

Empowering Women Through Self -Help Groups: Role Of Distance Education

Prof. M.K.Ghadoliya

ABSTRACT

The growing social awareness across the globe has brought a number of issues to the fore among which gender equality and empowerment of women are very significant. Discrimination against women in the form of male-female differentiation constitutes the core of the gender-biased system. The education is the biggest liberating force and the rise in the levels of education which nourishes progressive outlook and the advent of industrialization and modernization have effected a sea change in the attitudes and thinking pattern of the people. The empowerment is not essentially political alone in fact; political empowerment will not succeed in the absence of economic empowerment. The scheme of micro financing through Self Help Groups (SHGs) has transferred the real economic power in the hands of women and has considerably reduced their dependence on men. This has helped in empowerment of women and building self-confidence, but lack of education often comes in the way and many a times they had to seek help from their husbands for day-to-day work viz; bank, accounts, etc. The distance education provides an opportunity to these women to improve their skills. The higher level of learning will help them to learn skill and vocations and play an effective role in the management of SHGs.

The Government must take effective measures to enroll the members of SHGs in the schemes of Open Schooling. It is observed that open education at present is mainly catering to the needs of elites in the urban areas and it has to make inroads into rural areas where India lives. The Policy planners must think to integrate the economic benefits with education. I suggest the differential rate of interest for women doing any course through Open Schools. The economic incentives and effective NGOs participation will definitely make the women empowerment a reality from a distant dream at present.

INTRODUCTION

This paper is divided into three sections. In the first section we shall discuss the concept of Self-Help Groups (SHGs) as an instrument of economic empowerment, its various models and the strength of informal sector over formal sector. In section II we shall present the progress of the SHG-Bank led model of micro-financing in India,

and finally in section III we shall conclude with the presentation of strategy of women empowerment by linking benefits extended by the governments to the members of Self-Help Groups (SHGs) with open and distance education, degrees or diplomas.

SECTION I

SELF-HELP GROUPS AS AN INSTRUMENT OF ECONOMIC EMPOWERMENT

Concept of SHG:

Self – Help Group (SHG) is a small voluntary association of poor people, preferably from the same socioeconomic background. They come together for the purpose of solving their common problems through self-help and mutual help. The SHG promotes small savings among its members. The savings are kept with a bank. This common fund is in the name of the SHG. Usually, the number of members in one SHG does not exceed twenty.

The concept of SHG is based on the following principles:

- Self-help supplemented with mutual help can be a powerful vehicle for the poor in their socioeconomic development;
- Participative financial services management is more responsive and efficient;
- Poor need not only credit support, but also savings and other services;
- Poor can save and are bankable and SHGs as clients, result in wider out reach, lower transaction cost and much lower risk costs for the banks;
- Creation of a common fund by contributing small savings on a regular basis;
- Flexible democratic system of working;
- Loaning is done mainly on trust with a bare documentation and without any security;
- Amounts loaned are small, frequent and for short duration;
- Defaults are rare mainly due to group pressure; and
- Periodic meetings non-traditional savings.

Micro finance programmes are currently being promoted as a key strategy for simultaneously addressing both poverty alleviation and women's empowerment. Before 1990s, credit schemes for women were almost negligible. There were certain misconception about the poor people that they need loan at subsidized rates of interest on soft terms, they lack skills, capacity to save, credit worthiness and therefore are not bankable. Nevertheless, the experiences of several and SHGs reveal

that rural poor are actually efficient managers of credit and finance. Availability of timely and adequate credit is essential for them in their enterprises rather than subsidies. Earlier government efforts through various poverty alleviation schemes for self-employment by providing credit and subsidy received little success. Since most of them were target based involving various government agencies and banks.

Meaning of Empowerment

Empowerment is not essentially political alone; it is a process having personal, economic, social and political dimensions with personal empowerment being the core of the empowerment process. In fact political empowerment will not succeed in the absence of economic empowerment. The Scheme of Micro-financing through SHGs create empowerment promoting conditions for women to move from positions of marginalisation within household decision making process and exclusion within community, to one of greater centrality, inclusion of voice.

The Social processes of Micro financing programmes strengthens women's self esteem and self worth, instill a greater sense of awareness of social and political issues leading to increased mobility and reduced traditional seclusion of women. Most importantly micro-finance programmes enable women to contribute to the household economy, increasing their intra-household bargaining power. Thus, micro financing through Self-help groups has transferred the real economic power in the hands of women and has considerably reduced their dependence on men. But the lack of education often comes in the way and many a times they had to seek help from their husbands or any other educated man/ woman for day-to-day work. The political as well as economic empowerment will not succeed in the absence of women education in skills and vocations they require the most.

The Governments in developing countries therefore must take effective steps to enroll the members of SHGs in the Schemes of open schooling or any other distance mode to impart education. Although it is also true that economic empowerment alone does not always lead to reversal in gender relationship.¹

Bank-SHG linkage models

Since the introduction of financial sector reforms in 1991 the banks are using these distinct linkage models to finance SHGs.

¹ Sabharwal, Gita (2003) "From Margin to the Mainstream: Micro- finance Programmes and Women Empowerment: The Bangladesh Experience" <http://www.gdre.org>

1. Model I: - Banks provide micro finance to non-governmental organisation (NGOs) for lending to SHGs and ultimately to the micro entrepreneur (It covers about 27% of SHGs)
2. Model II: - Banks provide direct financing directly to SHGs for on lending to micro entrepreneur (It covers 17%)
3. Model III: - Banks finance directly to SHGs for on lending to micro entrepreneur with the intervention of NGO as social mobilizers and facilitators (It covers 56% of SHGs).
4. Model IV: - The fourth model envisages bank loans directly to individual members of SHGs upon recommendations of the SHGs and NGO. In this case, the NGO assists the Bank in monitoring supervising and recovery of loans.

Formal vs Informal systems

Traditionally, the formal sector Banking Institution in India have been serving only the needs of the commercial sector and providing loans for middle and upper income groups because of the followings risks of lending:

1. Credit and Risks
2. High transaction and service cost
3. Absence of land tenure for financing housing
4. Lack of tangible proofs for assessment of income
5. Unacceptable collaterals such as crops, utensils and jewellery

Formal Financial Institutions

In India, we have multi-agency rural credit delivery structure comprising commercial Banks, Regional Rural Banks and Cooperative Banks with a large network of more than 1,53,000 retail credit outlets (One for every 4100 population). Yet reaching the poorest, whose credit requirements are very small, frequent and unpredictable, is still a difficult task and Sahukars' (the rural non-formal Money Lenders) continues to be the main agency. Further, the systems and lengthy procedures of the banking institutions with emphasis on complicated qualifying requirements, tangible collateral, margin etc. also kept them away from these formal agencies. Banks too experienced certain problems like poor repayment, lack of supervision and monitoring, high proportion of non – performing assets and poor repayment. Since the credit requirements of the rural poor cannot be adopted on project lending approach (like in formal organized sector) there emerged the need for an informal credit supply through SHGs. Social intermediation is required for:

1. Organising rural poor women
2. Educating them
3. Imparting Training and skill

Government of India has recognized the important role of credit delivery for overall development of agricultural sector that contributes 22.1 per cent of the GDP and provides employment to nearly 65 per cent of rural labour. The National Agricultural Policy adopted in July 2000 envisages annual growth in agriculture of over 4 per cent per annum and highlights adequate and timely supply of institutional credit to farmers. The Tenth Five-Year Plan of the Government of India has therefore, estimated that the credit requirements for achievement of target growth rate would be of the order of Rs. 7 lakh crore over the plan period. The government of India has also fixed up credit disbursement targets for various categories of banks and also introduced several categories of banks and also introduced several measures to improve credit flow to the agricultural sector. These measures include formulation of Special Agricultural Credit Plans (SACP) since 1994-95, introduction of the "Kishan Credit Cards" scheme and expansion of scope of lending to agriculture by commercial banks and strengthening of century old cooperative credit structure as it has its access even in the remotest area. As on March 31, 2003 there were 370 District Central Cooperative Banks (DCCB) 30, State Cooperative Banks (SCB), and 99000 Primary Agricultural Credit Societies (PACS). But despite the vast structure it could not succeed in making desirable impact. This was due to lengthy procedures for obtaining loan and also there were no intermediary to supervise the actual use of the amount. It gave rise to corruption. Banks often suffered from poor repayment, high cost of lending and mounting non-performing assets (NPAs).

Commercial Banks, Housing Finance Institutions, NABARD, Rural Development Banks, Land Development Banks, Cooperative Banks, are the major formal financial institutions. Urban Cooperative Banks (UCB) Urban Credit Cooperative Societies (UCCS) are the two primary cooperative financial institutions operating in the urban areas. There are about 1400 UCBs with over 3400 branches in India having 14 million members. Similarly there exist about 32000 Credit Cooperative Societies with over 15 million members with the total outstanding lending in 1990-91 was Rs. 20 billion.

The government has taken several initiatives to strengthen the institutional rural credit system. The branch network of commercial banks has been expanded. The commercial banks are required to ensure that 40% of total credit is provided to the priority sector out of which 18% in the form of Direct finance to agriculture and 25% in priority sector in favour of weaker sections.

STRENGTH OF INFORMAL SOURCES

The informal financial sources generally include funds available from family sources or local moneylenders. The local moneylenders charge exorbitant rates of interest due to their informal behavior and absence of any other source of credit for non-conventional needs. Chit funds, Bishis, are other forms of credit operated by groups of people for their mutual benefit. Lately, few of the NGO engaged in the activities related to community mobilization for their socio economic development have initiated savings and credit programmes for their target groups. The community based financial system can be categorized into two models:

- Group Based Financial Intermediary, and
- NGO Linked Financial Intermediary

Most of the NGOs like SHARAN in Delhi, Federation of Thrift and Credit Association (FTCA) in Hyderabad, or SPARC in Bombay have adopted the first model where they initiate the groups and provide necessary management support. Others like SEWA in Ahmedabad, or Baroda Citizen's Council in Baroda pertain to the second model. The experience of these informal intermediaries shows that although the savings of group members, small in nature do not attract high returns, it is still practiced due to security reasons for getting unsecured loans without much formalities and collaterals at lower rates compared to that available from money lenders.

At international level Dr. Mohammed Yunus of Chittagong University popularized the informal system of financing by establishing Grameen Bank (GB) in 1976. The Grameen Bank has over 1000 branches (a branch covers 25-30 villages around 240 groups and 1200 borrowers) in every province of Bangladesh, covering 28000 villages 12 lakh borrowers with over 90% being women. The most important feature of GB is its recovery rate, which is as high as 98%. It advances credit without any collateral security.

The Grameen Bank lending system is simple but effective. To obtain loans potential borrowers must form a group of five, gather once a week for loan repayment meetings, and to start with, learn the bend rules and "16 Decisions" which they chant at the start of their weekly session although these are not mandatory. These decisions incorporate a code of conduct that members are encouraged to follow in their daily life e.g. production of fruits and vegetables in kitchen gardens, investment for improvement of housing and education for children, use of latrines and safe drinking

water for better health, rejection of dowry in marriages etc. Number of groups in the same village is federated into a Centre that gives them added sense of security and confidence to take risks and launch new initiatives. Loans are initially made to two individuals in the group who are then under pressure from the other members to repay in good time. Repayment increases the borrowing eligibility for subsequent loans. It is compulsory for every member to save One Taka per week, which is accumulated in Group Fund, which is deposited in GB.

Factors behind success of Grameen Bank are participatory process in every aspect of lending mechanism

- Peer pressure of group members on each other, lending for activities, which generate regular income,
- Weekly collection of loans in small amount,
- Intense interactions with borrowers through weekly meetings,
- Strong central management, dedicated field staff,
- Extensive staff training,
- Willingness to innovate,
- Committed pragmatic leadership, and
- Decentralized as well as participatory style of working.

SECTION II

PROGRESS OF MICRO-CREDIT THROUGH SHGS IN INDIA

A pilot project for linking SHGs with banks was launched by NABARD in 1992. The Reserve Bank of India persuaded Commercial Banks, Regional Rural Banks and Cooperative Banks to actively participate in the linkage programme. Under the RBI's guidelines, banks were given permission to open saving bank account in the name of SHG, and relaxation of security requirements. Thus, an informal credit system was evolved with assistance from formal financial institutions. The agencies involved in the schemes were NABARD, Banks, NGOs and SHGs members. The main objectives were to provide the following:

- Supplementary credit to SHGs
- Reductions in transactions cost for both banks as well as SHGs by reducing paper work.
- To mobilize small savings among poor rural women.
- To build mutual trust and confidence between Banks, NGOs and rural poor
- To create healthy relations between SHGs members and linking agencies
- Constant supervision and monitoring by banks through NGOs.

In March 1999, about 0.56 million families engaged in micro enterprises were financed under the scheme through 33000 SHGs (of which 84% were women SHGs). In all 202 banks consisting of 129 (64%) RRBs 38 (19%) Commercial Banks and 35 (17%) Cooperative Banks participated in the programme. A total of 550 NGOs, were involved. The aggregate loan outstanding was Rs. 570 million. The average loan outstanding per SHG and per micro entrepreneur worked out to Rs. 17297 and Rs. 1019 respectively. The average number of micro entrepreneurs per SHG is 19.

The number of SHGs linked to banks has increased to 7,17,360 as on March 31,2003. This translates into an estimated 11.6 million very poor families brought within the fold of formal banking services. About 90 percent of groups linked with banks are exclusive women groups. Cumulative disbursement of bank loans to these SHGs stood at Rs. 2048.7 crore with an average loan of Rs. 28,560 per SHG.

Recently, the government of India has launched "Swarnajayanti Grameen Swarozgar Yojana" (SGSY) by merging all the poverty alleviation programmes. The SGSY envisaged the routing credit preferably through SHG conduits. The earlier programmes like IRDP (Integrated Rural Development Programme) that provided credit at low rates of interest along with subsidy failed because of lack of incentives in the form of repeat loans and also because of absence of peer pressure from group members. Further, in SGSY credit is one of the ingredients that contribute to the success of micro entrepreneurs. The success actually depends on variety of other factors, like level of education, social customs, family planning, health, medical services and environment technology. Among these education acquires the top rank and therefore government should use DE technique to impart knowledge at grass root level. The distance education technique is women friendly. Look at some success stories in some states of Indian Union.

The 'Padmavathy' Experience⁴

The women in village Tirupati (Andhra Pradesh) were mostly migrant from near by areas. They were not only poor but also illiterate. They lack basic amenities. They were involved in odd activities with fluctuating incomes. These women had responsibility of maintaining their families. The occupation they were engaged in earns meager income and required regular credit support. Banks financed them in the government of India scheme lending poorer and weaker sections of society under

2 Dadhich, C.L. Lessons from the Micro Credit Experience of India, www.aproacha.th.com

3 Kamesan, Vepa (2003), " Indian Economic Scenario – yesterday – today – tomorrow. Inaugural Address at seminar on Banking – Agriculture – Industry – IT- New Hopes – New challenges organized by Telugu Vaibhavam at Hyderabad, Sep. 16

4 Purohit, Sheela, "Micro Credit and Women Empowerment, <http://www.gdre.org>

Differential Rate of Interest (DIR) scheme. Despite good repayments banks could not meet growing demands for credit on continuous basis and there was no scope for repeat loans.

The Mahila Abyudaya Podupu sangam is a group of 10-15 women living in a slum area. The group collects savings of members and manages it efficiently with 100% repayment. Apart from financial functions, sangam is a platform for women to interact and address to many of their day-to-day problems. The interaction between sangam resulted in Cluster Association (Padmavathy).

The 'Padmavathy', which is a legal entity, has certain objectives:

- To mobilize funds from formal financial institutions to meet the larger credit needs of its members.
- To promote formation of new sangams.
- To motivate the members to manage the financial requirements independently without external subsidies.
- To promote unity among women of different sangams to give them collective identity for collective action.

Besides the above objectives, 'Padmavathy' functions as a forum for information and exchange of ideas among different sangam members. It also has the responsibility of reaching out to more and more of poor women by expanding its activities.

Impact Of 'Padmavathy'

'Padmavathy' which started its operations a decade ago, had 221 and 2647 members by July 1996. The sangams have mobilized Rs.38.58 lakhs as savings and Rs.8.31 lakhs as common fund after having met their operational costs. The 'sangam' members with their own savings have a sense of security and confidence.

'Padmavathy' sangam is the first organisation linked under the informal banking programme of SIDBI. Initially, It availed a soft loan of Rs. 4 lakhs from SIDBI with the purpose micro enterprises by women. This assistance had encouraged 200 women to start their own income generating activities. Because of a good repayment experience, SIDBI had sanctioned a second loan of Rs. 5 lakhs also a grant for training members for better credit utilization.

It is true that sustainability of any development initiative is possible only when the participants change their role from passive recipients to active own managers. The 'Padmavathy' experience has proved it through commitment to work sincere efforts to share the benefits of development, active involvement of several sangam members. The model further proves the fact that poor are bankable and the timely

access to credit can bring about changes in the lives of thousands of poor women. The sangams have been successful in obtaining loans on reasonable terms with simple procedures. They have also been instrumental in motivating many members who were earlier idle, in taking up some economic activity. Thus, the experience of this model is a source of inspiration for many other poor women with the similar socio-economic conditions.

The Rashtriya Seva Samithi (RASS)

The RASS was established in 1981 at Tirupati. The activities and programmes of RASS were designed for the development of poor in the drought prone Rayalaseema districts of Andhra Pradesh. This region has a high percentage of population who belong to scheduled castes and the backward castes. The region does not have any major industries except a few agro-processing units. It also lags behind other regions of the State aggravated poverty, unemployment and environmental degradation in the Rayalaseema region. Some of the anti-poverty programmes proved ineffective, as it was more on target achievement rather than human development. Moreover, the rural poor were not involved from the stage of planning to the stage of implementation and evaluation of programmes meant for their upliftment.

Objectives

The main objective of RASS was to adopt such a strategy, which would bring into fold the poor in the development process. The RASS, believes in the following:

- Involvement of poor in the entire process of development from planning to monitor.
- Identification of priorities by the poor themselves.
- Empowerment of women as a key to self-sustained development of the poor.
- Provision of community infrastructure as an essential precondition for self-sustained growth.
- Development of agriculture and related activities using local knowledge and local resources apart from modern techniques to reduce the incidence of poverty and unemployment.

The RASS considers the following four interventions as crucial for the poor to reach the stage of social consciousness and empowerment.

- Human resource development (by way of massive education, skill up gradation, health services, safe drinking water, sanitation etc. for the disadvantaged groups)

- Economic development (through propagation of modern agriculture and technology, family based asset creating activities and waste land development)
- Attitudinal changes (to promote greater gender equality, self-reliance and environmental sensitivity)
- Self-management and momentum (for the promotion of saving and credit, community management of infrastructure, leadership and self-help).

Area Of Operation And Growth

The core area of operation of RASS includes the districts of Cuddapah, Anantpur, Kurnool and Chittoor. The initial activities of RASS were concentrated in Chittoor district, which accounts for an estimated population of 4.3 million. Subsequently, these activities were spread to other districts of Rayalaseema.

Over a period of eighteen years, RASS has been successful in building up a large administrative infrastructure and reaching out to the rural poor in the backward areas within Andhra Pradesh and in the States of Orissa and Tamil Nadu. Because of its involvement in multi-faceted activities, several funding agencies at the national and international level have shown interest and confidence in RASS. Starting with three program activities in eight villages with 15 staff members, RASS has acquired the status of a national level organisation. During 1997-78, RASS had 32 programme activities with 3695 programme staff in 3540 villages operating in three states. The budget of RASS, which was Rs. 0.08 million in 1981, had gone up to Rs. 72.08 during the year 1998. Thus, RASS has recorded a phenomenal growth for the past eighteen years.

Women Centered Activities

To tap the potentialities and managerial capacities of rural women RASS has implemented several activities. RASS has been instrumental in organizing rural women to show their strength and defend themselves for their rights with the formation of Mahila Mandals. These Mandals work under the direct supervision and guidance of RASS and also, get regular information about Government programmes, bank financing, marketing trends etc. The successful working of Mahila Mandals has resulted in the formation of a large number of Self-Help Groups (SHGs).

For women to get gainful employment especially belonging to SC, ST and BCs, RASS provides training facilities and generates innovative programmes. The vocational skills, thus acquired, help women to be self-reliant.

Growth And Performance of SHGs

The successful working of Mahila Mandals has resulted in the formation of a large number of Self-Help Groups (SHGs). In 1990 with the help from RASS, 30 SHGs were formed involving 10-15 women members. Within a year, there were 123 SHGs with a total membership of 1559 women. A significant feature of this system was that a large number of women shifted their borrowing from traditional moneylenders to SHGs at reasonable rates of interest. Moreover, RASS has lined with Rashtriya Mahila Kosh (RMK) and NABARD to mobilize funds. RASS has borrowed about Rs. 7 million from RMK and lent it to informal women groups. Along with the loan from RMK and their own savings, women groups have generated credit to the extent of Rs. 11 million. Some of the notable features of this scheme are a high percentage (96.7) of repayment, utilization of funds for income creating activities and generation of saving by women members in the SHGs. Many such success stories can be collected from Indian experience in the field of Micro-finance.

SECTION III

STRATEGY OF WOMEN EMPOWERMENT

In view of low literacy rate of women and the gigantic task of educating rural women a suitable strategy will have to be planned. The major task is to identify the areas where these groups in fact, are facing problems because at this stage only the problem solving adult learning technique will attract these rural poor to improve their working and income.

The success of any strategy of women empowerment depends upon the following factors:

1. Level of education, hard work
2. Social custom
3. Family planning, small family
4. Health, medical services, cleanliness
5. Environment, tree growing, kitchen gardening.

Various case studies show that there is a positive correlation between credit availability and empowerment of women.

On the face of it, Distance Education appears *per se* a 'women friendly' form of acquiring education and formal qualifications. There are two characteristics which are generally seen to render this mode of learning specially suitable for women, by

making distance education compatible with other spheres of life, first, there is no attendance requirement, second, at the same time, there is a high degree of flexibility in learning schedules and time management. These characteristics have three distinct and undisputed advantages for the distant student. Since, the distance-teaching curriculum is designed for independent study it can well fit with family commitments and living at home. Learning material is sent to the women at their home or workplace they can learn while they earn and the NGO/SHG may provide them the required tuition wherever they desire.

Rural women can learn at their own pace on the basis of availability of time. Technology helps them round the clock access on student support services. In rural India where girls and women are largely excluded from education at all levels D.E. may be the only option. Opportunities are not equal. Responsibilities are more they have to overcome greater odds, less support from their families, early marriage childcare.

The members of SHGs are mainly illiterate and do not have access to formal education. In a study it was reported that the members of the Groups were not fully literate and were not able to read and write. 5 Many are now able to append their signatures perhaps an outcome of the government-sponsored literacy programme and the compulsion to affix signature on several occasions as members of SHGs The handicap of literacy would be a hurdle for achieving many desired results. For example they will be unable to follow the accounts maintained by the group and hence remain ignorant about the amount pooled individually and in the group, and would be unable to draft an application to represent their case. It is therefore essential to provide them education through especially designed modules through distance education that are directly useful as a member of SHG.

At this stage they do not need school or university certificate, Diploma or degrees. They need improvement in their professional skills and solving their day-to-day problems in the working and functioning of SHGs. They should be explained the advantage of group based strategies in poverty alleviation. Importance of savings and opening bank account, marketing of products, timely repayment and repeat loaning. It is important to explain that she is not alone and that such problems are being faced universally. Only by self-help they may fight against their misfortune and improve upon the fate of their family and children.

All these problems, opportunities and chances can be explained the women through short duration training module delivered at their doorstep or work place. At the initial stage we may face certain problems and resistance from the participants if we

5 Krishnaiah, P (2003) Poverty Reduction: Self-Help Group Strategy UBSPD New Delhi p.180

demand some extra time and money. It is therefore suggested that the benefits should be linked with the DE modules and subsidies should be in the form of distance education and not cash. There are instances where cash subsidies were taken away forcefully by male members in the family for liquor consumption and gambling and made no significant impact in the society. But education is such a type of subsidy that cannot be robbed by male members in the family. Secondly educated mother will further educate her children and thus will help in mitigating the curse of illiteracy and poverty from the society.

Education Empowers Women

It is also observed that open education at present is mainly catering to the needs of elites in the urban areas and it has to make inroads in rural areas where India lives. In rural areas women are totally dependent on men, as they do not have economic power to spend. The historical relationships with their husbands can be seen as influenced by historical factors that shape the social structures of how they are subordinated. It has been observed in several research studies that women do experience a double day, as they return to study combined with their domestic roles. The Policy planners must think to integrate the economic benefits with education. I suggest the Differential Rate of Interest (DIR) for women doing any Course through Open schools or any other mode of Open and Flexible learning.

Women Education is sometimes also perceived as a threat by their husbands. Studying is seen as changing the identity of the partner from being subservient and domesticated (Morgan 1995: 321)⁶

It has been noted that education as such serves to empower women. This may be on the most basic level through literacy programmes or on more advanced levels through university study and even Ph. D. programmes. A UNICEF study (1998) on Violence against women in South East Asia concluded that compulsory schooling for all girls would be a long-term measure to reduce violence against women by providing them qualifications as the basis for getting a job which in turn will enable them to earn a their own income and improve their status. Thus the SHGs should in-fact also be converted in to Self Help Study Groups that will give them not only enhanced income but also enhanced esteem and self confidence to do something meaningful for the society as a whole. They should realize that they are not the isolated unproductive but important wheel for the smooth running of the society. The economic incentives and effective NGOs participation will definitely make the women empowerment a reality from a distant dream at present.

⁶ Morgan, A. (1995) 'Adult change and development: learning and peoples' lives' in D.Sewart (ed.) One World Many Voices: quality in open and Distance learning, Milton Keynes: ICDE, and the Open University.