

Women empowerment through self help groups: Cases illustration with social work intervention

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Bangalore is a metropolitan city with full of migrant workers staying in and around drainages, under the bridges with unhygienic conditions in and around the city environment, homeless, illiterates, jobless or underemployment, poor sanitation facilities. Usually, almost all the slums male workers having construction work has their main job and women usually opt for domestic work, ayah, cooking and care taker of children. Domestic workers were migrated from rural community to urban slums for seeking job to earn their livelihood. They will go through underemployment, domestic violence, verbal or physical abuse during domestic work, health issues of women and their family due to unhygienic environment, open defecation, alcoholic addiction, and unsafe drinking water were the major problems. Domestic Workers use to manage their household expenditure, children health and education expenses, sometimes their spouse will take their earnings for alcohol consumption. So these women were in pathetic condition, struggling to manage their daily expenses, children health and also suffering from domestic violence. Overseeing the whole scenario, it is an attempt to support these women to overcome from their problems and get back to them for normal life.

Objectives of the Study

- To study the socio-economic issues concerned with women domestic workers
- Empowerment of women through creating Income generation activities linkage through self help group internal loan lending
- Awareness session on importance of family bonding and upbringing their children

The present study is based on case study method, incorporating of intake/study, assessment, diagnosis, treatment and termination. Researcher has done in depth study of 6 domestic women from 6 different slums randomly among 38 slums of BIRDS NGO. Organized an interactive session with NABFINS Bank to provide loan with cut interest rates from their bank, to initiate income generating activities for socio-economic empowerment of women. Outcome of the study has to be build leadership qualities among the domestic workers and to empower them socially and financially to lead sustainable life. In

addition to this, during the intervention period, organized awareness session for self help group women who were in difficult circumstances.

Keywords: Domestic workers, Slum, women empowerment

Introduction: According to National Sample Survey Organization data shows that 3.5 million workers are engaged in domestic work in urban India. As majority of them were migrated from rural area to urban cities for seeking job, as unskilled they were easily get into domestic work .Domestic workers in India compose 90% of them were women and children specifically girls. They will face problems at family and at workplace too, they will get the blaming of theft, verbal abuse, physical abuse, sexual harassment and so on. During the pre visit in the month of March 2016, visited Hennur Cross, Byrathi Bunde, Kyalasanahalli, HRBR Layout, R.K. Hegde Nagar and A.K.Colony. We have observed domestic workers become the victims of physical abuse, verbal abuse at dwelling house and sometimes even probe to sexual harassment. At their own home also they will undergo for domestic violence, beaten by drunken family member, and they have to bear the whole family responsibilities too. Domestic workers will come from vulnerable communities and backward class sections of the society. They are illiterate, poor, living in semi urban or slum areas and from downtrodden communities.

Research Methodology: Researcher has done in depth study of 6 domestic women from 6 different slums randomly among 38 slums of BIRDS NGO. Conducted interactive session with NABFINS Bank to provide loan with cut interest rates from their bank, to initiate income generating activities for socio-economic empowerment of women. Later we studied after sanctioning of loan and assisted them to choosing income generation activity and their economic growth and sustainable development.

Brothers Integrated Rural Development Society (BIRDS) is the social work organization of the Sacred Heart Brothers Society established in the year 1997 to reach out to the poor and needy in remote parts of rural and urban Karnataka. The Sacred Heart Brothers Society is registered under the Karnataka Societies Registration Act and also legally recognized with the Ministry of Home Affairs under FCRA for receipt of foreign contribution and Tax exemption u/s 12A of I.T Act. Since its inception, BIRDS is working in Bangalore rural district covering 50 grama panchayats, facilitating improvement in the quality of the lives of the dalit women, youth and children who are the most under-developed and neglected sector of the society. Urban community development project initiated on 8th March 2015, now they were covering 38 slums in Bangalore alone. In urban slums, they were mainly concentrating on women, children and youth education and their empowerment programmes. In addition to this they were also covering domestic and construction workers, their rights and entitlements and providing

government beneficiary schemes to them. Overall strategy of BIRDS is organizing and capacity building of the poor to challenge oppressive forces that keep them empowered.

Researcher has taken 6 slums such as Hennur cross, Byrathi Bande, Janakiram Layout, A.K.Colony, Satya Nagar, Sanjay Gandhi Nagar. For the study we have taken domestic workers for indepth interview and studied the socio-economic conditions of domestic workers and in addition to this provided linkage with NABFINS to uplift them economically through income generating activities.

Case Study 01: At Hennur Cross slum, selected Mrs. Yashodhamma representative of Sri Renuka Yellamma self help group. Her husband was a construction worker and she works as a domestic worker. She was having a son who failed in 2 subjects in his PUC. She was struggling to run the family as most of the time her husband won't have work some times, he was under underemployment. She is now 45 years old and working at 4 houses. Her day starts at 4 am; she prepares food at home, leaves her home at 5.30 am for domestic work 2 homes she does all sort of cleaning sweeping, floor mopping, washing utensils and clothes, shoe polishing and so on. Remaining 2 houses she does only cooking and washing vessels. So from all 4 houses, she use to get Rs. 6000/- if she hasn't put leave in the whole month. Her son also attending tuitions for completion of his PUC education. She has to manage her family daily expenses such as rent, water bill, electricity bill and her son tuition fees by her domestic work. If she is lacking money for her expenses, she use to take loan from her self help group to balance her life.

Case No. 02: At Byrathi Bunde slum, we selected Mrs.Venkatalakshamma, Sri Vidyajyothi SHG member. She is 35 years old and having 3 kids and her husband was completely addicted to alcohol. It was very much difficult for us to convince her to send her husband to deaddiction centre, after 2 days of interaction with her, agreed and send him. Initially he was reluctant to come; somehow his wife had convinced him to join deaddiction centre. She was having the responsibility of taking care of 3 kids and her husband. She use to undergo for physical violence by her husband every day and night as he was drunken at all the time. She was struggling to pay her monthly saving amount during self help group meetings, and her problems were assessed during the meeting. She was working in 5 houses, among them 2 of the household owners have removed from her job due to her husband use to come and abuse her in front of the house. So, she was suffering mentally, physically and emotionally because of her husband and managing her household needs.

Case No. 03: At Janakiram Layout slum, we selected Mrs. Vinnarasi from Om Shakthi Birds SHG and she was the representative of the concerned self help group. She was having 2 kids among them her

daughter is studying in Degree college and son was a PU college dropout and her husband left her and kids. Since then she was leading her life with her two kids, morning she will work at 2 homes and in the evening works at 4 homes. In addition to this, she was suffering from uterus cyst and struggling to manage money for her kids education and for her hospital expenses, even though she was under difficult circumstances she used to pay the monthly self help group savings. She was very eager to start her own business to overcome from her domestic work difficulties as she was unable to manage the timings as early in the morning cook at her home, then again she has to work at other 2 homes. With her health issue and her growing demands of her kids education and savings to fulfill her household expenses, she was fed up with the domestic work.

Case No. 4: At A.K. Colony slum, we selected Mrs. Shabhana member of Lotus Birds SHG and she was a very strong woman in the group who was willing to join income generating programmes for empowered socially and economically. She has 4 kids, all were school going children and her husband does mason work. She used to work at 4 homes as a domestic worker at two homes and doing cooking work at two homes. Her intention was very clear, her kids should get well educated and their family should become economically independent. As she was from Islamic religion, her relatives used to abuse her as she was involving in all sorts of activities conducted by the NGO. Whatever others might think she was strong enough to stand on her side. She has attended skill development training of BIRDS ngo and learnt retail management, got campus selection for store incharge vacancy at DMART as her husband was not ready to send her for the job and other family members denied, she didn't join.

Case No. 05: At Satya Nagar slum, we selected Mrs. Alamelu member of Lotus birds SHG, as she used to find difficulty to pay the saving amount during monthly meeting so we took her for the case study. She was studied till 7th std, after that when she was 15 years old got married by the age of 18 years she became mother of 2 kids. She spent her life for taking care of her husband and kids. Even though she was having interest of saving some amount for her kids education, her husband won't give the money on every month. So she started working in 3 households and started earning money, so it was eased her to do household expenditures as well as monthly savings for the self help group. Her husband was a car driver and earn Rs. 20000 in a month half of the money he used to pay for vehicle loan and remaining half for household expenses. Later onwards he learnt to play cards and because of it he lost all his money, car and even job. So, because of her husband she was paying his loan, household expenses and kids educational expenses. Now she will be the backbone of her family.

Case No. 6 : At Sanjay Gandhi Nagar Slum, we selected Mrs. Deepa representative of Lilly Birds SHG and this women having the courageous nature to support women during domestic and physical violence issues in that particular slum. Her husband was completely addicted for alcohol consumption and her 2 kids were studying in schools. Sometimes her husband use to go for construction work, drainage cleaning work or whatever work available in the slum, if he doesn't have any work he use to stay at home and consume alcohol. So, she use to work day and night in 4 houses and at her home as well as she use to sell fancy items. She never use to sit like an idle person, always very active in one or the other activity. She was also eagerly take part in Domestic Workers Union formed by the BIRDS ngo. She was a well versed with her communication and well known her best speaking with the Labour commissioner at Labour Department (Karmikara Bhavana) while submitting domestic workers plea regarding their rights and entitlements.

Assessment

Author has gone with the Urban community development Project Animator Mrs. Manjula for doing the above mentioned case studies in various slums adopted by the BIRDS ngo. After the assessing the socio-economic problems of women domestic workers, we were planned to conduct a orientation session by NABFINS officials regarding the credit linkage and income generating activities. We have taken two months to complete these interviews with the concerned women. Later we visited the NABFINS office and interacted with the CEO in this regard and as they were already providing loans to rural areas of BIRDS NGO. They were agreed to send their staff for organizing Credit linkage training. So on 10th to 12th of August 2016 they were agreed to organize the training at BIRDS office at Geddalahalli.

From NABFINS Financial Services Pvt. Ltd. Mr. Rama Rao Bangalore North zone manager and Mr. Revanna Field Coordinator had provided 3 days of training on 10th, 11th and 12th of August 2016 to educate 6 different slums 6 self help groups where we have done the interview of 6 cases. For all the 6 self help group members around 65 women attended the training on all 3 days. They have oriented about the concept of self help group, importance of savings, internal loan lending, and book keeping or about the documentation, supervision and monitoring of the documents, credit linkage for productive loan usage for income generating activities.

After the 3 days of training, author along with the animator sit with all these 65 women for Social work strategy Focused Group Discussion with each group and motivated them to opt for related income generating activity. In each group individual members were eager to start their own income generating activities through the loan provided by the Nabfins financial services limited. Nabfins officials visited

all 6 slums for verification of the self help group documents, based on the savings in the bank account. Internal loan lending and the documentation of the same in savings book, loan book, ledger book. Overall assessment showed its output by sanctioning of each 5 lakhs for 2 self help groups and remaining 4 self help groups 10 lakhs each which will be distributed as each person received Rs.25,000 and Rs.50,000 respectively. Sanctioned amount interest rate will be based on cut interest rate and interest rate is also very low. Nabfins officials assured that if they do the loan repayment on timely basis they were ready to provide more loan in future. Among 65 women of 6 self help groups, 6 women used the loan amount for the sake of education and health purpose which will be unproductive loan, remaining 59 women were widely used this money for productive purpose that is for income generating activities.

Social work termination:

As we studied in different slums various self help group women, we observed and guided them for selecting income generating activity, creating and supporting marketing opportunities and also provided referral services.

At Hennur cross slum, Mrs. Yashodhamma representing self help group received 5 lakh rupees for the 10 members. Each member received rupees 25,000/- and everyone invested in one or the other income generating activity. Here our client invested her Rs. 25,000/- for buying one second hand cart to sell green leaves initially, sometimes she use to get profit sometimes she use to have loss of green leaves as it was rotten. So, as per our suggestion she use to change the items sometimes vegetables, sometimes fruits and sometimes green leaves based on the assessment of demand and need bases of customers. Now she has started her own vegetables and fruits stall and paying rupees 3000 rent for the stall. At the same time she was earning handsome of money and if any vegetables, fruits leftover she will donate for a blue tent house at Kylasanahalli which will have construction workers children. Now she was economically independent and her husband helps in her business.

At Byrathi Bunde slum, Mrs. Venkatalakshamma self help group received Rs. 10 lakh for their group and each member got Rs.50000/- loan through Nabfins. She invested her Rs. 50,000/- for saree business, initially she underwent loss as many of them won't give money as she use to sell locally. So, later we get her connected with the apartments and we guided her to get a identity card from BIRDS ngo as she belongs to the reputed ngo. Now her sales will be at peak, along with sarees, included dress materials, cotton bedspreads, cushion covers and so on. She will get all these materials from Chickpet near KR market and her clothes will be known for quality and many of them buy as she belongs to an NGO. Now

her husband quits his alcohol consumption from deaddiction centre and working as a car driver in nearby apartment. So, because of her Saree business the whole family leading contemptfull life.

At Janakiram Layout slum, Mrs. Vinnarasi self help group received Rs. 10 lakh for their group and each member received rupees 50,000. She invested her money in constructing hearth for making chips and materials required for chips making such as frying pan, ingredients required for chips. She and her kids use to wake up early in the morning at 3 am to prepare it till 6 am. Later she use to prepare food for her kids and later she use to sit and pack the chips in pockets. Earlier she use to make only potato chips, so marketing was a big problem. Later we referred her to take ISI standard mark and registration certificate for making chips. Now she will make variety of chips by seeing YouTube channels and on the packet having standardization mark. She supplies her chips to nearby malls and petty shops nearby slums. Now she had known as Chips Vinnarasi in the slum. Because of her few more women motivated from her self help group and they have also started chips and sambar powder making income generating activities. Now she got operated for her uterus cyst at Indiranagar general hospital through the help of one of the social worker over there. She was leading happy life with her 2 kids.

At A.K. Colony slum, Mrs. Shabhana self help group received Rs.5Lakh for their group and each member received Rs.25,000/-. She invested her money in street food cart for preparing evening snacks such as kabab, egg rice, biriyani as she use to give delicious food and maintaining hygiene and cleanliness. Including neighbors, others from nearby slums also visit her street cart on regular basis. Day by day she got good reputation about her snacks cart and customers use to come from faraway places. Irrespective of family constraints due to their religious restrictions she came forward to economically empower their family through conducting income generating activities. In addition to this her kids also help her for preparation of snacks priorly at home and her husband assist her to get ingredients for snacks from market. Now her family is economically empowered through credit linkage and utilizing the loan amount for productive work.

At Satya Nagar slum Mrs. Alamelu self help group received Rs.10 Lakh for their group and each member received Rs. 50,000/-. She started Agarbathi making business at home and she gave job to other women also. Initially she started with least proportionate of agarbathis, later she added her neighbor women and self help group women also for making agarbathis. She use to share profit with other women also and use to provide tea and snacks for the women works over there. As she was from Tamilnadu initially faced language problem later on she learnt fluent Kannada and capable enough to communicate for marketing of agarbathis. Now she was earning well and given livelihood for other women too. It was

indeed great initiative by a single woman who empowered her family as well as other women families too.

At Sanjay Gandhi Nagar slum, Mrs Deepa self help group received 10 lakhs for their group and each member of the group shared Rs. 50000/-. She invested this amount for taking power tailoring machine and powered zigzag machine. Initially she use to take the orders of her self help group members, later from her community women and children clothes. Then we initiated to spoken with 2 schools nearby to the slum and took the school uniform orders. Later with the profit she got she purchased one more power machine and other women from her self help group also started stitching with the other machine. So now the schools attached to BIRDS ngo and other schools also gave order to that woman. Now she owns 10 tailoring machine and 10 women working for her. In addition to this she also teaches tailoring training to the women who comes to her. Now she was leading happy life with her family.

Impact of the study

Presently all these 6 women socio-economically empowered and they are the breadwinner of the family and role models to other women. If they have will power and put continuous effort for the income generating activity they initiated and ready to accept the defeat and go ahead with courageous mind. They were definitely succeeded in their life and empower others also in this regard. As they become independent and ready to empower the slums they were staying, withdraw from those cases. It clearly depicts that through self help groups, credit linkage and using the credit for the sake of productive work means income generating activities will definitely yield good impact on women empowerment. Its not only empower the women socio-economically but also empower their leadership skills.

Major Findings of the Study

Women domestic workers in slum areas were undergoing through lot of difficult circumstances such as verbal, physical, sexual abuse, theft cases against them. So to overcome from all these issues requires improvement in their socio – economic conditions.

Indeed it was very essential for initiation of self help groups in the slums to eradicate socio-economic disparity and empower the society through the concept of earnings and savings.

Women were working hard in the dwelling house or apartments untiringly, as they didn't knew about their rights and entitlements. They tolerate all sorts of abuses and violence silently in the fear of losing

their job, as they were unskilled, as the flow of domestic workers will be high they might replace some other person for domestic work.

Women were the best for managing household expenses, kids expenses in addition to this saving amount with the less amount they were earning. It was a financial managing skill which was learnt by women in a best way. Though they have least money they knew to manage all the expenditures in a better way.

Though domestic workers were unskilled they were eager to learn the skill based income generating activities, marketing skills to build their life and improvise their livelihood.

Self help groups savings, book keeping, internal loan lending was maintained systematically will leads to Credit linkage by the Nabard, Nabfins or any other nationalized banks with least interest rates.

Domestic workers willingly invest their credit amount for productive activity for any sort of income generating activity and continuous effort for leading the Income Generating Program will yield with great success. It leads earn better income and empower their family and others too if they put extra efforts.

These women case studies will be successive stories for other women to uplift their life through self help groups and get involve through starting their own self entrepreneurship programs by least investment.

Women involving in self help group meetings, training programs of the ngos, domestic workers meetings will definitely learn leadership qualities and become a best leader in the slum and put their effort to self help group members socio-economic and political empowerment.

Women who involved in domestic workers union and labour department networking activities have the great knowledge about their rights and entitlements provided by the government. So, they can educate other women in SHG or Domestic workers meetings.

These 6 women whom we studied along with other BIRDS associated slum domestic workers had come forward to start their own domestic workers union to address the issues concerned with domestic work in dwelling house or apartments.

With the request of these women, BIRDS has organized one day training on awareness session on government schemes or programmes available for domestic workers and how to network with those departments to avail the services.

Women were stabled enough to build their lives, but they need a path or way to reach the steps. So, here we need community social workers to lead the domestic workers to understand the government schemes available for them and specific training on their rights and entitlements given by Labour department.

Conclusion

“If we teach a woman, she will be capable to open a school” this proverb describes the power of women across the world. God has given her incredible power by birth to manage her family, other families or the entire community by getting proper knowledge of earning. So, this earning will be possible through self help group formation, encouraging savings, getting credit linkage by nationalized banks, Nabard or Nabfins or any other mode of finance with least or cut interest rates. In the entire slum, if we teach few women in this regard, they were ready to educate the whole slum in this regard and they were eager to initiate income generating activities and become self entrepreneurs. These self entrepreneurs were eager to start the initiatives in larger way to encourage the whole community to empower socio-economically and take the leadership to empower the entire women section.

Here social workers will play imperative role through assisting domestic workers to become socio-economically empowered and inculcating leadership qualities and skill based trainings through the application of case study method, group work method, focused group discussions, training or orientation sessions, referral services, linkage with the concerned government departments, self help group formation, documentation and so on. So, it was very important for social workers to play social workers role practically and will come to know the real challenges in the field. Social worker needs to know the alternative social work methods and applications to face the realistic challenges in the slums

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