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SOCIAL POWER OF WOMEN THROUGH SELF HELP GROUPS IN THE SOCIETY: A STUDY THROUGH NGO'S IN KARNATAKA

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ABSTRACT

The Millennium Development Goals adopted at the millennium summit at United Nations in New York in 2000 include goals to "promote gender equality and empower women and to ensure environmental sustainability". These groups concentrate mainly on thrift related activities; they also address several issues through training programs and capacity building members of these groups gain knowledge about government programs, environmental issues, planning and credit management etc. In India some Non Governmental Organizations (NGOs) are working on empowerment of women through SHGs. They involve women's SHGs in development projects through focus on watershed management which is one of the important issues related to environmental management. The present paper intends to study experiences of some NGOs in Mysore district of Karnataka State. This study shows that there is a relationship between women's empowerment and environmental management and how women can become agents for the promotion of environmental sustainability.

KEYWORDS

NGOs, SHGs, Sustainable Development, Economic Aspect, Social Aspect, Environmental Aspect, Watershed, Management, Environmental Sustainability.

1. INTRODUCTION

Women empowerment is a global issue which has gained momentum in recent decades. Women have not been treated on par with men in any aspect of life through their role is crucial for the sustenance of family and society as well as for the development of economy as a whole. In view of bringing improvement in the socio-economic condition of women efforts were made to maximize the participation of women in different educational levels with the notion that education is the most important instrument being awareness about their rights social status as a prime element to maximize participation in different categories of remunerative employment etc.

Since the 1990s women have been identified as a key agent of sustainable development and women equality and empowerment are seen as central to a more holistic approach towards establishing new pattern and process of development that are sustainable. The World Bank has suggested that empowerment of women should be a key aspect of all social development programmes (World Bank 2001). The Millennium Development Goals recognize the need to promote gender equality and empowerment of women, the need to alleviate poverty and ensure sustainable environmental management. One of the targets for the goal on ensuring environmental sustainability is to "Halve by 2015 the proportion of people without sustainable access to safe drinking water and basic sanitation" (UN 2002). In the field of international development, most of the key actors, including government, non-government, and multilateral organizations, have adopted the language of empowerment in their policy and practice (ADB 2001; World Bank 2002; World Bank Institute 2001). Empowerment signifies increased participation in decision-making and it is this process through which people feel themselves to be capable of making decisions and the right to do so (Kabeer 2001). Several of these agencies are emphasizing an involvement of women in the development projects, which leads to empowerment of women. There is a direct link between involvement and empowerment and they influence each other. Where empowered women participate in the projects effectively, the participation can lead to sustainable development. A World Bank evaluation of 122 water projects found that the effectiveness of a project was six to seven times higher where women were involved than where they were not involved. The results of involving women in the design and planning stages are multiple, from reducing corruption, increasing management transparency, better financial management and empowering women by example (WSSCC 2004). SHGs are an effective strategy for poverty alleviation; human development and social empowerment, as they are promoted by NGOs and are being recognized by financial institutions and the Government of India as powerful vehicles for empowerment of women through participation and employment generation (Puhazhendhi and Jayaraman 1999). Empowerment of women can help improve women's position in society. Many studies have shown that majority of people who participate in voluntary community work are women and their awareness, attitude, skill, capacity and sensitivity to environment makes them responsible to take action to resolve environmental problems. Some of the NGOs in Mysore district of Karnataka State, India, are working on gender issues, such as empowerment of women in development programmes. The majority are facilitating the process through SHGs. Involvement of SHGs in watershed management programmes as an environmental issue through training programs are making women as partners in environmental management. This paper makes an attempt to understand the efforts of some of the NGOs who work with women's SHGs focusing on water resource management through their participation in water related projects such as watershed development in Mysore district.

2. SELF HELP GROUPS IN KARNATAKA

In Karnataka SHG Bank linkage is emerging as popular and effective means of assisting the poorest among the poor, from a modest beginning of linkage of 114 SHG with Bank credit 5.73 lakhs during the 1992-93 the Stree Shakti programme was started in Karnataka in the year 2000-01 with a view to give special importance to the empowerment of rural women through SHGs. The state government through its women & child development (WCD) and the active involvement of aganawadi workers encourages and implementing stree shakti programme which is implemented in selective districts of the state through Karnataka State Women Development Corporation (KSWDC) to Strengthening Women Groups. The SHG Bank Linkage programme registered its progress in the

state of Karnataka during the year 2003-04 about 1,88,477 SHGs have been promoted by different Self Help Promoting institutions in the state on 31st March 2004. In Karnataka all the 21 DCCBs in the state are participating in the SHG Bank linkage programme. The major DCCBs were Bidar, South Canara, Hassan, Mandya and Tumkur as on 31st March DCCBs in Karnataka has financed about 12991.16 lakh rupees to SHGs.

3. EMPOWERMENT OF WOMEN AND SHG's

Agriculture in India accounts for 37% of India's Gross National Product (GNP) and according to the National Sample Survey organization data, it employs 70% of the working population and about 84% of all economically active women (NSS, GoI 1991). But out of 168 million people estimated to be living below the poverty line, 60-80 million are women. Poor women in India, suffer from triple disadvantages of poverty, social backwardness (usually overlapping) and being women (DFID 2000). The Tenth Plan (2002-07) of India aims to continue with the process of empowering women through translating the national policy for empowerment into action with a three-fold strategy economic empowerment, social empowerment and gender justice. The use of the language of empowerment is on the increase across the social sciences. It can be found in the literature on management, sociology, health services, politics, as well as international development (Page and Czuba 1999). Empowerment involves people in an active role, not only in decision-making, but also an understanding of the factors that shape a situation, and the nature of oppression itself (Crawley 1998; Goetz 2001; Gujit and Shah 1998; Murthy 2001). In addition, the community psychology literature views empowerment in part as the building of self-knowledge and self-esteem of the individual to reduce 'feelings of alienation and enhance feelings of solidarity and legitimacy' (Asthana 1996). In order to empower women in India, SHGs were introduced during the mid- 1980s in Karnataka by Mysore Resettlement and Development Agency (MYRADA). It is interesting to note that SHGs with exclusive women members are more sustainable than those of men members. The term SHGs is used to describe a small group of 10 to 20 poor women who come together on voluntary basis to accumulate savings through thrift and self management, in order to prove their credit worthiness to financial institutions. The concept builds on mutual trust and help, shared ownership, peer pressure, emphasizing group solidarity and togetherness (Shashikala 2007). Over half a million SHGs have been linked to banks over the years but a handful of States, mostly in South India, account for almost 60% of this figure (Harper 2002; NABARD 2005). Andhra Pradesh has over 42%, Tamil Nadu and Uttar Pradesh have 12% and 11%, respectively and Karnataka has about 9% of the total SHGs in India (Chakrabarti 2004). Two vital processes have been identified as important for empowerment. The first is social mobilization and collective agency, as poor women often lack the basic capabilities and self-confidence to counter and challenge existing disparities and barriers against them. Often, change agents are needed to catalyze social mobilization consciously. Second, the process of social mobilization needs to be accompanied and complemented by economic security. As long as the disadvantaged suffer from economic deprivation and insecurity of livelihood, they will not be in a position to mobilize (UNDP 2001). It is assumed that increasing women's knowledge and access to micro-finance services will lead to individual economic empowerment through enabling women's decisions about savings and credit use, enabling women to set up micro-enterprises, and increasing incomes under their control. This in turn is assumed to enable women to initiate broader social and political changes.

Within the guise of poverty alleviation and empowerment, the financial sustainability paradigm assumes importance for the banking sector (Mayoux 2001). Some of NGO reports have shown that the record on the repayment of loans by women was often better than that of men, and that women were also more likely to use the income earned on their families, leading to improved health and nutrition of the poor population for improving the quality of life. The wisdom of crediting to men as heads of households also changed with the realization that women's participation in economic production had been greatly underestimated, as women were engaged in small scale activities in the informal sector which were difficult to capture statistically (Shashikala 2007; Simanowitz and Walker 2002). Malhotra et al. (2002) constructed a list of the most commonly used dimensions of women's empowerment, drawing from the frameworks developed by various authors in different fields of social sciences. These frameworks suggest that women's empowerment needs to occur along multiple dimensions including economic, sociocultural, familial- interpersonal, legal, political, and psychological. Since these dimensions cover a broad range of factors, women may be empowered within one of these sub-domains. They give the example of "socio-cultural" dimension which covers a range of empowerment sub-domains, from marriage systems to norms regarding women's physical mobility, to non familial social support systems and networks available to women. In a comprehensive study, Pitt et al. (2006) use Item Response Theory (IRT), where the element of analysis is the whole pattern of a set of binary indicators that proxy for woman's autonomy, decision-making power, and participation in household and societal decision making. They find that credit programs lead to women taking a greater role in household decision making, having greater access to financial and economic resources, having greater social networks, more bargaining power vis-à-vis their husbands and having greater freedom of mobility. Hashemi et al. (1996) investigated the change in women empowerment with the help of an ethnographic study and quantitative survey. The analysis studies 1,300 women to measure the effects of Grameen Bank and Bangladesh Rural Advancement Committee. They created an empowerment indicator built on the following eight criteria: mobility, economic security, ability to make small purchases, large purchases, involvement in major household decisions, and relative freedom from domination by the family, political and legal awareness, participation in public protests and political campaigns. The core elements of empowerment have been defined as agency (the ability to define one's goals and act upon them), awareness of gendered power structures, self-esteem and self-confidence (Kabeer 2001; Monkman 1998). This awareness occurs through the social cohesion the group brings and the local networks to which the group exposes its members (Campbell and Jochelovitch 2000). Thus, an important aspect of SHGs is the implicit assumption that through participation in the groups, women will gain, generate and acquire power, and improve their 'position' within the family and the society (Mazumdar 1986). Social 'position' or status of women is an aspect of positional power that refers to the power or authority assigned to specific positions and roles in a society (Stamm and Ryff 1984).

4. SHGs AND ENVIRONMENTAL MANAGEMENT

Research and policy has tended to focus on the relationship between poverty and environmental degradation in terms of pointing out that the poor are both victims and agents of environmental degradation. They are victims in that they are more likely to live in ecologically vulnerable areas, agents in that they may have no option but deplete environmental resources thus contributing to environmental degradation. As a result of increasing awareness, social conditions and poverty alleviation, are necessary to support environmental sustainability (SIDA 1996; Leach and Mearns 1991; UNEP 1995). Today SHGs have a role to play in poverty alleviation through empowerment of women in India. Moreover, women tend a greater involvement in environmentally sustainable activities and environmental management than men. Therefore, involvement of women in development programmes through SHGs can effectively increase awareness of society to ward environmental sustainability. In the Final Report of the International Consultation to Advance Women in Ecosystem Management has stated that: 'There is a natural convergence of interest between the needs of women and the need to conserve natural resources and environment. Women maintain a rich storehouse of technical environmental knowledge, which can be mobilized in the problem- solving process. In addition to their profound knowledge of fragile ecosystem management and sustainable resource use, women have a remarkable ability to work together and in taking care of children. Women also have a powerful influence over future attitudes towards the environment' (International Consultation 1993). Women are organized as collectives towards the overall goal of achieving gender equality as well as sustainable, comprehensive community development (Purushothaman 1998). The United Nations in 2001 emphasized that a sustainable development that does not involve women will not succeed in the long run. Especially in the context of sustainable development aimed at improving social, economic, environmental aspects as women play a vital role in all of these. It emphasized the importance of women's role in environmental management, especially in water resource management. International initiatives, such as the International Drinking Water Supply and Sanitation Decade and the United Nations Conference on Environment and Development (UNCED), have been instrumental in promoting the role of women in the protection of natural resources as well as in water management (Verhasselt 1998). The Watershed Guidelines issued by the Government of India in 1994 have encouraged the greater participation of women and marginal groups. However, their implementation continues to be hindered by believes that watershed development is land development for landowners. Women are often not recognized as members of the watershed community in their own right, but are viewed as being there to fill the quota which the Guidelines outline. The genuine representation of marginal farmers, the landless and women in the committee should generate a process that is as concerned with water and common pool resources as with private land management (Seeley et al. 2000). Mukherjee (1999) reported the contribution of SHGs in watershed development projects in Karnataka where NGOs have been involved as follows:

1. SHG members were willing to contribute 10 to 33 per cent of the amount required for agreed work of soil conservation. The SHGs also agreed to maintain the soil conservation structures out of their own funds. 2. Reduction in unit costs up to 50 per cent was achieved for structures at the initiative of SHGs and women's SHGs and landless were formed in addition to the usual SHGs. The MYRADA's experience has shown that there are three important objectives in watershed management namely, Productivity, Sustainability and Equity. It is also clear that people are unable to pursue all these three objectives at the same time. Experience in several micro-watersheds indicates that the objective of equity was difficult to achieve and that it was even more difficult to sustain for example the discussions were initiated and dominated by the farmers with holding in the lower reaches who were seated in front of the group; they also belonged to a higher caste than the others. It was here that MYRADA's SHGs concept become relevant within watershed management content. SHGs can play a significant role in promoting equity and self-reliance and in developing the supporting systems required for and institutions to survive. Today the place of the SHGs in watershed strategy is accepted. They were called "socially viable groups" (Fernandez 2003). Moreover, 'Social sustainability' is the term used to refer to the social conditions necessary to support environmental sustainability (Hardoy et al. 1992). As shown in Figure 1, the watershed management is one of the aspects of the environmental management where sustainability, productivity and equity are the three important objectives in development.

5. METHODOLOGY

Important objective of this work is to study the efforts of some NGOs who work with women's SHGs and address environmental issues. Data were collected through focus group discussions from unstructured and structured interviews with SHG member and participating NGOs on their various accountability relationships. Typically three NGOs were selected as case studies on empowerment work were working with SHGs in watershed management as an environmental issue. This paper is based on interview and personal discussion with some of NGOs who were involved with women's SHGs in environmental management through their projects in Mysore district. The paper addresses the following questions: 1. What are the responses of women's SHGs to the empowerment of women? 2. How are the NGOs addressing environmental issues through SHGs? 3. How these women can be motivated to take up environmental management? The experiences of three important NGOs working with women's groups which are addressing environmental issues through the implementation of watershed development program are presented in following. The NGOs are MYRADA (Mysore Resettlement and Development Agency), ODP (Organization for the Development of People) and Sumana (in Sanskrit it means goodwill).

6. THE CASE STUDY IN "MYRADA"

MYRADA is a Non Governmental Organization managing rural development programs in three States of South India namely, Karnataka, Tamil Nadu and Andhra Pradesh and providing on-going support including deputations of staff to programs in six other states. MYRADA was started in 1968 mainly for the resettlement of Tibetan Refugees. Later on it has taken up several programs for rural development. It also promotes the Self Help Affinity strategy in Cambodia, Myanmar and Bangladesh. Through its various programs MYRADA reaches out to people in various districts of Karnataka, Tamil Nadu and Andhra Pradesh. While the objective is to help the poor to help themselves, MYRADA achieves this by forming Self Help Affinity Groups (SHGs/ SAGs) and through partnerships with NGOs and other organizations. MYRADA is committed to doing its part in contributing to achieve the Millennium Development Goals (MDGs). Promotion of Gender Equality and Empower Women and Ensuring Environmental Sustainability are some of the important goals that MYRADA is focusing. MYRADA's has experience in several similar watershed projects implemented on (95, 000 ha) and learning have been drawn particularly from a SUJALA (name of project) and Karnataka Watershed Development Society (KAWAD) in which several innovations have official watershed strategy by Government Departments managing these projects. Both are watershed projects of the Government of Karnataka in which MYRADA is involved in not only implementation but also in providing professional support in specific areas (Fernandez 2003).

7. THE CASE STUDY "ODP"

ODP is a Non Governmental Organization in Mysore Diocesan Service Society, which was registered under Karnataka Societies Registration in 1984. ODP is a voluntary non-profit organization aimed to enable community based people's groups to become self-managed and self-reliant. The most important ODP's goal is integrated human development and change in attitudes and value systems. This organization is working about women empowerment and natural resources management in the four districts of Mysore, Mandya, Kodagu and Chamarajanagar. The primary focus of the women empowerment program is the social, economic, cultural and political development of women to achieve equality and social justice. In 1989-90, poor and marginalized women in our working area started coming together to discuss common issues affecting them and to find solutions to these issues. There were about 30 women groups formed with nearly 120 members, which today have grown to encompass more than 17000 women in 725 women groups. As for Natural Resource Management (NRM), ODP shares a very keen concern for the survival of ecology and at present four watershed programs are going on at Martalli and five areas of Kollegal. There are more than 36 watershed committees in 17 taluks of 4 districts of Mysore, Mandya, Kodagu and Chamarajanagar with more than 1250 farmers and NRM programs are running for the protection, preservation, enhancement and management of soil, water, vegetation, biomass and energy of poor, needy and marginalized families, through responsible conservation, preservation and management of renewable natural resources sustainable development. The interventions of the ODP aimed at the empowerment of women through SHGs which helped in promoting increased woman participation in a democratic way through the panchayat system so as to give a voice to women in politics. All these activities have empowered them economically, socially, and politically (without joining any political party or its ideology). The ODP has involved women in the watershed committees in their watershed implementation programs. Representatives of SHGs are members of Watershed Committees which take decisions regarding the implementation of the projects. In the ODP, in order to sustain the NRM programs a movement of people for protecting and managing natural resources, a farmers co-operative has been formed called GRAMA VIKASA SWASAHAYA SANGAGALA MAHAA OKKUTA (GVSSMO) with the aim of "A holistic life in village through Awareness, Unity and Self Employment by 36 SHG's from 4 districts. Also, in response to the appeals received from several dry and drought prone areas of our working area for drought proofing measures, watershed programs were planned to enable poor, migrants and tribal to become self-reliant by way of livelihood support and food security. It is also planned to actively involve women's Self Help Groups and women members in the watershed programs which in turn will increase their status.

8. THE CASE STUDY "SUMANA"

'Sumana' is a Non Governmental Organization that works with rural women and children. It became operative in 1989 and is among the few NGOs in the state that have been promoted by and are headed by a female. 'Sumana' is apolitical and secular in its dealing with and services provided to the people, especially the rural women. Sumana accepts the fact that collectivism is a major instrument of empowerment and social change, but exploiters abhor communal harmony and hence follow the divide and rule system. Of the 3000 women working in about 250 SHGs, more than 90% of the members are women. The goal of 'Sumana' is to extend an empowering hand to the poor in the rural areas with special attention to the rural women and children in the poverty sector. 'Sumana' involved women through projects and training programs in 50 villages 9 in Ramanahalli, 15 in Srirangapatna, 14 in Mellahalli, 12 in Nagawala in Mysore district. 'Sumana' involved women's Self Help Group in watershed projects in some areas such as Vajamanala. They have also taken up watershed programs with the Department of Watershed, Government of India. This program is being implemented in 11 villages in the district. In addition one of their achievements is Mahilla Shakthi Okkutta (MSO) which is a federation of the various Self Help Groups both at the village level and at the organizational level, is meant to identify and handle social issues pertaining to the different villages which is the hallmark of 'Sumana's' drive towards collective action. The MSO is an independent body managed by elected representatives and works to solve social issues relating to member groups and villages.

9. RESULTS

THE WOMEN'S RESPONSES

The data that were collected on empowerment have shown the changes that women have experienced in their life after joining the SHG's. The women interviewed belong to the SHGs and became involved through the NGOs and were selected as case studies. A range of open-ended questions were used to find

out, what the women had learned, how they had benefited and how their life had changed due to the SHGs. A majority of the responses emphasized that there were noticeable changes in their life. They described it as a change in both community and family decision-making levels. Table 1 summarizes the number of responses identified, as to whether they had financially benefited or have a feeling of satisfaction through social activities or both and also if they were interested for participation in some of the activities through the SHGs.

TABLE 1

No. of Respondents	Financially benefited	Feeling of satisfaction through social activities	Interested participation
130	121	57	102
100	93%	43%	78

The Muslim women emphasized 'They didn't have any permission from their husbands to go out of their homes or to participate in some of the social programs. But when their husbands became sure about the women's ability to obtain credit from banks and financial benefits through women's SHGs, they then permitted their wives to participate in any program related to SHGs and now these Muslim women are able to be involved in community development programs'. This shows SHGs not only help them save money through credit, but also help them learn something about women's rights through participation in social activities. One respondent that joined SHGs through MYRADA stated 'The SHGs helped them to take out loans and thus buy an auto for her husband who is now as a result self-employed as an auto driver. She claimed "I am satisfied because, we are able to repay our loans." The other problem is alcoholism among the men-folk for example, Mrs. Rathnamma who was born in a very poor family and her husband is an alcoholic, joined SHGs through the ODP: She was motivated to cultivate a kitchen garden with vegetables, medicinal plants and also fruit bearing saplings. The lime tree which she planted started yielding. She then started saving her income. She also managed to repay the loan taken by her husband. She takes pride in saying 'I do not have to depend on anyone. I am self-reliant and self sufficient. Thanks to the awareness and encouragement received as a member of women's SHGs. Today I am so happy and so is my husband too. He is a changed person'. Women's Self Help Groups (WSHGs) have encouraged saving money and the increase in income has allowed the poor women to be able to prioritize their requirements and to fulfill them. The NGOs involved the SHGs in many training programs and it also facilitated the learning of generic skills such as bookkeeping. This has allowed women to change from being wage workers to being self-employed. Women have also gained the option to pursue two or three petty businesses, to change from one type of business to another, and to combine wage employment with small business. It has increased their entrepreneurial skills, for example, Jayamani has two children and she said 'My family was depending on money lenders for the investment money. We had to pay 5% interest per month for the amount we borrowed, so we could not send our children to school or for higher education. After I joined SHGs, I got into the income generation scheme and we bought a second hand silk reeling wheel which has provided employment to four people in the house and now my children are going to school'. The financial mobility due to participation in the SHG has led to an improvement in the quality of life, according to some of the successful groups. Overall, many families were able to address their basic needs better than before. Some of NGOs reports have shown that the record on the repayment of loans by women was often better than that of men, and that women were also more likely to spend the income earned, on their families, leading to improved health and nutrition of the poor population and for improving the quality of their lives. One woman in response to the question on change referred to the fact that 'she hadn't power and authority within the household, but that SHGs programs had emboldened her and helped her gain a voice'. The focus on women's rights and awareness of their inner power is an attempt to produce a new subjectivity and identity for the women, which is a form of a politicized woman (Berry2003). The responses showed that they were satisfied because they have learned about their rights. Studies about women's SHGs have shown that whenever they became involved in some of the training programs, the strongest impact has been in terms of self-esteem and increased social mobility as many women of urban slums had never attended such a program before. One of the elderly women described it as 'I was sick and couldn't get treatment because I didn't have 36 FARZANEH SHAIKH Khatibi and M. Indira rises the number of responses identified, as to whether they had financially benefited or have a feeling of satisfaction through social activities or both and also if they were interested for participation in some of the activities through the SHGs. problem and also I couldn't state my problem to others even when I joined SHGs through 'Sumana'. Then the women's SHGs helped me to be cured and now I help 'Sumana' manage some health programs'. Now they are able to meet each other and discuss their problems. They understand each other's viewpoints and problems. Interaction with other women has resulted in building congenial relationships and has ensured fewer conflicts. It has also had the multiplier effect of spreading the SHG movement. Awareness of health related issues, personal hygiene, communicable diseases; effects of malnutrition, environmental issues, and sanitation have also increased as a result of training programs and their participation in the related projects. Mahadevamma has two children and she joined the SHGs through 'Sumana'. She explains 'I was encouraged to attend the training and awareness programs organized by 'Sumana'. Then I became the first president of Mahilla Shakhi Okkutta (MSO). After that I worked as an animator, and now am employed as a full time staff of 'Sumana' and have managed more than 20 SHGs'. As part of the political empowerment process, it is a pertinent fact that many women have not only been elected to the Grama Panchayat but have become the role holders too. For example, Nagamma joined the women's SHGs promoted by Sumana in 1997. 'She was the first secretary of the group and has held several offices at the MSO level. Her husband was a farmer; she obtained financial assistance from her SHG and purchased a bike-set for her husband. This activity has sustained the family till date and they are living happily. She attended several of the socio-economic and political education sessions through 'Sumana', for the purpose of contesting the election to the Grama Panchayat. At first she was reluctant but was later motivated by several other factors that were favorable to her especially her rich knowledge of social issues which helped her defeat her nearest male rival by a wide margin and today she happens to be the vice president of Ramanahalli Grama Panchayat'. In a majority of the cases, the women perceived themselves as now having some influence over decisions in the political life of village, and in a smaller number of cases, the women named their participation and influence in village political life as an important and note-worthy change.

10. DISCUSSION

Studies of experiences of three NGO's in Karnataka State have shown that all of them are working on empowerment of women through SHGs with emphasis on social, economic and political aspects. But MYRADA is working with SHGs more than the others on watershed management as an environmental issue and SUMANA involved women's SHGs lesser than the others on this issue. MYRADA's experiences in watershed projects have shown that there were no women present initially, but as the meeting went on they strolled in, more as inquisitive bystanders than as participants and now women's SHGs are so active in watershed management (Fernandez 2003). MYRADA believes that it is incorrect to reach the people to fish when they cannot even reach the river due to several obstacles on their way. These obstacles were based on dependency for jobs and loans and on social compulsions arising from both caste and community (Fernandez 2003). Also "equity" is one of the most important goal if the objective of "equity" was not sustained, the pressures eroding the management of watershed's resource and therefore of sustained productivity tend to increase thus diminishing returns in the long run. Because of SHGs they are able to promote "equity" through empowerment of the poor and marginalized. Therefore NGOs need to develop a culture which will stabilize the growth of credit management group (CMGs) not just as organizations as institutions which develop and accept higher norms of behavior pattern. In MYRADA's watershed projects, SHGs are formed at least 4 to 6 months before the watershed program commences; the members have participated in several capacity building sessions before being involved in watershed management. Besides, the management of saving and credit itself is instrumental in confidence and skill building. Successful management of their common fund gives the groups enough confidence so that they can achieve certain objective provided they were willing to observe certain rules and create a culture that motivates people to support each other (Fernandez 1994). The ODP has taken up a number of environment programs to alleviate the above situation for poor farmers in the ODP's working areas. Through land measures, conservation of natural resources, community irrigation, bore wells, nursery raising, planting of trees, construction of check dams and desalting of ponds, ODP has enabled poor families increase the cultivable area and crop productivity and reduce waste levels and numbers of employment days to a limited extent. However, much more important is that equitable arrangements need to be worked out which entitle poor people to their generated natural resource base for which they have to be motivated. The involvement of women, who form more than 60% of the agricultural working force, needs to be taken up in a big way. Women must and should be incorporated in all programs concerning the environment. Women's development has to go beyond the economic and place emphasis on issues relating to equality, autonomy and self reliance at the individual level and on solidarity of the community of women at the group level (Hardiman and Midgley 1982; Dube 1988; Pieterse 2001).

Also, experiments of NGOs in watershed projects shows that whenever women are involved in projects, they influenced their family members so that their family members also participated in projects and thus got benefited. Building capacity to increase the understanding of gender implications for water management as part of an effort to empower women so that they can acquire the skills to enter water management at a senior level is essential. This involves an increase in technical and scientific education offered to women (Lundqvist 1994).

11. CONCLUSION

Case studies of several watershed programs indicate that the existing government delivery mechanism is not just inadequate, as it is inappropriate to achieve the effective participation of people to build their institution and to ensure sustained development and an equitable sharing of benefits. Analyze the impact of several Government guidelines related to watershed management in the people's institutions where has emerged role of NGOs in watershed programs, and experiences have also shown that it is the NGOs which have the skills, freedom and institutional space to form these participatory institutions. They must therefore be involved from the beginning in the watershed program. Today NGOs involved SHGs in watershed management and SHGs not only have a vital role in empowerment of women but also SHGs are accepted in watershed strategy through the Government of India. The Government of India has recognized the role of SHGs in watershed management and the focus on women's participation in watershed development is not an isolated issue in present day India. SHGs find a place in Hariyali (the Government guidelines related to watershed management on the people's institution through NGOs in April 2003) and are placed as institutions below the User Groups. Their main objective is to promote the interests of the landless. Scheduled Castes (SCs), Scheduled Tribes (STs) and women; there is no mention about the role they need to play to influence the decision taken in the Gram Sabhas or in the User Groups related to watershed programs; there is no provision for their membership in the User Groups or in the Panchayati Raj Institutions (PRIs) when their watershed are discussed. Though the SHGs generate positive impact on the rural economy through empowering women and enhancing the rural income of those participant households, the issue of group size has been of long standing concern. It needs further investigations with specific reference to the watershed context (Joy et al. 2004). The primary objectives of SHGs are to promote "equity" through empowerment of the poor and marginalized, and to provide livelihood support (credit, skills and marketing). Several studies indicate that the SHGs play a key role in introducing the objective of equity in watershed programs. However, empowerment of women through women's SHGs can be good opportunity for the NGOs to involve women in environmental management to attain Sustainable Development through training, sensitization and mobilization using Participatory Rural Appraisal (PRA) methods and community development. During meetings of watershed programs women should be given a chance to facilitate. Men have played this role for a long time hence they should have the skills to transfer to women. Facilitators need to assure men that this is not aimed to take away power from them but to empower women as well. Because of the high level of illiteracy among rural women local languages must be used (Cosway 1997).

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