crucial role to play.

4.8.2 Role of SHGs in Empowerment

SHGs are formed by small groups of persons to tackle problems such as unemployment, medical issues and watershed management, so as to attain self sufficiency. Women would collectively undertake economic activities for skill and resource formation in the development process, with a social mobilisation approach. SHG activities aim at increasing per capita output, savings and investment. By raising the productive capacity of the poor, the total output of the economy increases. It emphasizes such changes so as to create conducive growth of the economy, by seeking techniques for progressive improvement of poor and the socially disadvantaged.

The women who are below the poverty line and who face situations of extreme poverty are benefited through SHGs. 10-20 persons of the same social strata who share a common ideology are encouraged to form SHGs for mobilizing small deposits, linked with a savings bank account in a bank. In due course, the bank provides loans to the group as per their requirement. Loans are provided for undertaking commercial activities and for consumption purpose. This way, micro credit now reaches out to members of various

savings and credit groups where majorities are women. This reportedly has improved women's livelihood and reduced their ill-treatment and dependence on men.

4.8.3 SHGs in the Context of Globalization

Globalization is considered as the panacea for the economic ills of the world. In the last decade, the recent tide of globalization compelled countries to renegotiate their approach to development, a process that shifted national economic planning from import substitution and agricultural self-sufficiency to strategies of comparative advantage and export led growth. In the meantime, it was felt that the negative effects could be diluted by special programmes for women and children until an economic equilibrium could once again be realized (Cornia et al, 1987). Despite the problems entailed in this analysis, the discussions nonetheless linked the costs of economic reorganization directly to poverty, motherhood and the privatization of welfare institutions (Cornia et al, 1987; Bakkar, 1994).

There is a view that 'making globalization work for the world's poor is the greatest moral challenge facing our generation' (Government of U.K, 2001). Therefore, the remedy to this challenge was perceived in the decentralization of local development and grass root initiatives that focused attention on the plight of the excluded – the rural landless, the urban poor and women and a shift in development discourse to 'meeting basic needs'. Thus, dramatic changes in power relations brought out by the globalization of financial and labour markets and by critical reinterpretations of modernity provide fertile ground for rethinking changing gender relations and development practices in the third world (Feldman, 1998).

4.9 AN ANALYSIS OF SHGS IN INDIA

SHGs have been instrumental in accelerating the amount of loans sanctioned to the rural poor (Table 3.1) and in improving their credit worthiness to engage into various self employment ventures so as to improve their livelihood-status.

Linear correlation relating to the bi-variate population of SHGs and bank loans sanctioned is explained with the help of scatter diagram so as to provide a visual impression of the nature

as well as the degree of correlation. As all plotted points densely lie on a narrow strip, which rise upwards denoting a very high degree of positive correlation amounting $r = +.939679$; this is indicative of a very close or dense relationship of SHG – loan linkage.

The impact assessment study conducted by Small Industrial Development Bank of India (SIDBI) brings to light that micro credit constitutes 56 percent of the total borrowings by client households and that the MFI's out reach is generally focused on poorer areas. Further the MFIs serve all castes and communities, whereas SC/ST accounts for 36 percent of SHG activities. Loans from the FFI's group funds are used mostly for productive purposes, which involve the creation of employment opportunities. The study brought out that micro credit has significantly promoted the incidence of borrowing for investment.

Dairy and animal husbandry appears to be a preferred option in underdeveloped areas. Micro finance has supported non-farm employment, especially for poor /women. MFI investment helps clients protect against risk through livelihood diversification, asset building and savings. Access to the MF has had a significant positive impact on women's economic and social empowerment in terms of the ability to access loans, own productive resources, engage in income generating activities and decision making.

The significant contributions of the SHG oriented microfinance movement(s) in India have been to reduce the costs of intermediation, leverage peer pressure to mitigate default risks, create incentives lending - which keeps the poor away from money lenders, involve and facilitate NGOs to help banks to build up quality portfolios and to ensure proper utilisation of funds available to groups.

The role played by women through SHGs in creating employment opportunities and attaining self sustained growth in various states of India is praiseworthy, as visualized in the following cases.

4.10 SHGS IN VARIOUS STATES OF INDIA

In this section you can study about the functioning of SHGs in various states of India.

4.10.1 Andhra Pradesh and Karnataka

In Andhra Pradesh, various NGOs have been assisting the growth of SHGs since 1979. The state could mobilize more than 4.8 million women into SHG activities. SHGs in Andhra Pradesh provide capacity building through participatory training methods, book keeping, and financial management and they assist to develop skills to establish linkages with banks and other institutions. VELUGU is a programme sponsored by Andhra Pradesh for the upliftment of the poor. The programme is operational in more than 860 mandals in 22 districts with the aim of reaching 2.9 million rural poor. In order to take care of the food problem of the poor, the rice credit line is operational under the auspices of SHGs. The propensity of the poorest financial strata of society to save has gone up several folds thanks to the efforts of SHGs. SHGs are also functioning in the areas of improving the quality of life by improving the nutritional and health standards of women and children. Progress has been achieved in school enrolment, attendance, drainage and toilet facilities and accessibility to gas and electricity. VELUGU addresses child labour and high drop out rates in schools. VELUGU helps to solve issues such as problems of disabled, primary healthcare of the members and their communities (World Bank, 2003).

Similarly, many villages in Karnataka could successfully overcome the problem of unemployment through the formation of SHGs. Bidar is a remote backward village in Karnataka with a population of 1.4 million in 600 villages and 300 hamlets where 80,000 families are below the poverty line. District Coop Central Bank (DCCB) started SHG banking in 1996. By March 2002, a total of 6,900 SHGs had been established in Bidar district comprising about 1 lakh members from poor families. 5005 SHGs had opened savings accounts with DCCB and 3005 had been credit linked. 38 percent of the families in the district and 72 percent of poor families are SHG members with access to financial services. SHG banking resulted in changing primary cooperatives from loss making entities into profit making entities. However, SHGs in Karnataka paved way for the empowerment of women who are increasingly involved in community development programs and local politics. It could prevent social evils such as child marriage, child labour, dowry and the harassment of women (Seibel, 2002).

4.10.2 Maharashtra and Gujarat

In Maharashtra, the Indira Swayam Sahayta Gut, from Nyahale Khurd village in Jawahar Taluka in the Thane district, took a leading role in empowering women. Various SHG programs in the state are aimed at taking care of 5 lakh women to be economically self reliant

over a period of 11 years. Swarnjayanti Gram Swarozgar Yojana (SGSY) was initiated during the Tenth Plan (2002-7) to help the formation of SHGs through the empowerment of panchayats and the involvement of women and weaker sections in decision making (Govt of India, 2003). SHGs involve themselves in various commercial activities such as the sale of vegetables, sarees and fish; irrigation and animal husbandry. Different banks like the Bank of Maharashtra, Thane District Central Coop Bank and the Thane Grameen Bank finance SHGs. Das (2000) is of the view that the traditional local women's organizations, known as mahila mandals, had tremendous potential to solve women's problems in rural areas by improving the economic opportunities for women through their organizational power. The experience has shown that more than 90 percent of the SHGs have been repaying loans regularly. The poor could become better off as they began saving money.

In Gujarat the Self Employed Women's Association (SEWA) came into existence in December 1971 to create gainful employment and to inculcate a savings habit. Followed by this, the women's wing of TLA assisted women to acquire expertise in sewing, knitting, embroidery, spinning, press composition, typing and stenography. The SEWA bank was established in 1974 for the upliftment of the poor and self employed women, so as to provide credit at reasonable rates to empower them. SEWA started with a security insurance scheme and a housing programme, and expanded its activities in the rural areas through savings and credit groups. SEWA Bank lends money to its members for basically working capital, work tools, and housing. With the efforts of SEWA, 400 plots of land are in women's names. SEWA helped women to build their own water structures such as wells, ponds and hand pumps in dry land areas. SEWA could form 200 savings groups for 8 districts of Gujarat. As a result, the members came out of the clutches of private money lenders. Subsequently, women's bargaining power improved resulting in the formation of their own cooperatives. Women could earn higher income and get control over their own incomes. Most of the women could own hand carts, sewing machines, looms, carpentry and blacksmith tools to work with. This achievement is praiseworthy, especially when only 1 percent of the world's assets are in the name of women, according to ILO estimates. The poor women could acquire control over financial resources and skills to support their livelihoods; could enhance their quality of life by resolving the problem of livelihood and could come out of the grip of money lenders.

4.10.3 The North East

The North East Region (NER), like the rest of the country, needs credit at regular intervals to meet their production and consumption needs. As these requirements cannot be met by the banking system, the SHG linkage programme has been instrumental in providing it. In Orissa, an NGO namely Adhikar started its operation in 1999 with a goal to reach out to 2000 families in 60 villages by establishing 150 SHGs to inculcate financial discipline. The NER has an economically active women population that has been involved both in agriculture and rural non-farm sector and their financial needs are micro in nature. In the NER, the NGO movement is still in the nascent stage and the NGOs do not have funds for taking up microfinance activity in an efficient manner. However, the SHG-Bank Linkage model has coverage of over 1.4 million groups, involving a cumulative credit flow of Rs. 6300 crores as at the end of March 2005 from the banking system (SIDBI, 2005).

4.11 SELF HELP GROUPS AND WOMEN

Since the reconstitution of the Commission in January 2000, the Commission initiated projects aimed at empowering women economically. One such major initiative, taken by the Delhi Commission for Women, in 2000-2001, was to set up pilot projects in collaboration with partner NGOs in helping prevent crimes against women. The Commission collaborated with various NGOs working in different parts of Delhi for the formation of Self-Help Groups. A SHG is a group formed by the community women, which has a specific number of members like 15 or 20. In such a group, the poorest women could come together for emergencies, disasters, social reasons, and provide economic support to each other and have easier social and economic interaction with the following objectives.

- *To make women realize the need to adopt a target area that could require a SHG and its relevance in their empowerment process.*
- *To create group-morale among women.*
- *To enhance women's self-assurance and capabilities.*
- *To enable women to effectively make decisions collectively*
- *To encourage the habit of thrift among women and improve their own capital resource base.*

- *To embolden women to take up social responsibilities, especially those related to women's development.*

The SHG programme has assumed such enormous dimensions in a brief period of about one year that these are as mentioned below:-

Table No. 4.2 SHGs in Delhi

Total No. of Groups	716
No. of Members (Approx.)	16000
	(in Rs.)
Total Saving	40,63,926.00
Loan given	26,48,375.00
Total recovery	10,01,844.00
Interest received	82,848.00
Default	11
Bank Account opened	282

Source: www.delhigovt.nic.in.htm

4.11.1 Policy Implications

The expected policy implications are;

- The formation of SHGs should be encouraged and the availability of microcredit should be assured for the formation of employment opportunities.
- An integrated and balanced development oriented policy may be adopted to ensure the participation of women in economic activities. It should be ensured that the benefits of training, extension and various programs reach them.
- The training programs for women in soil conservation, social forestry, dairy development and other occupations allied to agriculture, horticulture, livestock including small animal husbandry, poultry, fisheries etc. shall have to be expanded to benefit women workers in agriculture.
- Equal access to education for women and girls may be ensured by eradicating illiteracy, creating a gender sensitive educational system and decline the drop out rates to increase the enrolment rates of girls.
- The SHG-Bank Linkage model requires the presence of NGOs to be able to collaborate with banks. The absence of NGOs in certain states has been a stumbling block to the expansion of the programme.

4.11.2 Factors Leading to the Growth of the SHG Movement in India

In the Nineteen Eighties and Nineties, a homegrown model known as the SHG model emerged, and over time, it has garnered an overwhelming amount of support from the Government of India, India's Central Bank, NABARD, the banking sector, state governments, and NGOs. The proactive role of the state governments is majorly responsible for the stupendous growth of the SHGs, in numbers. The Government of Andhra Pradesh, for instance, has promoted more than 700,000 SHGs. The leadership role assumed by NABARD, all the banks and NGOs also contributed to this growth. The Indian Government Budget presentation, over the past five years, has highlighted SHG bank linkage every year. (www.apmas.org)

4.11.3 Benefits to Members

- Giving platforms to the poor women to discuss and resolve their issues;
- Helping members manage their cash flow deficits (maintaining food intake and overcoming emergencies), leading to an improvement in the quality and productivity of their only capital/resource — i.e. human capital/ resource;
- Enabling members to avoid money lenders, especially to meet food and health emergencies;
- Empowering members to invest in asset creation, diversify their occupations, and improve their risk-bearing capacities;
- Inducing leadership qualities among their members;
- Fostering women, even from conservative communities and regions, to interact with outsiders, particularly officials, including men; and
- Creating a bridge between banks and marginalized citizens, especially the women.

(www.apmas.org)

4.11.4 Benefits to Donors and Governments

SHGs are enabling donors and the government to achieve their broad goals of poverty eradication and the empowerment of women. SHGs are effectively implementing a number of programs of donors, official agencies, and civil society organizations; for example, the vast network of SHG federations in Andhra Pradesh is implementing a pension distribution program, managing mid-day meals at schools, and working on the awareness building for issues related to health, legal practices, HIV/ AIDS, child labor, etc.

Governments view SHG federations as an alternative channel for service delivery of government programs. Even if SHGs individually might provide very little "plus" services, but SHG federations could offer those. In some pioneering models, every level of the institution is focused on a specific activity.

4.11.5 Role of Government and Funders

In order to strengthen the SHG movement in our country, the government and donors should take a proactive role, regional inequalities need to be reduced and the challenge to sustainability in places where the promotion has reached near-saturation levels must be met.

Focus. Governments should be facilitating, enlarging the SHG agendas, as opposed to being target-oriented alone. Credible NGOs may be given funds by the Government and donors for building the capacity of the primary and secondary stakeholders.

Facilitate federations. Funding should be given for research, experimentation, and advocacy. Organizing SHGs into federations must be seen as an essential public investment and these SHG federations could in turn be appropriately incorporated, thereby optimizing the benefits of both informal and formal institutions.

Build capacity. Decentralized capacity building and support services that allow the SHG movement to thrive are needed. An emergent mentor from the movement itself is required for every 5-10 SHGs. Federations' staff should be SHG members trained to be trainers, auditors, motivators, and para-professionals to support the agenda of the SHGs. (www.apmas.org)

An effective way to tackle poverty and to enable communities to improve the quality of life is through social mobilization of disadvantaged people, especially into Self Help Groups. The concept of Self Help Groups is based on the idea of community participation. Sustainable community development requires the active participation of the entire community. It will ensure that the benefits of development are equitably distributed. The focus of self-help groups is to develop the capability of the disadvantaged, particularly women, and to organize them, so that they can deal with socio-political and socio-economic issues that affect their lives.

Through SHGs, the women have been mobilized to form small groups for savings and credit, for improving the economic conditions of the individual women. Inter-loaning for meeting their day-to-day needs has increased their self-confidence. Micro-capital assistance has raised their hopes for starting small enterprises for generating more money, thus improving their overall economic condition. SHGs have been instrumental in tackling the village issues such as water-shortage problem and negotiating with the Pradhan for getting

together a 'drinking water' scheme for the village. The women's collective strength has improved the Public Distribution System as far as dry ration is concerned or the functioning of Anganwari or Balwari's activities is concerned. Claiming scholarships for the school students from the Pradhan or getting the old age scheme/widow pension scheme for the beneficiaries activated are some of the activities taken on by the SHG's. The Anti-liquor movement has been strongly taken on in all the three regions, initiated by the women in these SHG's. Trainings received in Health and Hygiene, an improvement in the intermediary service such as the first-aid and the cleanliness campaign resulting in cleaner villages has been because of the efforts of the SHG group women.

The primary focus of self-help groups is to provide emotional and practical support for women. It also facilitates an exchange of information. Such groups use participatory processes to provide opportunities for people to share knowledge, common experiences, and problems. Through their participation, members help themselves and others by gaining knowledge and information, and by obtaining and providing emotional and practical support. SHGs have been particularly useful in helping people with chronic health conditions and physical and mental disabilities. Traumatic life events such as death and divorce are also the basis for groups. Self-help groups are voluntary, and they are mostly led by members. Generally, groups meet on a regular basis, are open to new members, and do not cost money to join. Traditionally, self-help groups have been in-person meetings, but recently Internet self-help groups have become popular. A Self-help group is a nonprofessional organization formed by people with a common problem or situation, for the purpose of pooling resources, gathering information, and offering mutual support, services, or care.

4.12 SUMMING UP

The major form of microfinance in India is that which is based on women's Self Help Groups (SHGs), which are small groups of 10-20 members. These groups collect savings from their members and provide loans to them. However, unlike most accumulating savings and credit associations (ASCAs) found in several countries, these groups also obtain loans from banks and on-lend them to their members. By 2003, over 700,000 groups had obtained over Rs. 20 billion (US\$ 425 million) in loans from banks, benefiting more than 10 million people. Delinquencies on these loans are reported to be less than 5 percent. Savings in

these groups is estimated to be at least Rs. 8 billion (US\$ 170 million). Despite these considerable achievements, sustainability of the SHGs has been suspect because several essential services required by the SHGs are provided free or at a significantly subsidized cost by organizations that have developed these groups. A few promoter organizations have, however, developed federations of SHGs that provide these services and others that SHG members need, but which SHGs cannot feasibly provide. Using a case study approach, Nair explores the merits and constraints of federating. Three SHG federations that provide a wide range of services are studied. The findings suggest that federations could help SHGs become institutionally and financially sustainable because they provide the economies of scale that reduce transaction costs and make the provision of these services viable. But their sustainability is constrained by several factors-both internal, related to the federations themselves, and external, related to the other stakeholders.

Box 4.1 SHG's at a glance

SHGs at a Glance Based on National Bank for Agriculture and Rural Development (NABARD)

Number: 3.37 million SHGs in India (end of March 2006)

Access: 40.95 million poor households (roughly 200 million people¹ or 20% of total population and 80% of total poor population)

Linkages: 2.92 million SHGs received bank loans (as of March 2007) of Rs 180,410 million.

Savings: SHGs groups save on average about Rs.500 per month.²

Gender: SHGs are 90% women groups; 80% rurally located

Disparities.: Considerable regional differences in access and development

Source: www.apmas.org

4.13 GLOSSARY

4.14 ANSWERS TO CHECK YOUR PROGRESS EXERCISES

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UNIT: 5 REGULATORY FRAMEWORKS (GATT, GATS AND IPR)

Structure

Introduction

Objectives

GATT, GATS and TRIPS: Towards a Gender Analysis of Regulatory Frameworks

What are the different ranges of trade issues incorporated within GATT, GATS and TRIPS?

How do these WTO regulatory frameworks affect gender (in) equality?

Interactions between Gender and Trade: Legal and Theoretical Perspectives

Is there a direct conflict between human rights of women and international trade laws?

How can feminist theoretical categories help in exploring the gender bias of the WTO regulatory frameworks?

What measures must be undertaken for moulding the WTO regulatory frameworks so as to alleviate the gendered effects of poverty?

Locating Gender Equality as a Goal of Regulatory Frameworks

Summing Up

References

Questions for Reflection and Practice

INTRODUCTION

The regulatory frameworks of the post-1995 international trade are primarily constitutive of the legal and institutional structures of the WTO (World Trade Organization). Since the formation of the WTO in 1995 the new trade arrangements include the implementation of the Uruguay Round Agreements- General Agreement on Tariffs and Trade (GATT), General Agreement on Trade in Services (GATS) and Trade Related Intellectual Property Rights (TRIPS). These agreements are important vehicles for the promotion and implementation of specific domestic economic policies on the one hand and the regulation and disciplining of nation states on the other. The introduction of new domestic economic policies and the alteration of the roles of nation states have significant *gender-specific* repercussions. The dimensions of gender equality have direct relevance to the operation of these regulatory frameworks as the trade liberalization facilitated by them adversely impacts the productive and reproductive roles of women.

Women have distinct roles in terms of production and reproduction. They do not have equal access to resources and they do not enjoy equal protection of human rights. For these reasons, women and men experience poverty differently. They may benefit from or be harmed by trade policies in different ways. Case studies reveal that women's time, labour, sexuality and health are at times exploited in the pursuit of gains from trade in various countries. Though the trade policies tend to be gender blind, there is a critical need to examine their differential effects on women and men. This unit aims at providing a gender analysis of trade related regulatory frameworks so

as to demonstrate the linkages between international trade regulation and gender equality concerns.

OBJECTIVES

After studying this unit, you should be able to:

- explain the basic implications of the tools of international trade regulation (namely, GATT, GATS and TRIPS);
- Analyze the impact of these regulatory tools on gender (in) equality;
- Trace the linkages between laws/norms pertaining to gender and international trade;
- Explore the relationship between feminist theories and international trade law; and
- Point out the necessary conditions that should be fulfilled to realize the socio-economic rights of women in and through international trade regulation.

GATT, GATS AND TRIPS: TOWARDS A GENDER ANALYSIS OF REGULATORY FRAMEWORKS

What are the Different Ranges of Trade Issues Incorporated Within GATT, GATS and TRIPS?

GATT, GATS and TRIPS constitute the basic tools of international trade regulation in the contemporary world. The GATT was negotiated during the UN Conference on Trade and Employment in order to facilitate tariff reduction and promote free trade of goods amongst member states. Although GATT was designed to serve multilateral agreement on free trade, during several rounds of negotiation the

pluralist agreement created selected trading and caused fragmentation amongst member states. Consequently the GATT, which was formed in 1947, lasted until 1995 when it was replaced by the WTO. The original GATT text (GATT 1947) is still in effect under the WTO framework, subject to the modification of GATT 1994.

Whereas GATT was a set of rules agreed upon by nation states, the WTO is an institutional body which has *expanded* the scope of GATT from traded goods to important new areas such as services, capital, intellectual property, textiles and agriculture. This expansion has led to the operationalization of GATS and TRIPS. The GATS applies to service providers including banks, telecommunication companies, tour operators, health care providers, energy companies and education providers. The TRIPS sets out the rules to protect intellectual property rights (including copyrights, trademarks, product names, industrial designs and trade secrets) when international trade is involved. The ramifications of these agreements cover a wide range including public services, health, education, food security biodiversity, agriculture and traditional knowledge, all of which have gender specific implications.

Activity 1

Explain the gradual expansion of trade issues within the WTO regulatory frameworks.

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How do these WTO Regulatory Frameworks Affect Gender (In) Equality?

The relationship between trade and gender is complex and ambiguous. The promotion of trade liberalization under the aegis of WTO is based on the idea of *comparative advantage* which asserts that each state should focus on what it does best and trade for other products in order to reach the most efficient economy and the highest levels of output and growth in all states. It is assumed that free trade essentially leads to economic growth which in turn reduces poverty and promotes overall national development thereby narrowing gender gaps in employment, wages etc. While it is recognized that the economic growth resulting from trade liberalization produces ‘winners’ and ‘losers’ in every economy, the theory is that the losers can be compensated from the net gains. However, the practical evidence does not support these simplistic theoretical assumptions. Moreover, the comparative advantage in trade that flows from the exploitation of women is incompatible with the goal of *gender equality*, irrespective of the perceived economic benefit or efficiency for the country.

Mariana Williams opines that untempered trade liberalization not only runs the risk of further *marginalizing* women from key activities in that national economy but may itself engender significant violations of women’s socio- economic rights. The implementation of GATT, GATS and TRIPS has compelled women to work in highly dangerous conditions because the policies of trade liberalization promoted by these agreements have increased women’s employment in the industrial sector, commercial

agriculture and export processing zones which are characterized by low rates of pay and informal employment arrangements, thereby threatening the security and status of women workers. These trade agreements also affect the cost and availability of food, medicine, household goods due to which women are forcibly pulled into the formal labour force. The women face *double burden* as the demands on women's unpaid labour increases. Women may have less time available for reproductive work but simultaneously face greater demands to provide formal services. Gender based inequalities, especially in education health, and training hinder women's abilities to reap the benefits of entrepreneurial opportunities created by trade liberalization policies. This in turn restricts the *output response* to the economic incentives created by trade liberalization policies and constrains the export capacity of the whole economy Gender analysis demonstrates how gender- blind trade liberalization policies fail to make expected contribution to the eradication of poverty in general and the socio- economic upliftment of women in particular. The question we need to ask is not whether trade liberalization is good or bad for women as a group, but how trade liberalization policies can contribute to the achievement of human rights for everyone. For this we need to undertake a comprehensive analysis of the legal and theoretical dimensions of gender equality concerns and international trade law.

Activity 2

How does trade liberalization facilitated by the WTO regulatory frameworks adversely affect the status of women?

INTERACTIONS BETWEEN GENDER AND TRADE: LEGAL AND THEORETICAL PERSPECTIVES

Is There a Direct Conflict Between Human Rights of Women and International Trade Laws?

The interactions between the governing legal instruments in the fields of ‘gender’ and ‘trade’ indicate that trade norms do undermine the effectiveness of norms on women by diminishing the capacity of states to protect, promote and fulfill the human rights of women. This can be demonstrated by doing a legal analysis of GATS and TRIPS.

The GATS restricts the available policy instruments that can potentially be employed by states to promote social justice and thereby contribute to gender equality. The structure of GATS is inherently in tension with the progressive realization of socio- economic rights which dominate the service sector. As per the norms pertaining to GATS, there are specific obligations that come into effect when a member state

makes specific commitment with regard to particular service sector in its schedule. These include *two* important obligations. First is the obligation to provide *market access*. The state is obliged to open up the domestic market to foreign companies operating within that particular service sector. Second is the obligation to provide *national treatment*. The state has to offer similar treatment to both domestic and foreign companies functioning within that particular service sector. Though the state can legally introduce certain conditions to its commitment at a later stage, any introduction of new conditions in terms of laws or regulation should be accompanied by *compensation* for trading companies which may be affected by these introductions. The approach of GATS to 'lock in' commitments with an inbuilt penalty for modifications, narrows down the policy space of states, thereby giving a setback to the progressive realization of socio- economic rights.

Though the International Covenant on Economic, Social and Cultural Rights obliges states to take steps in the direction of gradually availing the rights recognized therein, the attempts to grant these rights may require states to constitute a quantitative restriction on market access which is contrary to the GATT norms. By limiting access to domestic markets, states may utilize their improved availability of resources for making direct provision of basic needs and for replacing the expensive private supply of essential services (like food, water, medicine, energy and electricity) with public provision. However, the process of progressive liberalization backed by the GATS aims to incrementally lock in limitation to domestic market access, thereby restricting the capacity of states to implement various policy objections including gender equality.

Activity 3

How do the norms pertaining to GATS undermine the effectiveness of socio-economic rights of women?

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Similarly, the activation of TRIPS is problematic for women's rights in *three* ways. First, TRIPS are a set of agreements that regulate the granting of *limited monopoly rights* by states to an innovator or inventor. They specify a time period during which others may not copy the innovator's idea, allowing him or her to commercialize it, and recoup any investment on research and development. This results in an increase in the cost of the patented product or process for the society. Thus TRIPS agreements *trade off* the welfare of the innovator, who deserves compensation for his or her efforts, against the welfare of society at large, which would benefit by the unlimited access to the innovation. The emphasis of TRIPS is on trade related aspects of innovation and it ignores the value of the moral, ethical and

non-monetary recognition of the innovator. This particular understanding of 'innovation' is troublesome for women as they bear far greater personal costs in terms of overcoming social prejudice to access the world of knowledge-production because they have not been financially independent and they have been excluded from sources of education and intellectual stimulation. .

Second TRIPS allows patenting of both *products* and *processes* in all fields of technology, provided that they are new, involve an inventive step and are capable of industrial application. This has *two* significant impacts on women's interests. Firstly, that both products and processes have been brought under TRIPS regime, farmers can not keep seeds from their crops for future production. As women constitute a large proportion of small and poor farmers, this provision has a particular adverse effect on them. Secondly, TRIPS entitles modern industrial companies to patent products and processes and denies the *historically* developed creativity of nature as well as people. According to this view, the process of *regeneration* is not viewed as creation. To regenerate is nearly to 'repeat' which is considered as passivity. Vandana Shiva argues that due to this peculiar understanding of regeneration, women's and nature's regenerative roles are then defined out of the sphere of innovation by TRIPS, thereby excluding them from the regimes of patent and monopoly privilege.

Third, the *proscriptive* nature of TRIPS encroaches upon the domain of national policy-making in an unambiguous way as it sets out what member states must do unlike other global regulatory frameworks which define what member states may not do. TRIPS is an extremely powerful regulatory mechanism as it is a part of the 'cross-retaliatory' regime under WTO agreements, which implies that non conformity in one

area of regulation can lead to retaliation in terms of trade in areas covered by a different agreement. The poorest countries of the South suffer disproportionately from such a proscriptive and *all-encompassing* regulatory framework. TRIPS is instrumental in stabilizing dominant discourses of knowledge through overriding nationally fought for and negotiated arrangements which might have, in some cases, protected the livelihoods of both poor women and men.

The United Nation's Commission on the Status of Women highlights two constraints faced by women with respect to intellectual property rights (IPRs). First is the *inequality* in women's access to and participation in the definition as well as the productive process itself. Second is the *insufficient* institutional advancement of women in this regard. The feminist theories can provide the bases for exposing the gender biased nature of the WTO regulatory frameworks.

Activity 4

How are TRIPS agreements disadvantageous for women's interests?

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How can Feminist Theoretical Categories Help in Exploring the Gender Bias of the WTO Regulatory Frameworks?

The feminist theoretical categories that are employed to explain the various forms of power imbalance in societies are *gender*, *class* and *geographical location*. ‘Gender’ as an analytical category is used in the *liberal* as well as *radical* feminist theories. The use of gender as a framework for critically evaluating international trade laws raises two issues. First, the absence of gender concerns in the WTO *legal framework*. Second, the absence of gender concerns in the WTO *institutional structure*.

The absence of gender concerns in the WTO legal framework becomes obvious at two levels. First is the level of *rule making*. Second is the level of *rule enforcement*. The rule making process focuses on overall flows at the macro level and considers the sphere of household as external to market. By contrast, the feminist theorists start their analysis with women’s livelihood and experience, thereby emphasizing upon the micro level.

The rule enforcement process encompasses neutrality in the interpretation, scope and application of international trade laws under the aegis of the WTO Dispute Settlement Body which replaced the power oriented dispute settlement structure under GATT. However, the feminist critique claims that international trade laws are not neutral but *value-laden*. From the perspective of the WTO legal framework, this implies no consideration of women’s experiences and the differential impact of trade on women and men.

The absence of gender is witnessed not only in the legal framework but also in the institutional structure of the WTO. Women are appointed only infrequently as

members of the WTO panels. At the beginning, all seven members of the Appellate Body were men. Except for the introduction of one female member of the Dispute Settlement Body, the figure has remained unchanged. Childs supports more representation of women in the WTO structures and argues that the international bodies have a *professional development* and *training* role and therefore it is critical that these bodies strive to ensure equitable access to such opportunities to both women and men.

‘Class’ is another analytical category in the *liberal*, *Marxist* and *socialist* feminist theorizing. Class becomes important in the face of the increasing *feminization of labour*. The search for informal, flexible, cheap and abundant labour in the era of trade liberalization is creating a new working class constituting women. While the Marxist and socialist feminist criticize the exploitation of female labour, the liberal feminists view the feminization of labour as a positive outcome of the operations of trade. They claim that the increase in world trade has opened opportunities for women. They hold that women are being incorporated into paid labour force which in turn has enhanced their status and has provided them greater autonomy in the household. However, the liberal feminists are aware of the adverse impacts of trade on women which can be witnessed in the form of harsh working conditions, low pay and job insecurity. Therefore, the liberal feminists advocate for women’s rights within the trade arena not only to address these adverse impacts but also to maximize the positive spill over from trade.

‘Location’ as an analytical category is primarily used in *postmodern* and *post-colonial* feminist theorizing. In the context of the WTO regulatory frameworks, the

insights provided by the post colonial feminism draw attention to its discriminatory character vis-a- vis third world states. The discriminatory character becomes visible through *two* practices. First is the *practice of non- discrimination* that underlies the Most Favoured Nation (MFN) and the National Treatment (NT) rules. While the MFN rule guarantees equal treatment to products from different states, the NT rule assures equal treatment for foreign products in relation to national products, thereby failing to take into account the varying economic positions of participating states in the market. Second is the *requirement of Single Undertaking* that compels all member states to sign all the WTO agreements at once, thereby disregarding the broad range of conflicting economic and development interests which different states pursue within their respective trade policies. The trade rules like non-discrimination and single undertaking contribute to the growing inequality among and within many developing and less developed countries. The growing inequality victimizes women as they are more vulnerable to poverty due to operation of different axes of power that result in gender inequality. Thus, Baneria and Bisnath conclude that an agenda for eradicating the gendered effects of poverty requires the dismantling of the institutions and the ideologies that maintain women's subordination and justify inequality in terms of social, political and economic resources.

Activity 5

How do different feminist theories reveal the gender biased character of the WTO regulatory frameworks?

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What Measures Must be Undertaken for Moulding the WTO Regulatory Frameworks so as to Alleviate tThe Gendered Effects of Poverty?

Savitri Bisnath opines that an agenda for alleviating the gendered effects of poverty can be worked out through the combined efforts of multilateral institutions, state governments, non-government organizations and the private sector. Such an agenda would focus on the following measures:

- Promoting appropriate legislations and public awareness programmes for the removal of legal obstacles and cultural constraints to women's access to and control over productive resources such as land and credit.
- Encouraging the formulation and implementation of gender-aware development policies and programmes that are designed on the basis of gender-relevant data.

- Framing economic and social policies that ensure balanced distribution of the gains from international trade.
- Ensuring that the costs of the export economy are not externalized (shifted to the sphere of unpaid work) in order to facilitate competitiveness.
- Pushing gender sensitive poverty alleviation policies.
- Ensuring that the implementation of the new trading arrangements do not negatively impact the prices of basic goods and services and women's and men's household survival strategies.
- Ensuring that any loss in tax revenue resulting from trade liberalization does not adversely affect the provision of basic services.
- Ensuring that gender inequalities or gaps are reduced not intensified by the process of trade liberalization.
- Assisting women's groups in monitoring, analyzing and influencing the implementation of trade liberalization policies in both formal and informal sectors.
- Promoting the use of both quantitative and qualitative research methods to analyze the gendered dimensions of relative and absolute poverty so that the contributions of unremunerated labour is accounted for in economic planning and poverty reduction strategies.

The official outcomes of the WTO Ministerial Conference held in Doha in 2001 consists of several years of complex and intense negotiations over intellectual property and public health focusing on pharmaceutical patents (including HIV/AIDS medication) and agriculture. The Association for Women's

rights in Development (AWID) suggests the following components of the post-Doha agenda for feminist action:

- *No new issues:* The WTO's mandate must be limited to trade issues. It is not the appropriate venue for issues such as labour, environment, human rights, and competition policy. Other institutions (e.g. the International Labour Organization, the World Intellectual Property Organization and U.N. Committees) should be given the resources they need to properly address these other issues.
- *New systems of governance and accountability:* The WTO has been secretive, undemocratic and unaccountable for too long. The political will and creativity must be devoted to establishing structures for consultation, dialogue, and stakeholder involvement in decision-making and monitoring. Clear ground rules must be established concerning information sharing, reporting and stakeholder participation. Participation needs to be based on principles of transparency, collaboration, learning, equity and flexibility. Furthermore, governments need to be accountable to their own citizens for their actions at the WTO.
- *Judicial independence:* The dispute settlement system needs to have complete independence from the WTO Secretariat, member governments and transnational corporations who may try to inappropriately influence outcomes. Dispute panelists and the Appellate Body must apply the full body of principles of international law and interpret WTO rules consistently with the objectives of equality and sustainable development. In addition, clear and fair

procedures for the participation of non-governmental stakeholders, including NGOs, need to be developed.

- *Human development as the central guiding principle:* We need to re-think the dominant model of international trade and challenge its underlying values and assumptions. Why not ‘co-operation’ instead of ‘competition’ must be considered as the basic guiding value of trade liberalization, for example? Trade policy must be situated within the overall development strategy of a state and each state must have the flexibility and policy autonomy necessary to achieve their development goals. Trade liberalization can no longer be seen as an end in itself. The WTO should be evaluated according to its contribution towards poverty reduction, equality and sustainable human development.
- *Putting developing countries first:* Imbalances in the WTO must be redressed and the needs of developing countries should define the WTO’s agenda. The negotiating and monitoring capacity of developing states must be increased and mechanisms must be developed to hold transnational corporations accountable for their actions. Developed states need to open their markets to the products of developing states and grant them appropriate exceptions to liberalization commitments. Finally, developed and developing countries need to work together to redistribute opportunities in favour of the poor and women.
- *Gender analysis:* We simply don’t yet know enough about the relationship between gender and trade policies. We need comprehensive gender analyses of current trade policies, specific WTO agreements, different sectors and the

full range of trade-related issues. We need to determine when women stand to win and when they stand to lose from new trading relations and also how different trade-related policies impact on women's empowerment.

Researchers and women's rights advocacy groups need to work together to articulate alternative, appropriate policies that guarantee women's rights and contribute to a more just and sustainable world.

Activity 6

What are the ways to mould the WTO regulatory frameworks in order to secure women's socio- economic rights and to promote women's empowerment?

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LOCATING GENDER EQUALITY AS A GOAL OF REGULATORY FRAMEWORKS

The regulatory frameworks of WTO are based on the ideology of neoliberalism that endorses Adam Smith's vision of the 'invisible' hands of market wherein the participants of market are cast in gender neutral terms such as 'producers', 'traders' and 'consumers'. The neoliberal trade theories assume that free trade and open market essentially lead to economic growth. The economic growth is supposed to be partially facilitated through the integration of developing states in the global economy. However, these assumptions ignore several issues that are critical to economic growth. For instance, they fail to take into consideration the fact that a member state's initial condition and position within the world order influence both its market structure and trade outcomes. Furthermore, the history of colonization and patriarchy inform the productive and reproductive capacities of not only the states but also the male and female citizens that inhabit those states.

Smith argues that an individual is structurally positioned within hierarchical social, cultural, political and economic systems by forces and institutions that are prior to his or her will. These structural positions shape the life chances of individuals as they get situated within the relatively stable networks of power relations that determine the distribution of material resources. Thus, the structural position of women within the domestic and international society influences their choices and preferences. In other words, uneven development and asymmetrical power relations within national and global markets constitute situations where states as well as women and men do not enter into or participate in market on equal terms. To ensure equal

entry and participation of women and men, the regulatory frameworks must create room for feminist action. Sen optimistically asserts that though market expansion in many instances builds on and reinforces pre-existing gender relations, it may also destabilize such relations and open up new spaces for feminist action. According to Kabeer, a *gender transformative policy* can hope to provide women with the enabling resources which will allow them to take greater control over their own lives, to determine what kinds of gender relations they want to live within and to devise the strategies and alliances to help them get there. In the context of the WTO regulatory frameworks, the gender transformative policy would focus on two factors: (1) equitable *redistribution* of resources; (2) proper *regulation* of policies. The question that follows is whether the legal and institutional structures of the WTO are geared towards redistribution and regulation?

SUMMING UP

The WTO charter recognizes important objectives which have strong distributive implications. These include the objective of sustainable development, raising the standards of living for all, recognition of the need for positive efforts to ensure that developing and least developed states secure a share in the growth of international trade commensurate with the needs of their economic development. The newly adopted 'aid for trade' initiative attempts to take into account the distributive consequences of trade on different sections of society, thereby broadening the reach of trade regulation. Similarly, the provision of 'special and differential treatment flexibilities' introduced in TRIPS provides for transfer of resources from developed

states to developing and least developed states, thereby moulding regulation in accordance with redistributive goals. Finally, the idea of 'gender mainstreaming', that emphasizes on the need to assess the impacts of all policies and measures on the respective situations of women and men at the planning, implementation, monitoring and evaluation stages, has been increasingly conceived as the ideal instrument to add a gender element to the redistribution and regulation goals of the regulatory frameworks.

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4.9 QUESTIONS FOR REFLECTION AND PRACTICE

