



EMPOWERMENT OF WOMEN IN SLUMS THROUGH SELF HELP GROUPS A CASE STUDY OF GREATER HYDERABAD

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ABSTRACT

In developing countries, the empowerment of women is one of the major challenges in terms of socio-economic and political arena. The 'Decade of Women' was main basic principle for the empowering women in the developmental process. Most importantly, women status in slum needs to be studied for their all round development. According to Human Development reports says: Empowerment has been defined as a change in the context of a woman's life that enables her increased capacity for leading a fulfilling human life. Its external attributes are health, mobility, education and awareness, status in the family, participation in decision making, and material security. It also includes internal qualities such as self-awareness and self-confidence.

"There is no change for the welfare of the world unless condition of women is improved. It is not possible for a bird to fly only with one wing."

- Swami Vivekananda

The present article is focusing on the empowerment of women in slums through Self Help Groups in Greater Hyderabad. In this connection, the Slums have the most intolerable of urban housing conditions which frequently includes insecurity of tenure, lack of basic services, especially water and sanitation, overcrowding, location on hazardous lands etc. In addition, slum areas have high concentrations of poverty and of social and economic deprivation, which may include broken families, unemployment and economic, physical and social exclusion. Slum dwellers have limited access to credit and formal job markets due to stigmatization, discrimination and geographic isolation. Slum women are the greatest victims of all kinds of gender based discrimination. Hence there is a need to study the social, economic, political, psychological factors that affect the lives of women in Hyderabad slums and the changes which took place in their lives after joining the Self-Help Groups. Consequently, the study is mainly aimed to know the condition of beneficiaries of the SHGs members as well as to know about the role of SHGs in empowering women in Hyderabad slums.

Introduction:

In the present day, we live in a world that is growing in population faster than ever before. In the rapid of change that has engulfed the developing countries by the beginning of the twenty first centuries, one of the most dramatic and fundamental trend is urbanization. No less striking is the tempo of change the four-fold increase in urban population in these countries in a period of thirty years from 50.4 crores in 1970 to 202 crores by 2000 A.D. The urban growth is several times



faster in developing countries. In India urbanization has been as rapid and wide spread as in other developing countries. The effects of this urban explosion are dramatically manifested in teeming slums in the centre of the city and mushrooming shanty habitats at its periphery. In most of the cities one fourth to one half of the population lives in poverty and in intense deprivation of their basic needs. Shocking malnutrition is simultaneously a great contributor to and consequence of the urban poverty syndrome.

In 2001, the World Bank report says that the empowerment of women should be a key aspect of social development programs. Indian has also ratified various International Conventions committed to securing equal rights to women. The women movements and several NGO's activities are main basic mobilizing factors among the women communities in India. There are contributed and inspired the empowerment of the women in all dimensions such as policies, plans, programs and related mechanisms in India.

The main disadvantage of women empowerment is gender based discrimination and un-access of resources of their property, opportunity and security. Due to this several reasons the women community has been victim of the sexual harassment and economical exploitation. According to the United Nations Reports on 2009 survey says that the women in many parts of the world continue to face discrimination in access to land, housing, property and other productive resources and have limited access to technologies and services that could alleviate their work burdens. Unequal access to resources limits women's capacity to ensure agriculture productivity, security of livelihoods and food security and is increasingly linked to property, migration urbanization, and increased risk of violence.

On the other hand, Women development through SHG's also is one of the key elements for ensuring the women communities in various ways. "Ensuring women's economic empowerment and access to and control over resources require an integrated approach to growth and development, focused on gender-responsive employment promotion and informed by the interdependency between economic and social development. Social objectives need to be incorporated into economic policies. Economic growth strategies should give attention to the real economy and focus on creating a gender-sensitive macroeconomic environment, full employment and decent work, access to land, Property and other productive resources as well as financial services, and full coverage of social protection measures". There is a need to create a platform to eradicate and eliminate the social evil of poverty and gender based discrimination. The empowering women are the main basis for eradication of the poverty. The Platform for Action of the Fourth World Conference on Women recognized that the empowerment of women was a critical factor in the eradication of poverty.



However, the Studies on urban development have shown that modern urban slums are an outgrowth of limited and distorted industrial and commercial development and that they punctuate almost every city in the world. Countries which have followed the path of development based on privately owned means of production have always ended up with vast area of stink, misery, squalor and degradation for the poor and bulk of middle class inhabitants of their cities. As there is industrial and commercial expansion in cities, people migrate from nearby and far off areas to such cities in search of jobs. Vast bulk of such migrants belongs to the weaker sections of the society having only their labor power to sell. Their contribution to the City's economy and other services is of paramount importance but they are relegated to sub-human conditions of living. These people, left with no options, therefore, put up temporary structures, without following any building regulations, on such vacant spaces in the city where initially there is no objection and opposition. Slums are, thus, the result of structural inequalities in society.

Significantly, in the era of rapid industrialization and urbanization, the concept of women empowerment has come to play a very important role in societal development. Women being half of the world's population are the integral part of the development process. They have been the strong motivational forces from the beginning of the family system. The women's community was victim of social inequality and physical exploitation for decades. When it comes to the woman's life in the slums, their life is pathetic and vulnerable in terms of health, education, security and other opportunities. This makes women come to the city with very limited resources and job skills, and many women end up in urban slums where they can be close to commercial areas and work opportunities.

“Women empowerment and their full participation on the basis of equality in all spheres of society including participation in the decision making process and access to power are fundamental for the advancement of equality, development and peace.”

Nowadays, the empowerment of women is of the challenges in developing countries like a India. When it's comes to the women status in Indian slums is vulnerable and pathetic of their sub-human standard of everyday life. The women's are facing unique kinds of discriminations and gender inequalities. Poverty has a woman's face. While inadequate living conditions in the slums affect all residents, male or female, women and girls suffer disproportionately. Violence, inadequate living conditions, housing insecurity, lack of privacy, employment discrimination and unequal remuneration are all common with profound gendered dimensions in slums. But Women generally face more barriers than men in securing jobs, especially beyond the informal sector, even when they do secure waged employment they still often earn less than men. They have lower status and low paid occupations, lower economic positions and thus are less privileged.



The present study focuses on empowerment of women through SHG's in Hyderabad slums and more specifically women's development programs under the state and central government of India. When we are looking into Hyderabad slums and their status, there are 1631 slums with an approximately population 2.0 Million in Greater Hyderabad. In Hyderabad city there are two categories of slums identified, they are (1) notified and (2) non-notified slums. Slums have to be notified under Andhra Pradesh slum improvement (Acquisition of Land) Rules for the redevelopment / improvement purpose. There are several slums, which are not notified because of lack of clear cut and objective policy guidelines. As per rules various government programs are implemented only in the notifying slums. Hence the poor in non-notified slums are not made available, the benefits of developmental processes due to non-notification of their slums.

In the southern states of India, Hyderabad is one of the biggest commercial business sites in all dimensions. The population in Hyderabad city is increasing day-by-day due to limited opportunities in rural areas; rural people are migrating to the urban areas. As a result, slums are increasing in urban areas and people living in these areas are unable to access even the minimum necessary needs like healthy living environment, adequate food, clean drinking water and proper accommodation. Significantly the living conditions of women in slums were very vulnerable and dependable in terms of socioeconomic and cultural dimensions.

Slums have been an integral part of the Hyderabad city for a long time and have now become an integral part of the urban system. Slums in GHMC are located in the state government, municipal and quasi government land, Abadi land, central government land, private land and unclaimed land. Access of slum population to the basic infrastructure services is a key indicator of the quality of life in slums in particular. Hyderabad is characterized by a very significant presence of the slum population, with a growing number of them. Slum settlements have multiplied over decades and the living conditions of the poor have not improved. Slums are scattered across the city and surrounding municipalities, with high population densities and the number of people inhabiting them estimated to be around two million. It is estimated that more than half of these slums are on private land, and the rest in lands belonging to various public entities.

In recent years, the women empowerment has been gradually increasing with the help of the Self Help (SHGs) Groups in greater Hyderabad slums. The SHG's have been playing a key role for the upliftment of women in various training programs of life skills. The concept of Self-Help Groups (SHGs) is a helpful instrument for the empowerment of women. SHG is an organization of poor, particularly of women that deliver micro-credit to undertake the entrepreneurial activity. The members agree to save small amounts regularly thereby pooling their savings into a common fund and their emergency needs are supported by the common fund on a mutual help basis. The group members use collective wisdom and peer pressure to ensure end-use of credit and timely payment. The objectives of



the SHG program are to alleviate poverty, increase sustainability, reduce vulnerability, and improve capacity building and overall development of the women members leading to the holistic empowerment of women.

Link between Women Empowerment in Slums & SHG's:

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However, the present global world has recognized the empowerment of women as a central issue in determining the status of third world countries. The participation of women in SHGs has made a significant impact on their empowerment in both social and economic aspects. Empowerment of women is essential for the development of the full potential of our total human resources. If half of our population remains weak and dependent, the development of the nation would only be pathetic. Empowerment as a concept was introduced at the International Women's Conference in 1985 in Nairobi. The conference defined empowerment as a 'redistribution of social power and control of resources in favor of women'. Women development in recent years emphasized on providing equal opportunities for women by removing gender bias, empowering women and creating self-reliance among them.

The SHGs also played a very vital and critical role towards empowering women in almost all the fields. In recent years, the group approach to various poverty alleviation programs is getting recognition in India. Mostly, women mobilized into groups for undertaking mutually beneficial social and economic activities. The group provides a base for self-employment and empowerment through group dynamics to women. The SHGs are emerging as an alternative credit source to the poor. In these SHGs, collective actions and solidarity are an important empowering mechanism. The empowerment of women through SHGs would lead to benefits not only to the individual women and women's groups, but also for the family and the community as a whole, through collective action for development. An SHG is a group where members come together with certain objectives to manage their own funds and affairs by themselves to achieve better control over their resources and to meet their credit needs.



In India, these mutual-help-based groups are known as a SHG. It was realized in India that SHGs could establish the relationship between the formal institutions and the poor for providing information, credit and other facilities. It has been very well-established that providing finance to the poor after organizing them into a homogenous group, commonly known as SHGs, have given statutory results in India and other developing countries, especially among the rural/slum poor women. Group approach to poverty alleviation is gaining momentum in India and other developing countries. This approach aims at inculcating the habits of saving, even in small amounts, supplemented by borrowing from outside sources and the rotation of saved and borrowed funds by lending within the group. Generally, members of the SHGs do not exceed beyond 20 and each group selects a leader called President/Secretary/Group leader among its members.

In recent times, the concept of 'Self Help Groups (SHG's) has become a more popular to empowering of women in various dimensions. Particularly, the life style of women more vulnerable in Indian slums and their socio-economic conditions are very poor. In India, economic development during the past six and half decades since the inception of planning has resulted in a little increase in average per capita income. There is no doubt that living conditions have improved everywhere, even in the most backward districts, yet a large number of women community have remained poor, deprived of the basic nutrition, rudimentary shelter, minimally competent medical attention and primary education. Elimination of poverty needs special attention. Although the contribution of urban sector to national income is significant, this positive role is overshadowed by the increase in urban poverty. There is evident deterioration in the physical environment and quality of life in the urban areas caused by the widening gap between demand and supply of essential services and infrastructural facilities.

The increase of slums is a manifestation of the urban poverty as the majority of urban poor women live in the slums. It has become urgent to raise the quality of life by creating conditions conducive to the achievement of crucial objectives in terms of shelter, health, sanitation and education and creates substantial additional employment opportunity and dispersed economic activities. Along with economic growth slums will continue to exist. Settlement of the squatters poses a formidable problem in the third world countries. The sub-human standards of women life in slums are leads to their common social problems of the nation.

Women have been facing several types of problems in Indian slums. Although the slum is generally characterized by inadequate housing, deficient facilities, overcrowding and congestion, it involves much more than these elements. Sociologically, it is a way of life, a sub-culture with a set of norms and values which are the consequence of poor sanitation and health practices, deviant behavior and characteristic attributes of apathy and social isolation. People who live in slum areas are isolated from the general power structure, are regarded as inferior; and slum



dwellers, in turn harbor suspicion towards the outside world. In developing countries, particularly India, consistent and comprehensive details on slums are not yet available, because of the pervasiveness and rampant nature of slums. The slums are a consequence of poverty and socio-economic backwardness.

Concluding remarks:

No doubt the slum-dwelling women have a scope for development provided the family supports her with the aid of SHG's the women are learning a variety of vocational courses like tailoring, embroidery, computer operation, beautician courses, spoken English, ect. The vocational courses will read to the maximum empowerment. Many of the women are not able to reap the total benefits because of the social constraints imposed on women and poor economic conditions. The slum women should also be educationally empowered in order to create awareness among her family members. The education broadens outlook. Only when women have awareness than the SHG's can do her any good. Though, the SHG's are playing a vital role in women empowerment the benefits should reach to every woman dwelling in slums.

The migration of the women is one of the causes of improper education of their children. The rigid cultural setup and migration are the major constraint in the process of development of the slum women. Because of migration most of the children are drop-out, they do not prefer to go to school because they don't get proper treatment from the teachers and also they fail to cope up with the environment of the school in the urban area. The government also fails to motivate more and more women to join the awareness programs, vocational skill programs, and other developmental activities. Illiteracy causes constraints in the process of development of the women in Hyderabad slums. Because of illiteracy slum women fail to establish their entrepreneurship, feel difficult to learn skill courses, women were not be able apply those skill courses in their future business. In SHGs, women discuss all the financial aspects and they have to write in the register but many of them are not able to do such kind of work. They get problems in doing financial activities of the group. Many of SHGs were not working properly because of illiteracy and their cultural set up.

Marketing is also a major problem in the development of slum women in their entrepreneurial process. These slum women were unable to tackle business like the women who are engaged with the tailoring were not able to get customers because nobody knows them in the slum so they can work for only their neighbors and the women those who were engaged with the work of beautician they had to stay in their area and were unable to get customers as slum it is a poor area. Lack of sustainability of SHG's is also one cause for the constraint in the process of development of the slum women.

Finally, the dissertation concludes with presentation of major findings of the study. Critical inputs are presented for further revitalization of the empowerment



of women agencies in the state for the proper protection and safeguarding of slums dwelling women in GHMC of Telangana State.

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