CHAPTER - I

INTRODUCTION

India is in its sixth decade of independence and it is on the threshold of the 21st century. Despite the five decades of planned economic development the achievement in the sphere of women empowerment is not encouraging. Hence, more intense researches on women development are the need of the hour. The present study makes its relevance in this context.

In India, women constitute nearly 50% of total population. Majority of them, especially in the rural areas, depend upon men for their livelihood and continue to be voiceless section. Though economic value is not attached to women’s role in bringing up the family, their contribution is very significant. Since household health and nutrition are generally in the hands of women, the empowerment of them is necessary for ensuring not just their own welfare but also the well being of the entire household. Real empowerment of women would happen only by putting value on their contribution to the family and the society.

1.1. WOMEN: CONDITIONS AND INSTITUTIONAL COVERAGE

Women constitute about half of the world population and contribute about two-third of all the labour hours worked by the human race. Throughout the world, women are the primary providers of childcare and suppliers of many of the necessities of day today life for themselves and their families. Increasingly, women are playing a major role in the formal economies regulated by society and are continuing to be a large part of the informal economies.

The role of women is increasingly recognized in the development of Third World Nations, particularly in collective groups or cooperatives in rural areas.


1.1.1. HISTORICAL PERSPECTIVES

The social, economic and political statuses of the Indian women are also governed by the past. One thousand eight hundred years ago, Tamil women mixed freely, though modestly in the business and amusement of social life. In the vedic age, women had perhaps the most honoured position in the contemporary world. It might be mentioned that in ancient India many women belonging to aristocracy held power and position and were richly endowed with wealth. Women of the middle and lower classes had a tougher time than the princess, queens and begums of the aristocrats. From the eighteenth century onwards, we had western evidence on the condition of women in India. In the nineteenth century, the position of women suffered in a big way as a result of socio-cultural changes dictated by the men-folk. The role and status of Indian women had declined. However, during the colonial British rule the status and role of women had been changed considerably. Further, during early part of the 20th century, there emerged various social movements, bhakti movements, national movements and reform movements for the uplift of women in the form of agitation against indiscrimination over the women in India.

1.1.2. STATE WELFARE POLICY

It had been a truism to state that in the early decades of planning in independent India, as in almost all other countries, women were only looked at as components of social welfare programmes and not of development.

1.1.2.1 WELFARE APPROACH

In the First FYP (1951-56), women's education was given considerable attention. However, during Second FYP (1956-61), women did not even figure under social welfare programmes but figure only under social welfare board services. The Third FYP (1961-66) referred girl's education and maternal and child health. In the Fourth FYP (1969-74) the issue of girl's education was taken up and regarding other


4 Santhanam, M.K., "50 Years of Indian Republic", Central Government Publications Division, New Delhi, 2000, pp.330-335.
programmes for women, it was stated that Central Social Welfare Board would continue to assist voluntary organizations, which implemented child and women welfare schemes. Again, in the Fifth FYP (1974-79), only schemes related to child development was considered. However, this scheme provided for a package of health, nutrition and family planning services for the pregnant women and also nursing mothers who were socially and economically deprived. Simply, these five FYPs laid only on welfare approach.

1.1.2.2 DEVELOPMENT APPROACH

After these, we had gone through the phase of looking at women from ‘welfare’ to ‘development’ approach and ‘curative’ to ‘preventive’ approach. The Sixth FYP (1980-85) 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 clearly spelt out that economic independence would accelerate improvement in the status of women. It also stressed that science and technology, research and survey were to be the instruments for assessing women’s participation. The approach in the Seventh FYP (1985-90) was to inculcate confidence among the women and to bring about awareness on their own potential.

1.1.2.3 EMPOWERMENT APPROACH

The discourse prevailed in the 1990s was of empowerment approach. The Eighth FYP (1992-97) stated that the strategy for women’s employment would be to enable them to function as equal partners and participation in development and not merely as beneficiaries. The need for changing societal attitudes towards women through awareness generation and women’s group formation was stressed. Real empowerment of women had been a serious commitment of Ninth FYP (1997-2002). It stated, for the first time, categorically that for empowering women as agents of social change and development, a ‘National Policy for Empowerment of Women’ would be formulated. The year 2001 had been declared as ‘Women Empowerment Year’.

1.1.3. CONSTITUTIONAL PROVISIONS AND SPECIAL LAWS

The Constitution of India guarantees several rights for women viz.,

1. Equality before law for women (Article 14).
2. The State not to discriminate against any citizen on ground only of religion, race, caste, sex, place of birth or any of them (Article 15(i)).
3. The State to make any special provision in favour of women and children (Article 15(3)).
4. Equality of opportunity in matters relating to employment or appointment to any office under the state (Article 16).
5. The State to direct its policy towards securing men and women equally, the right to an adequate means of livelihood (Article 39(a)); and equal pay for equal work for both men and women (Article 39(d)).
6. The State to make provision for securing just and humane conditions of work and for maternity relief (Article 42).
7. To promote harmony and the spirit of common brotherhood amongst all the people of India and to renounce practices derogatory to the dignity of women (Article 51(A)(e)).
8. Not less than one-third of the total number of offices of chairpersons in the panchayats at each level to be reserved for women (Article 243D (4)).
9. Reservation of offices of chairpersons in municipalities for the SC, ST and women in such manner as the legislature of a State may by law provide (Article 243 T (4)).

Some of the laws related to women protection are:

1. Special Marriage Act, 1954 - Any girl of 18 years of age or boy of 21 years can take resort to this law irrespective of caste or religious considerations.
2. Hindu Marriage Act, 1955 – Marriage is deemed to be solemnized on the performance of certain rites; while first marriage subsists, second marriage is forbidden.
3. Hindu Adoption and Maintenance Act, 1955 – An unmarried woman, widow or a divorce of sound mind can also take a child in adoption.
4. The Hindu Succession Act, 1956- Vested women with rights in the matter of inheritance as well as alienation of property at par with males.
5. Dowry Prohibition Act, 1961 — Giving, abetting or taking dowry is cognizable, non-bailable offence against the State and is punishable both with fine and imprisonment.

6. Child Marriage Restraint (Amendment) Act, 1976 — The age of marriage was raised to 18 years from 15 years in the case of girl and to 21 years in the case of boys.

1.1.4. INSTITUTIONAL FRAMEWORK

Some of the programmes and bodies safeguarding women are:


2. A Separate Department of Women and Child Development was created as part of Ministry of Human Resource Development - Nodal agency of Government to secure all round development of women as well as children.

3. Support to Training-cum-Employment (STEP) — Designed to enhance skills and employment opportunities for BPL women.

4. Mahila Samridhi Yojana - To promote thrift among rural women

5. Indira Mahila Yojana — To organize women at gross root level.

6. Rashtriya Mahilah Kosh — Created to meet credit needs of poor women especially in the informal sector.

7. National Commission for Women — An apex statutory body to investigate and examine the constitutional and legal safeguards for women and their effective implementation.

8. Development of Women and Children in Rural Area (DWACRA) — A Rural Development Department’s Scheme to support women’s income generation activities.


10. Swarna Jayanthi Shahari Swarozgar Yojana (SJSRY) — Credit Programme to urban women.
1.1.5. SHGs IN TAMILNADU

The SHGs of women have been recognized as an effective strategy for the empowerment of rural as well as urban women. The SHG concept in TamilNadu began in the early 1990s. With the initiation of both Governmental and Non-Governmental Organizations, SHGs have been formed and grown in the entire rural areas of TamilNadu. The TNCDW, a governmental organization, has been instrumental in women development. TNCDW has been implementing a number of projects and schemes including 'Mahalir Thittam', some of which have yielded spectacular results with the partnerships of NGOs, Banks, Government Agencies and Departments. 'Mahalir Thittam' is a process oriented project, which lays emphasis on the qualitative and socio-economic aspects of women development rather than men targets. The TNCDW has made sustained impacts on the lives of thousands of poor and disadvantaged.

The major goals of the TNCDW are:

1. To build capacity of poor and disadvantaged women and thereby facilitate them full development into empowered citizens.
2. To reach out 35 lakh BPL families in TamilNadu with focus on SC, ST, widow, physically handicapped and destitute for socio economic and political empowerment.
3. To achieve the equality of status of poor women as participants, decision makers and beneficiaries in the democratic, economic, social and cultural spheres of life.
4. To create or reorient democratic, economic and social process and institutions to enable poor women to participate fully and actively in decision making both in the family and community level.
5. To empower women to work together with men as equal partners for equality, sustainable development, and communal harmony.
6. To promote and ensure the human rights of women at all stages of their life cycle.

At present, there are about 1.2 lakh SHGs with more than 20 lakh members. The total savings of SHGs was about Rs.325 crores. (Details in Appendix-II)
1.2. STATEMENT OF THE PROBLEM

The discussion made in the previous sections is significant in understanding the situation of women in the development context. Two approaches⁶ are commonly used by development agencies to examine the empowerment of women. viz., empowerment resulting in increasing economic status is through i) economic interventions such as employment, income generation and access to credit and ii) integrated rural development programmes (in which strengthening women’s economic status is only one component along with education, literacy, the provision of basic needs and services and fertility control).

The present study is focussed to examine the performance of WDP in terms of SHGs and to analyse the extent of empowerment of women through SHGs in the Cuddalore district of TamilNadu. SHG members are mainly from households engaged in agriculture and its other allied activities. The performance of WDP could be judged in terms of formation of SHGs and multiplication of such groups on the extent of saving mobilization among the SHGs, availing bank credit under various anti-poverty programmes and rotation of savings among themselves and the level of development of rural micro-entrepreneurial activities by the efforts of SHG members.

Women empowerment could be studied in terms of their influence over economic resources of the family, participation in the household decision-making in money matters on the decisions pertaining to general welfare of the households. Women empowerment depends also on self development which could be realized through the growth of personality in terms of ability of rural women to influence and participate in the decisions relating to freedom to start new micro-enterprises, income generation capacity, to join in adult education programme when they are illiterate or to continue education through distance mode of education when they are literates. The prevalence of some factors like gender discrimination, gender bias and social attitudes may influence SHG women’s own development as individual in rural settings.

An analysis of SHG women’s increased interactions with other SHG members and village community, SHG women’s ability to influence the behaviour of others and ability to have influential power, improvement in the technical and managerial skills of SHG members, SHG members’ attendance in training programme and SHG meetings, leadership rotation practice and intensity of involvement in SHG activities, etc. are the other aspects of analyzing rural women empowerment.

Thus, the present study is being pursued considering the above-discussed issues on rural women empowerment with the following objectives.

1.3. OBJECTIVES

1. To evaluate the performance of WDP in terms of SHGs.
2. To analyse the SHGs women’s influence over the economic resources and participation in household economic decision-making process.
3. To assess the SHG women’s status through their individual development.
4. To identify the improvement in the technical skills among the members of SHGs in the implementation of various micro-entrepreneurial development programmes.
5. To suggest some policy measures in the implementation of SHGs’ WDP effectively.

1.4. HYPOTHESES

The following hypotheses are formulated by keeping the content of the framed objectives:

1. There is no significant variation in group formation, saving mobilization and provision of internal group loan among various SHG members.
2. There are no significant variations at the Inter-Block, Inter-Community, Inter-Group and Inter-Educational Levels in the performance of women SHG Programme.
3. There is no significant difference between socio-economic status of SHG women and their influence over the economic resources and participation in economic decision-making of the household.
4. SHG women do not differ significantly in their influence on own development in different blocks, communities, groups and educational levels.

5. There is no significant variation among the members of SHGs with respect to empowerment indicators.

1.5. SCOPE OF THE STUDY

The existence of gender bias all over the world, particularly in developing countries is quite boundless. The government, through its policies and programmes evolve strategies not only to reduce the gender inequalities but the overall women development also. The important aspect of the programmes, in recent times, is encouraging the formation of SHGs that will foster women development. The scope of present study is to analyse the WDP and rural women empowerment in the context of SHGs. This kind of study will reveal the status of empowerment of rural women.

1.6. LIMITATIONS

The following are the limitations of this study.

1. The concept of women empowerment is limited to the context of women being a member of SHG and not the larger context of being member of the society.

2. The roles of District Rural Development Agency, NGOs and other WDP implementing agencies are not brought under the purview of the present study in analyzing rural women empowerment.

3. The primary data have been collected from the members of rural SHGs. Hence the findings of the study is applicable only to rural women and not to urban women.

4. The researcher has used tabular analysis and statistical tools to arrive at meaningful conclusions. The limitations of these tools are applicable to this study also.
1.7. PLAN OF THE STUDY

The plan of the study presents the contents of the chapters. The present study consists of six chapters.

The **first chapter** describes the role of women, historical perspectives of women status, state welfare policies and programmes, constitutional rights of women and the genesis of SHGs in Tamil Nadu. Also, it contains the statement of the problem, objectives, hypotheses, scope and limitations of the study.

The **second chapter** attempts to review studies on the state of women, state of rural women, women empowerment, rural women empowerment, programmes and women empowerment, NGOs and women development and SHGs and women empowerment.

The **third chapter** presents the historical importance, location, geography and physical features, agriculture and irrigation, animal husbandry and dairying, industry, trade, commerce and marketing, transports and communication, tourism, socio-economic and demographic features, education, health, vital statistics, social welfare, administration and SHGs activities of the study area.

The **fourth chapter** presents the methodology employed and the operational concepts used.

The **fifth chapter** deals with the analysis and discussion. The first section examines the performance of WDP. The second section analyses the socio-economic status of SHG members, the setting of SHGs and women empowerment indicators. Testing of hypotheses is also presented in this chapter.

The **sixth and concluding chapter** summarizes the findings of the study and offers suggestions.