Part III

SUMMARY
Chapter 7
Chapter VII

EMPOWERMENT EVALUATION

Empowerment evaluation is an innovative approach to evaluation; it is designed to help people to help themselves and improve their programmes using a form of self-evaluation and reflection. It is the use of evaluation concepts, techniques and findings to foster improvement and self-determination. It employs both qualitative and quantitative methodologies.¹

Since empowerment is a process, which begins in a change, and the change leads to another beginning, the process of evaluation also goes on changing. There is no foolproof design for evaluating empowerment. The United Nations Development Programme (UNDP) introduced the Gender related Development Index (GDI), Gender Empowerment Measure (GEM) in the human development report 1995 as tools to measure progress on a national level and be able to compare countries with each other. The GDI captures gender inequality in human capabilities and the GEM reflects inequalities in key areas of political and economic participation and decision making. While providing very useful tools, the UNDP measures do not capture changes on community and individual level or changes that take more qualitative aspects into account.²

However there are some development strategies with the help of which one can analyze empowerment acquired and that is sustaining for a long time. One such strategy is based on the thrust given by the agencies that try to empower a group.

² www.womenempowerment.com
This chapter analyses the empowerment thrust of selected ten NGOs in Ernakulam district for empowering women through SHGs.

7.1 **CRITERIA FOR EMPOWERMENT**

The word empowerment is frequently used in development circle in various ways. Empowerment in the real sense is the quality of life one really has. It is linked with various tangible quantitative indicators like the levels of income, saving, property etc. But the quality of life may be poor even in the midst of plenty. All wealthy women cannot be termed as empowered women. Quality of life can be enriched even in the midst of poverty. So empowerment is something beyond the material requisites at the disposal of a person.

The traditional criteria for women empowerment are on the basis of some economic indicators on the belief that economic betterment could solve the problem of purchasing power and once the women have sufficient money with them they will be in a better position to face the challenges of life more easily. So most of the empowerment efforts were focused on poverty eradication measures and empowerment is measured in terms of money outlays. But a study on the strategies for empowerment purely on monetary terms show that it is somewhat like providing crutches instead of trying to put the people back on their legs.

Therefore, in addition to these quantitative measures, the modern criteria for empowerment are on the basis of some qualitative indicators like the power to make decisions, ability to interact with the people, power to create and control the resources and feeling of self worth and dignity for one's own life.
7.2 FACETS OF EMPOWERMENT EVALUATION

Schuler and Hashemi [1998] argue that there are six specific components to female empowerment in Bangladesh. They are sense of self and vision of a future; mobility and visibility; economic security; status and decision making power within the household; ability to interact effectively in the public sphere and participation in non family groups.¹

These facets can be elaborated in evaluating the empowerment achieved by women.

7.2.1 A Sense of Self and Vision of a Future

It means that empower the women with awareness of oneself regarding their potentials, strengths and weaknesses. Make them conscious of certain things they are capable of. It helps them to move towards life with greater dignity and self-assurance.

7.2.2 Mobility and Visibility

Empowerment becomes visible in the mobility enjoyed by modern women. Today thousands of women travel a lot on work assignments, study purposes etc. Many of them combine social empowerment with educational and psychological empowerment.

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³ Marilyn Carr, Martha Chen and Renana Jhabvala; Editors, Speaking out Women’s Economic Empowerment in South Asia; Vistaar Publications, New Delhi. 1998 P.5.
7.2.3 Economic Security

In the general female life cycle women depend economically on male kin like father, husband and son. So they have an economic insecurity throughout their life. This aspect of empowerment helps them economically self-reliant, which may ultimately leads to other sorts of empowerment.

7.2.4 Status and Decision Making Power within the Household

Money is not the real problem in the context of women empowerment but apathy, fear, ignorance, lack of confidence and vulnerability within patriarchal patterns of social behaviour. True empowerment is linked with the ability of decision-making and the power of choices a woman enjoys in the household and elsewhere.

7.2.5 Ability to Interact Effectively in the Public Sphere

Women should feel a sense of belonging to one another in the society. They should be able to voice out their opinions in the public sphere without fear and inhibitions. For that they should be empowered with proper communication skills and ability to think critically and constructively on various matters relating to man and society in general.

7.2.6 Participation in Non Family Groups

Once a woman becomes aware of her rights and perceives an injustice in her own life, then she relates her experience with others through interaction in non family groups. It helps them to exert social pressures for reforms and hence to establish their identity in a more expressive way.
So a different approach to empowerment strategy is followed in evaluating the role played by the voluntary associations in empowering women. The evaluation is done on the basis of the analysis of data collected through surveys.

The main focus was based on the fundamental issues:-

- How has the status of women changed in economic terms,
- their psychological development and
- their contribution to the society?

The present study tries to explore the linkage between economic empowerment and overall empowerment of women.

7.3 EVALUATION OF METHODOLOGY

The method of evaluating the empowerment strategies of voluntary associations took a threefold process.

1. At the NGO level
2. At the group level
3. At the beneficiary level

7.3.1 At the NGO Level

Ernakulam district is blessed with a good number of NGOs who work voluntarily for the welfare of the society. Among them those who work for the welfare of women specifically were identified through a primary survey personally conducted by visiting the NGOs. As a second step NGOs who work for women through SHGs were identified. It is found
that some of them work directly through SHGs and some others work as nodal or monitoring agency for other NGOs who have SHGs. Then 15 NGOs who work directly through SHGs were taken as the population. Then 67% of the population i.e. 10 NGOs is taken as sample. The 10 NGOs were selected on the basis of their performance in the field of women empowerment. They have a strong track record in helping women to ascertain a vision for their lives in a personal and collective way.

7.3.2 **At the Group Level**

These selected NGOs have a good number of SHGs started at their initiative and animated by them. The survey shows that there are about 1000 SHGs altogether. So 10% sample was taken i.e. 100 SHGs. The assessment of group empowerment is made by personally visiting these 100 SHGs. Various SHG meetings were attended, common gathering of various SHG meetings during their celebrations like anniversaries, festivals etc were also attended. The researcher also took part in some of their collective activities like celebrations of international women's day, human rights day etc and the campaigns like protest against liquor, seeking help in arrangements for drinking water facilities etc

7.3.3 **At the Beneficiary Level**

Empowerment is a very personal concern. Membership in a group does not guarantee the fact that a person is empowered. There can be participation without empowerment. Participation is a qualitative process leading to a qualitative change in a person's entire approach towards life. So 243 beneficiaries were chosen from the SHGs to study the
empowerment at a personal level. They were interviewed at home, at their workplaces and even while they were attending the group meetings in order to watch their level of participation in the groups.

These three procedures and the analysis of the survey have been put into different criteria with the help of which evaluation of their empowerment methodology has been analyzed.

**DEVELOPMENT THRUSTS**

The survey shows that the developments thrusts given by the NGOs for empowering women are spread in different areas. Their priorities are based on the aspiration that women should achieve economic benefit, develop their leadership capacity, strengthen their interpersonal relationships and increase their collective power to attain social dignity. They classify an assortment of projects for the overall betterment of lives of women.

The highlights of their projects for women are

**7.4.1 Income Generating Programmes:** This is to make women self reliant and to have an economic access to resources.

**7.4.2 Awareness Classes:** This is to empower women with knowledge and awareness and help them to move towards a life with greater dignity and self-assurance.

**7.4.3 Leadership Training:** This is to bring them into the forefront of the society and for their own betterment by utilizing the leadership potentials in them.
7.4.4 **Psychological Training**: This is to strengthen themselves and the interpersonal relationships and to develop a new sense of solidarity and mutual interdependence so that they can function in an effective way.

7.4.5 **Social Action**: This is to make sure women’s participation in development initiatives and to attain their collective goals.

7.5 **STRATEGIES OF EMPOWERMENT**

On the basis of the analysis of the development thrust mentioned above, five different strategies are followed by NGOs. The process of evaluation is based on these strategies which can be divided into five categories like

7.5.1 **Economic Empowerment**

7.5.2 **Psychological Empowerment**

7.5.3 **Social Empowerment**

7.5.4 **Educational Empowerment, and**

7.5.5 **Political Empowerment**

The rationale for categorizing the empowerment particulars into these five consortia is based on the assumption that women’s empowerment starts with economic empowerment which means the right to a livelihood and to have power over resources which is followed by other empowerment particulars like Psychological, social, political and educational both at the personal level and at the community level.
7.5.1 **ECONOMIC EMPOWERMENT**

The survey among the 10 NGOs has shown that economic empowerment of the target class has been given priority in their programmes, as they realize that it is the corner stone of sustainable development.

A life of dignity is the right of every citizen. Poverty is an obstruction to dignified life. Women have a decisive role to play in the alleviation of household poverty. Conventional approaches to women's empowerment are based on the twin assumptions that alleviation of poverty will automatically lead to the empowerment and that the major constraint on programmes for upliftment is monetary.

7.5.1.1 NGOs try to improve the economic conditions of beneficiaries through SHGs. Each SHG is a viable means of Micro Finance. It encourages savings and promotes the habit of thrift among the members. It provides credit access to the poor with no collateral obligations. The borrowing capacity increases as the membership in SHGs continues. The survey shows that 99% of them could develop a habit of thrift in order to improve their living conditions. They could improve their economic resources through purchase of home appliances and other necessaries of life.
The following table shows the percentage of members who took loans from the SHGs from the 243 selected beneficiaries.

Table 7.1

**Number of Persons Who Took Loans**

<table>
<thead>
<tr>
<th>Cases</th>
<th>No. of persons</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans taken</td>
<td>228</td>
<td>93.83</td>
</tr>
<tr>
<td>Nil</td>
<td>15</td>
<td>6.17</td>
</tr>
<tr>
<td>Total</td>
<td>243</td>
<td>100</td>
</tr>
</tbody>
</table>

*Source: Survey data*

The table shows that 93.83% of the women beneficiaries took loans from SHGs. It shows that SHGs are good media to meet the urgent credit needs of the members.

7.5.1.2 **Purpose of Loan**

Members took loans for various purposes. The analysis shows that in the beginning stages the loan was for debt relief. This is to escape from the clutches of local moneylenders who charge exhorbitant rates of interest for the loans. So debt relief stood first in the need for small loans taken by the members. Among the 228 beneficiaries who took loans 189 of them used their first loan for debt relief. The major debt relief was release of the gold pledged at the local moneylenders. Once the repayment of the first loan is done the members are eligible for a second loan. Likewise there are cases where members have taken loans for the third, fourth and fifth time.
Loans are taken not only from the savings of the group alone. The NGO arranges loans from external agencies like NABARD and commercial banks. These loans helped them to meet their consumption needs like health care, house construction, hospital needs, educational purposes of children, and marriage needs. Some NGOs ask the members to join policies like mediclaim.

Some of the beneficiaries utilize their first loan for debt relief, the second one for buying home appliances, a third one for educational purposes and so on. That means the same person has met her different needs with different loans. All of them agree that SHGs helped to meet their basic economic needs. The survey shows that 189 of them used the money for debt relief, 79 of them utilized money for educational needs of the children, 66 of them for the house construction, 54 for hospital needs, and 42 of them for festivals. The same people have met the different needs though different loans.
The following table and the corresponding pie diagram show the array of help received by SHGs from the NGO.

**Table 7.2**

**The Economic Assistance by SHGs**

<table>
<thead>
<tr>
<th>Purposes</th>
<th>Number of persons</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>House construction/renovation</td>
<td>66</td>
<td>16</td>
</tr>
<tr>
<td>Marriage of children</td>
<td>29</td>
<td>11.93</td>
</tr>
<tr>
<td>Education of children</td>
<td>79</td>
<td>32.5</td>
</tr>
<tr>
<td>Hospital needs</td>
<td>54</td>
<td>22.2</td>
</tr>
<tr>
<td>Festivals</td>
<td>42</td>
<td>28</td>
</tr>
<tr>
<td>Debt relief</td>
<td>189</td>
<td>77.78</td>
</tr>
</tbody>
</table>

*Source: Survey data*

**Diagram 7.1**

**The Help Received by SHG in Times of Needs.**

*Source: Survey data*
7.5.1.3 Help by the NGOs

In the initial stages of group formation NGO helps the group through loans. For example, as an initial seed capital, the Ernakulam Social Service Society has provided amounts ranging from Rs.6000-10000 to the SHGs. This amount together with internal mobilization of savings constitutes the revolving fund of the SHGs. The Ernakulam Social Service Society has provided a sum of Rs.1, 94,000 to 37 groups as initial capital, for starting SHGs.

The NGO volunteers travel to remote places of various regions that are largely ignored by official development schemes. They play a vital role in mobilizing rural women and inculcating the idea of forming an SHG. They interact closely with them and work as a guide, philosopher and friend to the newly formed groups. The new groups will always have doubts regarding the conduct and management of group dealings. Though they are voluntary workers the NGO pays an amount not as salary but as honorarium of a minimum amount to meet their traveling and other expenses. But this voluntary service in course of time has become a source of income to many women who work under the auspices of these NGOs.

Case Study : Number 1

Mrs. Sarasamma Gangadharanpillai is a widow with three daughters who are studying for Lab Technician course, B.Com and Diploma in
Pharmacy respectively. She is a sevika (coordinator), having a charge of running of 50 SHGs under the NGO called Sevasram. She says that she sells home appliances on an installment basis to these groups. For all her expenses including the education of her children she depend on the SHG and the honorarium obtained from the NGO. She says she took loans from her SHG many times ranging from Rs.500/- to Rs 3000/-. She also took loan from NABARD an amount of Rs.25000/-. Sevasram gives training in marketing and she finds her business in home appliances profitable. According to her it is the NGO that gives her the right motivation and a sense of purpose to lead her life successfully.

7.5.1.4 Income-generating Programmes

NGOs want to transform the women from the position of simple 'beneficiaries' into 'borrowers'. For that the member should be self-earning. In order to be self-earning the members should have an employment. So NGOs insists on starting any income-generating programme by members of SHGs.

Self-employment is a significant step to have a sustained income and remove the shackles of poverty. Self-employment involves the procurement of raw material, production, marketing of goods and dealing with finance. Effective self-employment not only means choosing the right activity but also carrying out the activity in the right manner. Capital is the major hindrance of the poor to start a self-employment project.
When the NGO finds that the group is functioning sufficiently well, it grants loans for starting small scale enterprises. For example, ADARSHA self help group received an assistance of Rs.38,000/- as a loan in two installments for starting a self employment project for the group. After two years of successive completion, the NGO gave Rs.80,000/- as loan. Initially one member received Rs.3,000/- each as loan for starting individual enterprises. After the successful repayment the loan amount increased to Rs. 5,000/- each. In the meantime the loan taken from the NGO is repaid. Then another loan is received and the individual loan amount rose to Rs.10,000/-.

NGOs function as a catalyst for linking simple borrowers to source of capital from leading financial institutions. The members of the SHGs receive loans through commercial banks and from NABARD with the guarantee of the NGOs.

The income generating programmes and rural enterprise projects are conducted personally and group wise. The NGO called Community Aid and Sponsorship Programme, [CASP] help the SHG members of Kadamakkudy Panchayat in duck farming on a large scale. Women work as key rearers in the poultry sector of Kadamakkudy Panchayat. Another NGO namely Mariya Welfare Centre helps the rearing of prawns as a micro enterprise in Panangad. The NGO arranged a loan amount of Rs.50,000/- to one of its beneficiaries for prawns cultivation.
The NGO, Welfare Services gives training classes for vegetable cultivation with an objective that each member should have a vegetable garden of their own. Many SHGs have taken up vegetable growing as an income generating activity. Besides NGOs give training in small-scale industries that can be conducted with less capital. Training is given for making of soaps and umbrellas in their home itself. Many SHGs started making these goods for their own uses and for sale. NGOs also helped in the marketing of the products produced by the groups. It conducts exhibition cum sale programmes for the members so that they can sell the products produced in their home enterprises.

The following table shows the number of persons who got training in self-employment like soap manufacturing and umbrella making with the help of assistance given by SHGs.

**Table 7.3**

<table>
<thead>
<tr>
<th>Items</th>
<th>No of persons</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Soap manufacturing</td>
<td>165</td>
<td>67.9</td>
</tr>
<tr>
<td>Umbrella making</td>
<td>53</td>
<td>21.8</td>
</tr>
<tr>
<td>Helped in marketing</td>
<td>128</td>
<td>52.7</td>
</tr>
</tbody>
</table>

*Source: Survey data*
Diagram 7.2

Training in self employment

Source: Survey data

According to the table and the diagram 67.9% of the beneficiaries got training in soap manufacturing, 21.8% in umbrella making and 52.7% in the marketing procedures of commodities. It shows that same people got training in different items at different times. The members do the marketing of their products as well as other consumer goods on door-to-door basis and through other sales techniques. Many groups started the production of soaps for their own use and also for sale. Besides some groups started production of bakery items and provisions.
7.5.1.5 **PROFILE OF SHGS.**

7.5.1.5.1 **Abilash SHG, Ponnarimangalam, Vypin**

Ponnarimangalam is an interior and remote village in Vypin island in Ernakulam district. The Abilash SHG has 10 members. Out of this 7 are self-employed with the help of loans from SHG. As a group, they run a fast food centre, catering to the needs of its own members and the neighbourhood. NABARD gave a loan of Rs.36000/- of which the SHG made a fixed deposit of Rs.15000 as an asset for the SHG. The group is under the guidance of an NGO named Ernakulam Social Service Society. The NGO provided a loan of Rs.85000 to the SHG. It is divided among the group members equally, who require loan for their individual self-employment purposes. The group members have various self-employment projects like tailoring, embroidery works, beauty parlour, flower making and catering works. In their opinion all women work now. None of them simply wait around their husbands to provide for them. No woman has the excuse that she is unable to make a contribution to the group.

7.5.1.5.2 **6-1, Panangad**

The SHGs of NGO named Maria Welfare Centre has numbers instead of names. Maria Welfare Centre has 65 Self help groups, which they call as Mutual Help Neighborhood movement (MHNM) for they believe that mutual help should be the essence of SHGs. 6-1 Pananagad is an SHG having 30 members. They meet every Wednesday at 11 am. They claim that they
have more than 90% attendance in each meeting. This SHG is three years old and they have given loans about six times to those members who applied and who have promptly repaid the earlier loans. The loan they received from NABARD is Rs.1,63,000/- which they gave to its members for meeting their consumption and production needs. The SHGs under Mariya welfare center undertakes vegetable farming in a collective way. They are trying to have self-sufficiency in vegetable cultivation in the whole Panangad area. In the opinion of its members the group helps them to grow in solidarity among the members and each one could understand the needs of the other and help each other.

7.5.1.5.3 **Sankeerthanam, South Chellanam**

Chellanam is a fishermen area and hence the families there depend on fishing, as a major source of income. The women of Chellanam have become victims of poverty and malnutrition as they depend solely on husband’s income, which is not certain all the time. So when the NGO namely Women’s Initiative Network [WIN] centre introduced the idea of SHGs the women of Chellanam welcomed the idea wholeheartedly. The SHG namely Sankeerthanam is under the NGO called WIN centre. It has 20 members who gather every Wednesday at 3 p.m. The group has now completed three years and at each meeting the members save an amount between Rs.5/- to Rs 50/-. They find this money from self-employment projects like sale of food products, milk products etc which they themselves make in their homes. The Sankeerthanam has distributed loans from
Rs. 500/- to Rs.25,000/- to its members depending on their needs and repaying capacity. The NABARD has given a loan amount of Rs 47,000/- to this group in two installments of Rs.30,000/- and Rs.17,000/- respectively, which members utilized for their consumption and production needs. Sankeerthanam, along with other SHGs around, undertakes a variety of social action -projects like protest against liquor, pan parag etc under the auspices of the WIN centre in the locality.

7.5.1.5.4 Deepam SHG Madaplanthuruthu, Kottappuram

Kottappuram is basically a coastal area with fishing as one of the major income earning activities for men. But women find it difficult to live by depending only on the income earned by their husbands. So most of the women undertake some sort of agricultural work and animal husbandry. Even then the household poverty is severe in these areas. Realizing this situation the NGO called Kottappuram Integrated Development Society [KIDS] started women groups, which they first called as credit unions. Seeing that the credit union has a large number of members they started bifurcating it into small groups of SHGs. The Deepam SHG has 16 members who gather every week on Saturdays at 2 p.m in any one of its member’s houses. They save Rs.10/- every week and started giving loans to the members after six months of its formation. Now the SHG has completed 3 years of service and when they look back they feel proud of the fact that they could help their members economically and in other ways. Most of
the loans supplied by the SHG are utilized for buying cows and goats, as it is their major source of livelihood.

7.5.1.5.5 Sarvodaya Super Bazar, Manikyamangalam, Kalady.

This is a case study of women running fair price shop in Kalady village. Kalady is a village near Anakamaly in Ernakulam district. In Manikyamangalam 16 SHG groups jointly run a provision store with an initial capital of Rs.32,000/- by collecting Rs.2,000/- from each SHG. It gives employment to SHG members and they get provisions at reasonable prices. Four women are permanent workers in the shop and many others are engaged in activities like packing the goods to be sold in the shop. Another advantage is that various SHGs use this shop as a marketing place for the goods they make in their SHGs as part of their self-employment programme. The women's groups feel happy, satisfied and proud of their success. This is under the auspices of an NGO called JEEVAGRAM.

7.5.2 PSYCHOLOGICAL EMPOWERMENT

Psychological empowerment means creating the values like self worth and self-respect among the members. It enables a woman to look at the right perspective and to live a life in its fullness. The studies on history of women's empowerment show that economic betterment is necessary, but not a sufficient condition for women's empowerment. Economic empowerment may not necessarily leads to Psychological empowerment.
There are cases of many wealthy women, not having the right approach towards one’s own psyche.

There is need for income generating schemes to strengthen the power of the women and increase their confidence and articulation in order to create self-reliance, which would result in long-term benefits of psychological empowerment. By making a contribution to family income women begin to gain the power to take decisions within the family. It means that economic empowerment is a step towards psychological empowerment.

However one social experiment carried out by a voluntary NGO primarily in A.P and also in six other states, found that the dimension of psychological empowerment was addressed first. Once the women are psychologically empowered economic betterment followed and became easier and self-sustaining. Therefore realizing the importance of psychological empowerment, NGOs give first priority to it in their development strategy for women empowerment.

7.5.2.1 Participation in small groups consisting of less than twenty members help the women to act and interact with one another. It increased their self-confidence and communication skills. Before joining the groups women had little chance to speak in public and to discuss their personal and

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economic problems to others. They never had an opportunity to speak their views and needs to a large constituency. Some of them had not involved in any activity outside the home.

The survey shows that some of the women had joined the groups not simply for getting economic assistance. A priority wise ordering of the purpose of joining SHG was made and the study reveals that about 6.6% of them joined the groups to foster neighborhood relations. About 2.5% of the members joined the groups in order to build better social relationships. A very remarkable thing noticed is that though a good number of women had joined SHGs for financial help later they realized that they achieve psychological strength through the groups. They said that they wanted to continue the membership not because of the economic assistance but because of other benefits like psychological empowerment.

**Case Study : Number 2**

Teresa Beck is 55 years old, married with 2 children. Her children are married and settled well. She says she is not very much in need of financial help. She joined the group not simply for economic purpose alone. She is always alone at home. The feeling of loneliness was severe and needed an alternative where she gets the companionship of some good friends and also utilizes her abilities and talents for others. It is at this time that the NGO namely Women’s Integrated Development Society, Fort Cochin wanted to start an SHG in her locality. So she joined the group called
Lavanya. The members in the group Lavanya is like members of her own family. They meet every week and engage some self-employment programmes like cooking and catering according to the needs of their locality. The most important thing for her is the friendship she enjoys among the members of the group which is a real motivation for her to live.

7.5.2.2 **Indicators of Psychological Empowerment**

The psychological empowerment is checked through various indicators like the self-confidence they achieved, their progress in communication skills, the use of talents they have, and their social involvement. The common gathering of various SHGs for celebrations like anniversaries, Onam festival, International Women’s Day, Human Rights Day etc enabled the beneficiaries to utilize their talents.

Among the respondents 81.5% of them agree that their ability to organize and coordinate has improved after joining the groups. They could also develop their talents like singing, dancing and public speaking. Among the beneficiaries 74.07% of them agreed that the group activities helped to increase their self-confidence. For 21.8% of the beneficiaries it is for the first time they stepped out of their village to attend some common group meetings and also to attend the awareness classes conducted by the NGO. For 26.8% of the respondents it is for the first time they went to a bank and signed a cheque leaf, as they happened to be the office bearers of their SHGs.
The membership in the groups enabled the capacity to speak in public meetings and removed all inhibitions to meet person of importance and authority. Before that they could not even think of themselves going to meet the manager of a bank or to discuss their needs to political leaders in their locality. The members of various groups in Vypin area invited ministers to address their combined group gatherings. The survey shows that 36.63% of them have improved their communication skills effectively. So the same beneficiaries have developed different qualities in different ways.

The following table and the corresponding pie diagram depict the different areas of psychological empowerment that the beneficiaries possessed as the members of the groups.

Table 7.4

**Psychological Indicators of Empowerment**

<table>
<thead>
<tr>
<th>The Indicators</th>
<th>No of Persons</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Increase in self confidence</td>
<td>180</td>
<td>74.07</td>
</tr>
<tr>
<td>Use of talents</td>
<td>198</td>
<td>81.5</td>
</tr>
<tr>
<td>Stepped out of the village for the first time</td>
<td>53</td>
<td>21.8</td>
</tr>
<tr>
<td>Visited a bank or signed a cheque leaf</td>
<td>65</td>
<td>26.8</td>
</tr>
<tr>
<td>Communication skills</td>
<td>89</td>
<td>36.63</td>
</tr>
</tbody>
</table>

*Source: Survey data*
Source: Survey data

7.5.2.3 Empowerment Links

As women have gained new skills and knowledge their feeling of self worth has increased. They have gained necessary confidence to take a more vocal stand at the household and community level. They start serving the community as a role model in the village. Their mobility and confidence prompted other women in the locality to form new groups. Thus the idea of SHGs spread very fast in the society.

Another important aspect of Psychological empowerment noticed through the survey is the improvement in the decision-making capacity of
the beneficiaries. Women are enjoying a more respectable position on an individual level in the household sector. There is an increasing participation in decision-making process at the household level. Empowerment in the individual level leads to empowerment in the community level.

The idea can be traced through the flow chart given below

**Diagram 7.4.**

**Chart Showing Empowerment Links**

According to the above flow chart when a single woman is empowered individually through the empowerment procedures of the voluntary association, she can influence the household decisions. This household empowerment leads to the empowerment of the community. This works in the opposite direction also. For example empowerment of women in the community level leads to household empowerment which further results in the empowerment at individual level. Besides, community empowerment leads to individual level of empowerment which further leads to household empowerment. So getting empowered and imparting empowerment is a chain action affecting the entire sphere of life.
7.5.3 SOCIAL EMPOWERMENT

Organizing women into groups and allowing them to work in grassroots organizations is not just to avail loans and other economic benefits, but more important is to increase their consciousness and to improve the social awareness regarding their rights and responsibilities towards the society. Economic empowerment need not lead to social betterment. According to Gunnar Myrdal [1970] ‘Social inequality is the main cause of economic inequality.’

The results of five decades of planning have shown that economic assistance by itself does not necessarily improve the status of woman. In the opinion of the Nobel prize winner Dr. Amartya Sen, if we are to derive the maximum social benefit from the resources invested in our development plans, we need an alternative strategy that treats people as participants and not as targets or beneficiaries ‘what is important is not so much what people receive, as how much involvement they have and what part they play in the process of growth itself’.6

So voluntary associations are following a development strategy where women are true participants of the development process. They achieve this by training women, as a group, to come forward and to fight for their social needs through collective actions. This is the essence of social empowerment.

7.5.3.1 **Social Actions**

The male dominated power structure normally desist social pressures of women enthusiasm and initiative. So NGOs are creating ‘social capital’ through voluntary social efforts. The alternative strategies they follow are to empower women and make them aware of their rights, give them confidence, information and generate optimism. The awareness and the new organizational strength acquired by the village women have found expression in dealing with issues of their own. To cite examples, staging ‘dharna’ for electricity connection in Champakkara village, restoration of water supply in Elamakkara, reconditioning the sewage system in Moothedom Panchayat etc.7

As the women gain solidarity and common voice they collectively start fighting against the social evils that affect their lives too. For example the NGO called Win Centre has succeeded in attaining social empowerment through mobilizing the members to fight against liquor shops in Chellanam Panchayat. The women of Chellanam Panchayat under the guidance of SHG leaders took active role and succeeded in not allowing to open 46 toddy shops in Chellanam. After this successful attempt now they started to fight against another social evil of sale and use of Pan Parag. According to Ms. Annie, the coordinator of various SHG groups in Chellanam which work under the auspices of the NGO called WIN centre, “Initially we used to think only about our families and ourselves. But now the needs of our society have become a major area of concern in our group meetings.

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7. Source-Survey data.
Wherever gender justice is denied our NGO motivates to come forward and work against it."8

Some of the SHG meetings insist on reading newspapers and to discuss matters of national importance in the groups so that the members get acquainted with the world around. This has got a tremendous sense of educational purpose too. As a result they feel that their voices are also being heard as they can contribute something in the discussions. Women start enjoying financial security and economic independence after joining SHGs. They were also acknowledged as breadwinners in the society. This appraisal creates a feeling of security in them. As a result their involvement in social affairs has increased. Before that these women had little geographical mobility and personal autonomy in the public. The training they get helps them to face the criticisms they face in the public.

The NGO namely Jeevagram is trying to motivate the women to stand against the social evils like dowry system, female infanticide etc that affect the life of women in general. The members of SHGs under Jeevagram said that they need to have a strong character to face and stand up to the ridicule that women face in the society. They make various campaigns to fight against social evils that degrade the lives of women.

Social empowerment of women is one of the ways by which the development of a society can be measured. Development and empowerment have different, but overlapping dimensions. To empower is to develop and

8. Source-Survey data.
progress, especially in the context of women's advancement. Neither development nor empowerment can be meaningful without the other. If the women in a particular locality are not enjoying status in society, geographical mobility, economic autonomy, freedom of work and expression individually and collectively one cannot consider that area as a developed one. That is why these NGOs work for the social empowerment of women.

Today women are capable of arranging rallies and demonstrations to press their demands and keep alive the struggle for justice, peace and development. International Women's Day is celebrated with great enthusiasm in different groups and in the voluntary associations collectively. The collective nature of the groups brings a collective power, which can be termed as social capital.

7.5.4 POLITICAL EMPOWERMENT

Conventional approach to development does not normally perceive ordinary women among rural poor as being capable of becoming potential leaders. But NGOs have proved that through empowerment strategy leadership qualities can be developed.

Each SHG has at least three types of office bearers to take care of the needs of the group. They are the President, the Secretary and the Treasurer. Performances of these duties help them to develop and grow the leadership potentialities inherent in them. Their duties are given below.
7.5.4.1 **The President**

1. The overall administration of the group will be the responsibility of the President.

2. The President is responsible for calling the meeting, to preside over all the meetings and to take decisions according to the majority opinion.

3. He has to maintain and monitor the group climate and maintain group documents.

4. Handling, dealing with the bank and doing other financial transactions are other duties of the President.

7.5.4.2 **The Secretary**

1. The Secretary is responsible for convening the meeting and management of the meetings.

2. The Secretary documents the minutes of the meeting and presents it in the next meeting and gets it passed.

3. The Secretary prepares the agenda of the meeting together with the President and informs about it to its members.

4. In the absence of the president, the secretary performs the functions of the President.
7.5.4.3 The Treasurer

1. The Treasurer is responsible for the financial transaction of the SHG.

2. The Treasurer together with the President operates the bank account of the SHG and keeps the financial records of the SHG.

3. The Treasurer is the custodian of the assets of the SHGs.

7.5.4.4 Levels of Leadership

Besides these, the NGO called Sevasram has developed another system of organizing women, which help the leaders to grow into a different set of leadership. The operational area of sevasram is divided into two provinces. Each province is again divided into 4 zones. So there are 8 zones. These zones are further divided into 50 regions for each region a prachothaka (facilitator) is appointed. The role of the facilitator is to inculcate the idea of SHG among the women in a particular locality. The prachothaka has to take the leadership of ten SHGs and she finds out a sevika (coordinator) for each zone. A sevika has to take care almost fifty SHGs. Thus there are 8 sevikas, one for each zone. There is sangatak (organizer) at the provincial level.
The entire portrait is clear from the following chart

Diagram 7.5

Various Levels of Leadership

According to the flow chart given above, there are two provinces, 8 zones and 50 regions working under the NGO called Sevasram. Each area is entrusted with few leaders like organizer, coordinator and facilitator respectively. They have the responsibility of a good number of SHGs. Their work is to form, guide and facilitate the working of these groups.
The following table shows the organizational structure and the levels of leadership in different capacities.

Table 7.5

Different Leadership Roles and Organizational Structure of SHGs.

<table>
<thead>
<tr>
<th>Operational area</th>
<th>Name of the person in charge</th>
<th>No of SHGs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Provinces</td>
<td>Sangataka (organizer)</td>
<td>100</td>
</tr>
<tr>
<td>Zones</td>
<td>Sevika (coordinator)</td>
<td>50</td>
</tr>
<tr>
<td>Regions</td>
<td>Prachothaka (facilitator)</td>
<td>10</td>
</tr>
</tbody>
</table>

Source: Survey data.

Through such a system, the sevasram make these women as good leaders. So a member grows to an office bearer in the SHG and then takes various roles like facilitator, coordinator and organizer respectively.

7.5.4.5 New Pastures

The 73rd amendment of the Indian constitution is epoch making in the history of women’s achievements. It provided for a minimum number of seats and political office in panchayats for women. The clause (3) of Article 243 –D inserted in the Indian constitution by 73rd Amendment act provided that “Not less than 1/3rd (including the number reserved for women from SC/ST) of the total number of seats to be filled by direct election in every panchayat shall be reserved for women and such seats may be allotted by rotation to different constituencies in the panchayat”. This has made a tremendous impact on the political empowerment of women in SHGs.
The NGOs never ask the women members to contest for elections. It is not the aim of NGOs. But once the women have been empowered through leadership qualities and political awareness they become aware of their rights and responsibilities. The groups want to participate in the social and political forum available in the society. For that they require leaders who are interested in women's problems and concerns. So at their personal initiative many members of the SHGs came forward to contest during the last panchayat elections.

The following table shows the number of persons who contested in the last panchayat elections and the number of elected members in the SHGs of three NGOs.

**Table 7.6**

**Political Involvement of SHG Members**

<table>
<thead>
<tr>
<th>Name of the NGO</th>
<th>No of Persons Contested</th>
<th>No of Persons Elected</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ernakulam Social Service Society</td>
<td>7</td>
<td>3</td>
</tr>
<tr>
<td>Kottapuram Integrated Development Society</td>
<td>5</td>
<td>3</td>
</tr>
<tr>
<td>Jeevagram</td>
<td>5</td>
<td>4</td>
</tr>
</tbody>
</table>

*Source: Survey data.*
Case Study : Number 3

Mrs. Rani Mathai is the block panchayat president of Alangad Block. The Alangad Block consists of five panchayats namely Kadungallore, Karumaloor, Alangad, Varapuzha, and Eloor. Before coming to the political field she was the sevika (coordinator) of Paravoor zone of the NGO named Sevasram. According to her the NGO helped a lot in developing leadership potentials in her. The NGO inculcated an aptitude for social work in her through the various motivation classes done by the NGO. As the president, she feels proud to work for the poor and marginalized people in her block panchayat. In her opinion women can do a lot of things for the welfare of the society in general and women in particular. It is found that a true spirit of social work guides her, which according to her is the result of the motivation and guidance given by the NGO. She is of the opinion that through proper empowerment strategy women can liberate from the cultural bondages they suffer through centuries.

7.5.5 EDUCATIONAL EMPOWERMENT

Educational Empowerment implies to equip women with knowledge and information so that they can make their life more meaningful and worthy of living. Adult education is the need of our times. Education is the agent of basic change in the status of women. In the case of adult education Indian women are far behind. Education and literacy are different. To educate means to help to acquire information. Even illiterate women can be educated through information. Half a century of planning has not helped in providing gender justice in this field.
As women start recognizing their abilities and coming into the forefront of development, ongoing education is required to impart awareness and knowledge on human rights, legal rights and gender issues. Realizing these facts, the NGOs are very keen in conducting classes for the members of SHGs. The topics of these classes cover social, cultural, environmental, and legal aspects. NGOs also arrange classes by doctors on common health problems that women face in her various phases of life cycle.

The NGO called Development Action Through Self Help Network [DARSHN] is very much in the field of educational empowerment through classes on legal awareness. It imparts information on health and nutrition to the groups and arranges counselling assistance to those who need it. DARSHN is operating a telephone service for women since 1998, where they could seek assistance to various problems they face. In the year 2000-2001 it dealt with case like marital relationship issues, workplace harassment and legal issues relating to property and land disputes.9

Besides various programmes for leadership training and personality development also were taken by the NGOs. Training is arranged for topics like leadership, accounting and book keeping of thrift and credit and entrepreneurial development. As a result the empowerment potential increases.

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9 Survey data
The NGO namely Ernakulam Social Service Society conducts classes for running SHGs effectively. These classes include training in book-keeping and accounting, entrepreneurship and training of leaders as well as members on various topics relating to gender issues.

The following table shows training programmes conducted by the NGO namely Ernakulam Social Service Society.

**Table 7.7**

**Training Programmes of ESSS**

<table>
<thead>
<tr>
<th>Particulars</th>
<th>No</th>
<th>No of Participants</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total no. of SHGS</td>
<td>280</td>
<td>5600</td>
</tr>
<tr>
<td>SHG leadership training</td>
<td>3</td>
<td>275</td>
</tr>
<tr>
<td>Training in book keeping and accounting</td>
<td>399</td>
<td>1995</td>
</tr>
<tr>
<td>SHG members training</td>
<td>426</td>
<td>12712</td>
</tr>
<tr>
<td>NABARD training</td>
<td>4</td>
<td>487</td>
</tr>
<tr>
<td>Entrepreneurship training</td>
<td>355</td>
<td>5455</td>
</tr>
</tbody>
</table>


The NGO namely Sevasramam circulates a monthly magazine called sevasram among the members and insist the members to subscribe to it. The magazine contains articles relating to general information on various topics which a person should know. The NGO conducts periodical examinations on the basis of the articles to test whether they are reading it and prizes were also given to those who gets the highest marks in the
examination. Thus NGOs have given more space to women and have offered them opportunities for discovering their potentials through periodical competitions.

7.6 EMPOWERMENT EVALUATION BY NGOs

A remarkable fact that is noticed during the survey is that the voluntary associations themselves evaluate their methodologies, the working of various SHG groups and the beneficiary participation in the entire process of empowerment. They circulate some questionnaires among the beneficiaries. In such a process the evaluator and the beneficiaries can be benefitted. Empowerment evaluation helps the NGO to evaluate its common policy like “Give someone a fish and you feed her for a day; teach her to fish and she will feed herself for the rest of her life”. What matters most is whether the women are still in the beneficiary level or have become the participators in development. They should grow from the position of simple “targets” of development to the position of “agents” of development.

7.7 CONCLUSION

Women empowerment is a multi-dimensional process encompassing various components relating to economic, social, political, psychological and educational factors. Among these five areas of empowerment, which one comes first, is a matter of debate because these dimensions are overlapping. One leads to the other and second one calls forth the first one or the third one. It is cyclical and complementary. So the NGOs try to achieve this through a holistic approach of combining the various aspects
in a complementary way to achieve women welfare. The slogan of the NGOs for SHGs is let us add our strength, [+] subtract our differences, [-] multiply our resources [x] and divide our responsibilities [÷]. Since it is a process it cannot be given by someone to some one-. In this process, in a sense, no one empowers anyone else. Women themselves, through their own efforts, achieve true empowerment with the help provided by the NGOs. NGOs serve as a catalyst for having this radical change among women.
Chapter 8
Empowerment of women is a crucial step in the economic development of a nation. No nation or world economy can claim developed in the true notion of a welfare state if half of its population is deprived of basic economic needs and lacking social dignity. Therefore government as well as non-governmental agencies are trying their best to bring this half of the population to the forefront of the society.

Voluntary action is a vital instrument in bringing out radical changes in the society. A variety of social services are provided by voluntary agencies in Kerala and specially in Ernakulam district. Among the various social service projects, the programmes for the welfare of women and their empowerment are really praiseworthy.

The study has been conducted to find out how these voluntary associations empower women through their various projects especially through an evolving concept of micro credit groups called Self Help Groups.

The study showed that as the largest disadvantaged class in the society women have long been the focus of attention of voluntary associations. They have contributed immensely to the new directions and impetus provided to women's programmes. They are seeking for various means through which they can support women in their struggle for individual and social existence and to have a life of dignity. They realize that women too have a right to livelihood.
The researcher has found that, it is at this juncture that these voluntary associations came to know about the new concept namely SHGs. Within no time they started to try out this idea for their targeted group of women.

However, the study also discovered and identified various problems and shortcomings in the process of empowering women through SHGs by these voluntary associations.

These problems can be categorized into three types.

1. General problems
2. Institutional problems and
3. Individual problems

8.1. GENERAL PROBLEMS

The general problems identified can be subdivided into two

1. Conceptual problems and
2. Statistical problems.

8.1.1. The conceptual problems were mainly related with two concepts

1. The concept of Women Empowerment and
2. The concept of Voluntary Associations

8.1.1.1 The Concept of Women Empowerment

As a concept, women empowerment is widely used but seldom defined properly. It has been used in development circles, among economists, sociologists, politicians, in governmental and non-
governmental organizations and international agencies like the United Nations Organization.

But there are different opinions regarding the actuality of what really constitutes the term women empowerment and the various facets of the concept. Most of them agree that it is a process of acquiring capacities of various dimensions that make a woman’s life more meaningful and worthy of living. It is both the goal and the means. But there is difference of opinions regarding how this goal can be achieved and how this process of empowerment can take place.

To some people, empowerment is having an access to economic resources and an ability to have control over resources. But for some others it is capacity building and skills development especially the ability and power to make decisions that affect one’s own life. For still others it is the state of being organized and respected as equal citizens and to influence social choices and decisions that affect the entire society. Actually empowerment encompasses all these aspects.

Empowerment is a process, which begins as a change, and the change leads to another beginning. It is an on going process that it cannot be given by someone to some one. In this process, in a sense, no one empowers anyone else. It is a psychic thing in spirit, which is intangible and attained through ones own efforts. So to define it properly and to find out its strength and impact on the society, in general and among women in particular is a serious problem faced during the study.
There is a common belief among the few in the society that women want to empower themselves to stand on equal footing with men or prove that they are in no way inferior to men. But the study showed that this is not the ultimate aim of empowerment. All the women beneficiaries surveyed said that what they aim is to develop their abilities and discover the resources within themselves so as to make them lead a better standard of life than what they enjoy now. In fact this is the true spirit of empowerment.

Again there are still others who do not believe in the concept women empowerment. According to them women empowerment is only a myth and not going to become a reality. They argue that there is no such thing like women empowerment. The rationale behind the thinking is that one woman may seem to be empowered one fine morning but the same women may show signs of disempowerment the very next day. So it is difficult to assess women empowerment in a nutshell.

However, the directors of the NGOs under study were sure about the possibility of achieving women empowerment through their development strategies. They fix their programmes in such a way that the definite target of empowering women becomes a reality. Their strategy for women empowerment begins with psychological empowerment, then with economic empowerment, which is followed by social empowerment. But the study showed that the women joined the groups primarily for economic betterment. It is found that for 86.8% of the beneficiaries economic empowerment stood first priority. But later through the empowerment strategy a change occurred among
women. They realized that empowerment is something more than that they normally conceived.

This paradigm shift is the change that these voluntary associations try to attain through their efforts. However it all depends on the perspective of the donor and the receiver during the entire process.

8.1.1.2 The Concept of Voluntary Associations

Another conceptual difficulty faced during the study was to develop a proper definition regarding what constitutes a voluntary association. This conceptual difficulty arises because of the multiplicity of terminologies used interchangeably in different developmental circles. The various terminologies are voluntary agency, voluntary association, voluntary organizations, non-governmental organizations etc. A modern trend is to use the term non-governmental organizations for the concept as it is used by United Nations Organizations.

But strictly speaking, all non-governmental organizations are not necessarily voluntary associations. Being non-governmental doesn’t mean they are voluntary. Voluntary associations are spontaneous in origin whereas NGOs may also be government sponsored. During the study the researcher found SHGs that were started at the initiative of a Government sponsored agency called Kudumbasree, which they call it as a voluntary mission.

The problem is what constitutes a truly voluntary association. A voluntary association is an organized group of persons as a legal
corporate body to render social services through organized programmes and is controlled by and administered by a group of persons rather than by the government and primarily financed by contribution from the community.

The study was concentrated on those voluntary associations who work for the empowerment of women as a major part of their welfare programmes. It again posed another difficulty because each voluntary association has different ways of achieving the welfare of women. So again study has to be arranged in such a manner, which is based on those NGOs, which work for the empowerment of women through SHGs. As such, ten voluntary associations in Ernakulam district were selected who were found to have good track record in empowering women through SHGs.

8.1.2 The Statistical Problems

The statistical problems are related to applying quantitative tools to measure a concept, which is both quantitative and qualitative.

Economic empowerment may be measured with the help of certain economic indicators like levels of income, saving, investment, expenditure etc. So in the present study economic empowerment is analyzed with the help of economic indicators like self-employment schemes, loans taken and its repayment, the purpose for which loan is taken, amount of savings raised etc. All these are quantitative in nature. Therefore statistical tools like percentages, averages, correlation and
chi-square test are applied. Also mathematical and graphical methods like bar diagrams, pie diagrams etc are also applied.

But women empowerment is not simply economic empowerment alone. There are psychological traits like self-esteem, self-confidence, ability to take decisions and freedom of expression and choice etc that empower women. These psychological, social and political criteria are mostly qualitative in nature. They are beyond the application of statistical tools. So the empirical studies were conducted by observing case studies. To a certain extent, case studies were the only method of evaluating the qualitative empowerment obtained by the beneficiaries.

Case studies were taken on an individual level and group level to assess the empowerment achieved. Both deductive and inductive methods are used. Then the observed and collected data were analyzed through statistical process. The secondary data are obtained in the form of published journals and annual reports, which were found to be authentic to a certain extent.

8.1.2.1. Inadequacy of Statistical Tools.

Another statistical problem arose owing to the fact that the concept women empowerment is a purely subjective one. It is very personal in the sense that it varies from person to person, time to time and place to place. For example, for a housewife in the rural area, women empowerment consists of having sufficient amount of money with her to have a decent standard of living. In other words it is a stage of enjoying financial autonomy. But for a working woman in an urban area, women
empowerment is a stage of acquiring new skills for development and to have a better social position in the society. So the researcher found the inadequacy of sufficient statistical tools to measure a purely subjective term, which varies from place to place and person to person.

8.2. INSTITUTIONAL PROBLEMS

In any institution development refers to planned institutional change to bring about a better correspondence between human needs on one hand and the targeted institutional policies and projects on the other. The success of any project for social change depends upon partnership with the people. People’s participation contributes to correct identification of beneficiaries of each project, proper planning and implementation at the grass root level and management of finance in a transparent manner. The motives, objectives and process of achieving the targets are different for different voluntary associations. Even the levels of participation in each project by different participants are different. As such each institution has different types of problems in its process of growth.

Since the study included two types of institutions namely Self-Help Groups and Voluntary Associations, the institutional problems faced during the survey can be analyzed under two categories. They are

1. Institutional problems regarding small micro finance groups called SHGs and

2. Institutional problems connected with the development agency called Voluntary Associations.
8.2.1 Problems Connected with SHGs

SHGs and micro credit cannot be considered as a panacea for all the problems of women. Micro finance should be viewed as complementary to the provision of basic services like education, housing, health etc. The survey showed that SHGs contain some inherent shortcomings in its origin, working and growth, which are listed below

8.2.1.1 Problems of Organizing

People do not voluntarily organize into groups except in times of crisis. So is the case with women also. Considerable effort is required on the part of NGOs in organizing women into thrift and credit groups for self-help and mutual help.

NGO volunteers travel to remote areas to reach the very poorest, who are largely ignored by official development schemes and inculcate the idea of SHG to them. In the initial stages women think only in terms of the financial help they get if they join a group.

According to the NGO officials, it takes time to make them understand that a loan is different from a grant

8.2.1.2 Financial constraints

SHGs force women as compulsory savers which some of them find very difficult, as they do not have any regular income. The survey showed that 61.3% of the beneficiaries do not have any personal income and 73.3% of them have monthly family income less than Rs.3000/-.
Normally, a poor person joins the SHG hoping that the group would help her to meet her financial needs. But SHGs insist on compulsory savings. The thrift policy in SHG is not made from the surplus money the members have, but a part of their earning kept aside as deferred consumption.

The study showed that 66.3% of the groups couldn’t even fix the amount of savings. Hence they decided to save any amount ranging from between Rs.5/- to Rs.50/-so that it is convenient to the members. Even then members find it difficult to save.

The studies made among the dropouts of the group revealed that 20% of them left the group, as they could not save regularly.

8.2.1.3 Problems of Repayment

SHGs insist on strict repayment of loans along with the rate of interest. The rate of interest can be fixed by each SHG as it wishes. However a general tendency noticed during the survey is to fix it as 2%. Though it seems to be very small when calculated it annually the rate of interest, in real terms, is high. The SHGs are started to save the women from the clutches of the local moneylenders, who exploited them by charging exorbitant rates of interest. But SHGs charge high rate of interest that make the situation of women worse.

However the loans from SHGs are normally repayable within 6-8 months. So the rate of interest may not be high. Besides whatever amount they contribute to the group in the form of interest is utilized for the
activities of the group alone. So ultimately the members get the benefit of that amount also.

8.2.1.3.1 Another problem with regard to loans and its repayment is that a second loan will be given only if the first loan is repaid promptly. This again puts pressure on the borrowers. The members have to bear the extra burden of closing the previous loan in order to get another one.

However all these laws are made with the consent of the members for the effective running of the group. Even then the members sometimes feel difficulty with regard to these rules and regulations and some of them leave the group because of these kind of strict rules regarding rate of interest and repayment.

8.2.1.4 Problems of SHG-BANK Linkage Project.

It is found that extending loan assistance to an SHG, under the SHG-BANK Linkage Project, is not viewed by banks as a normal banking activity, but instead treated as a sort of special concessional dispensation to be undertaken perhaps, if the customers like to have assistance.

Moreover some banks are disinclined to link directly with the SHGs, instead prefer to extend credit facility to the NGOs directly. The reason is the fear of default in repayment as there is absence of any collateral security for the loans disbursed.

However it is also found that SHGs are also not fully willing and eager to get linked with external agencies like commercial banks or NABARD. The study showed that only 1/3rd of the groups under study
were linked with NABARD. The reasons are irregular personal income, high rate of interest and the fear of repayment.

8.2.1.5 Leadership Struggles

SHGs are a viable means through which the leadership potentials of women can be developed. But unless the group leaders educate the entire team to manage the group, maintain the accounts and other records it may lead to empowerment and benefit of only a few members at the cost of others disempowerment.

There are well-stipulated functions for the president, the secretary and the treasurer. If they are not trained properly in discharging these functions it may adversely affect the group in the long run.

As the credit activities get developed, SHGs face serious struggles due to inefficient leadership. The survey showed that the NGO namely Ernakulam Social Service society had to wind up two of its groups for mismanagement of the money by the office bearers of the group.

8.2.1.6 Production of Consumer Goods Only

The study showed that the self-employment projects of SHGs are still in the infant stage producing only consumer goods. For example, they undertake the production of garments, bakery products, soaps and allied products, umbrellas, food products, provision goods etc. The selection is based on factors like familiarity of the work, availability of raw materials in the local market, the needs of the members, local demand of the produced goods, etc.
SHGs are not growing to a stage in which they can produce capital goods. The reason is that the production of capital goods require huge amount of capital and involve high element of risk for which women are not prepared. So SHGs cannot grow into a desired level of entrepreneurship as visualized by the NGOs.

8.2.1.7. **Lack of Professional Competence**

Since SHGs lack professional competence its products cannot withstand the competition from the organized corporate sector. SHGs depend on their NGOs for the sale of products they produced through trade fairs, exhibition cum sales etc. They sell at very low prices and at very low margins. Since the products are only consumer goods, the problem of overproduction makes marketing difficult.

The unorganized micro enterprises cannot achieve a full pledged production and its perspectives are narrow and crude. They face problems like insufficient capital resources, low technology, inability to market the goods etc.

8.2.1.8. **Too Much Dependence on NGOs**

SHGs always look upon the NGO for each and every need. They cannot have their own individual plans or decisions. A kind of psychological clinging can be seen in the SHGs, which started at the initiative of NGOs.

In the initial stage of its formation the support from the NGO is necessary. But after a particular stage like stabilization SHGs should
be in a position to frame their own projects, formulate policies and implement their own decisions. Absence of these features make some groups just exist for namesake.

But the directors of the NGOs said that they are willing to de-link the SHGs. But the SHGs are not willing to get detached from the NGOs.

8.2.1.9. **Competition**

Competition is a necessary evil. It helps in maintaining quality in the functioning of groups.

The researcher found three types of competition in three different levels of functioning. They are

1. Competition among the SHGs
2. Competition among the NGOs
3. Competition among the beneficiaries.

8.2.1.9.1 **Competition among the SHGs**

The survey showed that three types of SHGs exist in Ernakulam district. They are

1. SHGs started at the initiative of NGOs
2. SHGs started by the Government led mission called Kudumbasree.
3. SHGs started by Panchayats

These SHGs differ in their programmes and operational strategies. So different groups in the same locality compete with one another and try to project oneself better than the others.
8.2.1.9. 2 **Competition among the NGOs**

Competition can be seen among the NGOs also. It is found that voluntary associations do not have any specific jurisdiction. The activities of one NGO get overlapped with the activities of others.

The survey showed that many voluntary associations have SHGs in the same area. For example in Ankamaly Municipality of Ernakulam district, SHGs are found by NGOs of Welfare services, Jeevagram and Sevasram. So the women of the same neighbourhood are scattered in different SHGs under the guidance of different NGOs.

As a result the researcher observed unhealthy competition among the groups and overlapping of work done by many agencies.

8.2.1.9. 3 **Competition among the Beneficiaries**

The spirit of competition spreads among the beneficiaries also. The members of one group leave that group and join other. Some NGOs want their members to stick on to the membership of their SHGs alone. But 60% of the NGOs said that they have given freedom to its members to join any group as they like.

However, the beneficiaries found it too difficult to continue membership in more than one group. The problems of saving and the repayment of loans arise if they have membership in more than one group. Therefore, they generally stick on to one group.

The researcher found that the spirit of competition is a necessity and a blessing to a certain extent so that each group and each NGO will
work with a sportsman spirit and in the long run it will lead to the desired goal of women empowerment.

8.2.2 **Problems Connected with Voluntary Associations**

Ernakulam district has many voluntary associations, which have genuine interest and real aptitude for women’s welfare programmes. They engage in wide variety of projects for the empowerment of women. However the detailed study of these associations identified some problems in their attempts to achieve women empowerment through SHGs.

8.2.2.1 **Multiplicity of Voluntary Associations**

The study on voluntary associations found that the number of such associations increase in number day by day. It is seen that a few people who have common social interest for group work can start a voluntary association. So the voluntary agencies differ greatly in size. There are tiny welfare groups functioning in isolated villages along with big associations with huge infrastructure facilities and big organizational set up.

A field survey on voluntary associations is made with the help of directories published by two NGOs namely Community Aid Sponsorship Programme (CASP) Ernakulam and Mitranikethan Thiruvananthapuram. The survey showed that some highly reputed institutions that work for women’s empowerment like JEEVARAM and DARSHAN are not included in the directory. The researcher found that some of them are
simply paper organizations while some are not interested in publishing their activities to others.

Since the area of research was women empowerment through SHGs, associations that have a strong reputation and a good track record in the field of empowering women through SHGs were short listed and found it very few.

8.2.2.2. **Different Organizational Policies**

The organizational policy differs from one association to another. All agencies are capable of performing a wide variety of tasks. The aims, motivation, ideology, dedication, and quality of work of the personnel differ from one association to another. The policy of each institution varies from time to time and there is no common policy for all voluntary association.

In 60% of the NGOs under study the directors change in every three years. So there are operational constraints regarding the changes in policy making, priorities of programmes etc. One director may be interested in women’s concerns very much but the other may be interested in a different area of work like development of education in children or housing schemes.

For example the NGO called CASP is mainly focused on the activities for the sponsorship of children. Empowerment of women through SHGs is not a primary concern of them. But while they were working for children in Kadamakkudi village of Ernakulam district they
felt the necessity of working for women and included the activities for empowerment of women too.

Initially the NGO namely WIN center was working for women alone. It is an exclusively women led NGO in the sense that its director and coordinators are women only. But now they realized the need for working for family empowerment because the women empowerment can be understood and accepted only if the other members of her family are empowered along with her. So now they started SHGs for men also and changed the policy suited for family empowerment too.

8.2.2.3. Diverse Approaches Towards the Concept Women Empowerment

Different voluntary associations follow different approaches towards the concept of women empowerment. They have difference of opinion regarding the stages like individual empowerment and collective empowerment. To some NGOs collective empowerment is the way to individual empowerment. But for still others it is the other way round. Each NGO is trying to inculcate their views on women empowerment to its beneficiaries in different ways. The women are not able to think differently beyond what is conceived by their NGOs.

For example the NGO namely Sevasram is concentrating on individual empowerment through economic means. According to them the collective empowerment follows if members are individually empowered. But according to another NGO namely WIN center, as its work are mostly in fishermen area, the collective empowerment is important because there the women are deprived of certain basic needs
and they suffer from problems like alcoholism. They believe that once the women become aware of their rights and the level of exploitation, which they go through, individual as well as collective empowerment takes place.

8.2.2.4. Different Strategy Towards Women Empowerment

With regards to the strategy of women empowerment also, organizations differ in their opinion. Therefore they adopt different strategies to attain it.

Some NGOs concentrate on economic empowerment as the first means and the major criterion for women empowerment. Some others held the opinion that psychological empowerment should be given first priority.

For example the NGO namely Kottappuram Integrated Development Society (KIDS) is trying to evolve self-employment projects to every woman so that they have some earnings. Another NGO called Ernakulam Social Service Society (ESSS) arranges marketing facilities for the goods produced by the SHG groups in the premises of the NGO itself on every Tuesdays and Wednesdays. It conducts exhibition cum sale and carnivals for encouraging women entrepreneurs.

However, the study showed that for 80% of the NGOs the economic empowerment is not the primary issue. Their emphasize is mostly on psychological empowerment. According to them once women are psychologically empowered, they are able to empower themselves
economically and socially. The study showed that this is true for majority of the beneficiaries.

8.2.2.5. **Unfriendly Attitude of the Government**

There cannot be two opinions on the important role that voluntary agencies play in the overall development of the country. In fact the quantum of work done by voluntary associations is enormous. But government is not giving the due recognition that these voluntary associations deserve. Voluntary associations were not fully acknowledged by the government sector. It seems that Government is skeptical about the voluntary efforts.

The National Perspective Plan [NPP] do acknowledge the role of voluntary associations, by stating that “the role of voluntary agencies in national development has been considered vital due to their direct and first hand experience and knowledge of local needs, problems and resources at the grass roots.”

The document highlighted the role played by voluntary sector in empowering women. But the department of women and child development published an official paper namely ‘milestone towards equality’ on International Women’s Day of 3rd March 2002 declared to adopt a national policy for women as the first measurable goal to be achieved by 2010. It declared various ways through

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which this objective is going to happen. But there was no mention about
the role of NGOs in this field.²

During the survey also many of the social work volunteers
engaged in the field of empowering women expressed their views
regarding the cynical approach from the government side. In fact the
work done by the NGOs are not against the government. Rather it is
supplementing the work of the government machinery by covering areas
where government cannot reach effectively.

8.2.2.6. Wrong Attitude Towards the Government

This is the other side of the picture. NGOs keep themselves
separate from the government strata and think that the government could
not do much for society. NGOs belief that Government is not able to
do much in the field of services, which requires huge amount of self
less service. They seem to be prejudiced on the role that government
can play in the development of a society and believe that government
cannot go further to a certain level of functioning.

The rationale behind this thinking is that each government is
under the pressure of the political party, which it supports. So political
agenda sometimes overtake the welfare projects in a narrow minded
way.

² Hindustan Times 9th March 2002.
In fact NGOs can bridge the gap between where the people cannot reach their leaders and the leaders cannot reach the people. NGOs can work for those things which the government does not do, cannot do, will not do and should not do.

8.2.2.7 Problem with Regard to the Term Voluntary

The voluntary associations are not voluntary in a true sense. There are paid staffs in all these agencies. The office staff are permanent employees of the NGO. Also there are field staff who coordinate the activities of the NGO. For example the NGO namely Women’s Integrated Development Society has three permanent staff to take care of the work of SHGs and 81 voluntary staff who work as coordinators and animators of its SHGs spread throughout the coastal areas of Kochi and Alappuzha.

But the remuneration of the staff is not very high. The permanent office staff get a fixed amount of salary and the field staff receive a nominal honorarium and other travelling allowances as their work involves extensive travelling needs. They feel happy and content to work for a social cause.

However voluntarism has become a fashion and an attractive career for some people. The motives behind social work may be religious thoughts, Gandhian philosophy, political considerations and personal interests. It is a new and emerging profession with monetary rewards and incentives.
8.2.2.8. **Lack of Proper Documentation**

Some voluntary associations are very poor in documenting their work in the proper way. It seems that some of them do not believe in documenting things. They say that the work done by them will be carved in the hearts of the beneficiaries.

During the survey the researcher had come across NGOs who are not doing much but document in such a manner that they seem to do a lot of things. On the other hand the researcher found that some other NGOs do enormous work in the field of women empowerment but are not interested in documenting those things and publishing it. It all depends on the personnel and their attitude towards documentation.

For example the NGO namely Sevasram does a lot of work for empowering women. They have 400 SHGs spread in four different provinces covering four districts namely Ernakulam, Trichur, Alappuzha and Kottayam But they are not interested in documenting their work and publishing it. They consolidate their annual work just for auditing purposes. So the researcher had to rely on primary data collected survey to get the relevant details.

However 60% of the NGOs are good in documenting their activities and publishing annual reports in a proper way.

8.2.2.9. **Forced Projects**

These voluntary agencies are forced to engage in certain projects, for which their donor agency prefers to work. It seems that some of
them just copy the activities of other NGOs that seems to be successful. So it puts limitations in implementing innovative attempts, which suits to each locality where it serves the community.

For example, 40% of the NGOs under study had strong women’s forums called “Credit Unions” or Mahila Mandals, which were functioning very well. But when the new idea of SHGs came into force from various streams, these NGOs began to bifurcate the Mandals into SHGs. Besides, it is found that in order to get credit assistance from NABARD, the number of members in each SHG should be less than twenty. So again these NGOs started forming women groups of members less than twenty.

Though flexibility and adaptability are good indicators of growth, sometimes it seems that these agencies work just according to the preference of their donor agencies.

8.2.2.10 Lack of Networking among the NGOs

The study showed that voluntary Associations working in one particular area for a common purpose do not have a network of their own. Each one is working as a separate entity and work for their predetermined targets.

Lack of coordination and proper understanding among themselves creates problems in the particular area where they perform. Moreover, the activities get overlapped in the same locality. If there is a collective forum among them, they can achieve certain social goals for their beneficiaries.
Association of Voluntary Associations for Rural Development [AVARD], Coordination Council of Voluntary Associations [CCVA] and Kerala Forum for Development NGO Network [KFDN] etc are some of the initiatives in this regard. But the working of these coordinating bodies do not have made a lasting impact of coordination among the NGOs. Kerala Forum for Development NGO Network [KFDN] is a recent origin and hence it cannot yet proceed to in the field of proper coordination among voluntary associations.

The researcher attended some of the forum meetings on a regional level and found that a new sense of solidarity and mutual interdependence is coming forth among the NGOs, which seems to be promising. Especially those voluntary agencies that work for the empowerment of women have come to a consensus to work together for the desired goal of women empowerment.

8.3 INDIVIDUAL PROBLEMS

The beneficiaries of the micro finance group had a variety of individual problems as they go through the empowerment strategies stipulated by NGOs through SHGs. These individual problems were identified through the analysis of data obtained on the basis of the survey conducted with the help of structured questionnaire and through participatory observation.
8.3.1. Financial Constraints

Though SHGs are open to all, the survey showed that majority of the members of SHGs is from low financial background. It seems that only poor women are generally interested in joining the groups. Lack of proper and regular income makes the saving and repayment of loans difficult.

These women joined the groups primarily with a hope to get financial assistance from the group. The study showed that 93.83% of the beneficiaries took loans. It indicates that women are badly in need of money. There are cases of default in repayment of loans. It is found that 19.74% of them could not repay the loan in time.

Some of the beneficiaries are afraid to take loans from external agencies like NABARD. They took only internal loans available from SHG alone. Because of the tear of repayment 2/3rd of the SHGs, under study, did not even link with NABARD.

8.3.2 Educational Constraints

Educational backgrounds of the beneficiaries are of dissimilar range. The survey shows that 7.42% of the beneficiaries have had only primary education, 25.1% of them secondary education, 55.14% have studied up to high school level, and 12.34% have had college level education. The educational heterogeneity imparted a lot of problems with regard to the training programmes given by the NGOs for educational and psychological empowerment of the beneficiaries.
NGOs give training on various subjects like self employment schemes and conducts discussions and seminars on topics like gender development, Panchayat Raj system etc. Due to disparities in the educational level, all the beneficiaries could not make use of these opportunities in the same way.

Educational constraints are also a hindrance to take up issue-based programmes for the locality, which benefit the social empowerment of women. Only 30% of the NGOs could help the members to take part in social issues that affect the society in general and women in particular.

8.3.3 Lack of Initiative for Individual Micro Enterprises

Training in entrepreneurial skills and vocational training is another area through which NGOs and SHGs try to empower the women. But the success of such attempts depends on the natural aptitude and the inner motivation to progress by the women beneficiaries. If they lack these qualities and enthusiasm, it is difficult to help them in the process of empowerment.

It is found that some women always want to remain in the state of a beneficiary. There is lack of craving for betterment by their own efforts. Even when the researcher approached them for survey they were interested in knowing whether they will get some benefit out of the research.

Out of the 243 beneficiaries under study 67.9% of them got training in starting a soap-manufacturing unit. But none of them was dared to start an enterprise individually. Only group attempts were made
for manufacturing soaps. This may be due to the fear of failure or inability to handle financial commitments individually. They are interested in receiving grants rather than loans.

8.3.4 Lack of Proper Experience

The SHG members, though aspiring to involve in micro enterprises, have no knowledge or clarity about the complex process and factors involved in a commercial venture. This uncertainty and the ignorance often forced them to get into a ‘trial and error’ method. Sometimes they simply depend on the instructions from the SHG and NGO.

It is also found that in some cases of micro enterprises, women are not serious about the margin they get and the cost of production. They just want to engage in a group enterprise as the SHG and the NGO insists on starting one. They want to get rid of the commodity produced at the earliest at a low profit or even willing to share the commodities among themselves.

Some times they undertake only seasonal micro enterprises like umbrella making during the rainy seasons or making cake and wine during Christmas and New Year seasons etc. So the returns are only seasonal or marginal. The study showed that women are interested in quick yielding enterprises, which require less capital and less risk.
8.3.5. Group Empowerment Vs Individual Empowerment

The empowerment of women cannot be ensured until they are able to organize themselves. The NGOs mobilize women for collective action for attaining some collective needs. This is helpful as a group empowerment strategy. But the women involved in it may not get empowered unless empowerment takes place at an individual level.

What matters most is the level of involvement not just participation in the group activities. There can be participation without involvement. The degree of participation is an essential element in any form of empowerment. It is not the matter of institutional constraints but the inability or indifferent attitude of the individual beneficiaries that destroys the very essential purpose of SHGs.

There is lack of self-motivation among the women for individual empowerment. The women should feel the need to be mobilized and get work done for a social cause. But it is found that a group strategy is evolved just because someone or a group or an institution is behind them to motivate to do certain things. This is not the true spirit of empowerment.

8.3.6. The Inner Conflicts

The inner conflicts among the leaders and members also ruin the effectiveness of the group. The office bearers like the President, the
Secretary and the Treasurer may not be well trained in leading a group for a predetermined target. So the members have to face problems of personality clashes, which dissuade them from engaging in any development projects initiated by the group. This affects individual initiative and enthusiasm that destroys the team spirit.

If the leader of the group has some sort of inclination to any political party she can inculcate her views on other members. If other members are not prudent enough, political parties may utilize it as a vote bank.

Once the disunity starts in the group, there will be small groups within the group. The researcher found cases where even NGO could not solve the problems of some groups and finally decided to dissolve the group.

8.3.7. Empowered to Default?

There is a feeling among a few that the empowerment of women may lead to increased awareness levels which ultimately leads to high expectations leading to discontent and general unrest among women. It may even affect the institution of family set-ups in the society and conflicts can arise in the family responsibilities. When women shoulder the double responsibility of both family and income earning projects, it may cause stress and strain in the family relationships.
The researcher found that through the psychological empowerment strategy followed by NGOs, women had increased awareness of their rights and increased consciousness of their roles as both “home maker” and “bread winner”. This dual role made the women of new generation less patient than their mothers and grandmothers. It is found that in spite of all the training and empowerment process, there is a growing tendency of having emotionally induced illness among women because of low emotional quotient.

So women empowerment is made possible only if the other members of the family, the society and the public in general are willing to accept and digest the concept of women empowerment in the true sense. Thus women empowerment presupposes empowerment of men and society.

8.4 LINKAGE OF PROBLEMS

A cross analysis of the problems discussed above shows that these problems are linked among themselves. Three types of linkages were noticed among the problems namely Problems of Competition, Structural Problems and Individual Problems.

8.4.1 Linkage among Problems of Competition

Three types of competitive problems are present in the strategy of empowerment followed by NGOs. One is the problem of competition
within the NGOs themselves. This is due to the absence of network among NGOs. Secondly there is competition among the groups in the same locality. This is because these groups are formed under the auspices of various agencies. Thirdly the women beneficiaries of each group compete with one another to show that their group is the best one. The reason for this is to prevent the flow of members from one group to another.

8.4.2 **Linkage of Structural Problems**

The operational constraints of an NGO do affect the working of the SHGs under it, which in turn affects the individual members. It will have a combined effect on the whole empowerment procedure.

The following flow chart will explain the linkage effect.

**Diagram 8.1**

**Linkage of Structural Problems**

[Diagram showing the linkage of structural problems]
8.4.3. **Linkage of Individual Problems**

The study showed that women join the groups with great amount of expectations and aspirations. But they are limited by the financial constraints. Due to lack of sufficient regular income, they cannot save regularly. As they cant save properly they wont get much loan facility from the group. It again hinders them from starting any income earning self-employment projects. As a result their income and saving capacity is low.

The following chart explains the linkage of individual problems.

**Diagram 8.2**

**Linkage of Individual Problems**

![Diagram](Diagram_8.2.png)

This vicious circle of problems acts and reacts one another making women empowerment more complicated than visualized.
Chapter 9
Chapter IX

FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

Women empowerment is an essential element in national development. Since women constitute half of the population there can be no development unless the needs and interests of women are fully taken into account. In fact, empowered women are a nation’s strength.

The theoretical and empirical study on the concept of women empowerment and the role of voluntary associations in materializing it, arrived at the following findings. On the basis of these findings certain conclusions are derived. In the light of these conclusions some suggestions are also made.

FINDINGS OF THE STUDY.

Empowerment is a multi dimensional activity. So the term women empowerment can be used in different connotations. As a noun, it is a stage that women can look at their lives and feel proud of their being. As a verb, it is the process of acquiring certain capacities and capabilities to lead a meaningful life. For those who engage in this process it is a target to be achieved. For all those who desire and work for it, it is an aim to be captured.

Empowerment, as a word, has become a buzzword for the last few decades. It is a subjective jacket assuming different shapes, shades and sizes with respect of the group or individual to which we relate it to. Therefore empowerment of women also takes various dimensions in the process of achieving it. It should not simply be viewed as an issue in social development but should be seen as an essential component
in every dimension of development. In fact human development encompasses elements that contribute critical issues of gender and development.

Empowerment literally means 'becoming powerful'. In that perspective, the empowerment of women and the improvement of their status, particularly in respect of education, health and economic opportunities is highly important. Women need to be empowered in order to become strong and ready to take up new challenges for the building up of the family, society and the nation. In fact women empowerment is human empowerment itself.

9.1.1. In the world scenario, there is no chance for the welfare of the world unless the condition of women is improved. So the United Nations Organization has established various systems for improving the status of women all over the world. It arranged four world conferences on women and framed various policies to ensure mainstreaming of women’s concerns in all development processes. The Mexico Plan of Action (1975), The Nairobi Forward Looking Strategies (1985) and the Beijing Declaration and Platform of Action (1995) are some of the world events in this field.¹

9.1.2. In the Indian social, cultural and economic context no one can achieve the whole purpose of women’s empowerment and emancipation within a short span of time. However the study showed that the women have utilized the chances given to them and made considerable progress. As a formal agency, the government of India wanted to improve the living

conditions of women at different times. This is reflected in the wide
diversity of programmes started exclusively for the betterment of women
during the five-year plans. The Government of India set up a separate
department for women and children for the implementation of women
welfare programmes in the country. The 73rd and 74th amendments to
the Constitution of India, which provided reservation of seats in the
local bodies of Panchayat and Municipalities for women is a recent
step for the political empowerment of Indian women.

9.1.3

In Kerala the relevance of empowering women is all the more
important since the women outnumber men. According to the census of
2001 there are 1054 women for every 1000 men. So any development
programme should not neglect the better half of the population. The
study showed that the Government of Kerala is highly interested in
empowering women of various strata. In this respect it follows the
guidelines of UNO and Government of India. An innovative approach
introduced recently to make women economically self-sufficient is a
project of group approach namely Kudumbasree.

9.1.3.1

Along with the Government, various non-governmental agencies
like voluntary associations are sincerely engaged in the process of
achieving women empowerment. A regional study on the role of
voluntary associations in empowering women has never been seriously
done, so far, by anyone. An attempt is made in this direction to have
clear picture regarding the background, current status, potentials and significance of the concept of women empowerment. Since it is focussed on the role of voluntary associations it enabled the researcher to know more about the history, features, strength, weaknesses and the problems faced and prospects in store for these voluntary associations in the region. The hazards and remedies in this issue are also studied.

9.1.4. Ernakulam district has contributed much towards women empowerment through formal and informal agencies. The Kerala Women's Development Corporation has its regional office in Ernakulam. The district has a rich tradition of voluntary services for general social welfare activities. Each one of them is working with a strong vision and mission to ensure sustained livelihood and a better standard of living for the poor and the marginalized.

9.1.5 VOLUNTARY ASSOCIATIONS

A Voluntary Association is an organizational entity set up by a group of persons on their own initiative or partly by an outside motivation which may be religious or human, to help the people of a locality by undertaking activities in a self reliant manner. It is controlled by and administered by an association of citizens, rather than by the government, and is primarily financed by contribution from the members of the community or from any other outside donor agency. It is like a legal corporate body to render social services for rural development through organized programmes.
The researcher selected ten voluntary associations in Ernakulam district. The selection is made on the basis of strong track record in working for empowering women through SHGs. This sample covers 67% of the population. Then interviews were conducted with the help of structured questionnaire and through frequent personal visits by the researcher at these NGO head offices. The researcher had interaction with the directors of these NGOs and also with other office staff and also attended some of their annual meetings. On the basis of these, the following findings were made.

9.1.5.1. **Registration**

All the NGOs under study were registered bodies. Among them 70% were registered after 1980’s, 20% of them in 1960’s and 10% of them in 1970’s. The reason may be that the role of voluntary sector started being acknowledged seriously by the Government only after 1980’s.

9.1.5.2. **Area of Operations**

Though the head quarters of these NGOs are in Ernakulam district, its activities are not confined to Ernakulam district alone. NGO volunteers travel to remote areas and inculcate the idea of group approach for the empowerment of women. As a result many SHGs were formed in various places. For example, the NGO namely Sevasram has its office at Ankamaly municipality of Ernakulam district, but it has SHGs in Ernakulam, Alappuzha, Kottayam and Trichur districts.
9.1.5.3. Methodology

The study made among the NGOs showed that the work of these voluntary associations is basically motivation.

Motivation is the drive to excel, it explores the inner strength and instills drive for success for achieving a set of standards for which the inner self of women are aspiring. It refers to an internal force that generates a behavior for action.

The NGO motivate the women to develop a deep urge for attaining better standard of living. Once they are motivated they form into a group. Slowly they motivate other group members and with their help they set some goals. In the process of attainment of these goals empowerment takes place individually as well as collectively.

The process can be explained through the flow chart given below.

Diagram 9.1

The Process of Motivation of NGOs.
Thus voluntary associations are agencies for empowerment, which they realize basically through a methodology of awareness creation and motivation. Once women become aware of their rights and responsibilities, empowerment action just follow as a by-product.

9.1.5.4. Major Activities

The study showed that each NGO is endowed with a strong vision and mission of improving the quality of life of the people in the area where it functions. So they follow a participatory development approach through which they identify the needs of the people. As a result they engage in a wide variety of programmes.

The researcher found that the selection of the programmes and activities depends on the needs of the local people whom they come onto contact with. For example NGOs like WIN centre at Chellanam Panchayat and Kottappuram Integrated Development Society at Kottapuram are working mostly in coastal areas. Therefore the welfare of the fisher folk, which includes both fishermen and fisherwomen and their education, has been the first priority of these NGOs.

The survey showed that the major activities of these selected NGOs can be generally divided into two heads namely general activities and specific activities for women beneficiaries.
The following table explains the categorical division.

Table 9.1

Activities of NGOs

<table>
<thead>
<tr>
<th>General Activities</th>
<th>Specific Activities for Women</th>
</tr>
</thead>
<tbody>
<tr>
<td>Welfare and Relief programmes</td>
<td>Self Help Groups</td>
</tr>
<tr>
<td>Educational Programmes</td>
<td>Self-employment Projects</td>
</tr>
<tr>
<td>Economic Programmes</td>
<td>Micro Credit Schemes</td>
</tr>
<tr>
<td>Environmental Protection Programmes</td>
<td>Legal Assistance</td>
</tr>
<tr>
<td>Cultural Programmes</td>
<td>Social Awareness Programmes</td>
</tr>
<tr>
<td>Skill development Programmes</td>
<td>Leadership training programmes</td>
</tr>
</tbody>
</table>

Source: survey data

The study showed that these categories are not mutually exclusive. For example Self-employment projects include economic Programmes like micro credit schemes and training in skill development etc.

9.1.5.5. Specific Projects for Women.

As the largest disadvantaged class in the society, women have always been the center of attention for many voluntary associations. According to the NGOs in Ernakulam district all sustainable development plans should be women oriented and gender friendly in character. So these agencies have initiated many women development projects from their inception itself.
The study also showed that these voluntary organizations had organized women's programmes even before the introduction of SHGs. It is found that 40% of the voluntary associations under study had women's groups called “Mahila Mandals” or “Credit Unions”. They are basically micro finance groups. Each Mandal had number of members varying from 60 to 250. They were functioning well as per the instructions of the NGOs and according to the requirements of the members.

It is at this juncture the idea of SHGs came into force. Within no time, realizing the fact that it is beneficial for the women, NGOs were willing to bifurcate each Mandal into small groups of twenty numbers each. As such many SHGs were formed under each NGO. It is found that the number of SHGs is increasing day by day.

9.1.5.6. The Tangible Outcome

According to the directors of the ten selected NGOs, who are basically behind the success stories of each SHGs, success can be analysed as follows.

9.1.5.6.1 The poor people are very active and it is able to organize them properly.

9.1.5.6.2 They can handle money wisely, if they are directed properly.

9.1.5.6.3 It is able to organize women on a large scale for a social cause

9.1.5.6.4 Money can be easily chanelized into economic enterprises individually and group wise.
9.1.5.6.5 Group ventures can be successful.

9.1.5.6.6 The poor and the women are ready to try out new ideas.

9.1.5.6.7 Empowerment of women is a feasible reality.

As a result, the researcher found that there has been an extended drive for voluntary action in Ernakulam district in particular and in Kerala in general for the upliftment of women in the society. Now the current trend of these voluntary associations for empowering women is through Self Help Groups.

9.1.6 **Self Help Groups**

An SHG is a group of ten to twenty women of a neighbourhood, who meet every week at a fixed place, generally in a member’s houses and mobilizes small amounts from members as savings, which is given as loan to the members within the group. Thus a process of generating savings and credit is initiated among the group members. The members belong to more or less a homogeneous socio economic background.

The basic philosophy behind the concept of SHG is ‘self help through mutual help’. This is to achieve self-reliance by pooling the resources and abilities of group members together and helping others in times of need. For this purpose the savings of each member is collected during the weekly meetings. The fund so created is utilized for meeting the urgent credit needs of the members. The most urgent credit needs of the members have got prime priority in the meetings. So each SHG functions as “a bank at the courtyard”.

Besides the financial aspect, these groups help women to develop psychological skills like self-esteem and self-confidence. They develop a sense of self worth and are able to accept the dignity of other persons. As a result a new sense of solidarity and mutual interdependence takes place among the women. They become committed to work together, take up common issues and fight against the oppression and atrocities against women with one voice.

The members of SHGs get various training programmes from the NGOs on topics like personality development and leadership formation. As a result they are now able to speak in public, converse intelligently, take decisions, visit government offices and mobilize government facilities. It helps them to empower themselves on an individual and group level. According to them the net result of all is that they have now more status in their families and in the community. In short they have grown from a state of despair to a stage of strength and confidence.

The researcher attended many SHG meetings and found that women have grown from the position of simple listeners to that of decision makers for their own lives and those of others whom they come into contact with. The groups provide a common platform for dialogue and cooperation. As a result they have come to realize their role as co-partners and co-creators in the families and society and in planning and implementing development programmes in their locality.
9.1.6.1 **The Major Features**

The study of 100 SHGs taken as a sample helped in finding out some common features of SHGs, which are listed below. Out of these 100 groups 90% of them have completed more than one year of service in their activities.

9.1.6.1.1 **Savings**

Each SHG functions as a micro finance group. It insists on small and regular savings. The study showed that SHGs are very punctual in savings. The members realize that this is essential for the smooth functioning of the groups.

The survey showed that in 43% of the groups the saving per week is fixed as Rs.10/-per person. In 8% of the groups the amount is fixed as Rs.20/-. But in 49% of the groups the savings per week per person is an amount varying between Rs.5/- and Rs. 50/-. This variation is to have flexibility so that the members won’t get overburdened with the amount to be saved.

The researcher found that, as a result of these compulsory savings, 99% of the women could develop a habit of thrift in order to improve their living conditions. In the initial period of group formation, the saving level is comparatively low. But later as the income level of the members increases due to self-employment and other income generating programmes, their credit worthiness and repaying capacity increase along with their saving capacity.
9.1.6.1.2 Loans

The members joined the SHGs primarily to get financial assistance in times of need. The members could meet their urgent credit needs for consumption by taking loans from the group. A member can take any number of loans provided they have the repaying capacity. A second loan is given only after the repayment of the first loan.

The study showed that 93.83% of the beneficiaries took loans from the SHGs. Credit needs of the members are usually assessed at SHG meetings. In the initial stages of group formation, SHGs provide only internal loans. That is the small savings of the members are recycled among the members as loans. But after a particular stage, when the working of SHGs are found to be stable and smooth, the SHGs get loan assistance from other external agencies like NABARD and commercial banks.

A woman is financially prudent. She would not easily jump into financial crisis. She seldom jumps into debt contracts. The researcher found that even if SHGs are willing to give any amount of loans with the assistance of external agencies, the members seem to be hesitant to take large amounts of money as loan. They think in lines of repaying capacity. So the amount of loans taken by them varies between Rs.500/- and Rs. 5,000/- only for personal needs. But for starting group micro enterprises they have taken loans up to Rs.1, 90,000/-. 
9.1.6.1.3 **Purpose of Loan**

Studies were also made on the purpose for which the loans were taken by the beneficiaries from the group. The survey showed that among the 228 beneficiaries who took loans 189 of them used their first loan for debt relief. The major debt relief was to release the gold pledged, or a small loan taken from the local moneylender.

It is found that one of the major purpose for which these women had joined the groups is to break free from the clutches of those moneylenders who charge exhorbitant rate of interest for the small loans that these women took from them. According to the beneficiaries, the major help they get from the SHG is the freedom they enjoy from the local moneylenders mostly Tamilians.

The survey shows that 77.78% of the women used their loan for debt relief, 32.5% of them utilized money for educational needs of the children, 16% of them for the house construction and renovation, 22.2% of them for hospital needs, and 28% of them for festival needs So it is found that the same people have met the different needs through different loans. This is because once the repayment of the first loan is done they are eligible for a second loan. Likewise there are cases where members have taken for the third, fourth and fifth time.
9.1.6.1.4 Income Generating Projects [IGPs]

Repayment of loans becomes a serious issue for the members who do not have a regular income. So earnings, for the repayment of loan, have become a major concern of SHG members. They have started thinking of running any self-employment projects.

Self-employment is a significant step to have a sustained income and remove the shackles of poverty. Capital is the major hindrance of these women to start self-employment projects. The NGOs come to the help of women in this area. It arranges loans from external agencies for SHG members to start an IGP. For example, the NGO namely DARSHN got assistance of Rs. 4.53 lakhs in 2000-2001 from an external donor agency namely Bridge Foundation. The amount was disbursed to 94 poor women of Fortkochi, who were willing to start IGP but were unable to raise capital. The period of repayment is 10 months and the rate of interest is 10% per year.2

The income generating programmes and rural micro enterprise projects are conducted individually and group wise. For example, the NGO called Community Aid and Sponsorship Programme (CASP) helped the SHG members of Kadamakkudy Panchayat in duck farming on a large scale. Women work as key rearers in the poultry sector of Kadamakkudy Panchayat. Another NGO namely Mariya Welfare center helps the rearing of prawns as a micro enterprise in Panangad. One of the

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2 "Kindling Light Spreading Hope": The Bulletin Published by DHARSHN; Chapter 3.
beneficiaries of SHG at Panangad received a loan amount of Rs.50,000/- for prawn cultivation from NABARD through the NGO.

Another important area in which SHGs help women for IGP is training in self-employment projects. The voluntary associations help the SHGs in arranging the training for self-employment. The survey showed that Among the beneficiaries 67.9% of the women got training in soap manufacturing 21.8% in umbrella making and 52.7% in marketing. That is the same people have got different training at different times in different items. All women members of SHGs are now self-sufficient in soap production and they even sell it to others for a profit, which is again an income for the group.

9.1.6.1.5 Micro Finance Innovations

An SHG, which has been in existence for a period of six months and above is eligible for bank credit. The NGO will verify the manner in which transactions have been undertaken and certify its credibility. Once an SHG receives this certificate, a recommendation for a bank loan is forwarded to a commercial bank. The bank will scrutinize the veracity of the SHG and give loan on the basis of the recommendation of the NGO.

NABARD is the pioneer in conceptualizing and implementing the concept of SHG through SHG – Bank linkage programmes since 1992. In pursuance of the proposal contained in the union budget 2000-2001, a Micro Finance Development Fund [MFDF] Rs.100 crores was established by NABARD with an initial corpus of Rs 80 crores,
contributed equally by the Reserve Bank of India (RBI) and the National Bank - the balance being contributed by the commercial banks. The funds are to be utilized for the scaling up of the SHG Bank linkage programme.³

The researcher found, through the survey, that there are two types of linkages under the Bank-SHG Linkage Programme. It can be referred to as direct linkage and indirect linkage. In the former the bank directly gives finance to the SHGs, which apply for assistance. In the latter type, the bank helps the SHGs through the NGOs. Here the role of NGO is that of a guarantor for the loans.

This linkage is clear from the following chart.

**Diagram 9.2.**

**Linkage Programmes of Banks with SHGs**

<table>
<thead>
<tr>
<th>Direct Linkage</th>
<th>Indirect Linkage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank</td>
<td>NGO</td>
</tr>
<tr>
<td>SHG</td>
<td>SHG</td>
</tr>
<tr>
<td>Members</td>
<td>Members</td>
</tr>
</tbody>
</table>

³ Dr. S. Kapor, Dr. A. K. Mohanty and G. Ravichander: NABARD Sponsored Exposure Programme for Bankers/NGOs on SHGs; Center for Micro Finance, Orissa India. P.5.
The mission of NABARD is to link one million SHGs with the overall banking system by the year 2008. It refines the bank loans with the financial help from the World Bank. Thus in this process all those involved are able to garner profits.

9.1.6.1.6 Supply of Provisions

The SHGs come to the doorstep of women to meet their various day-to-day needs. One such measure is supplying provisions like rice, sugar coconut oil etc at the wholesale price. The members distribute among themselves according to each one’s requirement. The survey showed that this is of great help for rural women who otherwise have to pay large amounts for these goods.

Some SHGs make eatables like bakery products and sell it in the neighbourhood. This gives employment to the members and an income to the group. In Manikyamangalam, near Kalady, women run a fair price shop namely Sarvodaya Super Bazaar. It was started jointly by 16 SHG groups with an initial capital of Rs.32,000/- by collecting Rs.2,000/- from each SHG. It gives employment to SHG members and they get provisions at reasonable prices. Four women are permanent employees in the shop and many are engaged in packing and marketing of these goods. This is under the auspices of an NGO namely JEEVAGRAM.

Two SHGs namely Vanitha Self Help Group, Anamaly and Chaithanya Self Help Group, Pulluvazhi, have got flour mill in the name

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4. Dr. A.N Sarkar: Kurukshetra; December 2001, p.4.
of their SHGs with the financial help provided by the NGO Welfare Services and NABARD. The members of these groups work their for daily wages.

The researcher found that SHGs are a viable means to create employment opportunities and also to provide basic consumption goods for its members.

9.1.6.1.7 Involvement in Issue Based Social Actions.

The SHGs have provided a forum for women to discuss social matters that are happening around. In some groups it is compulsory to read newspapers in its meetings and to discuss the important news of the week. It enables them to see and know what is happening outside the house.

As a result of these increased awareness about themselves and the needs of others women have started coming to the forefront of the society to deal with issue based social projects. For example the women of Chellanam Panchayat under the guidance of the NGO namely WIN centre took active role and succeeded in not allowing opening 46 toddy shops in Chellanam. After this successful attempt they have now started to fight against another social evil, the sale and use of Pan Parag.

Another NGO namely, The Ernakulam Social Service Society motivated the women in their SHGs to work for their collective needs. To cite examples, staging dharna for electricity connection in Champakkara village, restoration of water supply in Elamakkara, reconditioning the sewage system in Moothedam Panchayat etc.
SHGs are best suited to take up gender-linked issues like wife beating, child marriage, harassment by employers, dowry system, female infanticide etc. They have initiated campaigns to fight against social evils that degrade the lives of women. According to these women they need to have a strong sense of character to face and stand up to the ridicule that women face in the society.

9.1.6.1.8 Involvement in Political Affairs

The socio-economic activities of the SHGs have generated enormous collective strength among the women beneficiaries in a locality. The women acquired awareness and a new organizational strength, which found expression in having more participation in political affairs.

The NGOs never ask these women to contest for elections. It is not the aim of NGOs. But it arranges leadership-training programmes. For example, the NGO namely Kottappuram Integrated Development Society [KIDS] conducted classes on Panchayat Raj system and the necessity of having women leaders in the country. Then at their personal initiative and by the support of members of SHGs many women came forward to contest for elections.

Survey data showed that out of the 17 women, who contested, 10 were elected and two of them became the block panchayat presidents. According to them SHGs were a great support in helping them to develop leadership skill, as they were the leaders of their SHGs before entering into the active political field.
9.1.6.1.9 Capacitisation Programmes

NGOs help the women to discover their capacities and potentials in them and utilise it for their well being. For that they need to become aware of it. So NGOs conduct classes for their educational empowerment and psychological empowerment. Various seminars and workshops were conducted to equip them with knowledge and information regarding topics like personality management, home management, family budgeting, effective communication skills, health care, ways to improve self esteem, legal awareness, training for entrepreneurship etc.

The most important visible change noticed among these women was the psychological and emotional empowerment they received. Among the beneficiaries, 36.63% said that their skills of communication, organization and public speaking have improved after joining these groups. For 26.8% of the respondents it is for the first time they went to a bank and signed a cheque leaf. For 21.8% of them it is for the first time they stepped out of their village to attend a common meeting and awareness class conducted by the NGO in its headquarters in Ernakulam city and 74.07% of them believe that their self confidence have improved. It is found that 81.5% of them could utilise their abilities and talents for various programmes conducted in the group. So same beneficiaries have developed different qualities in different ways.

A remarkable thing noticed is that these women joined the group for getting financial assistance. But later they realized that they got not
only economic development but also psychological strength from the groups. So according to them they want to continue the membership not because of economic assistance but because of other benefits like psychological development and the emotional empowerment that they receive due to the membership in SHGs.

9.1.7 The Socio Economic Profile of Beneficiaries

Though SHGs are open to all women, the survey conducted among the 243 beneficiaries showed that only women of low economic and social background are using it as a forum for their growth. The reason is that it is generally believed that these institutions are primarily meant for the low-income group.

The survey shows that 12.7% of the beneficiaries belong to the age category of less than 30 years, 85.2% belong to the age category of age between 30 - 60 years and only 2.1% belong to the age limit of above 60 years. That is middle aged women are very keen in joining SHGs.

From the sample, 62.1% are from rural areas and 37.9% from urban areas. Among the 243 poor beneficiaries only 38.7% have got personal income. The rest 61.3% depend on others for their basic needs. Out of the 94 persons, who have personal income, the source of income has been surveyed. It has been found that 82 of them get their personal income through self-employment. The main self employment areas are tailoring, embroidery works, agency works, animal husbandry etc, ten of them go for labour work and only two of them get income through other sources like rent.
Regarding the family income of the respondents 60.1% of them have got a monthly income level between Rs. 1,000/- to Rs. 3,000/-. Only 26.7% have got income of greater than Rs.3,000/- and 13.2% have got income less than Rs.1,000/-. 

In order to know the standard of living of the beneficiaries, the number of persons depending on them or the size of the family is also taken into consideration. The survey shows that 64.6% of the beneficiaries have got less than five members in the family. The size of the family ranges 5 to 8 members for 34.6% of the respondents. Only 0.8% of them have got family members more than 8.

The educational status of the beneficiaries was also studied. It is found that 7.42% of the beneficiaries have had only primary education, 25.1% of them had secondary education, 55.14% of them have studied up to high school level and 12.34% have had college level education. This data is very important because SHGs empower women through training and other educational means. So how far these women can absorb the fruits of the training is an important aspect of empowerment.

Regarding the marital status, 88.9% of them are married, 4.9% are unmarried and 6.2% of them are widows. So it is found that, though SHGs are open to all, mostly married women with family responsibility join the groups.
A priority wise ordering of the purpose for which the women had joined the SHGs was also studied. Though SHGs are basically a micro finance group, NGOs formed it not just for meeting the financial needs of its members. What is in their mind is to have better neighbourhood relations and as a forum of mutual help and community growth. But women joined the groups with a different purpose. The survey showed that 86.8% of them joined for getting financial help. Among the 243 beneficiaries, 6.6% of them responded that they have joined SHG to foster neighbourhood relations. About 4.1% of them said that the purpose was to increase their knowledge and ability. Only 2.5% said that they wanted to build better social relationship through SHGs.

SHGs want to cultivate a habit of thrift and savings among its members. Owing to their limited income the beneficiaries find it difficult to save. But SHGs insist on savings. The survey shows that 19.3% of the respondents could save Rs 10/- per week and 14.4% of them could save Rs.20/- per week and 66.3% of them could save an amount ranging between Rs.5/- to Rs.50/-. This is because majority does not have any regular income.

Due to low income and increasing economic needs, 93.83% of these women took loans from the groups. Out of this 80.26% of the beneficiaries could repay the loans promptly. 6.17% did not take loans due to the fear of repayment.
CONCLUSION

Empowerment of women is a crucial element in the development of a nation. Since development means improvement in the living conditions of the society, as a whole, it is logical to expect that this also mean improved status for women. The effective management and development of women’s resources, their capabilities, interests, skills and potentialities are of paramount importance for the mobilization of human resources. In fact women empowerment is human empowerment itself.

Women from all strata of life wish to improve their lives by empowering themselves through various means. This long cherished wish is common to all. All respondents under study had expressed an inner desire to have better avenues and showed a desire to develop their standard of living. They are ready to make a conscious effort from their part to achieve this target.

The efforts to improve the living conditions of women have been done by many agencies. Government is trying to attain it through its various schemes. NGOs are entitled the task of uplifting the women through all the possible ways they can. However women empowerment is not yet reached to the desired level. What is needed is a reorientation, mobilization and realization of certain visible and tangible changes in the society towards women welfare.
9.2.1 **Role of Voluntary Associations**

Voluntary Associations are playing a vital role in empowering women. They are contributing enormously towards the economy by way of welfare and support services, income generation, employment creation, providing financial support to women etc. Their method is basically motivation. This motivation comes through their various programmes like training for employment and income generation, awareness generation, and leadership formation through personality development. They are playing a supplementary role along with other general development programmes for community welfare.

The advantage of voluntary associations is that they are closer to people and less bureaucratic in its approach. It could reach those areas in which government machinery has not been able to reach easily. According to them they are trying to bridge the gap where the people cannot reach their leaders and the leaders cannot reach the people. NGO workers travel to the remote areas where they can reach the poorest, who are largely ignored by official development schemes. They interact closely with them and play the role of a guide, philosopher and facilitator for their development.

The approach of voluntary associations, under the study, is very democratic in the sense that they believe that people should be the real owners of development. So the beneficiaries should not be mere objects or targets of development rather they help them to own, participate and manage the development process.
9.2.2. **The Role of Micro Finance**

Micro finance is a viable means to handle macro problems like unemployment and poverty at the grass root level. SHGs are found to be a useful mechanism through which these problems can be tackled.

It is generally believed that credit is the privilege of few fortunate people and the poor are "unbankable" or "not credit worthy". Besides the poor find it difficult to comply with loan formalities namely documentation, disbursement schedule, repayment schedule etc. But the studies made among the SHGs proved that SHGs could be a fruitful way of handling saving and lending operations among the poor women. It helps women to start micro enterprises individually and collectively. As a result their earning capacity and borrowing capacity increase.

But SHGs run by voluntary associations are not simply micro finance groups. It empowers the women in wide variety of ways.

9.2.3 **Impact of SHGs on Women Empowerment**

Women led SHGs in many parts of the country have achieved success in bringing women to the mainstream of development process. The study of 100 SHGs taken as sample from Ernakulam district reveal the fact that women are no longer inferior to men at work, save and invest properly. They have come to realize the need for getting empowered individually and also to attain a collective strength among themselves.
The high lights of the study on SHGs can be well understood by certain visible changes, which are given below.

9.2.3.1. The women started exhibiting more self-confidence and desire for betterment from existing living conditions.

9.2.3.2. The women grew in awareness in self-esteem, self-worth, self-identity and mutual recognition

9.2.3.3. The women changed their role from that of silent listeners to an active participant in the decision making process at all levels

9.2.3.4. The women started developing a drive for hard work because saving has become a prime concern in the groups.

9.2.3.5. The women were able to critically analyse their economic and social conditions and devise collective strategies to overcome their adversities.

9.2.3.6. The women had grown to a stage of breadwinners in addition to their role as homemakers.

9.2.3.7. The Women received more respect and recognition from the other members of their families and society.

9.2.3.8. The Women developed a reducing dependence on moneylenders for consumption needs.

9.2.3.9. The Women had grown from the stage of beneficiaries to that of borrowers as their credit worthiness improved.
9.2.3.10. The Women had grown in the awareness of their rights and their capacity to bargain together for social issues that affects them.

9.2.3.11. The Women were able to run an income-generating project or a micro enterprise of their own.

9.2.3.12. The Women were emboldened to speak publicly, converse intelligently, take decisions, visit government offices and mobilize government facilities for their benefit.

9.2.4. **Empowerment Strategy**

A most remarkable thing noticed is the paradigm shift that has taken place in the empowerment strategy due to the work of the voluntary associations. The Voluntary Associations believe that psychological empowerment is the basis for all other kinds of empowerment. According to the directors of these associations, instill a new sense of self-confidence in the women, which will ultimately lead them to work hard and earn for a livelihood. Once women become aware of their rights and responsibilities empowerment automatically follows.

But women joined these groups primarily to get financial assistance. The researcher found that, slowly a change has taken place in them. They begin to think differently. They start thinking of other's needs and work for their needs with a collective strength. So economic empowerment and social empowerment takes place as a consequence of psychological empowerment.
The entire process of empowerment strategy is clear from the following diagram.

Diagram 9.3

The Empowerment Strategy

Women Empowerment

- Psychological Empowerment
  - Self esteem
  - Capacitisation
- Economic Empowerment
  - Self Employment
  - Micro Financing
- Educational empowerment
  - Awareness Classes
  - Training Programmes
- Social Empowerment
  - Social Action
  - Collective Gatherings
- Political Empowerment
  - Local Self Governance
  - Leadership Training
So women's participation in national development is not simply a question of giving any special concession or merely keeping them always in a state of beneficiary alone. It is basically empowering them psychologically, politically and socially. Women's collective action for a social issue is highly relevant around which the whole women's movement will take a positive direction towards individual and collective empowerment.

Thus women empowerment is a process of awareness and capacity building, which enables them to fully utilize their creative potential leading to a greater participation and decision making power so as to lead a meaningful life with all its dignity.

However, in the ultimate analysis, empowerment is a process, which one person cannot give it to another person. In this process, in a sense, no one empowers anyone else. Women, themselves, through their own deliberate efforts should achieve true empowerment. The voluntary association is just a catalyst or a facilitator to achieve this target of women empowerment.

In the final stage of women empowerment, empowerment can be considered complete only when women as a collective group come forward telling that they no longer require any reservation. This is the stage when they feel they would be treated as equals in all spheres of life. Instead of remaining in a stage of beneficiaries they should grow in to a stage of becoming critical agents of development. Empowered women are like social capital for the economy. Creation of such social capital is the resultant change that should be followed by the conscious effort from the part of Government, voluntary and charitable agencies to move towards the goal of women empowerment.
9.3. **RECOMMENDATIONS**

On the basis of the study the researcher make the following recommendations. These recommendations cover three major areas of study and hence it can be broadly divided into three heads.

9.3.1 Recommendations regarding the concept of women empowerment and its implications.

9.3.2 Recommendations connected with the working of NGOs that are engaged in women empowerment.

9.3.3 Recommendations in relation to the growth of SHGs and its further developments.

9.3.1 **Recommendations Regarding the Concept of Women Empowerment**

Women empowerment is a multidimensional activity, which can become a reality only through a process of conscious effort. This is possible only through a combined effort of many factors working in the society. One important factor among them is to have a proper understanding of the concept of women empowerment and its implications. During the study the researcher found that the society, including men and women, couldn’t fully understand the concept of women empowerment. Some of them even misunderstood the concept. Even those persons who speak about the concept are not fully aware of its implications. It is the endeavour of this researcher to bring out the various dimensions of this concept and to clear all misgivings about this concept in the minds of men and society.
From the very onset a change in the attitude of the society is necessary towards the concept of women empowerment and what it is trying to achieve. A common belief in the society is that women want to empower themselves so as to stand on an equal footing with men or to prove that they are in no way inferior to men. This thinking got rooted in the Feminist movements of 1960s and 70s, which wrongly interpreted the term women empowerment. Women empowerment and Feminism are never the same, they are different.

All the women surveyed said that their aim is to help themselves with awareness and confidence and to move towards a life with greater dignity and self-assurance. They have a strong desire to develop their abilities and discover themselves so as to enable them to attain a better standard of life than what they are now enjoying. This, in fact, is the true spirit of empowerment.

The goal of empowerment of women is not the disempowerment of men. An empowered woman is conscious and confident about her capabilities. She is comfortable with herself and is able to direct her children and family in the right direction. So empowerment of women ultimately leads to the empowerment of family and the society.

So it is recommended that society, especially men should be more open towards the concept of women empowerment. This can be made possible through various ways that are listed below.

Awareness campaigns, workshops and seminars should be arranged at the village, block or panchayat level to perceive and discuss the various
facets of the concept of women empowerment and its implications. The local government officials can arrange these programmes in collaboration with the local voluntary agencies that are already engaged in the field of women empowerment.

9.3.1.2. It should be insisted that men should attend the programmes for women empowerment. This is of vital importance because then only they can understand and accept the changes that have taken place in the women. The researcher found that women empowerment becomes a feasible reality only with the help of men in the society.

9.3.1.3 Literature and publications are a major area through which the whole notion of women empowerment can be inculcated to the society. Publications of articles, features with photographs of successful stories of empowered women etc are the means of popularizing this concept.

9.3.1.4 Another method through which this concept can be made popular among the public is through the media. Programmes on women empowerment on the radio and other electronic media can give the people a better understanding of this concept.

9.3.1.2. Women’s own perception of themselves and on their empowerment should be changed. They should strive to change their image as weak, dependent, passive and docile persons to independent, active, strong and determined human beings. For achieving this they should be self-empowered first. The person who feels empowered is more likely to empower other women. In fact self-empowerment is the stepping-stone for group empowerment.
During the survey the researcher found that there are women who simply waste their time, talents and even their education by not utilizing them at all. They seem to be contended with their domestic chores and living at the expense of others. This is not the right attitude. They should utilize their education and talents for the building up of the society even if they do not want any economic benefit out of it. They should be ready to contribute to society by thinking beyond economic terms.

Since empowerment is a process, someone cannot give it to someone. In this process, in a sense, no one empowers anyone else. Women themselves, through their own efforts, achieve true empowerment. It is true that empowerment takes place through involvement in the participation in non-family groups. But it is not just participation, but the level of participation that is important. Instead of remaining in the stage of beneficiaries they should grow into a stage of becoming critical agents of development. This should be the result of group empowerment strategy. Women should rise up to the situations and make use of opportunities that are available before them to make their lives more meaningful in the society. So a new perception of women on their empowerment should be developed among themselves.

It can be achieved through the following steps:

9.3.1.2.1 Government as well as non-governmental agencies should arrange awareness campaigns and motivation programmes for women. It should cover various topics like what is meant by women empowerment and how it can be achieved. A wide variety of training programmes for the
welfare of women like skill development, training in self-employment projects, personality development etc can be incorporated.

9.3.1.2.2 Arranging programmes for interaction with other empowered women in the society is another important way of motivating women. When women come across and learn the success stories of other empowered women in various fields such as social work, politics, industry etc and the struggle they went through, along with their success stories, a wish to grow will emerge among the ordinary women.

9.3.1.2.3 Literature and media are very effective means in spreading the necessity of empowerment. Television programmes should be able to motivate women for aspiring for a better quality of life than what they are now enjoying. Publication and distribution of leaflets and pamphlets on women empowerment will help them to understand the concept in a more effective way.

9.3.1.2.4 Another method is conducting “Cultural Exchange Programmes” of different groups periodically so as to enable women to know about the various opportunities existing in the world for their betterment. Women should get a wider perspective of women welfare programmes that are taking place at the international and national levels. This can be made possible through workshops and seminars arranged exclusively for them in the local level.

9.3.1.3 Today ‘women empowerment’ has emerged as an important subject of study. Many are the works that have been released on this subject. In fact many Universities in India and abroad have introduced optional
subjects called “women’s studies”. It is important to create an awareness about it among the younger generation especially among the students and the youth.

To achieve this, the following steps are recommended.

9.3.1.3.1. It is recommended that women’s studies with special reference to women empowerment should be made a part of the curriculum right from the school level. It can be a viable topic in the study of social science for the high school students. At the university level women’s studies, as a subject, should contain four different dimensions in its curriculum namely teaching, research, training and extension. Each library should have a separate collection of books under the topic ‘women’s studies’.

9.3.1.3.2. The institutions that are engaged in various fields of social work can start short-term diploma or certificate courses in areas of rural development with special emphasis on projects for women’s development. In addition, short-term courses in specific subjects through summer school sessions and other programmes can be arranged for local women, which may not necessarily lead to any degree. Such a step will definitely help in upgrading their skills.

9.3.1.3.3 The students of Master of Social Work (MSW), Postgraduate students of Economics, Sociology, Home Science and Commerce and the students of Journalism should have a theory paper and practical projects on the various topics related to empowerment of women in the society. Various symposia, workshops and seminars should be conducted at the
college level, community level and inter university level so that the future generation will know more about the issues related to women and their welfare.

9.3.1.3.4 In a state like Kerala, where women outnumber men and where female literacy is nearly 90%, the relevance of a Women’s University is all the more. It is also seen that in the field of higher education the number of girls is on the increase. In fact, girls have a tendency to prefer college education to technical education. In these circumstances, a university exclusively for women is the need of the hour.

9.3.1.3.5 The government and voluntary agencies can play a very important role in motivating the younger generation into women empowerment activities. Through the effective use of the media and through various seminars and discussions organized at the grass root level, this concept can be reached even to the remotest corners of the country.

9.3.1.4 One of the ways by which women empowerment can become a reality is through proper policies and legislations that are women friendly in nature. But unfortunately the official bodies that are capable of framing such policies do not have sufficient number of women representatives. The 73rd and 74th amendments of the constitution have increased the proportion of women representatives in the local bodies to 1/3rd of the total. However no such steps have been initiated to increase the representatives of women in the Lok Sabha and the State Assemblies. It is paradoxical that women representation in these highest government institutions has never been more than 10% at any time in the past.
So the researcher makes the following recommendations.

9.3.1.4.1 Government should make sure that each official body has sufficient number of women members. Legislations should be made for this purpose. It is recommended that reservation for women is essential for the initial period. At a later stage, once equality is achieved there should be no reservation for women.

9.3.1.4.2 Government in collaboration with NGOs should motivate and train women to develop leadership potential among them. SHGs can be utilized for this purpose. Opportunities should be created for local women to study about the Panchayat Raj system. Local participation can do a lot in this area.

9.3.1.4.3 Through a community participatory approach NGOs can find out potential women leaders in a locality. The researcher has found that most SHGs have come up due to the dynamic leadership of certain members in the group. They should be given proper leadership training and should be given chances to become members of government bodies related to women’s welfare and community development.

9.3.2 **Recommendations Connected with the Working of NGOs**

The NGOs are major agents in the process of women empowerment. This researcher made a thorough investigation of this critical element of society. Several measures can be adopted to make the NGOs more effective in their functioning in this field.
The following recommendations are made for this purpose.

9.3.2.1

The studies made on the role of voluntary associations in Kerala and Ernakulam district in particular showed that the quantum of work done by these NGOs is enormous. But the approach of the government towards NGOs doesn’t seem to be cordial. The role of voluntary action is yet to get due recognition and yet to be seen as a critical factor for the development strategies and the mobilization of women.

The planning commission has recognized the role of voluntary action in accelerating the momentum of development process in our country in all its plans particularly in the sixth and seventh plans. Still it is recommended that there should be more effort on the part of the government to encourage the voluntary efforts in our country.

This can be done by many ways as listed below.

9.3.2.1.1 There are a large number of institutions –voluntary and official-which are very active in the field of women empowerment. The proliferation of these institutions has often led to the problem of the same individual or SHG getting benefits from numerous institutions. At the same time certain other SHGs and really deserving individuals receive little or no help at all. Therefore there should be an official body consisting of representatives of the government and voluntary associations, which can function as a coordinating agency. Such a body can function as a common platform to discuss various matters that arise in their efforts for achieving women empowerment and prevent the duplication of benefits.
This agency should be established at the Panchayat level and there should be a natural progression to the block and district levels. It should be mandatory that more than 50% of the members should be women and non-officials. Women representatives of the local bodies should also be part of this official body to make its functioning more effective.

9.3.2.1.2. There should be an official system to acknowledge the activities of NGOs and bring them to the notice of the government. Such a system will help in evaluating the performance of each NGO. For this NGOs should have a proper system of documentation. The studies showed that some NGOs are not much interested in documenting their activities. At the same time some of them are simply projecting more than what they really do.

So an official system is required to have a check on the activities of these voluntary associations. This can be either part of the above coordinating agency or a separate voluntary association functioning at the district level. On the basis of such an evaluation, the government should institute awards annually for the best NGO and the best voluntary worker in the state in the field of women empowerment. It can also take some corrective measures on voluntary associations, if found to be required.

9.3.2.1.3 The researcher found that there are a few institutions like The Central Social Welfare Board [CSWB] and Council For Advancement Of People’s Action And Rural Technology [CAPART], that are already engaged in the activities of helping voluntary associations and linking
them with the government. But their activities have to be upgraded to include the growing needs of women empowerment programmes in the country. These institutions can be included in the coordinating agency.

9.3.2.2.

The voluntary associations should also change their attitude towards the government. The researcher found that some of the NGOs under study do not believe that government can bring any 'development' in the country. The rationale behind this thinking is that according to them since each government is controlled and directed by a political party and the official government system changes through periodical elections, any government cannot plan a long-term strategy for development. The government machinery has to move according to the whims and fancies of the ruling party. Besides in a democratic set up, the opposition is always critical and do not cooperate positively with the development efforts of the Government.

But voluntary agencies should also understand that “development” is not their sole monopoly. People have more faith and find security in a government initiative rather than a private enterprise. Therefore there should be a broader outlook from the part of NGOs towards the government schemes of development.

For that the following recommendations are made.

9.3.2.2.1 A fruitful rapport has to be established between the government sector and the NGOs. The initiative for this has to come from the NGOs. Each NGO should appoint personnel for forging linkages between the NGOs and the state.
NGOs should try to gather all of information regarding the various Government projects in the empowerment of women. It should work as a catalyst for implementation of government schemes at the grass root level. For example the government has initiated a project for women empowerment namely Kudumbasree in 1999. The major purpose of this project is to eradicate absolute poverty in ten years through concerted community action under the leadership of local self-governments. As part of its poverty eradication mission, it has established SHGs for women all over Kerala. It helps women to start micro enterprises in their locality, which enables women to be economically self-reliant.

The researcher has found that some of the NGOs in Ernakulam districts namely Ernakulam Social service society [ESSS] and Community Aid and Sponsorship Programme (CASP) joined hands with the projects of Kudumbasree. It is helpful for the women to mobilize the official financial projects individually and group wise.

A Grievance Redressal Cell can be formed to settle any dispute that may arise during the collective working of NGOs and the Government system. The researcher found this as very essential due to the existing competition among the various institutions working for women empowerment.

During the study the researcher found the necessity of having a network among the NGOs that work for the empowerment of women in the state. Such a coordinating body can assess and strengthen the work of NGOs. Its functions are given below.
9.3.2.3.1 It can prevent the overlapping of the activities of various NGOs in one particular locality. Each village or Panchayat can be allocated to certain voluntary agencies and they can concentrate in the overall development of that particular area. So a system of ‘Village Adoption Scheme’ is recommended. Then the motto will be to develop a “Model Village” through a combined effort.

9.3.2.3.2 This agency can easily work for getting grants from the Government. A system of grants in aid can also be developed to receive grants from other donor agencies working in the country and abroad.

9.3.2.3.3 This network can develop a system of ‘project evaluation and cost benefit analysis’. Proper evaluation can be done periodically by this agency, by the NGO itself, by the Government and by the donor agencies. Various methods can be utilized for this purpose like conducting an opinion survey, observation method by its own staff or allowing an open enquiry through a suggestion box etc.

9.3.3 Recommendation Related to SHGs

The study made among the SHGs proved that SHGs are viable means for women empowerment. Such a group strategy will help the overall development of women. However the success and growth of each SHG depends on various factors related to it. So, in this context, the researcher makes the following recommendations.

9.3.3.1 SHGs are basically micro finance groups. They help to find out various means through which macro problems like poverty and unemployment
can be tackled. The members of SHGs are found to be generally women of low socio-economic background. Therefore SHGs insist on starting any self-employment project that could give them regular income. In order to start any self-employment project capital and training are highly essential. So the SHGs should be able to take the following steps.

9.3.3.1.1 Each SHG should be in a position to know the sources from which easy and cheap credit is available for members. It should have proper link with the current banking system, proper knowledge regarding the various financial schemes by the Government and other donor agencies. NGOs can play a vital role in this aspect with the help of NABARD and the local commercial banks. Government should use media and publications to make its various financial schemes for women’s development known to the public.

9.3.3.1.2 The members of SHGs should be given training in selecting viable self-employment projects according to the requirements of and availability of raw materials and other allied factors. NGOs can make use of the service of the Department of Small Scale Industries in this regard. Training should also be given in marketing of the products. NGOs can think of giving a common brand name for the products of their SHGs. Other methods like Exhibition cum sale, carnivals, advertisements and appointing sales agents on a commission basis can also be used.

9.3.3.1.3 Training should also be given in basic banking and accounting operations like book-keeping. The voluntary associations can make use of the help of local bank officials in this regard. Women should be trained to handle their saving and credit operations wisely and independently.
SHGs were started basically for improving the living conditions of women. But the success stories of SHGs show that this idea of group approach can be extended to new fields.

The following are the some of the recommendations made by the researcher in this context.

9.3.3.2.1 SHGs can be started for men also. Some voluntary agencies have already started men SHGs. The Neighbourhood groups that originated in Alappuzha district are the forerunners in this field. It should a common meeting place for discussing matters that are important for the growth of development of the locality.

9.3.3.2.2 SHGs can be started for farmers. At present this is all the more relevant since the agricultural sector is facing a crisis. SHGs can be used as a forum for fixing the prices of agricultural products and a venue for selling and exchanging agricultural commodities at the local level. The idea of collective farming can also be tried among the various SHGs of the neighbourhood.

9.3.3.2.3 The concept of SHGs can be extended to those who are engaged in traditional occupations like fishing, artisans and other unorganized village industries. It can even be extended to children or students so that it becomes a source of inspiration for them to study and also to develop a work culture among them. A combined group effort would channel their enthusiasm into creative efforts.
Though basically SHGs are neighbourhood groups that foster their social relationships it can be started anywhere where a group effort is welcomed. For example the researcher found that staff in an NGO office has started an SHG in their office itself, where they collect regular savings from the members and meet the urgent credit needs of themselves by rotating their funds. But more than the economic assistance, these groups help in improving interpersonal relationships. So in this sense SHGs can even be extended to government employees, rich and affluent women and other sectors of the community.

Studies have shown that women led SHGs in the state have grown to a viable organized set up to disburse micro credit and to enforce financial discipline among the members. It also helped women to enter into the mainstream of decision-making.

So, the researcher recommends that the concept of SHG can imbibe new developments as listed below.

Each SHG can develop into a kind of Co-operative Bank. The structure of co-operative banking can be applied in the future working of SHGs. The members are the shareholders of the bank. The office bearers can become the president or secretary or treasurer of the bank. Its saving and lending operations can also be extended to the other people in that area.

The voluntary agencies can take the initiative in combining the various SHGs into a “Federation”. In such a set up each SHG can keep its own identity. But at the same time it can enjoy fruits of combined activities.
It will give a new form of solidarity and strength among SHGs. Such federations can be formed in the block level, village level, district level and at the state level.

9.3.3.3 SHGs under the NGOs should join hands together with other SHGs formed by Kudumbasree. A coordinating agency can help these groups to work together so as to avoid unhealthy competition among the groups. So these groups will get the benefit of both government as well as non-governmental schemes. This can also avoid the overlapping of beneficiaries.

9.3.3.4. SHGs in a particular locality should jointly think of starting a small-scale industry such as garment manufacture, weaving units, candle making etc by taking into consideration of the various resources available in that area. This would help in securing employment and regular income for its members. Government can be true to its promise in uplifting the welfare of the rural women by providing subsidies for the products produced by women SHGs, thereby providing a boost to women empowerment.

9.4 FUTURE OF SHGS

As a final outcome of the growth of SHGs, each SHG should be able to have its own identity by de-linking it from any agency either official or voluntary. It can work as a voluntary association by itself and be in a position to form other SHGs around. For example, ADARSHA self help group, which was started in 1998 under the motivation and
guidance given by the NGO called Ernakulam Social Service Society (ESSS) has now grown to a stage of having a saving deposit of Rs.97,000/-. The total amount of loan sanctioned so far is Rs.6,08,000/-. Out of this the amount repaid is Rs.4,64,000/-. At present it is running many micro enterprises individually and group wise. Few members in the group also jointly run small production units of consumption goods. Thus it provides employment opportunities as well as earnings for the members. They are now in a position to take any number of loans without any guarantee of any monitoring agency.

The survey showed that two SHGs namely Vanitha Self Help Group, Ankamaly and Chithanya Self Help Group, Pulluvazhi bought a flour mill in the name of their SHGs. They are run by the members of the respective SHGs. Both the groups are formed under the initiative and guidance of the NGO namely Welfare Services, Ponnumunni. The NGO and NABARD gave loans for buying the mill. Besides, the members also contributed Rs. 2,000/- each for the initial capital. The members of the group work in the mill for daily wages. So, they get a personal income also. According to their opinion after two years they will be in a position to repay the loan and able to get the profit for the group. So such an enterprise benefit individually and groupwise.

Thus each SHG can grow in to an enterprise or a voluntary agency for a co-operative bank.
SCOPE FOR FURTHER RESEARCH

The term women empowerment is a vast concept, which can be studied from various perspectives. It contains various facets and elements, which calls forth a definite strategy to be followed in order to attain it. The strategy can be divided into various processes by which government as well as non-governmental agencies are trying to help women to reach the goal of empowerment.

Therefore the study can be extended to the following fields.

1. A comparative analysis of steps taken by the government sector and the non-government sector on women empowerment can be done. It will help in finding out the contribution given by each sector in the field of women empowerment.

2. Categorical studies can be conducted on women empowerment by taking the contributions made by empowered women in the field of Economics, Politics, Sociology, Culture and the general building up of a nation.

3. Studies can also be made on the allocation of finance by NGOs in their various service projects and its impact on the economy. This will help to find out what percentage of finance they set apart for women empowerment programmes and how far is the result of such a decision.

4. Studies can also be conducted with the help of any rating mechanism to assess the performance and contribution of various NGOs in the building up of the economy through their welfare programmes.