

# A Passage to India

## *Improving the Well-Being of Women & Scotland*

- *By Noel Mathias*

### Background

In India, Self-Help Groups<sup>1</sup> or SHGs have become unique community platforms from which women have begun to take very active roles in the social and political arena (tackling the abuse of women and alcohol, standing up for local self-government elections, etc.). The SHG approach has, among other things, proved successful in creating awareness about health and hygiene, environmental protection, importance of education and better response for development schemes.

Importantly, SHGs have also enabled livelihood-generation activities and entrepreneurial development among women. Studies of SHGs in India and across the world evidence improved livelihoods to the extent of providing the leveraging needed to start an enterprise enabling women to become micro-entrepreneurs.

Studies of SHGs have indicated a new boldness and confidence for women having provided them with space and support necessary for them to take effective steps towards achieving greater control of their lives and their economic participation.

The women, through the SHGs, are playing a crucial role in the development of an informal economy in India.<sup>2</sup>

*"Melinda and I talk a lot about our travels. Next year, we plan to take our kids to Africa. It's, however, hard to convey powerful experiences like when I met women self-help groups in UP and Bihar (in India). One gets drawn into their energy by simply listening to their experiences."*

- Bill Gates (Times of India, 15<sup>th</sup> May 2010)

### Rationale

A very quick analysis of the socio-economic landscape of Scotland throws up no surprises: rising rates of unemployment, an increasing number of people especially children and young people in workless households, and people caught up in the vicious cycle of personal debt. The Indian women's progressive march to shield and shape their future, and that of their families, through the SHGs hold some very important lessons for Scotland: How is leadership exercised by people, especially the

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<sup>1</sup> A Self-Help Group (SHG) is a registered or unregistered group of micro-entrepreneurs having homogenous social and economic background voluntarily, coming together to save small amounts regularly, to mutually agree to contribute to a common fund and to meet their emergency needs on mutual help basis. The group members use collective wisdom and peer pressure to ensure proper end-use of credit and timely repayment thereof. In fact, peer pressure has been recognized as an effective substitute for collaterals.

<sup>2</sup> See *Case Studies* on page 4.

women, in another culture and society in the face of absolute poverty? Are there lessons to be learnt in this dialogue with the 'other' for the potential women leaders we have in our midst? How do we enable women to self-determine their role in shaping the market and economy in ways that could mark a shift of power in the Scottish economy? In his book "The Fortune at the bottom of the Pyramid", Prof. C. K. Prahlad comments: "A well-understood but poorly articulated reality of development is the role of women... Although the evidence is overwhelming, very little explicit attention has been paid to actively co-opting women in the efforts to build markets and lead the development process."

While we continue to work alongside the poorest in our society increasing their capacity as rights-holders to claim their fair share of the economy, it is also important that we push their limits and aspirations to take control of their lives in a manner that people, and in many instances women, in other societies do, often in the face of absolute poverty with little or no safety net.

### **Project Goals and Objectives**

To enable a dialogue with the Indian culture and women in a way that helps women in *priority areas* of Scotland to:

- a. Learn to participate in shaping their lives and aspirations, and those of their families and communities, in the face of poverty;
- b. Gain a level of self-confidence in exercising an entrepreneurial leadership in their given contexts; and,
- c. Exercise initiative and leadership in developing other like-minded groups in the *priority areas*.

### **Criteria for Participation**

- a. Either working within or living in a *priority areas* context.
- b. Commitment to the programme (both before and beyond the trip to India) in terms of time and work remit (if the participant is a staff member in PA).
- c. Showing clear leadership potential with ability to organise people.
- d. An openness and willingness to enter and experience, and thereby learn from, the social and cultural life in India.

### **Programme Strategy**

Prepare a group of 12 women (from age 20 upwards) for a 6-month programme starting in August 2010 culminating with a trip to India in January 2011 (12<sup>th</sup> – 24<sup>th</sup> Jan). Ideally, there should be 2 women from at least 5-6 *priority area* parishes.

The pre-India trip programme will look at developing the individuals into a common-interest group and focus the learning around the 'self-help' ideology of the SHGs. This will include, for instance:

1. Basic history on emergence on SHGs
2. Key elements of the SHG ideology
3. Impact of SHGs: Success stories from around the world

The culmination (and an expected another starting point) would be 10-12 day trip to India where the group will interact with and be trained in the SHGs in urban and rural settings. The programme in India will consist of:

1. Orientation on the SHG movement in India
2. Interaction with urban women's groups (Mumbai)
3. Interaction with rural women's groups (Gujarat)
4. Training session on Situational Analysis
5. Training session on Strategic Planning
6. Concluding session: Creating the roadmap

While January is expected to be an end-point in terms of a trip after a six-month long preparation, it is also expected that this will be a starting point of a movement of empowered women within *priority areas*.

### **Conclusion**

The envisaged programme is not so much about economics but about cultivating women leaders as micro-entrepreneurs in *priority areas* and indeed, in a good measure, about the notion of development of Scotland; experience and evidence indicate that the development of any country is inseparably linked with the status, development and aspirations of women. *A Passage to India* is about capturing the compelling determination, courage and spirit of women in India and the model that helps women and their confidence thrive.

## Case Studies

**SHRI MAHILA GRIHA UDYOG LIJJAT PAPAD, OR LIJJAT**, is an organisation 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." Started with a modest loan of Rs 80 (approx. £1), the cooperative now has annual sales exceeding Rs 301 crore (approx. £37m). 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 ([www.indiatogether.org/2003/feb/eco-lijapapad.htm](http://www.indiatogether.org/2003/feb/eco-lijapapad.htm))

**RURAL WOMEN'S SOCIAL EDUCATION CENTER (RUWSEC) IN CHINGLEPUT, SOUTH INDIA**, was initiated in 1981 by 10 women who belonged to the villages of Chingleput. The women had come together because of involvement in a nationwide literacy campaign in which the 10 village women worked as literacy teachers in their respective villages. Through their work, the women realised their own worth and potential and felt committed to working with other women in their communities to change their exploited situation. RUWSEC has focused on activities and issues related to women and health. 10 women "animators" began working in their villages carrying out health care, health education, and working towards building a women's organisation in those villages. The animators' approach was to help women understand their own and/or communities' health problems and participate in their own healing. As a result of the efforts of RUWSEC, there were requests from several villages in the neighbourhood for the creation of women's centres, and the animators decided to extend their work to 5 more villages. They visited the 5 villages and asked the community to nominate their own animators. The animators chosen were introduced to the work and philosophy of RUWSEC through a 6-day orientation programme organised by the senior animators. The animators of RUWSEC, after 2 years of training in administration, accounting and management, and in conducting training programs, now are in charge of all their own activities. They have ventured also to further build and expand their organization.

**THE WORKING WOMEN'S FORUM (WWF)**, established in Madras in 1978, has brought together over 13,000 poor urban women around the issue of credit. Most women who live in the slums of Madras work as small-scale traders and vendors, their earnings often providing over half the family income. Interviews with these women revealed that their primary concern was increasing their earning capacity. The WWF was set up to enable these women to obtain low interest loans to expand their

businesses. The key element in the WWF structure is the neighbourhood loan group, comprising 10-20 women from the same area who act as mutual guarantors for the loans of all group members. Over 7000 women have received loans and the repayment rate has been over 90%. About 2800 new jobs or businesses have been created, and earnings have increased on an average of 50% in existing enterprises. Women report that they are eating better quality and more varied foods as a result of their increased income. The WWF is expanding its activities to address the political and social problems of working women as well. The Forum operates day care centers, skills training centers, and remedial classes for schoolchildren. In 1980 the WWF launched a family planning program in which field workers (who are drawn from the WWF membership and paid \$18 per month) disseminate information on health, nutrition, and family planning to families in their communities. Women have become more confident of the possibility of gaining control over their lives, including their fertility. The WWF experience demonstrates that an organisation does not need a lot of money, educated staff, or technical expertise to reach poor women. The Forum's success is attributed to its selection of one critical issue, utilization of local leadership, organisation of women around existing neighbourhood ties, and decentralized management.

#### **PROJECT SHAKTI: CREATING RURAL ENTREPRENEURS**

Rojamma is a single parent living in Kurumurthy, a small village in the Indian state of Andhra Pradesh. When her husband left her, she earned a few rupees working in her mother's field but found it difficult to support her two daughters. Then she joined a women's self-help group and found out about Project Shakti. "From that moment my life changed", recalls Rojamma.

To expand its markets, the challenge for Hindustan Lever (Unilever's business in India) was how to reach millions of potential consumers in small remote villages where there is no retail distribution network, no advertising coverage, and poor roads and transport.

The solution was Project Shakti, launched in 2000 in partnership with non-governmental organisations, banks and government. Women in self-help groups across India are invited to become direct-to-consumer sales distributors for Hindustan Lever's soaps and shampoos. The company provides training in selling, commercial knowledge and bookkeeping to help them become micro-entrepreneurs.

After an initial investment in stock - usually borrowing from self-help groups or micro-finance banks facilitated by Hindustan Lever - most Shakti entrepreneurs net a monthly profit of 700 - 1 000 rupees (US\$15 - 22). This is a far cry from the few rupees single mothers like Rojamma had earned before, and for those with husbands who work in the fields, this typically doubles the household income.

By the end of 2004, over 13 000 women entrepreneurs were selling to 70 million consumers in 12 states (a 30% increase in rural population reached by Hindustan Lever). By the end of 2006, 30 000 Shakti entrepreneurs reached 100 000 villages in 15 states. Shakti has brought them self-esteem, a sense of empowerment and a place in society. As Rojamma says: "When my husband left me I had nothing except my daughters. Today everyone knows me. I am someone now". It has meant she has

been able to send her daughters to school, giving them the chance in life she didn't have. ([www.unilever.com/images/es\\_Project\\_Shakti\\_tcm13-13297.pdf](http://www.unilever.com/images/es_Project_Shakti_tcm13-13297.pdf))