CHAPTER-I

INTRODUCTION AND METHODOLOGY
Women constitute an overwhelming majority among the poor, but programmes of economic and social development are structurally biased in favour of men. This bias is now being increasingly acknowledged, and corrective policies and programmes are being formulated.

Integration of women in development has emerged as one of the critical issues of development. It has been one of the themes for discussion in various international and national forums. The principle relating to women emphasizes, according to U.V.N. Charyulu and et.al (1985), that women should participate and constitute on an equal basis with men in the social, economical, political process of rural development and share fully in improved conditions of life in rural areas.

Of late, the need for promotion of employment for women is often emphasized. It has been identified as one of the means for achieving improvement in the status of women. It forms part of the main areas for concerted action for the integrated development of women in rural development. It is increasingly being realized that in the poor families the income of women is vital not only to increase the status of women but for the enhancement of the living standards of their family members also. The income earned by women has a positive correlation with the nutritional status of the family, education of the children and building up of a positive attitude towards the status of women.

The status of women has acquired great importance as they represent 50 per cent of world's population, 1/3rd of the labour force and perform nearly
2/3rds of all working hours. Yet, women receive only 1/10th of the world’s income and own less than one per cent of its property. Women do not have access to equal skills, they are often confined to low paid jobs both in agriculture and informal sectors with long working hours and much of the invisible work they perform is non-paid and does not show up any value in the market and empowerment surveys (World Bank Country Study Report, 1991).

This has been the scenario of women not only in India but also in the entire world. All efforts are therefore necessary to establish the significant role they can play in their own development and that of society at large.

As mentioned earlier, programmes for development are structurally biased in favour of men. Therefore there is an urgent need to bring women into the process of development in order to enhance their status.

Poverty and unemployment add to the miserable plight of the women’s lot. The conditions of the women living in the rural areas are worse when compared to that of the women in the urban areas and a vast majority of them are leading a deplorable life.

Therefore, in the following pages, an attempt is made to present briefly the status of women in the Vedic period, Medieval period, during British period as well as post-independence period.

**The Status of Women in the Vedic Period**

During the Vedic period, the Indian women enjoyed a very honoured position in society as revealed by eminent scholars and sacred texts like the
Vedas. According to the available sources, women during the ancient period enjoyed the right to education. They had even the right to perform yagnas in accordance with the Vedic rituals. There are references to several eminent women scholars like Adite, Gasha, Dakshina, Gargi, Ramsha and so on, whose salutary contribution was incorporated in the Rigveda. It is a reflection on the status of women in the Vedic Age that they could remain unmarried and devote their life to the pursuit of knowledge and self-realization. The important subjects in which women were educated during those days included Astrology, Geography, Veterinary Science and even Martial Arts. There were also instances when women participated in fights and wars (Meera Seth, 2001).

The outstanding works of Manu exerted a very deep influence on the position of women in society during the ancient period. It has been referred sometime between 200 B.C and 200 A.D. that Manu considered women as equal to men. His famous dictum was Gods reside where women are respected and where they are insulted all efforts are useless. He urged that men should respect women and enjoined upon them to provide them with every comfort and protection. He also prescribed severe penalties for men who committed heinous crimes upon women. At the same time, he also prescribed severe penalties to women who indulged in adultery. Further, Manu denied several rights to women including the right to remarry after widowhood, whereas men could marry after the death of their wives. The husbands had the right to beat their wives if they committed any wrongs. He
also insisted that a wife should serve her husband even if he is bad or adulterous (Vani Mohan, 2004).

However, on the whole, the attitude of Manu towards women is rather positive. He emphasized that no society can prosper if the women are unhappy and no family thrives if the women are ill-treated and disrespected. Manu was very emphatic and clear that women should be protected and also be respected as the propagators of the race. Thus, Manu adopted a favourable approach towards women which was suited to the needs of the society of the times. Nevertheless, it is often described that Manu had exerted a dreadful effect on the position of women and his work was most often quoted to depict the vulnerable position of women in the Indian society (Vani Mohan, 2004).

The Status of Women in the Medieval Period

During the Medieval Period the position of women in India, particularly that of the middle and lower classes, deteriorated due to the invasions of the Muslim rulers and the consequent onslaught by Islam. Women led a miserable life in all respects. During this period, women were subjected to several inhuman practices and harassment and most of them worked as domestic servants. They lost many of their rights. Further, the preservation of the Hindu race from the Muslim rulers not only required their protection but also their seclusion and non-participation in public activities including politics. The system of paradah was practised by women, particularly by those belonging to the upper classes and royal families. Child marriages became very common for various reasons. It had an adverse effect
on women’s education and most of them could not get education. Divorce was not permitted in the case of women. Another heinous practice known as Sati was widely practised, particularly among the women of royal families. There were innumerable instances of Sati practised by the higher caste women. It was more widely prevalent in Rajasthan than in other parts of the country, particularly among the women of royal families. But this practice was rare among the women of middle and lower classes. However, available evidence suggests that the position of the entire women folk was not deplorable. Evidently, the position of women who belonged to the royal and aristocratic families was better when compared with those belonging to the poor and middle classes. They used to enjoy higher status and respect in the society. They had equal rights with the men and even enjoyed political power by occupying important positions in the political machinery.

**Status of Women during British Period**

The British Administration and also the various political and social movements started during that period exerted considerable influence on the lives of women. The British Government evinced some interest in the uplift of women and initiated certain measures for promoting their welfare (Neera Desai and Krishna Raj, 1990). The nineteenth century can be considered a watershed in the history of Indian women, as several developments took place which resulted in far-reaching changes in their conditions. The two evil practices, sati and female infanticide, were banned by the British Government during the first half of the nineteenth century. The Indian Penal Code
introduced in 1861 contained certain provisions that help women. The British Government also promoted education among the girls through the establishment of separate schools for them. However, the British Government did not evolve any specific policy framework for the welfare of women. They took a few measures on ad-hoc basis for the betterment of women in response to the pressure from the enlightened public and social reformers.

Various social and religious reformers seriously tried to reform the Indian society and to improve the life of the people including women. Raja Rammohan Roy, Krishna Chand, Eswar Chandra Vidya Sagar, Veeresalingam and others fought for the cause of women in several ways. Raja Rammohan Roy of Bengal started the *Brahma Samaj* in 1920 to reform the Hindu society by eradicating early marriages of girls, sati and other social evils. He tried to end those practices by encouraging widow marriages.

Kesav Chandra Sen and Vidya Sagar carried further the cause of women espoused by Raja Rammohan Roy and started a movement in Bengal against child marriages. They worked sincerely for the enactment of the Widow Remarriage Act of 1856 by the British Government. Apart from these eminent reformers from Bengal, a few reformers from other States also took up the cause of women and started reform movements for women’s emancipation. The main thrust of these social reforms was uplift of women by ending the evil practices existing in society which subjected women to untold misery and also to improve their socio-economic conditions. These reformers gave top priority to education of women and hence started a number of
schools throughout the country for girls which had a profound effect on women (Desai, 1969).

Under the impact of the spread of western education during the British period, women organized themselves for improving their conditions and they also started participating in the National Movement during the first part of the twentieth century. Under the inspiration of Gandhi, women from all parts of the country took an active part in the freedom struggle. The National Movement witnessed the emergence of several women leaders during different stages of the movement, who played a major role in the various events organized by the national leaders. During the early phase of the National Movement, Susila Devi, Heradevi of Punjab, Sarala Devi of Bengal and others became prominent and led the movement in different capacities. During that time, Annie Besant started the Home Rule Movement with the aim of achieving self-government for India. She became a very powerful force in Indian politics and awakened the masses to organize for self-government. For her contribution to the freedom struggle, she was elected President of Indian National Congress in 1917. She had the credit of being the first woman president of the party since its inception. She also fought for the women's suffrage and led the boycott of foreign goods and swadeshi movements launched during the first part of the twentieth century.

Another important woman leader in the National Movement was Sarojini Naidu. She played a prominent role in the Satyagraha, Civil Disobedience Movement, Non-co-operation Movement, the agitation
launched against the salt laws and so on. She also led several activities for improving the conditions of Indian women. She was elected President of Indian National Congress in 1925 and conducted its activities efficiently. She was closely associated with all activities of Gandhiji and also acted as the chief spokesperson of the Congress for a long time. Apart from these women leaders, a number of other women leaders played an important role in the freedom struggle (Aparna Basu, 1976).

Thus, during Vedic period, the women enjoyed a honourable status. During the medieval period, the status of women, especially of the middle and lower classes, deteriorated due to the invasions of the Muslim Rulers. During this period, women were subjected to several inhuman practices and harassment and mostly they worked as domestic servants. Women led a miserable life in all respects during this period.

However, during the British period, because of the social reforms there was some improvement in the status of women. The evil practices such as Sati, female infanticide were banned by the British Government. Child marriages were controlled. Girl’s education was encouraged not only by the British Government but the social reformers also.

**Status of Women After Independence**

The status of women after independence is analyzed with the reference to demographic profile, levels of literacy, work force among women and women specific policies.
Demographic Profile: In India, women constitute almost half of the total population. According to the 2001 Census, women were 495.7 million in number as against a total population of 1027.01 million and thus they constituted 48.26 per cent of the total population of the country. There was a slight increase in the female population of the country as it increased from 407.1 million in 1991 to 495.7 million in 2001. While the increase in terms of percentage was extremely marginal, i.e., 0.2 per cent, in terms of absolute number it was 88.6 million as against 77.1 million between 1981 and 1991. The growth of female population for the 1991-2001 decade was 21.79 per cent, which was more than that of the total population which had increased by mere 0.896 per cent during the period. Further, the life expectancy at birth among the females had been steadily increasing over the years, from 23.3 in 1901 to 65.3 in 2001, and has surpassed that of males since the 1980s.

However, according to 2011 Census, India has a total population of 1,210,193,422 out of which men and women constitute 51.54 per cent and 48.46 per cent respectively. Decadal growth rate (2001-2011) is found to be 21.54 against 17.64 for the decade 1991-2001. The sex ratio is found to be 940 females per thousand males. The density of population is 382 per sq.km. The total literates in the country are 77,84,54,120 who constitute 74.04 per cent. Among the literates, the male and female represent 57.06 and 42.94 per cent respectively.

Literacy: Since Independence there has been a spectacular growth in the literacy rate of the country. The total literacy rate, which was 5.39 per cent in
1901, rose to 73.80 per cent in 2011. The striking feature of the growth in the literacy rate is the prevalence of wide gap between the male and female literacy rates. This is obvious from the fact that the female literacy was extremely low in 1901 as it was only 0.60 per cent. It increased gradually to 7.30 per cent by 1941, which was less than half of the total literacy rate of 16.10 per cent. The gender gap in the literacy rate during this period (1901-41) works out to almost 100 per cent.

The sex-wise literacy rates from 1951 to 2011 are presented in Table 1.1. The table reflects that the literacy rate increased from 18.01 per cent in 1951 to 73.80 per cent in 2011. This increase is more striking in the case of women as it increased from 8.86 per cent in 1951 to 65.46 per cent in 2011. The corresponding figures of men are 27.16 per cent and 82.14 per cent for the same period. If we compare the female literacy rates of other periods with that of males in 2011, we can notice certain important trends. The Census figures reveal three-fourths of the men and more than half of the women of 7 years and above age group are literate. With the faster growth of female literacy, the gap between the male and female literacy is fast getting narrowed (Census Reports, 1951-2011).
TABLE 1.1
LITERACY RATES AMONG WOMEN IN INDIA OVER A PERIOD (1951-2011)

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Males</td>
<td>27.16</td>
<td>40</td>
<td>46</td>
<td>57</td>
<td>64</td>
<td>75.85</td>
<td>82.14</td>
</tr>
<tr>
<td>Females</td>
<td>8.86</td>
<td>15</td>
<td>21</td>
<td>30</td>
<td>39</td>
<td>54.16</td>
<td>65.46</td>
</tr>
<tr>
<td>Average</td>
<td>18.01</td>
<td>27.50</td>
<td>33.50</td>
<td>43.50</td>
<td>51.50</td>
<td>65.01</td>
<td>73.80</td>
</tr>
</tbody>
</table>

Source: Collected from the Reports of Census of India, New Delhi, for the years from 1951 to 2011.

Thus, it is evident that the gender gap in the literacy rates has been declining, if not at the same rate. In absolute terms, the number of literates among the women has increased from 155 lakh in 1951 to 1260.60 lakh in 1991. In spite of this steep increase, there are still 1956.4 lakh illiterate women in the country. Thus, illiteracy is glaring among the women, in spite of the fact that the Government has committed itself to the goals of total literacy and free compulsory primary education for all, which has been reiterated in every successive Five Year Plan since the First Plan. The recent research studies which explore the position relating to women’s literacy point out that the important feature that remains consistent in the literacy situation in India is the existence of large disparities in literacy achievement between different sections of population, based on gender and residence (Meera Seth, 2001).
The position of literacy among the SC (Scheduled Castes) and ST (Scheduled Tribes) women is even more dismal. The data available from 1961 onwards in this respect reveals this fact. In 1961, the literacy rate was as low as 3.29 per cent among the Scheduled Caste women and 3.16 per cent among the Scheduled Tribe women. This rate increased at a faster rate as it has almost doubled to reach 6.44 per cent in the case of Scheduled Caste women. But it rose slightly in the case of scheduled Tribe women as it increased to 4.05 per cent by 1971. They increased further to 10.93 per cent and 8.04 per cent among the women of Scheduled Castes and Scheduled Tribes respectively by 1981. Again these rates doubled to reach 23.76 per cent and 18.19 per cent among the women of both these categories respectively by 1991. It can be noticed that the gender gap between men and women is wide both among the Scheduled Castes and the Scheduled Tribes. Though the gap was for the first time 100 per cent in 1991, it was more than this during the earlier period (Census Report, 1951-2001).

Workforce among Women

If we look into the statistics provided by the census and other agencies, we can notice that the share of workforce among women is very limited when compared with that of men. It is rightly observed that the economic empowerment of women is very essential for improving their position in society. It is also pointed out that women’s employment leads to the development of not only women but also their families. However, since the beginning, women in India have lagged far behind men in respect of
employment. Traditionally, women in this country economically depend upon their male counterparts. This dependency syndrome still continues to prevail.

The available data indicates that the distribution of men and women in the organized sector is highly unfavourable to women. As per the 1971 Census, out of the total workforce among women, only 19.30 per cent worked in the organized sector and they constituted only 6.16 per cent of the total work force in the country. However, there has been an upward trend in this number. In 1981, their number went upto 27.93 per cent which further rose to 37.81 per cent by 1991. In the organized sector a majority of the women are found working in the private sector rather than in the public sector.

As per the 1991 Census, of the total women population of 4033.70 lakh, 897.70 lakh were employed, which accounted for 28.58 per cent of their total population. Thus, it is evident that a vast majority of the women, i.e., 71.42 per cent of the total women population, are non-workers. It can also be noted that the main workers among the women workforce was limited as they accounted for only 26.43 per cent (642.70 lakh), In contrast, the male main workers were 2216.60 lakh in number accounting for 73.57 per cent of the total workers (Census Report, 1991).

In 1971, women workers in the public sector constituted 8 per cent of the total workforce which rose to 9.7 per cent in 1981 and to 12 per cent in 1991. In the private sector women labour accounted for 16 per cent of the total work force in 1971 which went upto 17.5 per cent in 1981, and to 19.3 per cent in 1991. It needs to be emphasized that like the organized sector, the
ratio of male to female workers in the unorganized sector is also unfavourable to women.

**Women Workforce in Unorganized Sector**

In India, owing to several cultural factors women enter into the informal or unorganized sector more easily than into the formal sector. Hence, they are found more in the informal sector than in the formal one. It is estimated that an overwhelming number of working women are involved in the informal sector which are not included in the official statistics. The jobs in the informal sector include domestic servants, small farmers, artisans, small traders and farm labourers. Most of these jobs are unskilled and are low paid. Further, they do not offer any benefits and privileges to the workers. They have hardly any labour rights under the existing laws and acts. As per the 1971 Census, of the total women work force, 93.84 per cent work in the unorganized sector. This percentage has slightly increased in the subsequent periods, as it rose to 93.87 per cent in 1981 and to 95.79 per cent in 1991 (Census Reports, 1951-91). The corresponding figures for male workers are 89.57 per cent in 1971, 89.0 per cent in 1981 and 89.77 per cent in 1991. This indicates that the share of women workers is much higher than that of men in the unorganized sector (Census Reports 1951-91).

**Women - Specific Policies**

The Government of India adopted a multi-pronged approach to improve the socio-economic conditions of women and to promote their welfare. Along with the legislative enactments, it formulated several policies
during different periods addressing their problems and grievances with an aim to achieve their all-round development and empowerment. These policies clearly reflect the approach and strategy of the Government towards women's issues.

The National Plan of Action for Women adopted by the Government in 1974 became the guiding policy for its attempts at the uplift of women. The National Expert Committee on Women Prisoners examined the conditions of women prisoners and suggested certain reforms in the existing judicial and prison systems for the benefit of women prisoners. The National Perspective Plan for Women was adopted in 1988. It intends the mainstreaming of women's issues in the public policy making and sets a long term policy perspective for both safeguarding their rights and promoting their economic wellbeing and social empowerment. The Plan envisages an alternative strategy for women in all the policies and programmes of the Government in order to create a democratic, egalitarian, secular and social fabric in the country. It also set out specific targets to be achieved by 2006 in the field of women's education, such as elimination of illiteracy, universalization of elementary education and minimization of drop-outs, stagnation and so on. The Plan also proposed several measures for the achievement and development of women within the framework of the existing developmental parameters. The Report of the National Commission on Self-employed Women and Women in Informal Sector examined the wide ranging issues relating to women workers in the unorganized sector and made a number of
suggestions for promoting the welfare of women working in the unorganized sector.

Apart from the women specific policy initiatives, there are special provisions within the general policies which focus on the issues relating to women. The National Policy on Education of 1986 emphasized the promotion of vocational, technical and professional education among women at all levels. The Policy envisages that the national system of education should play the interventionist role in the empowerment of women. The National Health Policy accords a special place for women in the programmes and schemes in the field of health. The National Plan of Action for the Girl Child 1991-2000 proposes an integrated and multi-sectored strategy for ensuring the survival, protection and development of children with special gender - sensitivity development for the girl children. The National Nutrition Policy of 1993 suggested various short-term and long-term measures for the provision of nutritional food in the case of women and children (Meera Seth, 2001).

The year 1999 is of great significance for Indian women. In this year, the National Commission for Women was set up to safeguard the rights and interests of women. The Commission is a statutory body constituted under the National Commission for Women Act 1990, with the objective of reviewing the implementation of various protections and safeguards provided by the Constitution for women and also the various legislations meant for them. It also functions as an agency that supervises the redresses of the grievances of women. During the decade of its existence the Commission achieved certain
spectacular results. It is reported that the Commission has highlighted the various problems faced by the women, particularly, those belonging to the weaker sections like the Scheduled Castes, Scheduled Tribes, widows and those living in slum areas. The Commission has made an in-depth examination of the various existing Acts meant for the women and suggested measures to plug their loopholes, and to make further laws for their benefit (Vani Mohan, 2004).

Further, the National Commission created awareness regarding women problems and also sensitized political leaders and the public officials concerned about women's issues. The Commission has also provided a platform for various voluntary agencies for interaction and discussion of the issues relating to women and their problems. The Commission has been making efforts for the operationalization of the various Provisions of the 73rd Constitutional Amendment Act, which provides reservations of seats for women in Panchayat Raj Institutions.

Another important landmark in the history of women welfare in India is the enactment of 73rd and 74th Constitutional Amendment Acts of 1992. These Acts revolutionized both the rural and urban local bodies, the Panchayat Raj Institutions and Municipal bodies. They provide for the reservation of 33.3 per cent of the political offices for women in Panchayat Raj Institutions, Municipalities and Municipal Corporations.

The Panchayat Raj elections which followed the enactment of these Acts gave representation to about eight lakh women in these bodies across the
country. Thus these two Acts are certainly a revolutionary step in the direction of political empowerment of women. The various research studies conducted on the implementation of these two Acts in different states reveal that there has been considerable awakening among women after the implementation of these Acts.

There is also significant increase in their participation in the political process at the grassroots level. The political empowerment affected by these Acts among women has its impact on their socio-economic conditions. The National Perspective Plan for Women (1998-2000) summarizes the health situation of Indian women by stating that malnutrition, disease, disability and even death at critical stages of their lives, namely, early childhood, adolescence, and reproductive phase are common among the women of India. The sex-ratio is an indicator to analyse the gender inequality in the country. Discrimination against female sex has been declining.

The above aspects clearly indicate that there have been meaningful efforts to protect the women rights by providing their various opportunities in different spheres for their development. If these efforts are continued with much more concentration and commitment, certainly, the status of women will be enhanced and thus women empowerment can be achieved. The empowerment of women contributes significantly to the social and cultural development leading to the rapid economic development of the country. In view of this, in the following pages an attempt is made to examine the concept of empowerment, the importance of women empowerment, the
strategies pursued by the Government to empower women before and after Independence.

**Concept of Women Empowerment**

Empowerment is defined as “**giving power to, creating power within and enabling**”. In this sense, empowerment is a multi-dimensional process which enables individuals or groups to realize their full potential and powers in all the spheres of life. Empowerment is a process which helps people to gain control over their lives through raising consciousness, taking action and working in order to exercise greater control. Empowerment is also a feeling that activates the psychological energy to accomplish one's goal. In other words, empowerment can be regarded as a process of awareness and capacity building that leads to greater participation, better decision making power and transformative action.

Empowerment covers both individual and collective transformation. It strengthens one’s innate ability through acquiring knowledge, power and experience. Empowerment emphasizes both individual and collective efforts. It is through involvement in groups that most people begin to develop their awareness and the ability to organize, to take action and bring about a positive change.

There is also a definition considering empowerment as the strengthening of capacities achieved through full participation of people in various processes. Viewed in this sense, empowerment envisages capacity building and development of the skills, especially to take decisions, organize,
and manage to carry out the activities and to deal with people and institutions around them. It also facilitates participation and ensures greater control and decision making power at home, in the community and society.

In the opinion of Batlivala (1995), empowerment may be considered the process of challenging existing power relations and of gaining control over the sources of power. Empowerment presents the means of accomplishing community development tasks and can be conceptualized as involving two key elements: giving community members the authority to take decisions and choices and facilitating the development of knowledge and resources necessary to exercise these choices.

It is held that the concept of empowerment itself is highly contentious. Although a body of evidence exists that documents some significant change in women's self-perception, confidence and roles, there is also countervailing evidence that suggests that the mere empowerment of women does not guarantee their all-round development.

Thus empowerment is a positive concept concerning the capacity of the individuals for self-action and transformation of the self. It enables people to become active participants in the creation and implementation of the policies, decisions and all other processes which affect their lives. Empowerment also makes them take responsibility for their own choices, decisions and actions. It develops resources, information and knowledge and makes them accessible to opportunities. Empowerment is an effective answer to oppression, injustice and other maladies of society with emphasis on the
building of economic and social capabilities among individuals, classes and communities to bring about social transformation.

The Global Conference on Women's Empowerment, 1988, highlighted empowerment as the surest way of making women "partners in development". Development, on the other hand, should ultimately become a process of empowerment. Empowerment is an active process enabling women to realize their full identity, potentiality and power in all spheres of life.

Although women form nearly half of the human capital in the country, they are still the most deprived and neglected segments of society despite the constitutional guarantee for equal rights and privileges for men and women. Women continue to be victims of a process of economic, social, cultural and political marginalization. They are viewed as homemakers and are not encouraged to undertake professions to which men have a natural access. On the other hand, half of the world's food is produced by women working in the fields and they constitute one third of the world's labour force, and a woman does double the amount of work and contributes doubly to the economy.

Empowerment is a multifaceted process encompassing aspects such as enhancing awareness, increasing access to resources - economic, social and political. It comprises an equally important component of mobilization and organization of women into groups because these groups form the basis for solidarity, strength and collective action.

Empowerment of women is a critical factor in the eradication of poverty, as women are the key contributors to the economy and to the
combating of poverty through both remunerative and unremunerative work at home, in the community and in the workplace (United Nations, 1996).

Gainful employment has been viewed as a critical entry point for women's integration in development (Devadas, R.P., 1986).

Women's participation in income generating activities is believed to increase their status and decision-making power. With employment, women do not remain as "objects" of social change but become its "agents". They cease from being consumers of economic goods and services and turn into "producers". They participate in social reproduction as well as reproduction of labour for the next generation (ILO, 1984).

In many cases, micro credit has been a crucial element in increasing women's economic opportunities. When done well, it gives women the ability to make a living on a sustainable basis. Micro credit could unleash the economic potential of hundreds of millions of the World's poorest.

The country's response to the challenges of equality, development and peace is the "empowerment strategy". The challenge before the society is to evolve strategies to break the stereotypes of the past by solving problems of poverty, illiteracy, environmental degradation, violence, gender inequality, etc. Hence, Self Help Groups and Micro Credit should be seen as components of a solution to accelerate the socio economic development, particularly of the rural poor women in India. A judicious mix of micro credit and Self Help Groups along with other activities with emphasis on the development and empowerment strategies and processes, would certainly make micro credit an
effective instrument of social and economic development, particularly of women in a holistic and integrated manner (Sinha Archana, 2002).

In the light of this, micro credit was launched to reach many of the poorest families eighteen months after the Beijing Conference on 2-4, February 1997. More than 2900 people representing 1500 institutions from 137 countries gathered at the Micro Credit Summit in Washington, DC. Together they set the ambitious goal of reaching 100 million of the world's poorest families, especially women of those families, with credit for self-employment and other financial and business services by the year 2005, bringing women into the fold of Self Help Groups (Government of India, 1999).

Self Help Groups (SHGs) are voluntary associations of people formed to attain a collective goal. People who are homogeneous with respect to social background, heritage, caste, economic activity or traditional occupation come together for a common cause to raise and manage resources for the benefit of the group members.

The process by which the group of people with a common objective are facilitated to come together in order to participate in the development activities, i.e. savings, credit, income generation, etc.

Although the SHGs can be formed for any development activity, the SHGs should be practising thrift and credit and be familiar with money management (Srinivasan, Girija, 1997).
Generally, SHGs encompass several activities of men and women but the India’s focus is on the financial aspects of SHGs. In addition to India, this financial SHG concept is being promoted in Bangladesh, Indonesia, Thailand, Philippines, Nepal, Sri Lanka, etc. The salient features of SHGs are:

(i) Homogeneous in terms of economic status and interest and affinity.
(ii) Small in size and their membership per group ranges from 10 to 20.
(iii) They are non-political and voluntary and follow democratic culture.
(iv) They hold weekly meetings mostly during non-working hours.
(v) They have transparency among themselves with collective accountability of financial transaction in the group.

Functions

(i) Conduct regular weekly meetings;
(ii) Promote saving attitude and habit among the members,
(iii) Indulge in credit management;
(iv) Build the common fund slowly and systematically; and
(v) Establish linkage with banks and government departments.

SHGs are necessary to overcome exploitation, create confidence for economic self-reliance in the poor, particularly women who are mostly invisible in the social structure. SHGs become the basis for action and change and build a relationship of mutual trust between the promoting organization and the rural poor through constant contact and genuine efforts (Gupta, R.C 1993). Credit delivery through thrift and credit groups (SHGs)
emerges as an alternative to the existing system of credit disbursement by the banks. SHGs have been found to help inculcate among their members sound habits of thrift, saving and banking (Rashtriya Mahila Kosh, 1995).

Satis, P. and Das P, (1997) strongly pointed out that Self-help approach is fast gaining acceptance internationally as the most appropriate instrument to reach out to the poorest of the poor in a most effective way. Experience in various countries has brought to light the fact that SHGs play a significant role in mobilizing substantial amounts of savings and providing loans to the members. SHGs have also been able to bring about positive improvement in a number of social indicators such as literacy and health (Shivakumar, L. 1995)

SHGs promote participatory credit management and fill a vacuum created by the ineffective, rigid formal credit necessity by adopting a flexible mechanism, sensitive to the needs and conditions of the people for whom these are meant. Rescheduling of loans in times of genuine hardships, recognising the consumption requirements of the people along with their production needs and the need to address social problems are all considered (Dwaraki and Kumarasan, B., 1997).

The benefits of SHGs, which have primarily been formed in India as micro-credit groups for economic empowerment of women and the weaker sections, are that they provide a via media for development of saving habit among the poor; have access to large quantum of resource; provide a window for better technology and skill upgradation; have access to various promotion assistance and assurance of freedom, self-reliance and empowerment.
Collectivization implies cohesion of the group and enables the members of the group to perceive common interests and act collectively. In contrast to formal organizations, Self-Help is highly personal, non-hierarchical and without division of labour. Self-Help favours experience over expertise (Murugan, K. R. and Dharmalingam, 2000). The above view clearly stresses that there is a great need to bring the rural women into the fold of Self Help Groups to solve their own problems individually and collectively on democratic lines.

Need and Importance of the Study

Women studies have become a very important area of research in almost all the counties all over the world. In India also there has been a phenomenal spurt in women studies over the past three decades or so. All these years there has been a continuous and serious debate among scholars, practitioners, and planners over the issues concerning the problems that are faced by the women of this country and on the process of their development.

Of late, the issue relating to the empowerment of women has aroused a lot of curiosity and interest, which inspired a good amount of research in different aspects associated with women and their empowerment. As a result, there has been a meaningful research on different issues relating to the process of empowerment of women in social, economic and political spheres. The policy initiatives aiming at procuring economic, social and political empowerment of women have an important place in the research on women-related issues.
As already stated, a number of studies have been undertaken on the important initiatives designed for the empowerment of women such as the Development of Women and Children in Rural Areas (DWCRA), SHGs and reservations in different local bodies and so on. All these studies have highlighted various aspects of women-related initiatives with special focus on their achievements and failures in achieving their objective of women empowerment in different fields.

In Andhra Pradesh also there is a spurt in research on women related issues, including the empowerment of women, after the introduction of DWCRA programme and the 73rd Constitutional Amendment Act. However, most of these studies are conducted at macro level covering certain broad issues relating to this programme without focus on any specific aspect. In spite of the fact that Andhra Pradesh is one of the few states in India where the DWCRA, SHGs and other women welfare initiatives have achieved spectacular success, there are some failures also. Even in the existing research there are several critical gaps which need to be filled.

Hence, there is an imperative need for micro-level and area-specific studies on these programmes to fill the gaps in the research and to facilitate the tacit understanding of the different dimensions of those programmes which in turn helps the planners to strengthen the execution of such programmes.

The present study is a modest attempt which mainly focuses on the implementation process of the DWCRA programme with reference to the
sample beneficiaries in the selected areas with a view to assessing their performance and to give suggestions to fill the research gap as well as to achieve women empowerment in different spheres of their life.

Important to mention here is that the Development of Women and Children in Rural Areas (DWCRA) programme was launched in the year 1982 with the aim of enhancing the status of women by forming into SHGs with 10 to 20 members from rural as well as urban areas. However, in the year 1999 a new programme called Swarnajayanthi Gram Swarozgar Yojana (SGSY) was launched and several programmes including DWCRA were merged into its programmes like Integrated Rural Development Programme (IRDP), Training of Rural Youth for Self Employment (TRYSEM), Ganga Kalyan Yojana (GKY), Supply of Improved Toolkits to Rural Artisans (SITRA), Million Wells Scheme (MWS) and DWCRA. Subsequently in the year 2000 Velugu programme was launched with a view to strengthening the existing DWCRA groups as well as forming new groups under Velugu. In the year 2005 the SGSY programme and the Velugu programme were merged into Indira Kranthi Patham programme which was launched on 21 March 2005. To that effect G.O. MS. No. 83 has been issued.

**OBJECTIVES OF THE STUDY**

The following are the specific objectives of the study:

1. To examine the status of Self-Help- Groups (SHGs) with reference to DWCRA in the state of Andhra Pradesh.
2. To analyse the performance of SHGs with reference to livelihood opportunities in Anantapur District of Rayalaseema region in Andhra Pradesh.

3. To portray the profile of SHGs in Anantapur District and the socio-economic and other related characteristics of the respondents who are the members of SHGs under DWCRA.

4. To assess the role of people’s participation in SHGs and the impact of SHGs on women empowerment.

5. To suggest suitable measures to strengthen the SHGs for sustainable livelihood opportunities and to achieve women empowerment.

Method of Study

The methodological aspects of the study include selection of the district, divisions, mandals, villages, Self-Help-Groups, sample women respondents, sources of data, tools of data collection, tools of analysis, period of study, and scheme of presentation.

Universe and Sample

Anantapur District of Rayalaseema region of Andhra Pradesh state has been selected for the present study based on the following criteria:

1. Anantapur District has been identified as one of the most severe drought affected districts in the country.

2. Anantapur District is one of the districts in the state where the DWCRA programme is implemented effectively to promote Self Help Groups and to initiate the process of women empowerment.
3. Anantapur district is not only a drought affected district but also a
backward district where the employment opportunities are poor and
meagre.

4. The SHGs under DWCRA made considerable impact on the status of
women in the district.

Based on the above reasons, Anantapur District has been selected for
the present study.

**Universe**

As it has been discussed in the preceding pages, all the Self-Help
Groups starting from DWCRA to VELUGU are merged into Indira Kranthi
Patham. The DWCRA programme was introduced in the year 1982 in order to
enhance the status of women by their participation in economic activities. To
assess the impact of SHGs on the status of women, the SHGs formed under
DWCRA programme are alone considered for the purpose of the present
study. Moreover, most of the SHGs which are formed under DWCRA are
given a revolving fund by the Government as financial assistance with a low
rate interest on repayment basis. Accordingly, the members of the SHG’s
under DWCRA are alone considered as universe for the present study.

Thus the universe for the present study are the members of the SHGs
formed under DWCRA programme only.

**Sample**

The Multi-stage random sampling method has been used for selecting
the sample respondents. Anantapur District is divided into three revenue
divisions for administrative purposes, which are Anantapur, Dharmavaram and Penukonda Revenue Divisions. Accordingly, in the first stage all the three divisions are considered for the selection of sample respondents to represent the entire district covering all the 63 mandals in the district.

In the second stage, the district is further divided into 63 mandals spreading over three revenue divisions. Anantapur, Dharmavaram and Penukonda Revenue Divisions have 20, 17 and 26 mandals respectively. Two mandals in each revenue division have been selected based on the highest number of SHGs in the mandals as well as the mandals which are not in close proximity to the towns in the district.

Accordingly, two mandals in each revenue division have been considered for the purpose of the present study. These mandals are Kuderu and Peddavadagur in Anantapur Division, Chennekothapalli and Brahmasamudram in Dharmavaram Division, Roddam and Agali in Penukonda Division.

In the third stage, in order to implement the DWCRA programme more effectively, mandals have been further divided into small clusters. Accordingly, in each mandal two small clusters have been selected for the purpose of the present study.

Accordingly, Cholasamudram and Marutla clusters from Kuderu mandal, Virupapuram and Dimmagudi clusters from Peddavadaguru mandal of Anantapur Division have been selected. Nyamaddala and Kanumukkala clusters from Chennekothapalli mandal, Pellapalli and Bhyrasamudram
clusters from Brahmasamudram mandal of Dharmavaram Division have been
selected. Bhucharla and Boxsampalli clusters from Roddam mandal,
Vadaguntanahalli and Karidasanahalli from Agali mandal of Penukonda
Division have been selected. Thus in each selected mandal two clusters have
been chosen, based on the number of Self Help Groups in the cluster. In total,
twelve clusters have been selected for the purpose of the present study.

In the fourth stage, from each cluster one village has been selected for
the purpose of the study. Accordingly, Korrakodu and Kalagalla from Kuderu
mandal, G. Venkatampalli and Konduru from Peddavadaguru mandal,
Mustikovela, Veldurthi from Chennekothapalli mandal, P.V. Puram and
Gundiganipalli from Brahmasamudram mandal, Naranagepalli and Sanipalli
from Roddam mandal and P. Byadegiri and Dokkalapalli from Agali mandal
have been selected based on the highest number of Self Help Groups in the
respective clusters of the mandals. Thus the total sample villages are twelve.

In the final stage, from each village 30 members of the Self-Help
Groups have been selected based on the simple random sampling method.
Here also due care has been taken and all these 30 members are selected from
five Self Help Groups uniformly. Thus, the total sample respondents to carry
out the present study are 360.

Sources of Data

The Present study is based on both primary and secondary sources of
data. The primary data has been collected from the sample respondents who
are the members of SHGs. Published books, journals, official records,
government reports and orders unpublished research works and other related material are the major sources of the secondary data.

**Tools of data collection**

The primary data has been collected from the women respondents through a well-structured interview schedule which was pretested. Necessary changes have been made after the pretest to suit the requirements of the present study. The schedules have been filled in with the help of the sample women respondents through a face-to-face interview by the researcher. Focused group discussions with women respondents of the members of the SHGs, leaders of the SHGs and officials who are implementing the programme were held to get their perceptions with regard to the knowledge, awareness and practice about the process of implementation as well as sustainability of the SHGs.

In addition to the above, participatory techniques have also been used to effectively illustrate the feelings and sentiments of the women respondents towards the SHGs and to achieve women empowerment.

**Tools of Analysis**

The data collected through the schedules has been classified and tabulated into many tables for analysis. Simple statistical tools like averages, percentages, etc., have been used to analysis the data.
**Period of Study**

The primary data was collected during the period from April 2008 to December, 2009.

**Scheme of Presentation**

The present research work has been presented in Six Chapters.

The First chapter, **Introduction and Methodology**, gives a brief introduction to the research problem, significance of the present study and method of study.

The Second chapter, **Status of Self-Help Groups and Review**, describes in brief the status of the Self-Help Groups in India with special reference to the state of Andhra Pradesh along with a review of literature on Self Help Groups with emphasis on DWCRA.

The Third chapter, **The Setting**, presents a Profile of Anantapur District with special reference to Self-Help Groups and livelihood opportunities. Further, the socio-economic and other related characteristics of the sample women respondents have also been presented.

The Fourth chapter, **Self-Help Groups and the Role of Women**, analyses the performance of the DWCRA programme and the role of women with reference to the perceptions and practices in the DWCRA programme.

The Fifth chapter, **Livelihood Opportunities and Women Empowerment**, presents the analysis with reference to the livelihood opportunities to the study respondents of SHGs and to assess the impact of
these livelihood opportunities on the status of women and for their empowerment.

The Sixth and final chapter, Conclusions and Suggestions offers an account of the major findings of the study, the conclusions and suggestions to strengthen the programme for sustainable livelihood opportunities for women for their empowerment.