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Role of Civil Society Organisations in Women Empowerment: A Study of SKDRDP, India

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Introduction

In light of globalisation, the focus of developing countries is on the advancement of science and technology and improving communication. Development, however, is not measured only on these criteria. Human development is equally important. Women's empowerment is crucial for development as they make up almost half of the population. However, in a male-dominated, patriarchal Indian society, women lack the freedom of choice and are treated as subordinates in every sphere of life. Women are deprived of access to resources like money, credit facilities, as well as opportunities for education, training, and developing their capacities. In India, women live with multiple fears and face numerous hurdles. They carry the burden of neglect and discrimination, of household work, of looking after their family members, and of work outside the house (Kilby

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2011). Their contribution to household activities is undervalued, and remains unpaid and unrecognised. Gender-based discrimination starts since birth and continues throughout life with inadequate attention, nourishment, medical care, and education. In many villages, towns, and cities, girls who have reached reproductive age are sometimes sold in the name of marriage, child labour, and prostitution. Sex ratio, the ratio of males to females in a population, is a measure of gender discrimination, which portrays a systematic societal bias towards men and boys in all aspects of life. Given that the life expectancy for women is greater than men, sex ratio should ideally measure 1000 women per 1000 men (Kilby 2011), but as per the 2011 census, the sex ratio in India is as low as 940 females per 1000 males. Mortality rates for women are higher as compared to men owing to the discrimination and violence experienced by women throughout their life. Nobel Prize winner Amartya Sen, in *Missing Women*, has cited sex-selective abortion as one of the reasons for the disparity in sex ratio. Various data have shown a continuous rise in crimes against women. Through the 73rd amendment, there was a push for women's political empowerment with 33% reservation in local self-governance institutions.

In the Indian context, "the civil society comprises individual and collective initiative for the common public good" (Tandon 2002). This definition covers both informal and individual initiatives as well as those of more formally structured organisations. Civil society organisations have responded to the government's socio-economic development agenda over the years. Thus, when the government changed its priorities from capital-oriented growth to anti-poverty programmes, civil society organisations made a distinct shift from welfare and service delivery interventions to a direct attack on poverty (Tandon 2002). Thus, civil society organisations or the third sector play an important role in the welfare and development of people. Civil society organisations are keen observers of people's needs. Not only do they raise the concerns of people, but they also monitor the state's responses to people's needs. A role of civil society organisations that is the most unrecognised is their demonstration of innovative approaches towards development-related issues. Based on some successful innovations, the state can formulate larger policies.

Daniel Siegel and Jenny Yancey (1992) pointed out that civil society organisations have the potential to create a deeply rooted network of organisations and institutions that mediate between the citizens and the State. According to them, these organisations perform several functions. They provide platforms for the expression of varied and complex needs of society and further actively try to address these needs. They motivate individuals to act as citizens instead of depending on state power or benefits. Alternatives to state agencies providing services are also created with more independence and flexible approach.

Civil society organisations have recognised that women's issues need to be addressed and they should have a key role in the development process. The approach that women should be participants in their development process and not just passive recipients of development programmes has emerged through the work done for women's empowerment. The third sector has shown a successful demonstration of women's participation in development processes.

In a country like India where patriarchal domination exists, women's empowerment and their participation in development become a challenge. It is fundamental to create women's access to resources and provide hand-holding when they take up entrepreneurial activities. Here, civil society organizations play an important role in poverty alleviation and empowerment, particularly through the supply of microcredit. The provision of microcredit involves initiatives to be taken on part of the state and non-state organisations in making small amounts of credit available to poor clients (Burra et al. 2005). This amount may be used for production or consumption purposes, in other words, credit sought for basic requirements such as food or income-generation activities. Civil society organisations offer micro-finance interventions for better gender equations in favour of women which includes improved health and nutrition, improved education, increased self-reliance, the standard of living, and better management of natural resources. According to Krishna (2003), empowerment means increasing the capacity of individuals or groups to create effective development, to make better life choices, and to transform these choices into desired actions and outcomes.

Theoretical Framework

In a patriarchal society, women are dependent on men and do not have the right to live their lives on their terms. Their productive powers are exploited. Their household work is never counted in economic terms and remains invisible and unpaid. When they work outside, they are underpaid. These societies subjugate women in all spheres of life. Kabeer stated that the social, political, and economic structures of human society are important phenomena in examining gender-based oppression and the domination by the powerful in our society (Turner and Maschi 2014). In this context, the feminist economist Martha MacDonal has argued that “the economy is not limited to market; it is also an analysis and fundamental categorising gender principle, challenging and differentiate between formal and informal economy, paid and unpaid work, market and non-market activities, productive and reproductive labour.” Feminist and empowerment theories are important for understanding and assessing the impact of interventions for individual and socio-political empowerment (Turner and Maschi 2014). Feminists believe that the major reasons for women’s poor socio-economic status are inequality and discrimination against women. The status of women’s empowerment is measured based on political, economic, and social power relations. Therefore, women should have equal access to all forms of power.

LEO (Leveraging Economic Opportunities Project) proposed a theory which focuses on gender equality and economic empowerment of women. LEO also suggested some indicators for women empowerment such as women’s choice of mobility, access to rights, freedom to act and fulfil their potential (LEO 2014). Empowerment of women in rural areas needs to begin at the household level, since a rigid village structure constructed by societal norms, prejudices, cultural values, patriarchy, and social institutions created barriers for women empowerment. However, to bring empowerment, some other elements are equally necessary for an intervention. This framework further states that civil society organisations and local governments can intervene through community organisation work, address barriers and problems, and enable women’s access to resources, opportunities, as well as provide services to women for

empowerment. These organisations need to identify and understand women's problems in different subsystems—household, community, and workplace. Through various programmes, organisations create access to economic opportunities, but a need for planning, monitoring, and evaluation of empowerment programmes and processes still exists.

SKDRDP has demonstrated a model of women's economic and social empowerment which relates to women's economic empowerment theory stated above. The process followed by SKDRDP for women empowerment also fits into the intervention framework.

The present chapter elaborates a case study of SKDRDP's model of women empowerment, its impact on women, and involvement of local women as village level workers in the process of planning and implementation of development programmes. This chapter is based on a study conducted in Udupi district in Karnataka state of India in the year 2016–17. The study particularly explores women empowerment programmes like Self-Help Group (SHG) and SHG with Janan Vikas Group (JVK) implemented by SKDRDP.

Objectives of the Study

The major objectives were:

1. To understand the socio-economic empowerment of women through the SHG programmes, and
2. To find out the impact of capacity building and JVK activities in terms of women empowerment.

Methodology

The study was conducted in three blocks namely Udupi, Kundapur, and Karkal in Udupi district in Karnataka. For the present study, both quantitative and qualitative research methods were used. Multistage stratified sampling method was employed. Various criteria like number of SHGs in

Table 12.1 Details of sampling for the study

District	Block	Village ^a	Number of group ^b	Women member ^c
Udupi	Udupi	4	8 (4 JVK + 4 SHG)	40 (5 × 8 = 40)
	Karkal	4	8 (4 JVK + 4 SHG)	40 (5 × 8 = 40)
	Kundapur	4	8 (4 JVK + 4 SHG)	40 (5 × 8 = 40)
Total		12	24 (12 JVK + 12 SHG)	120 (3 × 40 = 120)

^aFrom three blocks, four villages were selected based on Highest & Lowest presence of SHG group

^bFrom four villages, four jvk and four shg group have been selected based on five to eight years old group

^cFrom 24 groups, five individual members were selected based on who had income generation activity

villages, duration of SHG groups (functioning for five to eight years), the background of individual members and their participation in income generation activities, and coverage under health insurance were studied. The total number of SHGs was 10,412. There were 277 JVK groups in these three blocks. The data was collected from 120 women through interview schedule and Focus Group Discussion (FGD) conducted in 24 self-help groups. The tools for data collection were focused group discussions and structured interviews. The data was collected from September to December 2016 (Table 12.1).

Approaches of SKDRDP

In 1991, “Shri Kshethra Dharmasathala Rural Development Project (SKDRDP)” was promoted by Dr D Veerendra Heggade in Karnataka. It is a charitable trust popularly known as SKDRDP. The ideas effected by SKDRDP are considered to be pioneering efforts for women’s empowerment. Women are guided to form their self-help saving groups with the provision of microcredit facilities. These groups are also supported for self-employment opportunities, insurances, and so on. There are two groups—SHGs and SHGs with JVK. While SHGs save and lend, SHGs with JVK do this along with training for capacity building for starting business activities.

Every centre covers three to four SHG groups who decide to join the centres. Generally, in every block, 25 Jnana Vikas centres are established. These groups have monthly meetings in which issues related to health, family welfare, hygiene, sanitation, and children's education are discussed. Local women who are village coordinators manage these centres. SKDRDP train the village coordinators at National Institute for Self Help Group Training [NIST] and RUDSET (Rural Development and Self Employment Training Institute). The content of training focuses on family relationships and coordination, health and sanitation, education, self-employment, and government schemes and programmes. Trained village coordinators further train the JVK groups and develop their entrepreneurial skills related to dairy, tailoring, skills in the production of phenyl liquid, soap, plates, artificial jewellery, cloth bag making, and so on.

Socio-Demographic Profile of Respondents

Table 12.2 and 12.3 provides a socio-demographic profile of SHG members in three blocks.

The above table shows that the majority of women were in the age group of 31–45 years (55.8%) and 46–60 years (27.5%) showing that the majority of the women belonged to the working-age group. The caste composition shows that most of the women were from socially and economically deprived communities who are likely to have scarce resources in terms of starting a business. Out of the total women covered, 85% were married.

Table 12.2 Socio-demographic profile of the SHG members

Age in years	15–30	31–45	46–60	61–75	Total
No of women	18	67	33	2	120
Percentage	15	55.8	27.5	1.7	100
Caste	General	OBC	SC	ST	Total
No. of women	19	80	6	15	120
Percentage	15.8	66.7	5	12.5	100
Marital status	Single	Married	Widow	Disperse	Total
No. of women	8	102	9	1	120
Percentage	6.7	85	7.5	0.8	100

Table 12.3 Educational status of women

Level of education	Illiterate	Primary	Secondary	PUC	Graduate & above	Total
No. of women	14	49	42	9	6	120
Percentage	12	41	35	8	5	100

Table 12.4 SHG members' occupation (%)

Occupation	No. of women	Percentage
Business	25	21
Agriculture	5	4
Non-agriculture	40	33
Daily wage	32	27
Service	10	8
Student/education	2	2
Housewife	6	5
Total	120	100

Education is an important factor in women's empowerment as it gives access to knowledge and information. The data shows that 12% of women were illiterate and very few women, that is, 5% had an opportunity for higher education, 41% of women had primary schooling, and 35% had secondary level school education. SKDRDP focuses on ensuring basic literacy and thus those who were illiterate learnt to write their name and signatures after joining SHGs.

Occupational Status of Women

Table 12.4 shows that 4% of women were engaged in agricultural work, 33% of SHG members were engaged in non-agricultural occupations, and 27% of SHG members were daily wage workers. Twenty-one per cent of members were engaged in business activities like tailoring, shops, catering services, phenyl, and soap making. Women who had jobs like primary school guest teacher, *anganwadi* helper, midday meal cook, *Seva Prathinidhi* consisted of 8% of the population. Only 2% were students and 5% of the women covered were housewives and were not involved in wage-earning which means that 93% of the women covered had some earnings.

Socio-Economic Empowerment of Women through the SHG Programme

Micro-Finance Programme

The SKDRDP initiated a micro-finance scheme known as *Pragathinidhi* [meaning ‘fund for progress’] in 1996, which provides loans to members to promote their livelihood and develop infrastructure. In 2003, the SHG bank linkages were expanded on a larger scale. Therefore, *Pragathinidhi* has been stopped and SKDRDP has started with direct bank linkage of SHGs. Presently, the SKDRDP is implementing a financial inclusion plan like Banking/Business Correspondent (BC) and Business Facilitator (BF) in all districts of Karnataka. Under this program, SKDRDP is promoting access to banking facilities to SHGs.

SHG Member Loan Status and Purpose of Loan

Table 12.5 shows that consumption purpose loans (50.5%) were higher than the productive purpose (18.7%). The remaining 30.8% of the members had not taken loans from SHGs in the last two years.

However, attention needs to be drawn to the fact that the data is about the loans taken in the last two years. It is possible that the women who had taken higher amounts of loans for productive purposes were in the process of repayment and would not get loans unless earlier loans are cleared.

The FGDs revealed that through SHGs, women could take care of the basic needs of their families. They experienced that after joining the SHGs, their families were economically better off when compared to the situation before joining SHGs. Since the basic needs are now fulfilled, as shared by one woman, the focus is on providing education to children—*“now we are giving more importance to children’s education because they should not face any problems in their future as we faced.”*

High amounts of loans and high recovery rates suggest that women earn an adequate income. Income-generation activities financed through SHG loans have facilitated purchases such as vehicles for family members, investments in hair salons, and so on.

Table 12.5 Status of loan amount and purpose of loan (%)—last two years

Loan amount in Rs	Loan amount in Rs										Total
	0	1–50,000	50,001–100,000	100,001–150,000	150,001–200,000	200,001–250,000	250,001–300,000	300,001–350,000	350,001–400,000	400,001–450,000	
No loan	100	0	0	0	0	0	0	0	0	0	30.8
Productive	0	23.1	34	33.3	50	50	50	50	50	50	18.7
Consumption	0	76.9	66	66.7	50	50	50	50	50	100	50.5

SKDRDP Programmes and Their Impacts in Terms of Women's Empowerment

In a patriarchal society like India, it is difficult for women to access saving and credit facilities. Besides, there are cultural hindrances if women want to start and manage entrepreneurial activities. However, SKDRDP's programmes related to micro-finance and entrepreneurship promotion showed that women were able to break these barriers. It also brought positive impacts on women and their families' economic conditions and facilitated social empowerment of women.

This chapter gives a detailed account of the economic and social empowerment of women through SKDRDP programmes.

Economic Empowerment

Improvement in Saving Capacity of Women

The assessment of pre- and post-SHG saving capacity of women can be one effective indicator in evaluating the access created to financial services through the SKDRDP programme.

The above Table 12.6 shows that 90.8% of women did not save earlier and very few had occasional savings. As confessed by women themselves, it is due to the SHGs that they have developed a habit to save.

Table 12.6 Pre- and post-savings by women SHG members

Pre-SHG		Post-SHG	
Amount in Rs.	Women (%)	Amount in Rs. (monthly)	Women (%)
0	90.8	40	8.33
25	1.7	80	50
30	0.8	100	4.17
50	4.2	120	12.5
100	0.8	200	25
150	0.8		
300	0.8		
Total	100	Total	100

“Before joining SHG we used to keep money in tiffin box in kitchen room and we never visited banks due to fear and hesitation,” a woman responded during FGD. Some women pointed out that earlier there was neither any awareness about the need for saving nor opportunities due to the lack of knowledge about postal and bank services.

Entrepreneurial Activities by SHG Women

As loans were made available to women, they could take up entrepreneurial activities which proved to be a positive indicator of women empowerment considering women find it difficult to take up business activities due to socio-cultural and economic barriers.

SKDRDP had a well-planned programme for capacity building of women members of JVK groups to promote entrepreneurship. Training related to various entrepreneurial activities was given. It was supplemented by exposure or study visits to successful units. They were also taught how to enhance traditional activities through JVK. The above Table 12.7 suggests that 52.5% of women had started their entrepreneurial activities. Investments for these activities were made possible due to

Table 12.7 Entrepreneurial activities undertaken by SHG members

Initiated entrepreneurial activity	No. of women	Percentage
Yes	63	52.5
No	57	47.5
Total	120	100.0
Entrepreneurial activities undertaken	No. of women	Percentage
Animal husbandry	36	30.0
Animal husbandry + Jasmine agriculture	1	0.8
Artificial jewellery making	1	0.8
Catering services (Dosa)	1	0.8
Catering services (Idli)	1	0.8
Cloth bag production	1	0.8
Jasmine agriculture	1	0.8
Phenyl liquid	1	0.8
Phenyl liquid + Artificial jewellery	1	0.8
Shop	3	2.5
Tailoring	16	13.3
Total	63	52.5

SHG loans. Thus, SKDRDP was successful in fostering entrepreneurship among women leading to their overall empowerment. The JVK further trained them to sustain these activities. These inputs for effective management of business activities are required as women traditionally do not get such kinds of skill training.

Increase in Women's Income Levels

Income is one of the traditional indicators of women empowerment. The following Table 12.8 shows women's incomes in pre- and post-SHG stages.

It is very clear from the above data that women's income levels had gone up after joining SHGs, as 50% of women covered in the study had zero income before joining SHGs.

Post joining SHG, only 5% of women had no income. Other income ranges suggest that almost 52.5% were earning a substantial income.

During FGDs, women shared that earlier due to very few earning opportunities their families did not have a sufficient income. Inadequate income impacted not only food consumption patterns but also the education of their children.

Improvement in Agricultural Production

Women's membership in SHGs proved to be a major cause in boosting agricultural production. Many times, the farmers find it difficult to take loans from financial services for agricultural development. Those women

Table 12.8 Women's income in pre and post SHG stage [per month]

Income pre-SHG in Rs.	No. of women	Percentage	Income post SHG in Rs.	No. of women	Percentage
0	60	50.0	0	6	5.0
1-1500	33	27.5	1-3000	43	35.8
1501-2000	17	14.2	3001-6000	51	42.5
2001-3500	7	5.8	6001-9000	12	10.0
3501-4000	1	.8	9001-12,000	7	5.8
4001-5500	2	1.7	12,001-15,000	1	0.8
Total	120	100.0	Total	120	100.0

who had taken loans from SHGs were able to purchase pump sets, tractors, and other agricultural inputs. The use of quality seeds and new technology, new irrigation practices, organic farming, mixed farming, and so on helped to increase production. Some women invested the loan amounts for nut plantation and owing to the demand in the markets, earned healthy profits.

In these areas, paddy and vegetables are grown. The Yantradhara Programme under the SKDRDP provided agricultural equipment at an affordable cost. The SKDRDP introduced the cultivation of jasmine flowers and created a direct link between producers to market by eliminating the middlemen. Such practices enhanced women's income.

Social Empowerment

Social empowerment can be measured at the family and societal level.

Empowerment in Family

Social empowerment in a patriarchal society starts from the family as it is the place where inequality begins and is promoted. Generally, when women get empowered within the family, their socio-political empowerment can be further promoted.

Women empowerment is not a short-term process; it's a long-time process. Therefore, civil society organisations also effectively use the platform created by micro-finance activities in innovative ways.

The women shared that after joining SHGs many changes were noticed within their families and individual lives. Generally, there is resistance to women's programmes in patriarchal societies. However, the women shared that now the family members have realized the benefits of their membership to SHGs and hence there is support from family members. They are even reminded by the family members about SHG meetings.

The women also pointed out that their involvement in family decision-making had increased.

According to the women, this was because they could bring about some changes within their families after joining SHGs. They could undertake the construction of houses, digging of wells, ensuring food for the family, and education of children with the support of SHGs. As 52.5% women were able to generate income and 95% women had an income after joining SHGs, their visibility in terms of contribution to family income was very clear and it helped women get empowered at the family level. It is the greatest achievement in terms of women empowerment in a male-dominated rural society.

Change in the Position and Role of Women in the Family

Before joining SHG, the only goal in a woman's life was to take care of her husband and children and engage in household chores. After joining SHG, women have earned a stand in their family's decision-making processes. Women are involved in making decisions related to children's education, their marriage, purchase, or sale of a property, and other major family decisions. Due to their economic empowerment, they are being treated as equals by the men in their family.

Accessing Information

Due to women's low literacy and subordinated position in the society, their access to information is limited. Gaining knowledge and information is essential for being empowered. The major source of information for the women was the SHG weekly or monthly meetings. In addition to information about self-employment, government schemes and programmes, health and sanitation, water management, managing daily expenses, they also received information about awareness on social issues related to the importance of children's education, child labour, marriage, abortion, and so on. These inputs gave the women confidence and enhanced their self-esteem which are important indicators of empowerment.

Improved Family Life and Health Status

Due to increased awareness, women started giving importance to nutritious food, immediate treatment for ill-health or injury, and so on. Some women had husbands addicted to alcohol and tobacco. The de-addiction program organized by SKDRDP helped give treatment to alcoholic family members and brought about some positive changes in the family life of women. They were able to avail health insurance for treatment which helped to improve the overall health status of everyone in the family.

Developing Skills in Financial Management

In the FGDs, women discussed their learnings in financial management and managing expenses like children's pocket money, water bill, loan repayment, savings amount, food expenses and electricity bill as well as ensuring savings and repayment of the loan amounts.

Social Empowerment at the Societal Level

Economic empowerment alone is not enough. For the overall development of women, social empowerment is equally needed. Women's participation at larger societal level needs encouragement. Following are some of the indicators of social empowerment.

Developing Conflict Resolution Capacities

In the FGDs, women shared that in the time of crisis, they are now able to support their family members or anybody in the SHG who requires help. For example—at the family level, they discuss and deal with problems together; and at the SHG level, if a particular member has difficulty in repayment. Such issues are also sorted out by discussions and by offering some kind of support in the form of contribution by other members.

Participation at the Societal Level

Once women get recognition at the family level and freedom of expression, their participation at larger social processes increases.

Women's Participation in Social Awareness Programme

SKDRDP initially created awareness related to social issues among women in the SHGs. These women become pivotal in further generating awareness on certain social issues (Table 12.9).

In the FGDs, the women shared how they created awareness among people through street plays, dramas, skits, and songs on the above-mentioned issues. One member mentioned the drama named *Kathale Enda Belekinedege* meaning “journey of darkness to lights,” which focused on the discrimination women faced within the family and society and the need for women's empowerment. The women actively participated in blood donation campaigns as well.

Recognition at the Societal Level

One of the JVK groups received the best group award from SKDRDP. The national radio station “Aakashvani” interviewed them. In this interview, the group discussed their lives and how SHGs had impacted them,

Table 12.9 Participation of SHG members in social awareness

Social awareness issues	Media used
Abortion	Drama
Effects of alcohol consumption	Devotional song/Folk song
Child labor	Quiz
Child marriage	Street plays
Self-employment	Songs
Blood donation	Skits
Education	Slogans
Hygiene	
Nutrition	

success in self-employment, and so on. They, in turn, became role models for and motivated others to join SHGs and take up self-employment.

Use of Financial Services

Women using facilities available at larger societal levels like banks, and their presence at public events also indicate their level of empowerment. They have started going to banks and can handle bank transactions for their SHGs independently.

Women's Participation in Political Processes

As the women got empowered at the family level and had enhanced confidence of working independently through SHGs, their presence in political processes increased.

The gram sabha is the general assembly of voters of the village under the Panchayat Raj system where major issues related to village development are discussed.

In FGDs, women shared that before joining SHGs, they used to not attend gram sabha and thought that it was a waste of time. They believed that women did not have any role in these meetings. After joining SHGs, this has changed and as shown in the above Table 12.10, 68.3% of women were attending gram sabha. The women raised issues such as water facility, housing, roads, school, hospital, special facilities for deprived community groups, and so on. They did not hesitate or fear to talk to government officers asking about development schemes.

Table 12.10 Women's attendance in Gram Sabha

Attending Gram Sabha	No. of respondent	Percentage
Yes	82	68.3
No	38	31.7
Total	120	100

Table 12.11 Women contested in gram panchayat election

Election contested/year/position	No. of respondent	Percentage
Not contested	118	98.3
Got membership (2005, 2010, 2015)	1	0.8
Got post of Vice President (2010)	1	0.8
Total	120	100

Contesting Gram Panchayat Election

Another indicator of women's political empowerment can be women contesting elections.

Table 12.11 illustrates that very few women took part in direct political processes. One woman had nominated but withdrew at the last moment due to personal reasons. The other two members contested elections in gram panchayat (a village level self-governance body) and occupied membership. One even became the vice president. Additionally, one woman contested elections for three terms in 2005, 2010, and 2015 and won. The woman who became vice president was an active member of "Mahila Morcha." These two women actively worked on social issues and encouraged other women to attend gram sabha meetings and motivated them to raise questions.

Though the number of women is not a lot, however, in a male-dominated political environment in rural India, getting such a space is an achievement for women.

Awareness and Utilization of Government Schemes

Traditionally, since women do not have access to information, they are unable to use many government schemes meant for them (Table 12.12).

SKDRDP provides information about government schemes and programmes through resource persons in monthly meetings. This information helps SHG women to get benefits from government schemes.

Table 12.12 SHG members' awareness and utilization of government schemes

Government schemes known to SHG women	
Employment Guarantee Scheme	Widow Pension Scheme
Self-employment scheme	Health card
Ashraya Yojana	Aadhaar card
Indira Awas Yojana	Water facility scheme
Ganaga Kalyana Yojana	Education scholarship and fellowship
Free Toilet Scheme	Pradhan Manthri Gram Sadak Yojana
Pradhan Mantari Ujawala Yojana	Jan Dhana Yojana

Major Findings

1. Women developed savings and repayment habits through SKDRDP programmes and it has promoted their empowerment through a variety of ways.
2. There was a substantial increase in the income levels of women, thus, suggesting the economic empowerment of women.
3. Nearly 53.5% of women covered under the study started independent income-generation activities.
4. Post joining SHGs, only 5% of women were not involved in any income generation or wage-earning and it clearly showed that through SKDRDP the women gained economic empowerment.
5. The women started using formal financial services like banks to which earlier they had no access.
6. The economic empowerment of women and availability of resources from SHGs like health insurance, support for children's education, and so on improved their status at the family level. They started being treated as equals.
7. Women were more aware of government schemes and could avail the same.

The SHGs promoted women's access to knowledge and information and developed leadership skills. Further, women have actively started working on various social issues that have negative impacts on society.

Thus, SKDRDP was successful in making women noticeable at the larger societal level.

Due to SKDRDP activities linked with SHGs and JVKs, women developed leadership skills which have not only enhanced their self-esteem and confidence but also assured them a space in the political sphere as well.

SKDRDP has demonstrated an integrated model of women empowerment. It shows that for women empowerment, a multi-pronged approach is needed. Mere provisions of loans cannot lead to the economic empowerment of women. They also need access to information and support in their roles at the family level. Through the SKDRDP model, empowerment was possible at the individual level, family level, and at the larger social level as well.

Conclusion

SKDRDP is one of the civil society organisations who recognised that for the overall development of the society, women's development needs to be focused. It noticed that economic independence would bring many changes. Its model also made efforts to facilitate women's access to information and knowledge which helped in enhancing their self-esteem and confidence. SHG membership and its benefit for the family also helped the women to create a space for themselves at the family level. Further, women also started getting a space in the political environment although at a smaller scale.

The efforts of SKDRDP in creating a successful model of women empowerment need to be noted. It shifted the focus from welfare to a participatory approach and established that women can be equal partners in the development process. Its model is more sustainable as it created local resources and developed local human capacities to boost the development programme. Thus, the present case study of SKDRDP model based on empirical data confirms that civil society organisations play an important role in women empowerment and development.

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