CHAPTER I

INTRODUCTION

There is a whole lot of buzzword about women empowerment. But actually what it is? We read the word women empowerment in newspapers, journals, magazines and even in government documents.

We hear a lot about women empowerment from our leaders, academicians and at the UN Conference. Much ado, is given to this phrase, but then what is the criteria for women empowerment, why is it so essential, why is there a whole lot of hue and cry for women empowerment, if the entire world is talking about it, then whether our government is doing something in its respect.

1.1 MEANING OF EMPOWERMENT

There is no solitary definition that can be used to illustrate “what is empowerment”. The world was confronted for the first time with this buzzword “empowerment” at the UN Conference on Women in Beijing in 1995, then at the World Population Conference in Cairo in 1994. Before this conference, we use to hear more often terms like “women’s welfare, “women’s upliftment”, Women’s development” etc. The term “empowerment” has swiped all these terms on the grounds that welfare, upliftment and development do not perceive effectively, the notion of gender justice and gender equality. By including the concept of empowerment, the direction for the developmental programmes are set in favour of instituting gender justice and gender equality. Welfare and development are the prior standards in the innovation of the term empowerment.

Women empowerment relates to three levels: empowerment on the individual, group, and societal / community-level and the interaction between these:

- The individual level deals with individual women’s abilities to take control over their lives, their perceptions about their own value and abilities to identify a goal and work towards this goal.
• The group level deals with the united action and sense of agency that woman feels together, in a group.
• The societal level deals with the permissiveness of the political and social climate, the societal norms and the public discourse on what is possible and impossible for women to do so, how women should behave.

The different levels are interconnected e.g. when a woman is empowerment on individual level, this will have a cascading outcome on the group and societal level. Women who are empowered on an individual level will most likely go on and affect the other levels (Rastogi, 2004).

However, the aim of empowerment is to attend to issues related to women’s subordination, inequality and inequity. Additionally, empowerment is seen as entailing a change from powerless towards planned social, economic and political participation. This connotes taking power both at an individual and collective level (Geeta, 2014).

As per United Nations Development Programme (1995) Empowerment is defined as ‘giving power to’, ‘creating power within’ and ‘enabling’. It is a multi-dimensional process, which enables individuals and groups to realize their full identity and powers in all spheres of life.

United Nations (2001) Guidelines to women empowerment states that it has five major components;

2. Their right to have and to determine choices.
3. Their right to have access to opportunities and resources.
4. Their right to have power to control their own lives, both within and outside home.
5. Their ability to influence the direction of social change, to create more than just social and economic order, nationally and internationally.
Also, as per Behal (2011) “Empowerment refers to increasing the spiritual, political, social or economic strength of individuals and communities. It often involves the empowered developing confidence in their capacities”. However, Lazo (1995) defines it as a process of acquiring, providing, bestowing the resources and the means or enabling the access to and control over such means and resources.

The most widely acclaimed definition of women empowerment is that of Kabeer (2005). His conceptualization of empowerment is that it is a process which includes agency through resources resulting in achievements for those who have been denied the ability to make choices, attain such ability. Denial means disempowerment. Kabeer’s understanding of “choice” contains three inter-related components for empowerment: Resources: enabling factors under which choices are made. Agency: the process through which choices are exercised and Achievements is the outcome of the choices. Again, Sharma (1991) defines “Empowerment is a process aimed at changing the nature and direction of systematic forces which marginalize women and other disadvantaged section in a given context”. Moreover Pandey (1999) states “Empowerment is the processes of building capacities of women, creating an atmosphere which will enable people fully utilize their creative potentials. Empowerment gives women, the capacity to influence decision-making process, planning, implementation and evaluation”. Therefore, the term empowerment is more concerned to the marginalized section of the society, poor, illiterate, indigenous communities and actually, the women.

Thus on the basis of the above stated definitions of empowerment, the key features of empowerment which are summarized are as follows:

- Empowerment believes in decision making process and to have a greater control over the factors under which the choices are made.
- Empowerment is a process of attaining ability by making choices by those who have been disempowered.
- Empowerment enhances the capacity of the individual and the communities and increases spiritual, political, social and economic strength.
- Empowerment is acquiring the resources and to have a greater control over the change in other peoples’ perception by democratic means.
Empowerment is a means of creating power within and thereby making a choice both within and outside the home.

Empowerment is a means of giving power to the poor and the marginalised section of the society and involving them in the growth process.

1.2 POLICY INITIATIVES IN INDIA FOR WOMEN EMPOWERMENT

It was the dream of the Fathers’ of our Constitution that women should be associated at all levels, that they be given equality in all types of decision making mechanism.

The preamble itself secures, to all Indian citizens- “Justice, Social, Economic and Political liberty of Thought, Expression, Equality of status and of Opportunity”. It further resolve to promote among all citizens “Fraternity, assuming the dignity of individuals”.

- Equality before law Article 14
- No discrimination by the state Article 15(i)
- Special provision in favour of women and children to be made by state Article 15(3)
- Equality of opportunity in employment Article 16
- Equal pay for equal work Article 39(d)
- Provision to be made by the state for securing just and human condition for maternity leave Article 42
- Renounce practices derogatory to the dignity of women Article 51(A)(e)

Accordingly, the governement further enacted many laws which were major social enactments

i) The Special Marriage Act, 1954

ii) Hindu Marriage Act 1955
iii) Hindu Succession Act 1956

iv) Hindu Adoption and Maintanence Act 1956

v) Hindu Minority and Guardianship Act 1956

vi) Suppression of Immoral Traffic in women and Girls Act 1956

vii) Women and children institution(licensing) Act 1956

viii) Orphanages and other charitable homes (Supervision and control Act 1960)

ix) Dowry prohibition Act 1961

x) Medical termination of pregnancy Act 1971

xi) Family Courts Act 1984

xii) Indecent presentation of Woman Act1986

xiii) Commission of Sati (Prevention) Act, 1987


1.3 WOMEN AND FIVE YEAR PLANS

Besides, passing of enactments the instrument of planning has been the most positive indicator of policy formulation for women

1st Five Year Plan (1951-1956) - A Central Social Welfare Board was established in 1953 which performed welfare activities for women through voluntary sector. The planners stressed the enrolment of large number of girls in the schools for attaining education. The planners also mentioned to increase the employment opportunities for women by providing technical training (Planning Commission, 1951, First Five Year Plan).
2nd Five Year Plan (1956-61) – stressed education as important for girls. The plan acknowledged the necessity for the association of women as workers. This plan stressed the need to organize trainings for women and to provide work to women at their homes (Planning Commission, 1956, Second Five Year Plan).

3rd Five Year Plan (1961-66) - was asserted to the welfare schemes. More funds were allotted to social welfare boards and increased assistance was provided to voluntary organisations working in this field. Emphasis was laid on providing vocational training and employment to adult women and to work in the direction of socio-economic development of women (Planning Commission, 1961, Third Five Year Plan).

4th Five Year Plan (1969-74) – In this plan, importance was given to provide continuous support to the voluntary organisations dealing with the welfare of women. It continued to lay stress on education of women (Planning Commission, 1969, Fourth Five Year Plan).

5th Five Year Plan (1974-79) - stressed to continue previous efforts. Funds were provided for programmes like Working Girls Hostel and Women and Child Welfare Programmes (Planning Commission, 1974, Fifth Five Year Plan).

6th Five Year Plan (1980-85) - was watershed for women development as for the first time, a separate chapter on women development was included in the plan. 6th Five year plan declared a strategy for women’s development for three fold; education, employment and health. The planners felt the importance of economic independence of women. Principles for equal pay for equal work were stressed in this plan. Labour laws were made to provide maternity benefits to women. Social welfare schemes were also made for physically handicap women Functional literacy was made a part of the national adult education programme (Planning Commission, 1980, Sixth Five Year Plan).

7th Five Year Plan (1985-1990) - This plan reviewed the outcomes of the 6th Plan for women. It stressed the need to accelerate awareness among women to realise their potential. It focused on increased integration between family welfare and health and found that evolving health care for women will benefit women. It also laid stress that the existing voids in the legislation must be removed (Planning Commission, 1985, Eighth Five Year Plan).
**8th Five Year Plan (1992-97)** - This plan expressed the need of a separate chapter on women in the plan and to include the subject in the social welfare. The plan looked into the previous efforts for the benefit of the women. The task of gender sensitisation in the education system was also praised. In this plan “Shram Shakhti Commission” was formed by the Department of Women and Child Development (DWCD) for assessing the working of women in informal sector and for signifying steps for upgrading their condition. The need was also felt to create more employment opportunities through provision of skill training for women and opening of training camps (Planning Commission, 1992, Eighth Five Year Plan).

**9th Five Year Plan (1997-2002)** - This plan has envisaged a policy for empowerment of women as the agents of social change and development. Consequently, a National Policy for Empowerment of Women was formulated in 2001 towards raising the standard of women with the objective of the reservation of seats for women and to have a special section to ensure 30% flow of funds for women development. This plan viewed, a strategic shift from individual beneficiary approach to a group and/or cluster approach and to facilitate this process Self Help Groups (SHGs) were formed under Integrated Rural Development Programme and steps were taken to nurture these groups to enable them to function effectively (Planning Commission, 1997, Ninth Five Year Plan).

**10th Five Year Plan (2002-2007)** - The approach of this plan was in continuity of the strategy of “Empowering women as agents of Social Change” In this plan various favourable development policies and programme were initiated. Steps for providing women easy and equivalent access to basic minimum services to assist them to realise their full potential were undertaken. Economic empowerment was viewed by confirming facility of training, employment and revenue generation activities with both forward and backward linkages. The final objective was of making all women economically independent, self-dependent and removal of all forms of gender discriminations thus, helping women not only de-Jure but also the defacto right. This plan also stressed in providing fundamental freedom on equal grounds with men in all segments i.e. political, social, economic, cultural, civils (Planning Commission, 2002, Tenth Five Year Plan).

**11th Five Year Plan (2007-2012)** - was the greatest landmark period stressing empowerment of women. New policies were formulated in this period which were:
i) Implementation of “Shree Shakti Puraskar” for the upliftment of women.

ii) A national level committee to monitor the Supreme Court’s guidelines on prevention of sexual harassment of women at work place and other directive from time to time, regarding property affairs, matrimonial divorce affairs.

iii) Training cum empowerment programme.

iv) Prepared gender development index for states and districts.

v) New version of “Swayamsiddha” and “Swashakti” paradigm was implemented by government. Thrust of this plan was to involve women in decision making, better socio economic status, reduction of gender gap in the male dominated society. It also provided prescription of the “National policy for the empowerment of women and Action Plan for implementing the National policy (Planning Commission, 2008, Eleventh Five Year Plan).

1.4 AN ASSESSMENT OF WOMEN IN INDIA

Swami Vivekananda had said “That nation which doesn’t respect women will never become great now and nor will ever in future”. Now, let us visualize the status of women in India on the basis of the following parameters:

1.4.1 Economic Status of Women -

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Particulars</th>
<th>Female</th>
<th>Male</th>
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<tr>
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<tr>
<td>1</td>
<td>Total population (Census, 2011)</td>
<td>587.47 million</td>
<td>623.12 million</td>
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<tr>
<td>2</td>
<td>Total Workers</td>
<td>149.87 million</td>
<td>331.86 million</td>
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<td>3</td>
<td>Percentage of Total Workers</td>
<td>25.51%</td>
<td>53.26%</td>
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<tr>
<td>4</td>
<td>Percentage of Cultivators to Total Workers</td>
<td>24.01%</td>
<td>24.92%</td>
</tr>
<tr>
<td>5</td>
<td>Percentage of Agricultural Labourers to Total Workers</td>
<td>41.1%</td>
<td>18.56%</td>
</tr>
<tr>
<td>6</td>
<td>Percentage of Household Industry Workers to Total Workers</td>
<td>5.71%</td>
<td>2.95%</td>
</tr>
<tr>
<td>7</td>
<td>Workforce participation Rate</td>
<td>21.9%</td>
<td>54.4%</td>
</tr>
<tr>
<td>8</td>
<td>Labour Force Participation Rate</td>
<td>22.5%</td>
<td>55.6%</td>
</tr>
<tr>
<td>9</td>
<td>Worker Population Ratio</td>
<td>21.9%</td>
<td>54.4%</td>
</tr>
<tr>
<td>10</td>
<td>Unemployment Rate</td>
<td>3.7%</td>
<td>2.4%</td>
</tr>
<tr>
<td>11</td>
<td>Average wage/salary received</td>
<td>307.72 /day</td>
<td>417.8/day</td>
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The total female population in India is 587.47 million. Women constitute nearly 48.5% of the total population. However, when we closely observe Table 1.1, we find that women lag men in terms of their participation in the development of the economy. Whereas male enjoy 53.26% of their share among the total workforce of the country, women’s share is just almost 26%. The average wage drawn by women is the least in the country. Moreover, in comparison with men, more women work as Household Industry Workers. Almost 41% of women work as agricultural labourers whereas only 24% work as cultivators, which shows the pathetic situation of women. The agricultural labourers are generally more socially and economically vulnerable group in our society (Bhagat, Das, Sebastian and Mohant, 2008).

Moreover, according to a survey by the polling agency Gallup, women who have progressed beyond high school make up only about 6.5% of Indian women of working age. In comparison with men, the majority of the female workforce in India is unskilled and has only a basic education. They are working in very poorly paid jobs with no security or benefits and in many cases below the minimum daily wage (Lahiri, 2012).

**Employment / Participation in the Paid Economy**
The percentage of women working in the organised sector is just 21% though they constitute almost half of the total population (Census, 2011). It is because of the fact that, due to obstacles to employment in the formal economy and a need to supplement family income especially during a period of crisis, women more often than men work in the informal sector. Women’s jobs tend to be concentrated at the lower end of the labour market (i.e., less remunerative, less productive, micro in scale) and in a narrower range of occupations and activities e.g., food processing, garment making, services (The United Nations, 2012). Moreover, only 18.1% of the women work in the public sector and 24.3% of the women work in private sector (NSSO, 68th Round).

**Women’s Access to Credit and Control of Assets**

Women lack ownership of immovable assets like land. Where women do have access to land, they either do not have proper titles, also known as ‘pattas’, or own it along with male family members. And this only means that invariably it’s the men, who control and make decisions regarding the land (Achanta, 2013).

**Women’s Unremunerated Productive Work**

Another limitation women face with respect to employment is the overburden of domestic responsibilities. Women often assume the household responsibilities such as childcare and caring for the elderly, finding supplementary income to feed the family, and providing education in circumstances where social service provision is limited. Women are designated as “grahinis” which mentally prepare them that the world outside their home is not their concern. The increase in women’s household workload limits women’s access to the paid economy (Statistical Yearbook for Asia and the Pacific (2011). A significant part of the domestic work done by women is unpaid, and therefore, is not recognised. Also, unproductive activities are also not included in calculating Gross Domestic Product. Cranney (2001) while comparing the working hours spent by men and women across geographical boundaries of India provides the details that women work longer hours than men.

1.4.2 Social Status

**Education**
Education is the key instrument for the development of any nation. Education helps in building up self esteem and increases knowledge. It supports the women in choosing their lives and take better care of their children. It is very unfortunate that even after 70 years of independence, the country is unable to combat literacy, and women lag their counterpart.

Though, the government has launched the concept of free education and free meals in the schools still while 82.14% of adult men are educated, only 65.46% of adult women are known to be literate in India (Census, 2011). India has the largest population of non-school-going working girls. The girl child is treated as helping hand of mother and is not sent to the school. Lack of knowledge have excluded women to participate in the economic, social and political power but also knowledge power (Sangh and Kumar, 2004).

**Gender Gap**

To reduce the increasing Gender gap, Government has imposed penalties on Ultrasound Baby Gender Testing, but still in a perceptions poll of 370 gender specialists conducted by Trust Law, infanticide, child marriage and slavery make India the worst country out of the Group of G20 for women (Baldwin, 2012).

As per Bekhouche et al. (2013), India ranked a lowly 101 of 136 countries, indicating huge disparity in access of women to economic, political, educational and healthcare opportunities and their participation in such services.

The female feticide is not an uncommon phenomenon. The male female ratio though improved over last few years is still far from satisfactory. It is 940 women per 1000 men for India. Nearly 3 million baby girls are “missing”. There are now 48 fewer girls per 1,000 boys than there were in 1981. The proportion of the girl child which was 15.88% in 2001 is reduced to 12.9% in 2011. The situation is grave in rural India. The child sex ratio (0-6 years) has declined more than three times as compared to a drop in urban India (Census, 2011) The females are subjected to atrocities and subordination. 12 million girls being aborted over the last three decades, according to a comprehensive done in 2011 (Jha et al., 2011).

**Child Marriages**
Government of India also passed The Prohibition of Child Marriage Act in 2006, but still, this social ill is as grave as before. Though the legal age of marriage of girls is 18 years, still as per the International Centre for Research on Women, India is one of 20 countries in the world that still practice child marriage. Almost half of the girls between 20 and 24 years, get married before attaining the age of 18 years. One out of every three child brides are Indians (UNICEF, 2006). This shows that the girls grow with the societal norms that marriage is a culture in our societal structures.

**Crime Against Women**

There are two particular crimes against women in India - Dowry-death or harassment; here the victim is the bride-wife; and domestic violence, where victims are females.

India was dubbed as the fourth most dangerous place for women in the world for cases like female feticide, infanticide and human trafficking (Thomson Reuters Foundation, 2011). As per Ministry of Home Affairs, 2015, crime against women have increased by 43.2% over the year 2011.

**Dowry**

Dowries are presents that family and friends of the bride give to the bridegroom to celebrate the marriage. In 1961, the government of India adopted legislative preventative measures by enacting the Dowry Prohibition Act in order to erase this social problem, but still as per Ministry of Home Affairs, 2015, a total of 7634 dowry deaths were reported. Dowry is reigning in the roots in all the strata of our society irrespective of caste, status and religion.

**Domestic Violence**

Domestic Violence is a abuse directed at a partner, a spouse in intimate relationship to gain control over the other. In 2005 the government of India took a stronger stance with the promulgation of the Protection of Women Against Domestic Violence Act, but still 113403 cases of cruelty by husband and his relatives have been reported in 2015. West Bengal, Rajasthan, Assam and Uttar Pradesh account for 48% of these total cases. (Ministry of Home Affairs, 2015)
Due to its high prevalence, domestic violence is probably the most difficult crime to avoid in India. At the same time, it is difficult to provide numeric terms, the amount of domestic violence cases that occur, as largely they remain unreported. Many women are not in fact aware of their rights, or ignore the law and tolerate violence. However, India’s Constitution not only guarantees equality, but also stipulates that the state can make special laws and provisions for women, children and other marginalized groups, but vulnerability of women has not decreased but increased due to social interferences, backlash and degeneration of ethics and values. The growing market machinery treat women as a commodity (Mukherjee, Rustagi and Krishnaji, 2001).

**1.4.3 Political Status**

The political status of women can be defined as the degree of equality and freedom enjoyed by women in shaping and sharing of power and in the value given by society to this role of women. 73rd and 74th Amendments, 1993 to the Constitution of India provided for reservation of seats (at least one third) in the local bodies of Panchayati Raj Institutions and Municipalities for women, but still, the male chauvinism does not allow them to function independently.

Women constitute 12.15% of India’s Sixteenth Lok Sabha (lower house of parliament) and 12.7% of the Rajya Sabha (upper house). In comparison, only five per cent of MPs in the first Lok Sabha were women. The increase is substantial, but hardly adequate (Rao, 2016). The percentage of women voters always remain low as the political space has always been enjoyed by men. Women entry into politics is curtailed by the political climate in the country.

As far as local governance is concerned, the male dominance does not allow women to be the chairperson of Panchayats. Even if the women are elected, they are usually not allowed to bring up gender issues in forefront as majority of them have been appointed by their male counterparts. Lack of confidence, lack of decision-making power, lack of support discourage them in expressing their views in Panchayats or even in attending the meetings. The women do not even have a say in the community meetings (BabuRao, 2013).

From the above data, it is evident that most of constitutional and legislative provisions for empowerment have not been able to transcend to practice. We have not been able to achieve the desired results. Still, women continue to live in slavery and work as a puppet in the hands of men.
Legislative provisions have been made for women in the economic, social and political scenario but the opportunities are not equally asserted in different parts of the country.

1.5 RURAL - URBAN DISPARITY

Particularly in post-colonial countries, rural-urban disparity have for long been one of the causes of concern for the policymakers. As far as the demographic profile is concerned more than 720 billion i.e. one third of its population live in rural areas (Das and Pathak 2012). In spite of these developments, there is a huge gap between rural and urban India. It is noteworthy that 70% of India’s population is rural and among those the percentage of women who depend on agriculture for their livelihood is as high as 84%. (Rao, 2006).

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<tr>
<th>S.No.</th>
<th>Particulars</th>
<th>Ratio</th>
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<tbody>
<tr>
<td>1</td>
<td>Percentage of women in urban population (Census, 2011)</td>
<td>48.1%</td>
</tr>
<tr>
<td>2</td>
<td>Percentage of women in rural population (Census, 2011)</td>
<td>48.6%</td>
</tr>
<tr>
<td>3</td>
<td>Percentage of Total Women Workers in Rural Areas</td>
<td>30%</td>
</tr>
<tr>
<td>4</td>
<td>Percentage of Total Women Workers in Urban Areas</td>
<td>15.4%</td>
</tr>
<tr>
<td>5</td>
<td>Percentage of Total Women Main Workers in Rural areas</td>
<td>55.6%</td>
</tr>
<tr>
<td>6</td>
<td>Percentage of Total Women Main Workers in Urban areas</td>
<td>77.0%</td>
</tr>
<tr>
<td>7</td>
<td>Percentage of Total Women Marginal Workers in Rural areas</td>
<td>44.4%</td>
</tr>
</tbody>
</table>
Women living in rural and urban areas are almost the same. However, though the total women workers in rural areas are more than those women workers of urban areas, the other side of the story is that in rural areas almost 56% and 44% of women are main and marginal farmers in comparison with those of the women living in urban areas with 77% and 23% as main and marginal farmers. In other words, the situation of women living in rural areas is more pathetic than those of women living in urban areas. As per report of Ministry of Home Affairs (2011) census Data on ‘Female Headed Households, only 11% households in India are headed by female. There are about 49 lac single-member female households, of which three-fourth are in rural areas. In a telling state of affairs in India, around 18% of female-headed households had to travel more than 500 meters in urban areas and 1 kilometre in rural areas to get the availability of drinking water. Data further shows that around 45% female-headed households live in one-room premises and about 42.5% of female headed households use LPG/PNG as a fuel for cooking. The data also reveals that around 29% of female headed households do not possess any asset such as radio/ TV/ telephone/ bicycle/ scooter/ Car. However, in respect of male headed households, only 16.5% have no assets.

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<tr>
<th>S. No.</th>
<th>Particulars</th>
<th>Female</th>
<th>Male</th>
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<tbody>
<tr>
<td>1</td>
<td>Labour Force Participation Rate in rural areas</td>
<td>22.5%</td>
<td>55.6%</td>
</tr>
<tr>
<td>2</td>
<td>Labour Force Participation Rate in Urban Areas</td>
<td>15.5%</td>
<td>56.3%</td>
</tr>
<tr>
<td>3</td>
<td>Average wage/salary received in Rural Areas</td>
<td>201.56/day</td>
<td>322.28/day</td>
</tr>
<tr>
<td>4</td>
<td>Average wage/salary received in Urban Areas</td>
<td>366.15/day</td>
<td>469.8/7day</td>
</tr>
</tbody>
</table>

Source: National Statistical Survey Organisation(NSSO), 68th Round
Table 1.3 illustrates the Labour Force Participation Rate of Females in rural areas is 22.5% and Males is 55.6%. The average wage drawn by rural women is Rs.202 whereas the average wage drawn by urban women is Rs. 366 though the Labour Force Participation Rate of Females in urban areas is less than that of rural women. These figures again illustrate that the situation of women living in rural areas is more pathetic not only in comparison with their male counterparts but also in comparison with women living in urban areas. Women lag behind men in terms of their participation in the development of the economy. Out of 131 countries with available data, India ranks 11th from the bottom in female labor force participation(International Labour Organisation, 2013).

Source: National Statistical Survey Organisation (NSSO), 68th Round

**Figure 1.1 - Distribution of all Usual Status(ps+ss) Workers by Industry of Work-Rural**
Source: National Statistical Survey Organisation (NSSO), 68th Round

**Figure 1.2 - Distribution of all usual Status (ps+ss) Workers by Industry of Work - Urban**

Figure 1.1 and 1.2 show the distribution of all usual status (ps+ss) workers by industry of work. In rural areas, 59% of the usual status (ps+ss) male workers and 75% of the female workers are occupied in the agricultural sector. 22% and 19% of male workers are occupied in secondary and tertiary sectors and the figures for female workers are 17% and 8% respectively.

There is a difference in the industrial distribution of the usual status (ps+ss) workers in the urban areas with that of rural areas. In urban areas, the contribution of the tertiary sector is governing following by that of secondary sector while agricultural sector engages only a small proportion of total workers for both males and females. In urban areas, virtually 59% of male workers and 55% of the female workers are occupied in the tertiary sector, 35% of the male and 34% of the female workers are employed in the secondary sector. The proportion of urban workforce in agricultural sector is nearly 6% for male workers and 11% for female workers. Urban women have more access in the tertiary and the secondary sector while the rural women work in the agriculture sector. If we look from the point of view of economic disparity the rural women being majorly employed in the agriculture sector do not have economic stability as compared to urban women who are majorly employed in the tertiary and the secondary sector. Clearly, at the macro level there is a huge gender and intra-gender disparity. While, urban people are able to enjoy a great portion of the facilities and the resources available, rural women lag behind.

Rural women have very little access to knowledge which in turn makes them more vulnerable. Rural women in our country face both economic and social invisibility. They are not appropriate for the wage market which make them economically invisible and rural women are accorded a status of second class citizen which make them socially invisible. A sizeable rural-urban disparity exists in the status of women. The economic, social, political, cultural status of the urban women is better than that of rural women. In rural areas, women still suffer from seclusion. The rural women are suppressed to drudgery of housework as well as agricultural work, fetching water, bringing firewood.
Hence, there is a need to transform their mindset, make them more independent so that they can actively participate in their development as well as the development of the nation. It is very essential that the rural women be empowered. A need is to provide equality of status, decision making power and position to women so as to include women in the development of the country. Mobilization of women, especially rural women is very essential through the process of empowerment.

Our government has recognised that the socio-economic development of our country is not possible without the progress of women. For it’s sustainable development, it is essential that empowerment of women takes place. When the Government talks about empowerment, it actually means that people, communities, poor, marginalized section and especially women, may participate in the various schemes launched by the state for them so that they may democratically take advantages of those schemes. Women’s role is the dynamic factor and a valuable asset for the overall process of development. An integral approach is to be adopted towards empowering women. This undergoes intrinsic efforts on various fronts viz. social, economical, legal and political. Therefore, various efforts are being made by the state for “The Empowerment”. The participation of women in the decision-making process is the core for India’s development in a real sense. Hence, to persist equality and a desire to engage women in the process of development, the government took the initiative for those who are unemployed to come together and avail the opportunities of self-employment in the form of Self Help Groups.

1.6 STRATEGY FOR EMPOWERMENT OF RURAL WOMEN: SELF HELP GROUPS

The concept of Self Help Groups (SHGs) is the major approach for empowering the weaker sections of the society. As per Batliwala (1994) the multi approach of empowerment is accomplished through intervention like “Self Help Groups” which target individual, groups, families and communities to become more effective in their social environment. In this regards

i) Empowerment through economic intervention to increase the women’s economic status.
ii) Empowerment through integrated rural development programmes in which strengthening women’s economic status is only one component along with

iii) Education and literacy, the provision of basic needs and services and

These approaches are being fulfilled or are being achieved through the engagement of government, non-government organisations (NGOs) and the banks by facilitating women progress through providing them credit, training, organizational base. With this notion, SHGs are motivated to function as an agent of social change. Gender awareness, social education and training are important to these groups to improve their knowledge and skills and elevate their decision-making power.

In India, SHGs have emerged as an important strategy for empowerment of women, especially rural women. The important element in the empowerment of women is changing the status of women in such a manner that their development is sustained. More important is that women must themselves feel that they are the agents of development. As per National Bank for Agriculture and Rural Development (NABARD) Self-Help Groups are ‘a homogenous group of rural poor voluntary formed to save whatever amount they can conveniently save out of their earnings and mutually agree to contribute and emergent credit needs’ (NABARD, 2003).

1.6.1 The concept of Self Help Group

- An SHG is generally an unceremonious homogeneous group formed through a process of self-selection based on the kinship of its members.
- It is in the possession of its members and operates on principles of self-help, harmony and common interest.
- Most SHGs are women’s groups. The members may vary between 10 and 20.
- SHGs have definite rules and by-laws, hold normal meetings and maintain thrift and credit discipline in the economic intermediation of individual and borrowed finances.
• SHGs are self-managed and regarded by the process of participatory and combined decision-making and pooling of their savings.
• The group maintains a discipline to bind all the members.
• All the members need to have financial discipline, prompt repayment of loans and in attending meetings.
• The groups create a mutual fund where each member contributes an equal amount of savings regularly.
• The group decides the amount to be pooled, its frequency and the rationale for which loan is given to the members.
• All dealings must happen only during the group meeting.
• The members to whom loan is to be given is determined by consensus.
• Loan dealings are simple and adjustable.
• The group determines the rate of interest to be paid/charged on the savings/credit to members and the repayment process.
• The group functions in a democratic approach allowing free exchange of communication and participation by members.

1.6.2 Characteristics of SHG

• The group may be registered or non-registered.
• Only one person of a family can become the member of a SHG (In this manner more and more people can join the group)
• Normally, in a group there are all men or all females (Mixed groups can also be made but normally they do not run in the long run)
• Normally, women SHGs have been found to be working better.
• The members should be of the same social and economic background (In this manner, there is a free flow of communication between the members. If there is a mixed group of rich and poor people, then it is possible that the poor people might not find a say in the meeting.
• The members must meet frequently, ordinarily, they must meet once in a week (if the members meet each other frequently, they will be in a better position to understand each others’ problems and will work in co-ordination with each other.
• The attendance of all the members in the meeting should be made essential (Narang, 2012).

1.6.3 Functions of SHGs – The functions of SHG are:

**Savings function in SHGs** - Thrift assistance by members to the group which is sometimes compulsory or voluntary must be seen as a savings product serving long term financial security requirements. The thrift contribution enhances the confidence of members of the group.

**Credit function in SHGs** - Providing credit access to members of the group on a long term basis is the main objective of SHG. A well-planned loan programme in SHG without any collateral security is the major element in the formation of SHG and is also the attractive feature in its sustainability.

**Fund management in SHGs** - Management of fund is a crucial task in SHG. Funds of SHGs are being made available to the members on need bases only on the condition of a fixed repayment schedule.

**Record keeping in SHGs** - Record keeping is one of the most important function in a SHG. An efficient record keeping increases transparency in the group which is essential in increasing the confidence in the members of SHGs to remain stable and efficient workers in the functioning of SHG.

**Banking relationship and SHGs** - The banks assist the SHGs in opening their bank accounts, in acceptance of their loans without any collateral security, which increases their relationship with the banks and as such indirectly they have their contribution in the development of the economy (Das and Bhowal, 2013).

1.6.4 Other things to Ponder:

• It is very essential that all the members have the utmost capacity/ skill for the formation of a long lasting and a strong SHG. They must have the capacity to listen to each other and to speak. The working structure of the entire group should not be in the fist of some members, but everybody should actively participate in the group.
• All the members should be encouraged to participate actively in any decision relating to the functioning of the SHG. Everybody should be informed about any new proposal and decide on the basis of mutual understanding.
• The minutes of the meeting/records should be made.
• The leader/secretary/treasurer of the SHG should be elected on the basis of voting for a period not exceeding two years.
• On the basis of internal lending, the group members learn the process of handling large amount of cash and bookkeeping. The rate of interest is decided by the members themselves. On the basis of self help and mutual help, members of the group work collectively for their development as a whole which, however, was not possible before forming their Self Help Group. This helps them to imbibe in them the sense of belongingness and increases their self confidence within their family as well as the community (NABARD, 2003).

1.7 AN OVERVIEW OF THE SHGs AT WORLD LEVEL

The world summit for social development held at Copenhagen in 1954 stressed the easy access of credit for small producers, landless farmers and other low income individuals, particularly for women and requested the governments of diverse nations to formulate suitable policies so that poor have easy access to credit. The existence of the SHG is the concept of Professor Mohammed Yunus who was a Bangladeshi economist, social entrepreneur, banker who founded the Grameen Bank and was the torch bearer in evolving the concept of microcredit and microfinance. Credit was provided to the needy women by the formation of groups. Initially, the groups, on a interest rate fixed by them, draw on their own savings and at a later stage, get liked to the formal credit system. In 1976, he formulated the Grameen Bank with a meager amount of Takas equivalent to 27 dollars as loan. The bank initiated compulsory savings among the groups, used group guarantees, and developed cost effective lending strategies for lending to the poor (McGuire and Conroy, 2000). In 1983, the bank was converted into a statutory body by the Bangladesh government through an ordinance. The model became very successful.

In 1984, the Federal Ministry of Economic Co-operation and the Agency for Technical Co-operation of the Federal Republic of Germany engaged in a series of in-depth studies and
workshops on microfinance in developing countries which strengthened their ideas in the formulation of new policy on Self-Help Groups. The participation of Asia and Pacific Regional Agriculturist Credit Association in 1986 decided on a co-ordinate programme for the support of relationship between banks and SHGs for rural savings and credit to the rural people. The central bank of Indonesia in 1989 with the involvement of Self-Help Promotional Institution started a pilot project named “Linking Banks and SHGs” (Malarvizhi, 2010). After the success of the Grameen Bank Model in Bangladesh, the concept of micro-finance became popular among economists worldwide. The UNDP, SAARC and other international developmental organizations worldwide have preached and supported the SHG model as an essential tool in eradication of poverty (Kumar, 2009). The concept of micro-finance became popular in many under developed countries along with India. With the passage of time, India has become home to one of the largest micro-credit programmes in the world (Das, 2003).

1.8 AN OVERVIEW OF SELF HELP GROUPS IN INDIA

To eradicate poverty and to empower the women, the micro-finance has evolved as a dominant mechanism in the current scenario. Thus, the movement of SHG gained momentum in India in 1970. ElabenBhat, founder member of Self Employed Women’s Association, an NGO, in Ahmadabad, had developed a concept of ‘women and micro-finance’. SEWA is a trade union of poor women workers. The Annapurna MahilaMandal in Maharashtra, Working Women’s Forum in Tamilnaduand, NABARD sponsored groups were further guided by the principles laid down by SEWA (Nirmala and Mohan, 2009).

In 1987, NABARD, the apex institution, and Small Industries Development Bank of India, sanctioned grant assistance from its Research and Development Fund of Rs. 10 Lakh to provide seed money to Mysore Resettlement and Development Agency (MYRADA). In this manner NABARD initiated in providing finance through the concept of SHGs. MYRADApromoted Credit Management Groups (CMGs). SHGs and CMGs work on the same notion and hence the role of MYRADA is important in the SHG movement. The basic features of this concept promoted by MYRADA were: Kinship, Self Initiation, Homogeneity and Association. Aim of the CMG was to confer social empowerment to women.
NABARD in 1988-89 along with Asia Pacific Rural and Agriculture Credit Association took a survey of 43 NGOs of 11 states of India to study the functions of SHG for checking any possibility of association between banks and SHGs for providing credit to the rural poor. Exhilarated by the results, a pilot project for linking 500 SHGs with banks was launched by NABARD in 1992 (Nirmala and Mohan, 2009).

1.9 SHGs BANK LINKAGE

The Reserve Bank of India advised Commercial Banks, Regional Rural Banks and Cooperative Banks to involve themselves as an entity in the linkage programme. Banks were given permission to open saving bank account in the name of SHG as directed by Reserve Bank of India. Banks made policies for the relaxation of security requirements in the linkage programme of SHGs. Hence, an informal credit system embarked with proper backing from formal financial institutions. NABARD, Banks, NGOs and SHGs members were the agencies involved in the linkage programme. The main objectives therefore, formulated were:

- Nominal interest rate.
- By reducing paper work of both banks as well as SHGs, thereby reduction in transaction cost.
- To activate small savings among poor rural people.
- To develop common belief and faith between Banks, NGOs and rural poor.
- To create superior associations between SHGs members and linking agencies
- Regular nurturing and monitoring by banks through NGOs

By allowing SHGs to open saving accounts in banks lead to a major boost to the movement of SHGs. The progress of SHG was nourished in the states of Gujarat, Maharashtra, Andhra Pradesh, Rajasthan, Tamilnadu and Kerala. Approximately, 560 banks like NABARD, Bank of Maharashtra, State Bank of India, Co-operative Banks, Regional Rural Banks, the Government Institutions have been linked in the development of SHGs (Ghadoliya, 2003).

At a smaller level, SHG members meet their smaller consumption necessities by their own savings and internal lending. But, as the size of the group increases, it becomes difficult for the members to meet their economic/consumption demands. However, the group has gained enough experience
to manage their finances, but they have shortage of funds due to its increase in size. Now, the role of the financial institution comes in. SHG Bank linkage thus, helps to promote financial communications between the formal banking systems in India with the outdoor bank loan to provide interest bearing loans to their members. These loans provide added liquidity to the SHG members (Das, 2003) Since 1996, SHG banking has developed as a regular banking activity. The working group of Reserve Bank of India has commented thus on the progress of SHGs in India:

- SHGs help to create and accumulate small thrift amounts from a cross section of people who are otherwise considered incapable of saving. The main difference between thrift and savings was that while thrift is generated out of deferred consumption, the savings are generated out of surplus.
- SHGs have helped the rural poor in satisfying their credit needs, both for emergent consumption as well as for production needs.
- SHGs help in the credit requirements of the rural poor, unlike in the case of borrowing under other programs of formal credit institutions.
- The high recovery rates of the SHGs are in sharp dissimilarity to the poor recovery performance of banks in relation to various other programmes under rural credit. A feeling of possession and accountability was generated as credit/finance was seen as management of the participants’ own resources (Satish 2001).

1.10 MODELS OF SHG BANK LINKAGE

The principal objective behind making the models is encouraging the homogenous group of poor people in pooling their savings and using their pooled savings to make small interest bearing loans to the SHG members and thus inculcating in them financial discipline. Subsequently, bank credit is also been provided to the group for lending to its members. The three models of SHG-bank linkage programme are:
**Model 1 - SHGs promoted and supported by banks** - In this model, banks play a prominent role in providing the bank loans. Banks themselves take up the work for making and strengthening the groups, opening their savings accounts and providing them bank loans.

**Model 2- SHGs promoted by NGOs but financed by banks** - In this model NGOs help in the formation of SHGs by providing them training and credit facilities which in turn are financed by banks. The second model is the most popular model (Rupa, Majumdar and Ramanujam, 2012). Almost three-fourths of all the SHGs come under this model. Only 20% of the SHGs are covered under the first and 8% under the third model respectively(Satish,2001). Model 2 has emerged as the most popular model under the Self-Help Group Bank Linkage Programme. Commercial banks, Co-operative banks and the Regional Rural Banks have been actively participating in the SBLP (Sadyojathappa 2012).

**Model 3 - SHGs promoted by NGOs and financed by NGO itself or any formal agency** In this model, NGOs not only promote and nurture SHGs but in most of the cases financing is also done by them. Banks take the sole responsibility for promoting, developing and financing SHGs (Rupa, Majumdar and Ramanujam, 2012). Model 3 requires considerable effort on the part of the banking staff towards the formation of SHG. This model is not an encouraging one and only 8% of SHGs follow this model (Sadyojathappa 2012).

Apart from NABARD in 1994, the other apex bank which launched its credit scheme for the promotion of SHG is Small Industries Development Bank of India. It provides credit to rural poor especially women through NGOs. Encouraged by the success of its pilot project, it further enhanced its operations through Small Industries Development Bank of India -foundation in 1998. The other projects like Integrated Watershed Development Programme, the development of Women and Children in Rural Areas, Mahila Samriddhi Yojana and Mahila Yojana launched by DWCD in 2001, Integrated Women Empowerment Programme are to name a few which are working for holistic empowerment for women (Nirmala and Mohan, 2009)

Various other projects were also launched such as Rashtriya Mahila Kosh, Mahila Samrighi Yojana, the establishment of National Women Commission and State Women’s Commissions, Swarnjayanthi Gram Swa-rozgarYojana, Mahila Samakhya of Department of Education, Jeevika
Project of Government of Gujarat, Stri Shakti, Mission Shakti, the Training of Rural Youth for Self Employment are important milestones in the directions of Women Empowerment in India.

1.11 RAJASTHAN STATE PROFILE

Area

The state of Rajasthan is the largest state in India with the area of 342,239 square kilometers comprising of 10.4% of total areas of India. It is in the north-west side of the country. Northern states acquire more than a quarter shares of total households of the country and in absolute terms, Rajasthan with a population of 84.6 million has one the largest share of the population after Uttar Pradesh. It is surrounded by Madhya Pradesh and Gujarat to the south, Uttar Pradesh and Haryana to the northeast and shares its border with Punjab in the north. The Thar desert of Rajasthan protects the western boundary line of the country. Jaipur is the state capital and is located on the eastern-central part of the state. The tropic of cancer passes through Banswara district through its southern tip. Rajasthan is the host to one of the biggest Indian desert-The Thar desert.

Geography

Rajasthan is also a host to one of the oldest chain of mountains-the Aravali mountain range. The Aravali mountain range divides the state into two geographical zones-forests at one side and desert at the other side. Only 9.56% of Rajasthan lies under forest vegetation. It is dry and infertile in the west and this geographical part includes some of the Thar desert. Though the Aravali range provides relief to this arid land, the desert dunes and the arid region makes it toughest terrains in the world. The land is fertile, hilly and wetter in the southwest part of Rajasthan. The temperature varies throughout Rajasthan. The temperature in winters range between 8 and 28 C and are mild in summers, the temperature range between 25 and 46 C. Most parts of the state have the temperature of more than 40 C during summers. The average rainfall also varies. The western part of Rajasthan receives about 4-inch rainfall annually while the southeastern part of the state accumulates 26 inches annually. However, the rainfalls are scanty in the state.

Table 1. 4 Socio-Economic Profile of Rajasthan
With a population of 6.86 crore, the state has witnessed a record growth of 8th highest population growth of the country. However, the decadal growth of the state has decreased from 28.33% (1991-2001) to the current 21.44%. The state is also among those states with the highest total fertility rate at 3.1% than the national average of 2.5%. Even the sex ratio at 928 is below the national average of 940. Literacy rate at the ratio of 66.11% is again below the national average of 74.04%.

1.12 STATUS OF WOMEN IN RAJASTHAN

Female Work Participation Rate in Rajasthan is 35.1% and Rajasthan ranks at number 9th among all the state and union territories.

Table 1.5 – Female Workforce in Rajasthan

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Female workforce</th>
<th>Rural</th>
<th>Urban</th>
</tr>
</thead>
</table>

Source: Census, 2011 and Panchayati Raj, Government of Rajasthan
<table>
<thead>
<tr>
<th></th>
<th>Percentage of Total Women Workers</th>
<th>42.7</th>
<th>12</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td>Percentage of Total Women Main</td>
<td>48.1</td>
<td>72.6</td>
</tr>
<tr>
<td>3</td>
<td>Percentage of Total Women Marginal Workers</td>
<td>51.9</td>
<td>27.4</td>
</tr>
<tr>
<td>4</td>
<td>Percentage of Total Women Other Workers</td>
<td>15.8</td>
<td>73</td>
</tr>
</tbody>
</table>

Source: National Statistical Survey Organisation(NSSO), 68th Round

If we look at the above table, we find that women of rural areas represent 43% of the working force and in urban areas only 12% represent the working force. But, the other side of the story is that while 73% of women of urban areas are main workers (working more than six months or so), only 48% of the women of rural areas are main workers. Again, while only 27% of urban women are marginal workers (working less than six months or so), a substantial number of 52% rural women are marginal workers. Also, in urban areas, 73% of the women are Other Workers (workers who are not in agriculture) while this figure is only 16% in rural areas. This clearly states that majority of the women in rural areas are engaged in agriculture works which is seasonal in nature.

**Literacy in Rajasthan**

If we look at the figures of Rajasthan, in urban Rajasthan, female literacy is 63.81% and 42.2% in rural areas. Difference between male and female literacy is high at 27.1% in Rajasthan. In totality, Rajasthan has the lowest female literacy rate at 52.66% (Census, 2011), and it has the lowest Girls enrolment at Upper Primary Level at 42.7% (National University of Educational Planning and Administration, 2010-11). In respect of the Net Attendance Ratio among rural children, the worst performing States in India are Bihar, Jharkhand, Rajasthan, Arunachal Pradesh, and Meghalaya. The gap between attendance ratios among rural boys and rural girls is highest in Rajasthan (Rawal, 2011).

However, in Rajasthan, the number of girls out of school has seen a sharp decrease. It has declined from 18.9% in 2006 to 8.9% in 2011 out of school girls (ASER - India, 2012).
Rajasthan state also holds the unconvincing distinction of having the highest difference in male-female literacy in the country at 28%, against the national average of 16.7% (Census, 2011).

Pratham’s ASER Report, 2009 captures the status and improvement in out-of-school girls in the state of Rajasthan from 2006 to 2009.

The following observations can be made based on available statistics:

- Boys outnumber girls at both the primary and upper primary level. In other words, the gender gap appears to be a chronic problem reflecting the gender bias of parents in enrolment of their children.
- The gender gap is more pronounced at the upper primary level as compared to the primary level (Foundation To Educate Girls Globally, 2010)

Among states continuing to return poor numbers in girl’s education, Rajasthan has 11.2% girls aged 11-14 years out of school (ASER - India 2013).

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Particulars</th>
<th>Female</th>
<th>Male</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Percentage of Cultivators to Total Workers</td>
<td>52.64</td>
<td>41.09</td>
</tr>
</tbody>
</table>
Women are on top in terms of Cultivators at 53% in comparison with men at 41%. Again, women as Agriculture labourers and Household Industry workers are ahead in comparison with men at 24% and 2% respectively whereas, men at 45% are ahead of women in Other Workers who stand at 21%.

Table 1.7 – Rural-Urban workforce in Rajasthan

<table>
<thead>
<tr>
<th></th>
<th>Percentage of Agricultural Labourers to Total Workers</th>
<th>24.22</th>
<th>11.66</th>
</tr>
</thead>
<tbody>
<tr>
<td>3</td>
<td>Percentage of Other Workers to Total Workers</td>
<td>20.68</td>
<td>44.87</td>
</tr>
<tr>
<td>4</td>
<td>Percentage of Household Industry Workers to Total Workers</td>
<td>2.46</td>
<td>1.89</td>
</tr>
</tbody>
</table>

Source: National Statistical Survey Organisation (NSSO), 68th Round
75.13% of the population of Rajasthan resides in rural areas whereas only 24.87% of the population lives in urban areas. Rural women are on top (77%) in Rajasthan in terms of self-employment and
at the same time, they are at bottom (3%) in terms of regular paid/salary employed. Rural women in Casual Labour stand at 21% while urban women at 13% again showing the plight of the rural women wherein at most part of the year, they are unemployed. Rural area has a better female workforce participation rate and labour force participation rate of 35% each compared with 50% each for males. Whereas, in urban sector, women work force participation rate and labour force participation trail at 14% each against 49% and 51% respectively for males.

**Category of Workers**

As per NSSO-68th round report, in Rajasthan, there are four categories of workers

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Particulars</th>
<th>Female</th>
<th>Male</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Average wage/salary received in Rural Areas</td>
<td>177.86</td>
<td>328.61</td>
</tr>
<tr>
<td>2</td>
<td>Average wage/salary received in Urban Areas</td>
<td>412.89</td>
<td>417.14</td>
</tr>
<tr>
<td>3</td>
<td>Average wage earning received by Casual Labourers in Rural Areas in Works other than Public Works</td>
<td>118.67</td>
<td>167.58</td>
</tr>
<tr>
<td>4</td>
<td>Average wage earning received by Casual Labourers in Urban Areas in Works other than Public Works</td>
<td>180.62</td>
<td>131.84</td>
</tr>
<tr>
<td>5</td>
<td>Average wage earning received by Casual Labourers in Rural Areas in Public Works other than MGNREGS</td>
<td>105.36</td>
<td>131.44</td>
</tr>
<tr>
<td>6</td>
<td>Average wage earning received by Casual Labourers in Rural Areas in MGNREGS</td>
<td>87.29</td>
<td>94.02</td>
</tr>
</tbody>
</table>

Source: National Statistical Survey Organisation (NSSO), 68th Round July 2011-June 2012

Rural women receive Rs. 151 less of regular wage or salary than their male counterpart. The reason might be that rural women are less literate than men. It is noteworthy to state here that literacy rate of rural females is 42.2% while the literacy rate of male is 76.16%. Hence, the men in rural areas
get a better chance to be included in an administrative or a supervisory role than the females whereas there is not much of a difference in the regular salary/wage among men and women of the urban areas. However, people in rural areas receive less than urban people.

In terms of Casual Labourers, whether engaged in works other than Public Works, in Public Works other than MGNREGS and in MGNREGS, there is an evident gender gap in terms of wage received by casual women labourers. In totality, the rural women are the worst suffers in terms of wage received in comparison with men and urban women.

When we talk about the general wellbeing status of the households (with an index score of 100), Rajasthan stands at 77 percent in “well- being”, 93 percent respectively in terms of “Basic amenities” and “financial inclusion”, and 85 percent in “Households assets” making the overall development score of 87 percent, thus making Rajasthan stand at bottom two among the northern regions of the country (Shukla and Banerjie, 2016). In terms of health, education and infrastructure, Rajasthan is a third-tier state making it a laggard state (Bhandari, 2012) in the country.

The above details provided define the need and scope for a strong SHG movement in Rajasthan.

1.13 JAIPUR DISTRICT

Background

Jaipur is acknowledged as the one of the first planned cities of India. It is famous for its beautiful architecture, cosmopolitan character and planned growth which makes it unique. It is also the capital of Rajasthan state, India. Amber was the capital of Rajasthan until 18th century and Kachwaha clan of the Rajputs were the rulers. However, it was becoming difficult to meet the demand of the growing population due to unapproachable tract of the Aravalli hills and scarcity of water. Hence, on November 18, 1727, Sawai Jai Singh-II, the ruler of Amer, decided to shift his capital to the plains, Jaipur. Sawai Jai Singh not only shifted his capital to Jaipur, but also supervised its developmental activity in such a manner that within four years of its foundation, a substantial portion of the city was structured with roads, squares and major palaces. The king sought the advice of Vidyadhar Bhattacharya, a scholar from Bengal, to help him to design the city
architecture. The city is built on the principle of Vastu Shastra. In 1926 the reorganisation of the municipality took place and in 1929, a new municipal act was prepared. After independence, the planning of the city was taken up by the government with Jaipur, being the capital of Rajasthan. This city and the state capital is universally known as “Pink City” due to its well-built forts, robust palaces and havelis. Jaipur is indeed, a place of tourist’s paradise.

Location

Jaipur district bounded by Ajmer and Sikar district of Rajasthan in the west, Dausa and Sawai Madhopur in the east, Sikar and Alwar in the north and Tonk, Sawai Madhopur and Ajmer in south. Jaipur district occupies 3.3% of the total area of the state with its geographical area of 11151 square kilometer. Jaipur occupies 9th position in the state in terms of its area.

Table 1.9 - District at a glance
<table>
<thead>
<tr>
<th>S. No.</th>
<th>Particular</th>
<th>Statistics</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td><strong>Geographical Features</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>A Geographical Data</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td>i) Latitude</td>
<td>26 23’ and 27 51’</td>
</tr>
<tr>
<td></td>
<td>ii) Longitude</td>
<td>74 55’ and 76 50’</td>
</tr>
<tr>
<td></td>
<td>iii) Geographical Area</td>
<td>11151 square kilometers</td>
</tr>
<tr>
<td></td>
<td><strong>B Administrative Units</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td>i) Sub-divisions</td>
<td>13</td>
</tr>
<tr>
<td></td>
<td>ii) Tehsils</td>
<td>16</td>
</tr>
<tr>
<td></td>
<td>iii) Villages</td>
<td>2387</td>
</tr>
<tr>
<td></td>
<td>iv) Panchayat Samitis</td>
<td>15</td>
</tr>
<tr>
<td></td>
<td>v) Gram Panchayats</td>
<td>532</td>
</tr>
<tr>
<td></td>
<td>vi) Nagar Palika</td>
<td>10</td>
</tr>
<tr>
<td></td>
<td>vii) Nagar Nigam</td>
<td>1</td>
</tr>
</tbody>
</table>

Source: Census 2011

Being a state capital, Jaipur has Legislative Assembly, Secretariat, State level offices of maximum Government departments with divisional and district level offices. There are 16 tehsils which are named as Jaipur, Amber, Bassi, Chaksu, Chomu, Mojmabad, Jamwa Ramgarh, Phagi, Phulera, Kotputli, Sanganer, Shahpura, Viratnagar, Kishangarh Renwal, Dudu, Kotkhawda (Jaipur administration, .

The 13 Panchayat Samitis are Amber, Bassi, Chaksu, Govindgarh, Dudu, Jamwa Ramgarh, Phagi, Sambhar, Jhotwara, Kotputli, Shahpura, Sanganer, Viratnagar (Census, 2011).
<table>
<thead>
<tr>
<th>Sr.No.</th>
<th>Block</th>
<th>Total number of inhabited villages</th>
<th>Total rural population</th>
<th>Sex Ratio</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>Persons</td>
<td>Males</td>
</tr>
<tr>
<td>1</td>
<td>Kotputli</td>
<td>125</td>
<td>275,367</td>
<td>145,314</td>
</tr>
<tr>
<td>2</td>
<td>Viratnagar</td>
<td>131</td>
<td>255,355</td>
<td>133,884</td>
</tr>
<tr>
<td>3</td>
<td>Shahpura</td>
<td>88</td>
<td>197,301</td>
<td>103,736</td>
</tr>
<tr>
<td>4</td>
<td>Govindgarh</td>
<td>114</td>
<td>322,857</td>
<td>167,857</td>
</tr>
<tr>
<td>5</td>
<td>Dudu</td>
<td>235</td>
<td>325,147</td>
<td>168,224</td>
</tr>
<tr>
<td>6</td>
<td>Sambhar</td>
<td>151</td>
<td>243,001</td>
<td>125,823</td>
</tr>
<tr>
<td>7</td>
<td>Phagi</td>
<td>169</td>
<td>191,126</td>
<td>99,226</td>
</tr>
<tr>
<td>8</td>
<td>Sanganer</td>
<td>144</td>
<td>174,893</td>
<td>90,298</td>
</tr>
<tr>
<td>9</td>
<td>Jhotwara</td>
<td>72</td>
<td>128,716</td>
<td>66,785</td>
</tr>
<tr>
<td>10</td>
<td>Amber</td>
<td>192</td>
<td>319,630</td>
<td>166,351</td>
</tr>
<tr>
<td>11</td>
<td>Jamwa Ramgarh</td>
<td>233</td>
<td>295,571</td>
<td>154,444</td>
</tr>
<tr>
<td>12</td>
<td>Bassi</td>
<td>206</td>
<td>235,165</td>
<td>122,194</td>
</tr>
<tr>
<td>13</td>
<td>Chaksu</td>
<td>266</td>
<td>190,202</td>
<td>98,788</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>2,126</strong></td>
<td><strong>3,154,331</strong></td>
<td><strong>1,642,924</strong></td>
</tr>
</tbody>
</table>
Table 1.11 – Jaipur (Rural) Block wise Gap in Male-Female Literacy Rate

<table>
<thead>
<tr>
<th>Sr.No.</th>
<th>Name of Block</th>
<th>Literacy rate</th>
<th>Gap in male-female literacy rate</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Males</td>
<td>Females</td>
</tr>
<tr>
<td>1</td>
<td>Kotputli</td>
<td>84.38</td>
<td>55.49</td>
</tr>
<tr>
<td>2</td>
<td>Viratnagar</td>
<td>81.71</td>
<td>50</td>
</tr>
<tr>
<td>3</td>
<td>Shahpura</td>
<td>84.65</td>
<td>52.68</td>
</tr>
<tr>
<td>4</td>
<td>Govindgarh</td>
<td>85.97</td>
<td>56.1</td>
</tr>
<tr>
<td>5</td>
<td>Dudu</td>
<td>77.72</td>
<td>47.1</td>
</tr>
<tr>
<td>6</td>
<td>Sambhar</td>
<td>83.78</td>
<td>54.29</td>
</tr>
<tr>
<td>7</td>
<td>Phagi</td>
<td>76.22</td>
<td>46.17</td>
</tr>
<tr>
<td>8</td>
<td>Sanganer</td>
<td>84.8</td>
<td>58.82</td>
</tr>
<tr>
<td>9</td>
<td>Jhotwara</td>
<td>86.24</td>
<td>61.33</td>
</tr>
<tr>
<td>10</td>
<td>Amber</td>
<td>84.2</td>
<td>53.01</td>
</tr>
<tr>
<td>11</td>
<td>Jamwa Ramgarh</td>
<td>81.11</td>
<td>46.08</td>
</tr>
<tr>
<td>12</td>
<td>Bassi</td>
<td>83.18</td>
<td>49.23</td>
</tr>
<tr>
<td>13</td>
<td>Chaksu</td>
<td>78.6</td>
<td>45.86</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>82.46</strong></td>
<td><strong>51.67</strong></td>
<td></td>
</tr>
</tbody>
</table>

Source: Census 2011

Hindi and Rajasthani are the primary languages spoken in Jaipur. The population density of the capital of the state is higher (598) in comparison with that of the entire state (201). The major industries in the district are Iron and steel, chemicals, machine tools. The medium sized industries are in printing and publishing, stone crushing, manufacturing of edible oils. The cottage industries include lac bangle making, blue pottery, terracotta, embroidery work, hand-motif sandals, and stone carving.
About 1 million of the population of Jaipur lives below the poverty line which is the highest among all the districts of Rajasthan (Bhandari & Chakraborty, 2015). Also, 48 percent of the people live in rural areas (Participatory Research in Asia, 2014).

From the above data, it is analysed that a majority of the Indian population reside in rural areas. Even amongst the rural areas, women as a resource have a majority of share which can play a vital role in the development at the root level. Indian government has taken the initiative of upliftment of rural women with the help of various ways and means. The SHG has emerged as the most effective tool for upliftment of rural women. To analyse the effectiveness of SHG concept, the researcher took the initiative in-depth study of this topic which is being summarised in the following chapter.