CHAPTER – 1

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Development as an Intervention

India’s independence on 15th of August 1947 was a great day in the long and eventful history of this ancient country. The attainment of independence, however, was not an end in itself. India won political freedom along with social and economic vulnerabilities. India faced many challenges after Independence. There existed social imbalances, problems of women, children, and the depressed classes. These created hurdles to India’s social progress. Soon after independence, India embarked upon the task to eliminate poverty, ignorance, illiteracy, unemployment, disease and inequalities.

It was not only political freedom that the leaders of the freedom struggle were fighting for, but also for the establishment of a new order of society. The leaders had a vision for minimization of economic and social inequalities, removal of mass poverty, unemployment and underemployment, restoration of human dignity, guarantee of civil rights, restoration of communal harmony and justice for all.

The major instrumental form in the immediate post-colonial period in India was a strong National Developmentalist State, obliged to reach out and establish links with different sections of the people through
welfare measures. Various measures were initiated to increase their well-being. They were constitutional, legal and other welfare programmes. The central objective of planning in India at the time of independence was to initiate a process of development to raise the living standards and to open out to the people new opportunities for a richer and varied life.

These hopes and expressions were embodied in the Constitution of India, which was adopted on 26th January, 1950. The visions were largely reflected through the Preamble to the Constitution and the parts dealing with Fundamental Rights and Directive Principles of State Policy. The Preamble of the Constitution stated that equality among sexes was a fundamental right. To achieve the prescribed goals, the framers of the Indian Constitution relied completely on the norms of democracy. The principle of equality among sexes was effectively put into law. Article 14 of the Constitution has bestowed the privilege of equality of the sexes. Article 15 prohibits discrimination on grounds of sex; Article 15 (3) enables affirmative discrimination in favour of women; Article 16 guarantees equality of opportunity, Article 39 provides for equal means of livelihood and Article 39(d) guarantees equal pay for equal work. Article 42 speaks about just and humane conditions of work and maternity relief and Article 51 (A) (e) deals with the fundamental duty to renounce practices, derogatory to dignity of women. (Amin 1995:26)

**Women as an Integral Part of Development**

The development of a society is as much dependent on women as it is on men. Development is incomplete without developing women who constitute 50% of the population. (Vijayanthi, 2000). At the time of
independence, the status of women was deplorable in every sphere—be it in the sphere of literacy, health, nutrition, maternal mortality, sex ratio or employment. Women were denied access to resources such as education, ownership to property, health services, job training, etc. In India, for centuries, women have been pushed aside from the race of development in the name of customs, traditions and religion. As a result, they were denied the opportunities for their social, economic and political development leading to a lower status in the society. As women comprised nearly half of the total population of the country, this denial contributed in no small measures to India’s continuing underdevelopment.

At the time of independence, the position of Indian women leaves much to be desired. For instance, the sex ratio in 1951 was 946 in India. (Datt, 2006:47) The sex ratio is a powerful indicator of the social health of any society. It measures the extent of equity between the number of males and females in a society at a given point of time. Right from the foetus itself, the girl child is subject to inhuman cruelty. The cultural construct of son-preference adds to the psychological diffidence of the female child. Girl children are considered as burden and a liability.

Similarly, education is an important variable in understanding the status of women. In 1951, literacy rate for women was much lower than male literacy rate. According to 1951 census, the literacy rate in India was 18.33. The male literacy was 27.16% and the female literacy was just 8.86. The rural female literacy rate was only 4.87. The gross enrollment ratio in 1951 for primary schooling for girls was only 24.8 whereas for boys it was
The number of girls per 100 boys enrolled in schools in 1950-51 at primary level was 39. (Government of India, 1981:85)

Similarly, the work participation rate for women has been lower than that of men. Traditionally women's work has been confined to the domestic sphere. In many societies, only work outside the home was counted as real work. The primary sector is the main employer for women in rural areas, with agriculture being the dominant employment category. This has kept women at the level of subsistence. This has led to feminization of poverty and to the low economic status of women.

The health status of women in India at the time of attainment of independence was also not satisfactory. The dimensions of health like mortality rate, nutritional status and access to health services, have all had an effect on women's health. Conditions of primary health centers such as lack of doctors and non-availability of medicines have forced the women to have the births taking place at home. Early marriages, adolescent child-bearing, low level of health care and health service utilization have been responsible for higher level of maternal mortalities. The mean age of marriage for females in 1951 was 15.6 and for male, it was 19.9. (Census of India, 1981:13)

Participation of women in political structures implies the degree of equality and freedom enjoyed by women in sharing power and decision-making. At the time of independence, the level of political participation women was negligible. During the first Loksabha elections in 1952 out of
499 seats, the number of women elected was 22 and that was 4.4% of the total seats. In the Rajyasabha, out of the total 219 seats, the number of women was 16 and that was 7.3% of the total seats. (Kokila, 2004:32)

Women in India experienced unacceptable levels of violence in the family, within the community, at the work place and in public places. It is a manifestation of the historically unequal power relations between men and women, which have led to domination over and discrimination against women by men. (Mor, 2001)

Women with low educational qualification and no skill training had to be content with the domestic role. With low participation in economic activities, their position was vulnerable to exploitation by male members in the society. Their limited participation in political activities deprived them of the opportunity to express their views in the decision making process. This led to a lower status in the society. It also came in the way of realizing their full potential towards development. It was the above factors that led independent India to take up the cause of development of women.

Government Initiatives for Integrating Women into Development

In 1950, the Constitution regarded women as ‘weaker section of the society’ entitled to special assistance and support for advancement. Through the Plans, the government came up with different measures to improve the status of women. With the specific provisions in the Constitution as the policy statement many women welfare programmes were initiated by the Government through the Five Year Plans. From First Five
Year Plan through Fourth Five Year Plan, welfare oriented programmes formed the core of women development programmes.

The first such attempt was made in 1952 when gram sevikas were appointed under the Community Development Programme, which sought to promote welfare activity among women and children. Women were projected as being in need of education, health and welfare services. The Central Social Welfare Board (CSWB) set up in 1953, undertook to promote a number of welfare measures through voluntary organizations. State Social Welfare Boards were formed in every state. They promoted the welfare of women, children and the poor. Physically handicapped women, widows, orphans and destitutes were also taken care of by these bodies. Mahila Mandals were promoted for rendering essential services of education and health both by the CSWB and Community Development Programme through the first and second five-year plans.

The Second to the Fourth Plans continued to reflect the same welfare approach. These Plans accorded priority to education for both men and women besides launching of measures to improve maternal and child health services, supplementary feeding for children and expectant and nursing mothers. In the second Plan (1956-1961) measures were taken to promote girl’s education by opening more schools and employment of more teachers. The report of National Committee on Women’s Education (1958-59) gave priority to women’s education. (Anand, 2007:9) During this Plan, social welfare services were seen as appropriate to tackle the problems of women. The Third Plan (1961-1966) emphasized on the welfare aspect of women through increased allocation for Central Social Welfare Board for increased assistance to NGOs. This Plan also adopted several
recommendations for accelerating girls’ elementary education and appointment of more women teachers. The Fourth Plan (1969-1971) gave importance to association with Voluntary Agencies to welfare measures. This Plan laid the emphasis on health programmes for women. (Lalitha, 2004:473)

The above discussion reveals that the first two decades of planning tried to address some of the practical needs of women through some welfare programmes. In the initial years of planning which gave direction to various programmes in India women were seen as targets of development. In the welfare approach, women were net recipients of programmes and not participants in the agencies and programmes created for their own development. The welfare approach also looked at ‘women’s issues’ from very limited perspective i.e., health, education and violence against women, and assigned to women domestic roles only i.e., as wives, mothers and homemakers. The welfare approach had its objectives to delivering food, family planning, health care, etc. Even though these objectives were laudable in themselves, they could not bring the desired changes. Boserup (1970) viewed women’s status as derivation of their roles in economic production. She concluded that women were marginalized through the process of economic development and confined to traditional activities.

From a Welfare Approach to Development Approach

The setting up of a Committee to examine the status of women was an important landmark in the history of development of women. The
Committee, which submitted its report “Towards Equality” (1974), provided a new direction in planning programmes for women’s development. The Report dealt with the demographic perspective, socio-cultural condition of women, legal protection for women, economic participation of women, political participation, policies and programmes for women. It was for the first time a thorough understanding of women’s status was done. It categorized and analyzed women’s situation for the first time in terms of differentials in subsistence and survival. The impact of class, caste, region, religion and other differences on the status of women were recognized, including the differential impact programme strategies on these different groupings and categories, and thereby eroded the basic assumption that women were a homogeneous group. The Committee felt that the growth of consumerist values, projection of women by the media as sex objects, increase in dowry - all had led to a declining sex ratio. The Report mentioned that women were being subjected to numerous disparities and various types of exploitation. Some of the problems identified were the decline in the sex ratio, lower life expectancy, higher infant and maternal mortality, illiteracy and declining work participation. The Report observed that political parties have tended to see women voters as appendages of the males. It also referred to the “tokenism” involved in having a few women in the legislature who were unable to act as spokesperson for women’s rights on account of their minority status. The major outcome of the Report was the National Plan of Action (1976) which identified the areas of health, family planning, nutrition, education, employment for the emancipation of women. This prompted the Government to set up the Women’s Welfare and Development Bureau in 1976 under the Ministry of Social Welfare to act as a nodal point to initiate measures for women’s development. The observance of
International Women's Year in 1975 also prompted the government to change its policies and programmes towards women. (Peerzade, 2005:7)

The impact of the report was that the government wanted women to participate in the programmes meant for them. Participation of women in employment both paid and self-employment was thought to be the strategy for promoting the welfare of women. During this period, the government's stress was more on the economic-centered programmes. For the first twenty-five years of development planning in India, it was assumed that the general progress made by the population as a whole, would ultimately be shared by all sections, and that whatever benefits accrued to the men would also percolate to women and result in their better status. But the periodic assessment of plans showed that it was a faulty assumption. Since the household continued to be targeted as the beneficiary, the approach itself was based on the concept of patriarchy.

Between the Fifth and Seventh five year plan the government approach towards women shifted from welfare to development. This was ably supported by the UN Decade for Women (1975-1985) which helped to focus public attention on the important role women can play in socio-economic development of a nation. The women development policies of the government underwent changes during the fifth five-year plan. The growing awareness generated through UN Decade for Women resulted in growing consensus that women occupied a secondary status in the society. It resulted in formulation of women specific projects. The Working Group in Employment of Women appointed by the Planning Commission (1977-78)
observed that without promotion of gainful employment for women with active support and assistance from the state, the objective of equality could not be achieved (Govt. of India, 1978).

The Sixth Plan (1980-1985) was a watershed for women’s development as for the first time a separate chapter on Women and Development was included in the Plan Document. It reviewed the status and condition of women in general and came to the conclusion that in spite of legal and Constitutional guarantees, women had lagged behind in almost all sectors. It used the adverse and declining sex ratio for women and the lower life expectancy compared to men as basic indicators of their low status. The strategy adopted for women’s development was promoting education, health and employment especially self-employment. The emphasis was on the integration of services for women. The shift in the approach from ‘welfare’ to ‘development’ of women during this Plan made the Planners and Policy-makers to realize that women were not only partners but also stake-holders in the development of the country. After the observance of the Decade of Women the increased involvement of the women’s movement made the government change its approach towards the development of women. (Seth, 2001:61)

The Sixth Plan adopted a multi-disciplinary approach with a special thrust on the three core sectors of health, education and employment. Accordingly, priority was given to programmes for women in agriculture and its allied activities of dairying, poultry, animal husbandry, handlooms, handicrafts, small-scale industries etc. The Sixth Plan declared that a fair share of employment opportunities would have to be created through poverty alleviation programmes. The assumption was that employment and
income generation would automatically lead to improvements in the status of women. Rural women’s development received priority for the first time during this time. The emphasis however, continued to be on the economic front, through programmes such as Integrated Rural Development Programme (IRDP), Development of Women and Children in Rural Areas (DWCRA), Training of Rural Youth for Self Employment (TRYSEM), National Rural Employment Programme (NREP) and the Rural Landless Employment Guarantee Programme (RLEGP).

The IRDP was to cover 20 million families, using a package of subsidies and institutional credit, of which at least 30 percent was to go to women. Under IRDP started in 1980, assistance was given to the rural poor through government subsidy and bank credit to help them to set up their own enterprises. IRDP, considered the largest rural development programme to fight poverty, provided micro credit to start self-employment. In 1982, Development of Women and Children in Rural Areas (DWACRA) was launched as a sub scheme of IRDP. The main feature of the scheme was its insistence on a group of women as the basic unit. DWCRA was meant for women living below poverty line. This scheme aimed to train group of 15-40 women in traditional and utilitarian crafts. After the completion of training women were given certificates. Every DWCRA group was assisted with a Revolving Fund of Rs. 25000 and an IRDP loan with subsidy. Through the strategy of group formation, DWCRA scheme aimed at improving women’s access to basic services like health, education, childcare, nutrition and sanitation. The National Rural Employment Programme (NREP) and Rural Landless Employment Guarantee Programme (RLEGP) which were started during this period to provide employment to the rural poor did not help to
improve the status of women. The main reason for the failure was identified as the failure to involve the beneficiary population as participants, and treating them instead, as subjects or targets, with decision-making retained in the hands of officials. The IRDP had very poor linkages with other schemes like DWCRA and TRYSEM (Committee on Empowerment of Women, 1999:123 -127). Even the DWCRA scheme specially targeting rural women did not help in the process of developing women.

The Seventh Plan (1985-1990) continued with the emphasis on giving more benefits to women. With the Decade for Women came also the concept of Women in Development (WID), and with it attention shifted from merely improving the condition of women to also enhancing their position. It was widely understood that one did not naturally follow from the other. Special efforts were needed to enhance the position of women by meeting their strategic needs, and approaches. Strategic gender needs were identified as ones that challenged the existing division of labour and catalyzed change in the position of women by ending the domination of women by men. To illustrate — to transform the position of women, it may be necessary to undertake changes in property rights and alter the extent of time fathers devote to child rearing.

It was only in the Seventh Plan that a shift in focus was seen. Programmes were initiated that reflected qualitative aspects such as inculcating confidence among women, generating awareness about their rights and privileges. (Baxamusa and Subramanian, 1992). This shift was obviously influenced by UN declaration of ‘Decade of Women’ and its World Plan of Action for women. During this period, the Government of
India set up a separate department for the development of women and children in the Ministry of Human Resource Development besides establishing Women Development Corporation in several states. The Seventh Plan stressed greater integration between health and family welfare to benefit women. It recommended generating more employment through vocational training. For the first time the Plan mentioned about the process of accelerating confidence building and awareness creation about women's rights. The programme of Support to Training and Employment Programmes for Women (STEP), which was launched in 1987, sought to provide new upgraded skills to poor and assetless women in the traditional sectors of agriculture, sericulture, handicrafts, fisheries, dairying, poultry etc. for enhancing their productivity and income generation.

From a Development Approach to Empowerment Approach

Many of the programmes introduced during the fifth to the seventh plan failed to take cognizance of the fact that the overwhelming obstacles to the advancement of women are not merely economic, but a combination of political social, cultural and economic factors. In essence, the development policies and programmes introduced by the government for the welfare of women in the first 30 years after independence reveal the absence of a gender framework. Although these programmes do offer some benefit to women, some of them also reinforce the status quo of women in certain roles that domesticate women – leading to further gender inequality.

Therefore, it was realized by the planners that programmes were needed with the goals of empowering women and not just providing some
employment. In this context, it will be useful to understand the emphasis between development approach and the empowerment approach in pursuit of equality for women. It was Ester Boserup's pioneering work on women's role in economic development (1970) that triggered the debate over women's development perspective. Boserup emphasized gender gaps in distribution of work, resources and benefits. It was realized that the development process of most countries was patriarchal, capitalistic, therefore exploitative, and not participative.

The concept of women empowerment appears to be the outcome of several important critiques and debates generated by women's movements throughout the world, and particularly by Third World Feminists. Its sources can be traced to the interaction between "Feminism" and the concept of "Popular Education" developed in Latin America in the 1970s. This concept was introduced at the International Women's Conference at Nairobi in 1985 as a counter project to the integration concept for advancing women. It aims at redistribution of social power and control of resources in favour of women based on a development strategy. (Walters, 2001:3) It is thus important to recognize that development approaches that attempt to integrate women into mainstream development do not address the real issues pertaining to them. This is only possible if the approach that is adopted 'empowers' women. The empowerment approach had three salient features. First, its greatest virtue was giving due consideration to the practical needs of women such as access to childcare, cooking energy, drinking water supply, etc., while focusing on their strategic needs such as women's participation in decision making. Second, the approach emphasized the heretofore-neglected point that improvements in the condition and position of women were ends in
themselves, rather than just being the means to achieving some bigger development goals. Third, in contrast with the State-dependence envisaged in the equity approach, the empowerment approach emphasized self-reliance and a bottom-up method of women’s development.

The National Perspective Plan for Women (1988-2000), identified the contradictions existing in the government programmes. The Plan said that an improvement in the income of the household does not necessarily mean development of women. The Plan paid special attention to women who suffered from various discriminations. It suggested an exclusive credit scheme for women. The household approach of IRDP, instead of creating equitable conditions, perpetuates the subordination of women and limits the opportunity for self-growth and self-expression. (Government of India, 1988: 1-13)

The approach of the Eighth Plan (1992-1997) marked a further shift from ‘development’ to ‘empowerment’ of women. This Plan argued for the need for changing social attitudes towards women through awareness creation. Formation of women’s groups and imparting of skill training were emphasized in the Plan. The strategy in the eighth plan was to ensure that the benefits of development from different sectors do not by-pass women and special programmes were implemented to complement the general programmes. Some of the specific programmes initiated were the appointment of National Commission of Women in 1992 and Rashtriya Mahila Kosh in 1993. In this Plan, the approach shifted from being equal partners in the development process, to that of empowerment of women.
Sectors such as employment, education and health were given due importance.

The National Commission for Women, set up in 1992, covers issues relating to safeguarding women's rights and promotion of their empowerment. The Commission works for the review of laws, intervention in specific individual complaints of atrocities and sexual harassment of women at work place and remedial actions to safeguard the interest of women. The Commission was set up as a statutory body to review the Constitutional and legal safeguards for women and recommend remedial legislative measures, facilitate redressal of grievances and advise the government on all policy matters affecting women. The Commission prepared a gender profile to assess the status of women and their empowerment. It took up the issue of child marriage, sponsored legal awareness programmes, organized workshops, set up committees on economic empowerment of women, undertook educational research in order to suggest ways of ensuring due representation of women in all spheres.

Another important step taken during this period to politically empower women was the passing of 73rd and 74th amendment in the Constitution in 1992 making provision for reservation of one third of seats for women in local bodies. With this step, the participation of women in the local self-government was expected to go up. (Amin, 1995:26-30)

A National Credit Fund, Rashtriya Mahila Kosh (RMK) was set up in March, 1993, to extend credit facilities to poor and needy women in the informal sectors. The main strategy of the scheme was to create an organizational base for women to come together, to analyze and fulfill their
needs through existing departmental programmes of the state and central government. The main objective was to facilitate the credit support or microfinance to poor women in their income generation activities. Under this scheme, loans were given to women through Non Governmental Organizations (NGOs). RMK supported the formation of Women’s thrift societies popularly known as Self Help Groups through its partner NGOs. (Mor, 2001:22-27)

The introduction of Mahila Samruddhi Yojana On August 15 1993 was for the social elevation of rural women. Under this scheme a woman, who deposits Rs. 300/- in a post office account for a year receives an incentive bonus of Rs. 75/-.This approach however remained more as welfare oriented intervention. (Anandrajkumar,1995:76 )

In 1994, National Crèche Fund was set up so as to meet the growing demand for crèche services which was a support service for working mothers. Launching of Indira Mahila Yojana in 1995-96 (renamed as Integrated Women's Empowerment Programme in 1999) and preparing of the draft for the National Policy for Empowerment of Women were also in the right direction towards women’s empowerment.

The Fourth World Conference on Women in Beijing (1995) had its influence on the government’s policy towards the development of women. The Conference had its objective of equality, development and peace. The Declaration stressed on full participation of women in all spheres of society, equal opportunity for women, participation of women’s groups and NGOs to implement the programmes for women empowerment, to promote women’s economic independence, eradication of poverty of
women, protect all human rights of women, develop the fullest potential of women, ensuring women’s equal access to economic resources. The Declaration noted that inequalities between women and men have persisted and eliminating all forms of discrimination against women and removing all obstacles to gender equality and empowerment of women were the main goals. It emphasized on enabling women to overcome poverty, ensuring women’s equal access to healthcare, eliminating violence against women, promoting women’s economic self-reliance, participation in decision making and integrating gender equality into policy and planning. (Government of India, 1996)

The Ninth Plan (1997-2002) projected empowerment of women as a major objective of the plan. The National Policy for Empowerment of Women was adopted in 2001. Free education for girls up to college level was spelt out in this Plan. This Plan laid emphasis on promoting gender justice. The Balika Samriddhi Yojana was started on 2 October 1997. (Government of India, 2003:3) It was modified in 1999. Female children born to poor mothers below poverty line would benefit by this scheme. Every female child of this category is deposited with Rs.500/- in the post-office or bank. It can be used for educational or marriage purpose when they complete 18 years. Besides, they are also given scholarships to study up to X Standard. Swa – Shakti Project came into operation from 16th October 1998. Self-Help Groups, formed by 15 to 20 women to start some productive work, are financially assisted by the Government through this scheme. In 1999, all programmes of rural development like IRDP, TRYSEM and DWCRA were merged into one programme called Swarna Jayanthi Gram Swrozar Yojana (SJGSY) favouring micro credit and empowerment of
women through a participatory approach. The group approach through SHGs is main focus in the SJGSY. This scheme aimed at establishing a large number of micro enterprises by women in rural areas through self help groups. Under this scheme, at least 40% of beneficiaries should be women.

In the year 2000, the Government of India reviewed its commitments made at the Beijing Conference in 1995. A committee for monitoring gender mainstreaming was proposed to be set up in the Department of Women and Child Development. This meant that in all developmental activities, gender concerns would be maintained and programmes exclusively meant for women would be designed and implemented in order to overcome the constraints faced by women.

The Ninth Five Year Plan also gave information about the schemes exclusively meant for women. This commitment was noteworthy; because it was the first time, the plan devoted a full chapter on women’s empowerment. Some of the special features of this commitment were finalization and adoption of a National Policy for the Empowerment of Women and inclusion of a women’s component plan to ensure not less than 30% of funds flow to women from other developmental sectors. Other strategies to empower women were the formation of Self-Help Groups (SHGs), universalization of special mid-day meals for women and children, to increase access to credit through the Development Bank for Women Entrepreneurs, etc. In other words, the Plan attempted convergence of existing services, resources, infrastructure and man/woman power available in women-specific and women-related sectors. [Government of India, 2001-02].
The Government of India declared the year 2001 as the Year of Women’s Empowerment. The purpose of declaring the year 2001 as the Women’s Empowerment Year was to create and raise large scale awareness of women’s issues with active participation and involvement of all women and men, to initiate and accelerate action to improve access and control of resources by women and to create an enabling environment to enhance self confidence and autonomy of women.

For the first time, the Government of India tried to do a budget analysis from a gender perspective in 2001–02. It was done by the National Institute of Public Finance and Policy (NIPFP). (Lahiri, 2001:27) Taking those figures as a base, the Department of Women and Child Development analyzed the annual budget of 2002–03. It was revealed that allocations for women-specific schemes showed an increase of 3% within one year—from 32.6 million rupees to 33.58 million rupees. The survey also claimed that pro-woman schemes, in contrast to women-specific schemes, showed an increase of 23%. The Government of India announced a National Policy for Empowerment of Women in 2001 to bring about the advancement, development and empowerment of women belonging to weaker groups, including Scheduled Tribes and Scheduled Castes and Other Backward Castes. This policy reiterated the commitments made in the Ninth Five Year Plan in a more focused way, namely the poverty eradication schemes should be implemented in an improved manner keeping the ‘women’ component in mind. The highlights of the National Policy on Empowerment of Women 2001 were, creating an environment through positive economic and social policies for full development of women to enable them to realize their full potential, equal access to participation and decision making of women in...
social, political and economic life of the nation, equal access to women to
healthcare, quality education at all levels, career and vocational guidance,
employment, equal remuneration, occupational health and safety, social
security etc. Strengthening legal systems, building and strengthening
partnerships with civil society, aimed at elimination of all forms of
discrimination against women and changing societal attitudes and
community practices by active participation and involvement of both men
and women were the other highlights of this policy. (Antony, 2006:28)

The Policy also reviewed the impact of globalization on women. It was pointed out that the studies conducted by the Department of Women and Child Development showed that there is a need for reframing policies for access to employment and quality of employment. The Women Empowerment Policy of 2001 also highlighted the efficacy of resource management, but it ignored the critical element of addressing land and gender issues.

The Tenth Five Year Plan (2002-07) again reviewed the strategies adopted in the previous plans. It also set up two working groups on the economic and social empowerment of women, which in turn have suggested various recommendations. They include, stepping up investment substantially in the social sector, such as in health and education and harnessing the grassroots leadership to reach out to the maximum number of people. The Tenth Plan tried to address these obstacles towards empowering women. Approach to the Tenth Plan is governed by the policy prescriptions of the National Policy for Empowerment of Women adopted in the year 2001. The guidelines for the operational strategy, as prescribed in the
National Policy, say, “All the Central and State Ministries will draw up time bound Action Plans for translating the Policy into a set of concrete actions, through a participatory process of consultation with Centre/State Departments of Women and Child Development and National /State Commissions for Women”. (Government of India, Planning Commission, 2002)

A women’s component has been incorporated in all plan documents, and explicit references made to earmark not less than 30% funds/benefits to women-related sectors, particularly from the Ninth Five Year Plan onwards. But a review done by the Planning Commission showed that 43% of gross budgetary support in 15 ministries / departments have been spent on women. In certain departments, like family welfare, health, education, women and child, and Indian systems of medicine, 50% to 80% of the plan expenditure was directed to women. [Government of India, Economic Survey: 2002-03]

The Tenth Plan initiated the process of the development of Gender Development Indices (GDI) and Gender Auditing and Evaluation. It strives to strengthen the Women’s Component Plan and further carry it forward by introducing a gender perspective in the entire budgetary process, which includes both the plan and the non-plan, as also the flow of institutional finance for the development of women.

The above discussion reveals that the first two decades of planning tried to address some of the practical needs of women through welfare programmes. In the initial years of planning which gave direction to
various programmes in India, women were part of the rest of the target group. The Report of the Committee on Status of Women in 1974 and the observance of International Women’s Year in 1975 and subsequently the decade, provided a new direction in planning programmes for women’s development. From then on the government wanted women to participate in the programmes meant for them. Participation of women in employment both paid and self-employment was thought to be strategies for empowering women. During this period, the government stressed more on economic-centered programmes.

In the eighties, realizing the unequal position women were pushed to, there were changes in the policies in the government to deal with women’s issues with gender perspective. However, the statistics on women clearly reveals that the government programmes had not succeeded in empowering women economically, socially and politically during this period. The assessment of the impact of the programmes introduced during this period revealed that the women were treated as targets and their participation was negligible as the decision-making powers were in the hands of the government officials who were mostly men. These programmes failed to deal with the political, economic, social and cultural aspects. From the Seventh Plan during which the National Perspective Plan for Women was formulated, there is an incorporation of other factors other than economic in empowering women. The appointment of National Commission for Women and the 73rd amendment of the Constitution, Rashtriya Mahila Kosh, etc. in the later period tried to address the issues of women with more seriousness. The later plans realized the importance of organizing women and making them part of the change process. Only in the tenth plan the issue
of gender sensitivity was raised as an important component of women empowerment.

Even after half a-century of development efforts initiated by the state, the problems of poverty, hunger, malnutrition, unemployment, gender inequality, illiteracy, etc. faced by women continue to plague Indian society. A close look at the programmes for the development of women from the government reveals that they were planned by some government officials; they were target oriented and they did not take into account the real needs of women. The programmes were too rigid and were planned and implemented by the bureaucrats. Moreover, they did not reach the intended beneficiaries. Many programmes lacked gender sensitivity. There was a gap between the need assessment of the women and at the implementation level as the government officials were not close to people.

**Emergence of NGOs as Development Actors**

All these argue for an alternative agency to be closer to the women who would be sensitive to the needs of women. This was seen as necessary to speed up the process of women empowerment. Non Governmental Organizations were seen to fill in the gap as they were closer to the people, were aware of the local needs, and flexible in their approach. With the shrinking role of the state in promoting people’s welfare in the wake of intensive globalization especially during the last two decades, the NGOs have assumed a proactive role in promoting people’s welfare and strengthening people’s organizations. The failure of the State and the corporate sector created a space for the third sector. The government is not the only one body at work in India in the field of development. Voluntary
organizations are involved in a variety of developmental programmes. Presently there are over 30000 NGOs in India. (Laxmi and Gupta, 2002:27)

In India, the term Non Governmental Organization is interchangeably used to depict voluntary organizations. Defining the boundaries of voluntary organizations or NGO sector is a difficult task. Under the wide umbrella of voluntary action today, we find dozens of acronyms, such as GROs (Grassroot Organizations); GRSOs (Grassroot Support Organizations); IVPOs (Indigenous Private Voluntary Organizations); PVOs (Private Voluntary Organizations); VOs (Voluntary Organizations); VDOs (Voluntary Development Organizations); NGOs (Non Governmental Organizations); CBOs (Community Based Organizations), etc. The term Non-governmental Organizations (NGOs) is used to denote those organizations, which undertake voluntary action, social action or social movement.

A voluntary Organization is an organization which, whether its workers are paid or unpaid, is initiated and governed by its own members without external control. (Sundaram, 1986) Prabhakaran (1992) defined Voluntary Organization as an agency, organized or unorganized, structured or unstructured, which works for the welfare of a community in any given area of its own volition. It may be just an individual or it may have a more formal structure.

In the U.N. terminology, voluntary organizations are called NGOs. NGOs are also known as "islands of success in the sea of poverty", "private enterprises for social progress" and "bulwarks of civilization". Literally, the term NGO denotes to organization outside the organizing
sector. Sociologically NGOs are defined as a "group of persons organized on the basis of voluntary membership without state control for the furtherance of some common interest of its members." (Muttalib, 1987)

Recent global transformations and the search for a viable new option for supporting grass root development, provide quite significant opportunities for a rapid development of NGOs. This trend is rapid particularly since the decade of the 1980s keeping in view the following considerations such as the demonstrated capacity of some non-governmental organizations to reach the poor more effectively than public agencies, a sharp decline in public development resources, necessitating a search by government for more cost effective alternatives to conventional public services and development programmes. (Korten and Rudiklauss, 1984).

The distinct characteristics of the NGOs have made it easy for the people to associate with them for various benefits. NGOs in India are poised for a decisive role as pressure groups in forcing the government organizations to accelerate development. The rapid development of NGOs is because of following considerations: growing interest among donors to route their funds through NGOs, the demonstrated capacity of some NGOs to reach the poor people more effectively than public agencies, a sharp decline in government resources, the mobilizing capacity of NGOs and the failure of trickle down model. NGOs are popular because they demonstrate unique characteristics and capabilities. They are perceived to flexible, open to innovation and able to reach the poor at grassroot level.
The categorization of NGOs is based on ideologies, objectives, sources of funding and areas of operation. Based on funding, NGOs are classified as those which are fully funded by the State, NGOs that are fully funded by foreign funding agencies or NGOs that are partially funded by the State and partially by foreign funding agencies. The types of NGOs include charity NGOs, Relief and Rehabilitation NGOs, Economic development NGOs, Empowerment NGOs, Support NGOs, etc.

The growing prominence of NGOs in the field of development is strongly related to the declining legitimacy of the State. In the last two decades, there has been increased collaboration both with governments and aid agencies based on a growing belief over the period that the promotion of NGOs could offer an alternative model of development. NGOs, which are vital expressions of civil society, are now recognized as essential partners in the process of development. Today the NGOs have strengthened their position to the extent that they are invited to participate in the deliberation of the major policy making bodies in the world. During the last two and a half decades many grass root level NGOs have sprung up with their own models of development and programme delivery.

India has a long tradition of voluntary action. Voluntary approach for development in rural areas was initiated by several individuals and organizations. Until the middle of the 19th century, the development activity through voluntary organization was confined to relief measures at the time of war, drought, famine etc. This period was also marked by the initiation of the social reform movements such as Arya Samaj, Brahmo Samaj and Ramakrishna Mission. Enactment of Societies Registration Act,
1860 gave rise to many voluntary agencies. Christian missionaries played an important role in education, health and rehabilitation.

In the first half of the twentieth century, many individual social workers initiated developmental activities in different parts of the country. Different experiments were carried out in places like Gurgaon, Sriniketan, Marthandam, Sevagram, Etawah etc. The next phase was the mass mobilization by Gandhiji to fight against the social evils. After independence, the involvement of NGOs was facilitated by Central Social Welfare Board. The Voluntary Agencies were mainly involved in relief, rehabilitation and welfare activities especially promoting health and education.

Among NGOs, Welfare and Charity approach was dominant in 1950s and 60s. During early 70s, community development approach became popular among NGOs combining health and education with economic programmes in pursuit of poverty alleviation. In late seventies, Community Organization approach became prominent. From the social organization concept of the late 1970s many NGOs are now involved in organizing Self Help Groups (SHGs) focusing on participatory group dynamics. In the seventies, NGOs were more focused to work among landless labours and women. They encouraged people's participation in their own development. The important areas that the NGOs were involved in were health, education, literacy, etc. In 1970s, both the official planning system and the market economy could not help in reducing the problem of poverty and inequality and that gave rise to the increasing number of voluntary organizations. In the eighties, NGOs were involved in research, advocacy, and taking up
issues in women development. After eighties Government-NGO interaction was witnessed in many programmes. By early 1990s, the integrated approach was criticized for the lack of participation of people in planning and implementation of programmes. During this period, the emergence of ideals on people’s participation, conscientisation and empowerment led to the evolution of different NGOs such as Development NGOs, Empowerment NGOs, Social Action Groups in addition to the existing Relief and Welfare NGOs. At present, a number of NGOs are operating in different parts of country and number is fast increasing. A study by Indian Institute of Management, Calcutta noted that 10.8% of organizations were setup before 1951 and 89.2 were established later. (Srivenkatrama and Narayana, 1997:16) A rapid growth took place in the 1980s and early 1990s. With the SHG linkage programme introduced in 1992, the NGO sector has been recognized as a crucial partner. Recognizing the strengths of the NGOs in organizing the community and the potentials in savings and credit programmes, NABARD also started associating with them increasingly. NABARD mainly utilize their services for providing support services in the area of capacity building, training and promotion of SHGs. According to NABARD data, by the end of the 1990s about 800 NGOs were participating in its SHG-Bank linkage programme. (Shunmugam, 2000). In the last few decades, there have been tremendous demand especially for the women’s NGOs.

According to one estimate in India there are 2-3 million registered organizations including mahila mandals, youth clubs, arts clubs, sports clubs, etc.,( Streeten, 2004) According to the estimates of UNDP NGOs touched the target of 250 million people in developing countries and
60% of them are in Asia. Nearly 15% of official disbursement flow to NGOs in these countries from government and other institutions. A rough estimate reveals that more than 1.2 million NGOs exist in India. According to the ministry of Home Affairs, in 1985-86 there were only 7000 voluntary organizations under FCRA account, which have increased to more than three fold to 22924 in 2001. Most of these Voluntary organizations are registered under Societies Registration Act (1860) and Indian Trust Act (1882).

Rajasekher (2000) classifies NGOs under four broad categories. The Grassroots NGOs work directly with the oppressed sections of the society. They differ in their approach and orientation: Charity and Welfare NGOs are involved in charity and welfare such as giving food, medicine drinking water etc. Development NGOs may be involved in providing development services such as credit, seeds, fertilizers, technical know- how etc. Social Action Groups focus on mobilizing marginalized sections around specific issues, which challenge the distribution of power and resources in a society. Empowerment NGOs combine development activities with issue-based struggles. The Support NGOs provide services that would strengthen the capacities of grassroots NGOs. The Network NGOs are formal associations or informal groups of grassroots or which meet periodically on particular concerns. They act as forum to share experiences and engage in lobbying and advocacy. Funding NGOs provide fund to the grassroots NGOs or support NGOs.

According to Bhattacharjee (1985), there are two types of NGOs. One set of agencies deal with implementation of government sponsored programmes without modifications and is largely termed as
conformists and the other set innovates new schemes and implementation mechanisms and believes in experimental mode. While conformists largely depend upon government funding, the innovators largely keep a distance from the government.

Korten (1987) classified NGOs into three generations on the basis of their distinctive orientation in programming strategy. Generation one deals with relief and welfare; generation two takes up community development and the third generation NGOs deal with sustainable systems development.

NGOs have emerged to perform a bridging function, taking on functions that the state is unsuited for, and are performing them with lower overheads, greater efficiency and motivation. (Baviskar, 2001) In the contemporary development paradigm, voluntary actions initiated by the NGOs occupy a significant place for social development and empowerment of marginalized groups. The World Development Report endorses the importance of NGOs “in their ability to involve communities and grassroot organizations more effectively in the development process and in addressing poverty…” (World Bank, 1991). No discussion on poverty, equality or development today is complete without considering the role of NGOs. The desired results and goals of development are somewhat better achieved wherever NGOs are implementing the programmes. This may be possibly because of their flexibility in functioning, the high degree of commitment and dedication, the closeness to client groups and their willingness to adopt different methodologies. The strength of NGOs such as their proximity to people, their sensitivity to the needs of the community, personal touch, ability to bring together and motivate people along with their flexible
The growing prominence of the NGOs in the field of development is strongly related to the declining legitimacy of the State where State structures are seen as rigid, bureaucratic and corrupt, and thus unsuited for performing either welfare or resource management functions. NGOs are seen as 'civil society' actors that are more accountable, responsive and committed to bringing about social change.

The kind of activities carried out by NGOs include, organization and mobilization of people, providing relief, charity and welfare services, engaging in development work in economic and ecological areas. They also work for social awakening, economic development activities, education, health and medical services, social services such as housing, water supply, family and child welfare services, legal service, working for the eradication of social evils. NGOs play two main roles, either service delivery or policy advocacy. As delivery agents, NGOs provide welfare, technical, legal and financial services to the poor. The other frequent role for NGOs is policy advocacy, seeking social change by influencing attitudes, policy and practice, seeking to reform state services on the basis of NGO experiences and to lobby directly for the policy changes. NGOs are more innovative, adaptable, cost effective and aware of the local situation. NGOs educate and sensitize the public about their rights and opportunities; collaborate in making government programme more effective; attune programmes to public needs; strengthen local institutions and make them more accountable and act as conduits for citizen consultation and advocacy. (Clark, 1991)
The important strategies of NGOs include simple charity or welfare programmes, implementing programmes launched by the government, mobilizing people and involving them in programme planning, raising resources and implementing programmes and consciousness raising. According to Tandon (1987), the role NGOs has been three fold: (i) they have brought certain critical developmental issues and concerns into the open public debate and to the attention of the policy makers; (ii) they have experimented with several models to solve the problems facing the society; (iii) they highlight the issue of powerless and invisible.

Most often NGOs depend on external funds for their functioning. The foreign funds to the NGOs come from organizations like USAID, British AID, UNICEF, UNESCO, Red Cross Society, Save the Children, etc. The Government of India has been regulating the acceptance and utilization of foreign assistance to voluntary sector through Foreign Contribution Regulation Act, 1976 which was amended later as FEMA.

The major advantage of NGOs is that these organizations are small and informal and they can respond quickly and directly to development or humanitarian needs. They can provide grass-roots services in remote areas where the government and other development organizations find it difficult to reach. The operational activities of NGOs are fundamentally related to low overhead, cost on salaries, volunteers and appropriate technologies which make the formulated programmes of NGOs at low cost than the official programmes because they are committed to making more use of local resources. NGOs enjoy certain inbuilt advantages. They have dedication and missionary zeal to work among the downtrodden. Mostly

34
they follow people centered approach. They are effective in organizing of small groups of marginalized population. They promote grassroots leadership. They are free of bureaucratic constraints; they are the pioneers of innovative experiments, ability to mobilize people and are close to people. They can sensitize the bureaucracy and influencing government policy. They encourage people’s participation in their programmes. NGOs also play the catalytic role. They are more successful in organizing the rural poor. They undertake innovative experiments. NGOs have by and large proved more successful than government agencies in utilizing participatory methods and have made a significant impact. The failure in governance in third world countries is another reason, which encourages NGOs to fill in the vacuum. NGOs are important to the development process. They adopt innovative methodologies to reach out to people. They educate and sensitize the public about their rights and opportunities, they implement the government programmes more effectively, they prepare programmes in response to the public needs, they strengthen the local institutions, and they play the advocacy role on behalf of the public. NGOs try to fulfill the gap where government institutions failed by creating awareness, strengthening the capacity of people, providing information and delivering services more efficiently.

**NGOs and Women Empowerment**

The process of empowering women is initiated by an outside agency. The reasons for this are several. The ideology of gender inequality is inculcated in both men and women from birth, before they can think for themselves. Religion, mythology, social and cultural taboos and
superstitions, behavioral training, curtailment of physical mobility, distribution of work, dietary discriminations and rewards and punishments do not allow women to think about their own empowerment.

Women’s empowerment is an uneven process and most often it is externally induced. Devadas et.al (1994) has made an attempt to explain the concept of empowerment of women thus:

Empowerment implies:

1. Greater access to knowledge and resources, greater autonomy in decision making, greater ability to plan one’s in life, greater control over circumstances that influence one’s life and ability to overcome the restrictions and constraints imposed by customs, beliefs and practices.

2. That the woman knows her rights and privileges, utilizes all opportunities and takes jobs in all sectors.

3. A state of mind in which a woman does not consider herself inferior but has confidence and competence to face life and its problem supported by economic security. She is conscious about herself and has knowledge about self. She helps in empowering her children regardless of sex.

Thus external change agents are often necessary to initiate the process of empowerment. They can take different forms such as activists, women’s organizations, and governmental or non-governmental organizations. Of all these Non Governmental Organizations are considered effective change agents. As the largest disadvantaged category in the country, women have long been the focus of attention of voluntary organizations (Bhatia, 2000). During the UN Decade for women (1975-1985), which focused attention on the role of women in international development, for the first time international money and support became
available to support women focused voluntary organizations (Heise, 1994). Even the National policy on Women Empowerment (2001) emphasizes the importance of the involvement of non-governmental organizations.

NGOs can greatly enhance the opportunities for poor women to participate in developmental programmes by providing an organizational base to operate from the bottom. The National Committee on the Status of Women (1974) underlined the role of voluntary organizations in the upliftment of the rural women. NGOs have provided support to women's development through forums for articulation of the need of poor women. The NGOs enjoy certain inbuilt advantages over the governmental agencies in promoting women empowerment: (i) because of the strait-jacketing by rules and procedures, the government machinery is slow to react to changing situations, the NGOs can be flexible and innovative in their approach. (ii) because of factors like over centralization of decision-making and macro level planning, the government agencies do not enjoy the freedom of programme adjustment and their functioning tends to get routinized. The NGOs are in a better position to appreciate local conditions and priorities and can develop or modify their strategies to suit the local needs. They achieve better results. (Kothai, 1994; Purushothaman, 1998). The NGOs depend on external funds for carrying out the programmes for women empowerment. The major sources of funds for women development are the government, and foreign donor agencies.

Empowerment of women cannot be assured until there is collective action by NGOs and grassroot groups’ involvement. International Organizations have upheld the need of NGOs in women’s development. It
was pointed out by Canada International Development Agency (CIDA) that one way it can make the world understand the problems of Third World women is through the projects of NGOs. Today NGOs play a critical role in defining and executing international policy and are key players at official UN conferences. Since NGOs are some of the strongest advocates for women's rights, their involvement has brought the discussion of women's issues to many international fora. For example, the UN World Summit for Children in 1990 in New York, USA, addressed discrimination specific to girls. At UNCED, NGOs held a large parallel conference – the NGO Forum – as an alternative setting for speakers and for the exchange of information (PRB Media Guide to Women's Issues, 1995).

The role of external agencies, especially the NGOs has been well accepted in the recent past in the field of women empowerment. The view that NGOs have played a significant role in the empowerment of women and bringing out the potentials in women is endorsed by different studies at different times. ‘India – Tamil Nadu Women's Development Project Completion Evaluation Study’ by IFAD Team (Murthy, 1999) observed ‘NGOs played a central role in project implementation, particularly in the identification of beneficiaries, formation and supervision of groups, establishment of credit linkages and training of animators. The contribution of the more efficient NGOs was exemplary and their experience proved invaluable, but the weak performance of certain groups was largely due to inadequate NGO supervision and support. The study pointed out that the project’s unique contribution has been to facilitate the realization of a very significant potential among women in rural areas through the facilitation process of the NGOs’.

38
In another study by Purushothaman (1998) on the working of an NGO Swayam Shikshan Prayog, she concluded that ‘a combination of informal women’s collectives and formal organizations is needed to obtain state funds and giving women’s groups a freer hand to use these funds.’ This brings out the importance of the collaboration of the Self Help Groups, NGO and the government as it is the case in this study.

NGOs use different strategies to achieve women’s empowerment. Rajasekhar (2000) states that the ideal strategy for an NGO would be the formation of target group organization, building capacity of the poor and leadership among them, facilitating the provision of efficient and effective services such as credit, enabling the people to plan, implement and monitor their development activities, enabling the target group organizations to become self-reliant and self-sustainable.

Empowering women is thus, best understood as a process. NGOs have worked out different strategies towards this end. Empowering women has also been contextual, since every strategy adopted had to keep the starting point the concerned women. As situations and experiences of women are different, replicating strategies has been difficult. As far as India is concerned, poverty of rural women has been a stark reality, cutting across all communities. Keeping this in mind, NGOs have economic self reliance as a major strategy, besides skill training and organizing. Given below are some of the popular strategies used by NGOs.
Strategies of NGOs in Empowering Women

a) Micro-Credit

Poverty alleviation has been an important part of India’s national policy. Since women constitute the majority of the poor, access to micro-finance was thought to be an important factor to reduce the incidence of poverty, because micro-finance gives access to and control over economically productive resources.

Before it caught the imagination of the world, Self Employed Women’s Association (SEWA) in India was started as a cooperative with the objective of empowering poor women by providing them with access to credit and financial services to reduce their dependence on traditional moneylenders. In 1983, Bangladesh also started a new experiment through the Grameen Bank to give financial resources to poor women. In contrast to SEWA, Grameen Bank emphasizes group financing. The UN report indicated that the Grameen Bank has been the largest rural financial institution, with 2.3 million borrowers, 94% of whom are women. Moreover, its one-time loan repayments exceed 98%.

The Government of India started its first programme on micro-credit called Development of Women and Children in Rural Areas (DWCRA) in 1982. The idea was to start micro-enterprises by the women’s groups. Even though it worked well in Andhra Pradesh, the approach was top-down and people’s participation was lacking in general. People did not identify themselves with the assets created. This was part of the poverty
eradication initiative called Integrated Rural Development Programme (IRDP).

After reviewing IRDP, a new programme, Swaranjayanti Gram Swarozgar Yojana (SGSY), was launched in April 1999. SGSY aims at establishing a large number of micro-enterprises in rural areas, keeping twin objectives in mind (i.e., the ability of the poor and the potential of the local area). Unlike earlier initiatives, SGSY has tried to encompass various elements, namely, organization of the poor into Self-Help Groups (SHG); capacity building and training of SHG; selection of key activities and marketing support for selling products. SGSY also had a focus on selecting beneficiaries through the gram sabha. Unlike earlier programmes, SGSY has put more emphasis on the organization of the poor at the grassroots level, through a process of social mobilization to alleviate the incidence of poverty.

At another level, in 2001 the Indira Mahila Yojana scheme for economic empowerment, or access to micro-credit got expanded to include components like awareness generation, achievement of economic strength through micro-level income-generating activities. The scheme also includes provision for establishing the convergence of various services, such as literacy, health and rural development. The scheme got renamed Swayamsidha with the government's intent to develop local skills, availability of raw materials and most importantly, community spirit among the poor. There is yet another scheme catering to the development needs of rural women. The Swashakti Project was centrally financed, and aimed at facilitating the setting up of revolving funds for giving interest-bearing loans to beneficiaries at the formative period.
Major funding agencies for micro-credit programmes have been the National Bank for Agriculture and Rural Development (NABARD), Rashtriya Mahila Kosh (RMK) and other nationalized banks. According to RMK, out of an estimated 168 million poor people, women would constitute 60-80 million of the people requiring credit. However, RMK and other banks like NABARD and HDFC had covered the credit needs of only one million women by the financial year 1998-99. RMK feels that there is a lack of good and capable intermediate-level, micro-finance organizations, and regardless, would not be able to meet the credit requirements of the poor since the amount required is so huge — i.e., meeting 30% of the requirement would amount to 130 million rupees for three years. [www.rmk.nic.in ] The RMK and other key agencies for micro-finance are clearly unable to fulfill the credit needs of women.

There are regional variations in the use of funds from RMK. For instance, Maharashtra has used the maximum amount of money, followed by Andhra Pradesh and Tamil Nadu. Andhra Pradesh, however, had the largest number of borrowers in 2000–2001. About 55 lakh poor women were enrolled in over 4.23 lakh SHGs in Andhra Pradesh. The corpus fund per group in 2001–02 was Rs. 28,368. Each woman was supposed to save Rs.337. The recovery rate was 98%. In many cases, there has been skill formation, which is desired by the government. In addition, the socio-economic status of women has been raised because of skills acquired. Similarly, it was noticed in Kerala that the successful members attended the gram sabha meetings, and their partnership in decision-making processes was strengthened. At the same time it was noticed that male relatives were using up the hard-earned money of women.([www.rmk.nic.in])
The experience of the Grameen Bank in Bangladesh supports similar stories of income generated by women being used by husbands, and the women not having any control over their money. In addition, the Bank does not offer training to women in business management; nor does it link them with the market. Finally, there is no gender sensitive training given to other family members, so they can appreciate women’s efforts. Consequently, the women are doubly burdened with domestic chores, reproductive responsibilities and income-generating activities. [UNIFEM: 2000]

For many of the NGOs providing access to credit has actually formed the base for organizing women for empowerment. For example the prominent NGOs such as Bangladesh Rural Advancement Committee (BRAC) in Bangladesh and Aga Khan Rural Support Programme (AKRSP) in Pakistan have organized women around savings and credit. The Grameen Bank model also promotes saving and credit, often referred as micro credit model. Micro credit is a hope to the poor and it has broken the taboo of traditional commercial banks and proves that poor women are equally credit worthy. In her greeting to the 1995 Micro credit Summit preparatory Meeting, the then U.S. first Lady, Hilary Clinton wrote: “...it is called micro credit, but its impact on people is macro, we have seen that it takes just few dollars, as little as $10, to help a women gain self employment to lift her and her family out of poverty. It is not a handout; it is a helping hand.” (http://www.womenaction.org/ungass/bpfa/micro_credit.html) Studies on Micro credit in Bangladesh have shown that this does happen when women become income earners; they are able to use more of household income to improve their own well being, thus reducing poverty within households. It further
improves women's mobility, social visibility, dignity and self-esteem. (Kelkar, et al., 2004).

b) Advocacy and bargaining

Advocacy as a strategy aims at influencing decision making at the local, state, national and international levels, specifically at who decides such matters as elections, selection of policy makers, what is decided and how it is decided. In most cases, women’s means of livelihood is through casual wage labour. Often the remuneration is below minimum wage rates and the working conditions are hard. NGOs help women trapped in these circumstances by organizing these women to bargain for their rights. For example, the SEWA experience in Kheda in Gujarat is a powerful example of this strategy. (Bhowmik and Patel, 1998:143) Unionization strategies are used by the NGOs to enable women to come together in an organization to cooperate with each other to work for a common cause. NGOs bring together people to demand their rights directly with the government. They also negotiate with the government on behalf of women. By bringing together women, they are made to understand the power of collective action. There are two ways in which NGOs have been involved with advocacy. First of all, they do it by networking with other NGOs, women studies centres and political parties to bring in legal reforms. These are more sustainable. For instance the Bill on Sexual Harassment at Work Places Bill, 1997, Reservation of seats for women in political structures at the Zilla Panchayat level 1992, all these have contributed in empowering women. The other way is by organizing women to bargain for their rights. In fact, it is by organizing
them that the Dowry Act of 1961 has been amended and the rape law came into effect. (Seth, 1995)

c) Organizing into groups

Different studies (Batliwala, 1994; Rajasekher, 2000) support the strategy of organizing women into groups as a means for collective action. The groups provide the women a platform to come together to discuss issues affecting them, to start income generation activity together and confront men on issues such as domestic violence. These groups have helped women to come together ignoring caste differences and creating an identity for them. The groups take up common issues affecting them, be it fighting against arrack shops or fighting against moneylenders. The most important benefits of this organization of groups is enabling women to pool their resources, borrowing from group, getting freed from moneylenders, group members acting as collateral security for institutional credit for income generation activities and fighting social issues. Development agencies have increasingly regarded ‘empowerment’ as an essential objective to improve the well-being of marginalised women in India. The perceived success of self-help group (SHG) programmes has encouraged their widespread application across India, becoming the primary mechanism to empower women.

Organizing women into groups is not easy. There is always an initial resistance from them. The NGO staff convinces them of the economic benefits of coming together. The weekly meetings, as part of the organizational strategy, encourage creation of ties between neighbours who
share each other's confidence to discuss family problems. For these women, speaking out in public gave them greater self-confidence and self respect. A number of studies (Tharabhai, 2004; Rao, 2005) document the positive economic impact of SHGs with indicators such as average value of assets per household, employment and borrowing for income generation activities.

Karl (1995:15) says, “Empowerment is a process and is not, therefore something that can be given to people. The process of empowerment is both individual and collective, since it is through involvement in groups that people most often begin to develop their awareness and the ability to take action and bring about changes.” This view supports the strategy of organizing women into groups.

Social mobilization is an approach and tool that enables people to organize for collective action, by pooling resources and building solidarity required to resolve common problems and work towards community advancement. It is a process that empowers women and men to organize their own democratically self governing groups or community organizations which enable them to initiate and control their own personal and communal development, as opposed to mere participation in an initiative designed by the government or an external organization. (UNDP, 2002)

d) Awareness creation

In this strategy, it starts with psychological empowerment and awareness generation rather than the conventional one of economic intervention. NGOs such as AWARE in Andhra Pradesh start with
educating women about the causes of their present status and encourage critical thinking towards issues. Kronkenburg (1986) says that when the newly acquired power of knowledge which has not been given or taken away from somewhere but has been auto generated, the participation can influence the course of events to liberate themselves from oppressive situations and determine their own destiny. Lack of knowledge and information limit the choices of women. The process of awareness creation is facilitated by training programmes and meetings. These sessions provide an opportunity for them to critically think through issues. Through these sessions, information is provided on government schemes, legal rights, gender analysis and the importance of participation in decision-making bodies. Awareness creation takes place through motivation sessions, role-plays, film shows, cultural shows such as street play, mass mobilization by networking groups and conducting meetings, celebrating International Women’s Day, bringing government officials and facilitating the interaction with women, bringing out the success stories from other places. The field level staff plays an important role in awareness creation. In the words of Paulo Friere (1970), ‘Conscientization’ refers to the process in which men-not as recipients but as knowing subjects- achieve a deep awareness both of the socio-cultural reality which shapes their lives and of their capacities to transform the reality.

Awareness creation is also referred as the conscious raising approach. It asserts that women’s empowerment requires awareness of the complex factors causing women’s subordination. (Sahay, 1998). Carr, Chen and Jhabvala (1996: 204) discuss the outcomes of grassroots economic empowerment activities for women in terms of direct and indirect ‘tangible
results' and less tangible outcomes. According to them, direct tangible results can be immediately observed and measured whereas less tangible outcomes may not be visible immediately but have long-term effects such as increased awareness and consciousness among women, better self image and self confidence and so on. These less tangible outcomes, they argue are as important in defining empowerment as other direct results of economic intervention. As stated by Vijayanthi, (2000), the crux of women empowerment lies in their perceptions, skills and knowledge about the day-to-day issues that affect their life.

e) Capacity building through training

Capacity building strategies aim at strengthening women's understanding of the processes leading to their subordinate position in the society and enhance their ability to claim their due share of resources and power within their families and communities, and vis-à-vis the market place and government organizations (Murthy, 2001). Capacity building refers to the process of helping an individual to realize his or her potential and offering help to bring out that potential to empower that individual. For the fullest development of a human being, the potentials of that person have to be brought out. Empowerment is closely related to human resource development and human capital building, which is the process of increasing capacities of people in society. Capacity defines the potential for development, like, the capacity to generate local resources effectively; while performance represents the degree to which that potential is realized in actual achievement (Cook, 1995).
Gender-neutral training of women aims at strengthening skills of women in areas defined by gender based division of labour with a view to increasing productivity and income of poor households. Gender ameliorative training on the other hand, aims at strengthening capacities of women for improving their day-to-day conditions, but not their long-term position vis-à-vis men (Murthy, 2001). Gender sensitization is like opening the third eye to understand the injustices, inequalities and violence which are used to keep woken and men in gender constructed roles. During this session the participants are exposed to the concept of gender relations (as power relations), the processes of socialization and how they lead to inequality in the family, community and workplace, the system of patriarchy which permeates these institutions, the underlying violence against women which is used to maintain this system, and strategies for women’s struggles and empowerment.

This process of capacity building is enhanced through awareness building and training. Training provides information and skills. Stressing the importance of training in women empowerment, Omvedt (1986) states thus: ‘training has been recognized as an important strategy in building organizations of poor women who are not only faced with economic issues of survival, poverty, assetlessness and indebtedness, but also gender issues resulting from their own internal weaknesses and lack of confidence’. The importance of training component cannot be underplayed in any empowerment strategy, as it helps women to attain critical knowledge and skills to protect their interests, develop consciousness about the causes of their exploitation and subordination, articulate alternatives and develop the organizational and political skills required to bring about change.
NGOs provide training to provide skills and business training. The main aim of this skill training strategy is employment creation and income generation.

F) Linkage with the Government programmes

NGOs act as a link between the people and the government. For example, SEWA identified the government run DWCRA as a suitable partner for the economic empowerment of women. Government agencies have found it difficult to make programme effective without the participation of people. When these programmes are implemented with the help of NGOs, there have been many success stories. For instance, SEWA implemented DWCRA and many other NGOs implement programmes of NABARD. In Tamil Nadu NGOs implement the women empowerment programme of the government called Mahalir Thittam.

Even though the strategies are presented separately, most often the NGOs use a combination of strategies to reach out to women, depending on the context. In many cases, NGOs are using these strategies effectively to empower women.

Statement of the Research Problem

This study makes an attempt to study the role of an NGO who has been working for more than fifteen years in Tamil Nadu in empowering women. Tamil Nadu is a state with a large number of NGOs and the
assessment of their strategies will add to the knowledge of NGOs and their role in women empowerment. This study is stated as under:

**Non-Governmental Organizations and Women Empowerment Strategies - A Case Study of an NGO in Tamil Nadu**

**Objectives of the study**

1. To study the various strategies used by the NGO to empower women in villages.
2. To study the different programmes offered by the NGO.
3. To see whether the NGO has a policy concerning women empowerment.
4. To understand the dimensions of empowerment and its impact in the lives of women and their families.

**Operational Definitions of Concepts**

1) **Non-Governmental Organization**: A Non Governmental Organization (NGO) is considered as an organization or society with a minimum of seven persons registered under Societies Act, 1860.

2) **Women empowerment**: In this study, women empowerment is understood as a process of expanding women's choice. This process helps to create access to resources for livelihood, increase in income, increased role in family decision making, increased participation in the public sphere and increased self-esteem and self-confidence and gaining control over different aspects of their life. Certain indicators are used to understand the process of empowerment. The category of women in this
study refers to the women who belong to the groups organized by the Non Governmental Organization and who are the beneficiaries of the various programmes.

3) Strategy: Any method/methods or activity/activities that are used as an intervention to improve the status of women within the family and outside.

4) Case Study: Pauline V. Young (Young, 1960:247) describes case study as a comprehensive study of a social unit. In this study, Case Study is an in depth descriptive qualitative analysis of the Non Governmental Organization, BLESS and an analysis of the strategies and programmes offered by it.

Sampling

The present study has been undertaken to identify the women empowerment strategies adopted by an NGO in Tamil Nadu. On the basis of the consultation with the NGO consultants working in the district of Cuddalore, the list of NGOs which had completed 10 years in working among women was collected. Later the Chief Executive Officers of these NGOs were contacted. Based on the preliminary information about their programmes, outreach and the number of years they have been working BLESS an NGO who has been in Cuddalore district since 1989, was selected.

The universe of the study comprised all the women beneficiaries of BLESS. The list of beneficiaries was available Block-wise as BLESS is working in three blocks of Cuddalore district. The names of those blocks are Cuddalore, Keerapalayam and Parankipetai. As per the list provided by
BLESS, the total number of women beneficiaries was 12853. The Block - 
wise distribution of the women beneficiaries is as follows:

<table>
<thead>
<tr>
<th>Block</th>
<th>Beneficiaries</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cuddalore block</td>
<td>814</td>
</tr>
<tr>
<td>Keerapalayam block</td>
<td>7851</td>
</tr>
<tr>
<td>Parnkipetai block</td>
<td>4188</td>
</tr>
</tbody>
</table>

From the above total, the researcher selected a sample of 400 for 
the study. It was felt that a sample of 400 respondents was a reasonable 
number for the study. Besides, the analysis would also be conclusive of the 
universe. By using the stratified proportionate sampling technique, the 
respondents were selected. The blocks were treated as strata. From each 
block, the respondents were drawn proportionately. From Cuddalore block, 
out of 814 beneficiaries, 25 respondents were selected at an interval of every 
33rd beneficiary. In the Keerapalayam block, out of 7851 beneficiaries, 244 
respondents were selected at an interval of every 32nd person. In Parankipetai 
block, out of 4188 beneficiaries 131 respondents were selected at an interval 
of every 32nd beneficiary. Thus a sample of 400 respondents was drawn.

**Source of Data and Field Study**

Data was obtained from several sources. Information regarding 
NGOs working in the area was collected from social scientists who were 
consultants to those NGOs. Discussions with them helped to choose the 
NGO to be studied. Data and information was also gathered from the head of 
the Non Governmental Organization, BLESS regarding the strategy used 
and the programmes undertaken. The methods used have been a structured
interview schedule and discussion with the Executive Director, coordinators and the field staff. Data was also gathered from the women who were part of the groups organized by the NGO. The methods used to gather data have been administering a structured interview schedule, involving in focus group discussions and observing the meetings held and the issues in the fore.

The fieldwork was undertaken with the help of the field staff of the NGO. A pre test was done with a few beneficiaries to finalize the tool of data collection and the questions in the interview schedule.

Apart from the primary data collected from the Chief Executive of the NGO, women, government officials and the NGO staff, the researcher gathered relevant data from various other sources such as books, journals, reports, articles, dailies and internet publications.

Establishing a rapport was not a big challenge as the NGO staff introduced the researcher to the respondents. However, in most cases crowds would gather out of curiosity when the questions were asked and later they would move away when they understood that it was only for study purpose. The components of data include the personal information about the women beneficiaries, details about the organizational strategy used by the NGOs, details of economic empowerment, social empowerment and political empowerment.

**Theoretical framework**

In the search for a suitable theoretical framework of women empowerment, it is necessary to look into some of the major approaches relating to women’s empowerment. The discovery of a suitable theoretical
The origin of the concept of women’s empowerment can be traced to the half of the 1970s when it was increasingly discussed and promoted by Third World feminists and women’s organizations. (Sen and Grown, 1987; Antrobus, 1985) The approach to women’s empowerment is based on the premise that women do not have the equal status and their position needs to be strengthened to realize their full potentials.

Thus, the initial theoretical framework through which the original concept of women’s empowerment was produced acknowledged inequalities between men and women, situated women’s subordination in the family, the community, the market and the state, and emphasized that
women experienced oppression differently according to their race, class, colonial history and their country's position in the international economic order. In addition, it maintained that women have to challenge oppressive structures and processes simultaneously, and at multiple levels, thereby creating the space for empowerment to occur at both the individual and collective levels. (Sen and Grown, 1987)

Empowerment has been defined as a change in the context of a woman’s life that enables her capacity for leading a fulfilling human life. It gets reflected in external qualities such as health, mobility, education and awareness, status in the family, participation in decision-making, and also at the level of material security. It also includes internal qualities such as self-awareness and self-confidence. [Human Development in South Asia: 2000]

According to Batliwala (1994), empowerment is both a process and a goal. She states that the goals of women’s empowerment are to challenge patriarchal ideology (male domination and women’s subordination); transform the structures and institutions that reinforce and perpetuate gender discrimination and social inequality (the family, caste, class, religion, educational processes and institutions, the media, health practices and systems, laws and civil codes, political processes, development models, and government institutions); and enable women to gain access to, and control of, both material and informational resources. Both as a process and as goal, empowerment seeks to alter power relations in society. In this process, it is believed that women gain greater control of their lives and decisions that affect them.
UNIFEM in its guidelines on women’s empowerment (1997), interprets empowerment as a “process where women, individually and collectively, become aware of how power relations operate in their lives and gain the self-confidence and strength to challenge gender inequalities at the household, community, national, regional and international levels”. (UNIFEM, 1997).

According to the Development Diamond Model of Empowerment, (Reddy, 2002), there are several factors that can stimulate the empowerment process among communities. Some of these are external, while others are internal to individual and communities. The more the facilities and opportunities provided by the external agencies, government or non governmental organizations, the more would be the chances of improvement of living conditions and empowerment of the disadvantaged.

There are many approaches that have been used to study empowerment of women. This is because empowerment as a process and goal to be attained for the marginalized is very contextual. Differing structural conditions act together to produce a situation, which disenables the marginalized. In such a situation, theoretical analysis has risen from specific situations. In the context of women empowerment also, there have been many approaches used in understanding the situations and factors that enable women. For the present study, the analysis of Mayoux (1998), Batliwala (1995) and Longwe (1990) have been used, as theirs has been an approach, which could be equated to understanding contexts within which poor women are situated in rural Tamil Nadu.
Mayoux (1998), in her examination of women’s empowerment within the context of micro finance projects, notes that women’s empowerment has been a primary aim of many schemes. However she argues, ‘where women have been targeted the main debates have been about access, with contributions to empowerment then assumed.’ (Mayoux 1998:1) She discusses three approaches to micro finance and the interpretations of women’s empowerment from each approach:

i) Since the mid nineties the Financial Self-Sustainability paradigm has been promoted by International Institutions such as DIFD-UK, USAID, United Nations Development Programme and the World Bank. This strategy aims to enable poor people to achieve financial self sustainability through access to micro-finance services, with the assumption that there will be accompanying poverty reduction and empowerment effects. Empowerment is defined in individualist terms, such as the “expansion of individual choice and capabilities for self reliance”. (Mayoux2000:5)

ii) The Poverty Alleviation approach is part of an integrated community development programme. Its main focus is to develop sustainable livelihoods and increase “well -being through integrated livelihood interventions and social service provision” including literacy and healthcare. According to Mayoux, although the term ‘empowerment’ is used as a general term, in many programmes “women’s empowerment is mostly avoided because it is viewed as too “controversial and political”. In terms of empowerment, the underlying assumption is that addressing women’s practical needs will enable them to address underlying inequalities. For instance, Poverty Alleviation has been an important part of India’s national
iii) The Feminist Empowerment paradigm situates micro-finance as an important way to respond to the immediate practical needs of poor informal sector women workers. In this paradigm, four dimensions of empowerment are distinguishable: (a) “power within” brings individual changes in confidence and consciousness”, (b) “power to” increases skills, abilities, including earning an income, access to markets and networks” (c) “power over” brings changes in power relations within households, communities and at the macro-level” and (d) “power with” deals with organization of the powerless to enhance individual abilities and or ability to challenge power relations.” (Mayoux 2000:6)

Batliwala (1995) proposed three approaches, namely integrated development, economic empowerment, and consciousness – raising to empowering women and they are similar to Mayoux’s analysis of women empowerment. Common to all the three, is the importance placed on group formation to build solidarity among women. The Integrated development approach provides a package of interventions to alleviate poverty, meet basic survival needs, reduce gender discrimination, and help women gain self – esteem. The Economic empowerment approach attributes women’s subordination to lack of economic power. It focuses on improving women’s control over material resources and strengthening women’s economic security. Groups are formed using two methods organizing women around
savings and credit, income generation or skill training activities. The Consciousness raising approach asserts that women's empowerment requires awareness of the complex factors causing women's subordination. This approach supports organizing women into collectives that tackle the source of subordination.

Levels of women's empowerment

The core of the Women's Empowerment Framework is its argument that women's development can be viewed in terms of five levels of equality, of which empowerment is an essential element at each level. The levels, according to Sara Longwe (1990) are:

1. Welfare: - This is the first level, and address only the basic needs of women, without recognizing or attempting to solve the underlying structural causes, which in the first place necessitate provision of welfare services. At this point, women are merely passive beneficiaries of welfare benefits.

2. Access: - This is the second level and this is essential for women to make meaningful progress. This involves equality of access to resources, such as education opportunities land and credit. The path of empowerment is initiated when women recognize their lack of access to resources as a barrier to their growth and overall well-being, and take action to address this.

3. Conscientization: - This is the third level and this is a crucial point in the Empowerment Framework. For women to take appropriate action to close
the gender gaps or gender inequalities, there must be recognition that their problems stem from inherent structural and institutional discrimination.

4. Participation: – This is the fourth level and this is the point where women are taking decisions alongside men equally. To reach this level, however, mobilization is necessary.

5. Control: - This is the ultimate level of equality and empowerment. Here the balance of power between men and women is equal, and neither party has dominance over the other. At this stage, women are able to make decisions over their lives, and the lives of their children, and play an active role in the development process. Further, the contributions of women are fully recognized and rewarded.

The analysis of empowerment in the present study would follow Mayoux, Batliwala and Longwe’s understanding of empowerment. An attempt is made to see whether the experience of women in Cuddalore could be seen in the different levels.

**Indicators of women empowerment**

For the purpose of current research and from the readings done, empowerment is sought to be understood at different levels using various indicators. These indicators have been classified under economic, social and political dimensions.

1. Economic Dimensions: Recognition of women’s economic contribution within and outside the household; women’s access and
control over income; women's decision making over her work, income and expenditure; access and control of family resources and access to skill training.

2. Social Dimensions: Increase in self esteem; increase in knowledge and awareness levels on issues such as women's health, nutrition, legal rights, literacy, etc. visible decrease in domestic violence; women's participation in training programmes; formation of women's groups and freedom to participate in group activities; freedom of mobility and involvement in major household decisions.

3. Political Dimensions: Knowledge of political system; participation in local body elections and participation in public campaigns.

The present research draws inspiration from the different theories mentioned above. This study looks at women empowerment from aspects such as economic empowerment, social empowerment and political empowerment using appropriate indicators and the role of external agents in facilitating this empowerment.
Scheme of the work

The presentation of this study is divided into 7 chapters.

Chapter - 1: Introduction

This chapter dwells on the status of women in India, the programmes of the government to improve the status of women, the limitations of such programmes and the emergence of the Non Governmental Organizations and the strategies of Non Governmental Organizations in women’s empowerment. This chapter also contains the justification and the need for the present study, the objectives of the study, the operational definition of the terms used in the study, research methodology used in the study and the theoretical framework of the study.

Chapter - 2: Review of literature and Research Methodology

This chapter reviews the various research studies in India and abroad on women empowerment, its strategies and indicators. The chapter also brings out the gap in the studies undertaken in the area of NGOs and women empowerment.

Chapter - 3: Profile of the study setting and the respondents

This chapter presents the setting of the study, the profile of BLESS, the NGO selected for the study and women empowerment strategies that have been adopted by BLESS. This chapter also contains the demographic profile of the respondents. It analyses the variables such as
age, caste, educational background, occupational status, family type, land ownership and income. The chapter also dwells on the details regarding the association of the respondents with the Self Help Groups and the reasons for joining the Self Help Groups, the details of meetings, the issues discussed in the meetings of SHGs and the role of BLESS in enrolling women in the SHGs.

Chapter-4: Economic Empowerment

This chapter analyses the mode of savings, details of loans, and their utilization, freedom from moneylenders, control over credit, details of the income generation activities and the economic benefits accrued by the respondents.

Chapter - 5: Social Empowerment

This chapter brings out the details of the participation of women in groups, empowerment at family level, and respect they get in the family, the level of participation in decision making by the respondents and sharing of work at home. The chapter also brings to light the level of self-esteem of the respondents, the freedom to travel and its benefits, leadership development, awareness creation strategies and the level of awareness of the respondents in different areas and access to health care and sanitation.
Chapter – 6: Political Empowerment

This chapter explains the political participation of the respondents, the details of contesting elections for the local bodies and their participation in gram sabha.

Chapter – 7: Conclusions and recommendations

This chapter contains the summary and conclusions of the study. In this section, all the findings and observations are also listed along with the conclusions of the study.

Limitations of the study

This study is confined to 400 beneficiaries from only one NGO in one of the districts of Tamil Nadu. Only one NGO was selected for an in-depth study. If more NGOs were included from different districts, the generalization from the study would have been more representative of the area.