Chapter - 1

INTRODUCTION
CHAPTER ONE
WOMEN EMPOWERMENT AND SELF HELP GROUPS IN KARNATAKA : A STUDY IN DHARWAD DISTRICT

INTRODUCTION:

Throughout human history, be it highly modernized societies or traditional societies there is a tendency of looking down women as a weaker sex (with few exceptions). The female subordination has always been reinforced by men in society to enable them to rule the rest. At present the efforts are being made to understand the disabilities and inequalities arising out of the discrimination based on gender. The social scientists and feminists have put persistent efforts to unearth the hard realities of the status of women, their causes, remedies and the serious efforts are being made to evolve strategies and policies to correct the discriminatory system.¹

The status of women remained unchanged for centuries and Manu's Dharmashastra was the code of the Hindus. Women, according to Manu, should be kept under control and vigil of the father during her childhood, husband during her adulthood and children during her old age and hence Manu proclaimed "Na Stree Swatantryamarhati" (A woman does not deserve freedom). Manu's proclamations were inhuman and they never treat women as human beings. The discriminatory social system has kept aside entire womenfolk from the mainstream of the society. Fundamentally India is a male dominant society wherein all privileges were male oriented.

¹ Prathibha jain and rajan Mahan “women Images” Rawat Publications New Delhi 1996
This tendency has continued till recently though many attempts were made in the past to recognize women's rights. The State has never interfered in the social affairs and it always maintained a distance for the fear of the people. The tendency of the state to maintain laissez fair policy as far as the social issues were concerned led to the sustainance and continuance of values which have upheld the discriminations over the centuries.  

Women were denied basic human rights and discrimination is obvious in every walk of life. Women were socialized to accept the subordinate roles and they had to be an embodiment of service and sacrifice, and had to accept male as their master and benefactor. In the traditional social set up they have been given impression that the equal status is given to women but in reality the status of women was more of a ritualistic nature and there was nothing real about it. Indian women, by and large, educationally backward, socially and economically dependent, she was assured, the unique pride of the motherhood of man, and unparalleled influence in the shaping of the society, has had lived through suppression, exploitation and ill treatment at the hands of society. The Hindu religious script have preached her through ages absolute surrender to the man. She has always been treated as an object of sensual pleasure.

Women have never been treated as individual entity and ensured dignity with self respect. Women have been trained through a social mechanism of a well knitted socialization process to acquire a personality of dependant and inferior being. She is well trained to accept those social roles

---

to perform the subordinate positions and always confined to four walls of the house. In matters of marriage, she had no choices, she had to undergo all tortures and humiliations as a widow or she was to burn herself at his funeral pyre. Whereas a man could marry-remarry, after the death of his wife, and lead a life without foregoing its quality and content. A widow was never allowed to participate in any of the ceremonies. Her presence was considered as inauspicious.

The miserable plight of women in the traditional social set up is unimaginable. The plight of the women was not much different from that of the downtrodden. The problems of both woman and the depressed classes are similar as far as the inferior social status is concerned. Ambedkar’s ideas - Educate, Agitate and Organize are well applicable to women. A complete transformation of social system is the need of the hour which will go long way to bring about attitudinal changes among the members of the society. The social movement led by Ambedkar to liberate the so called untouchables or the downtrodden should inspire the feminists who fight for the cause of liberation of women from the exploitation by men. The enlightened women strive hard to emancipate women through the principles and ideals of social equality advocated by Ambedkar. The average woman in this country has suffered for centuries from inequalities traditional laws, customs and practices. Women specially living in rural areas lack basic facilities.  

They live secluded life, forced to live within the four walls. The Indian women have been reduced to such a helpless state that she has become easy prey to social exploitation. Women though undergone agonies and tortures have to organize and fight for their due share in the social, economic and political arenas. They were voiceless and had never demanded reservation, separate electorates. Women, now demanding for equality of opportunities and status which can alone be the basis of mutual respect and understanding without which real cooperation is not possible between man and woman.

Women constitute half of the country's population, without their participation in the social, economic and political fields country would not prospect. The concept of social justice that Dr. Ambedkar envisioned was incomplete without emancipation of women. In his vision of the constitutional scheme, women had a definite place as the depressed classes as a whole and Dr. Ambedkar found an opportunity to redeem his pledge to alleviate the sufferings of the depressed classes and the weaker sections and translate them into reality a dream of free India, based on the principles of secularism, equality, freedom, fraternity and mutual respect. Dr. Ambedkar's role as the chairman of the Drafting Committee of the Constitution was crucial to incorporate the social justice as an important step towards the liberation of the weaker sections. During those (mid 1940's) days India experienced transition, from a tradition bound society to a modern

---

democratic nation, and it was not prepared for the new experience of democracy, a new way of life, and a reasonable interaction between various democratic concepts and social justice was the constitutional goal to be achieved, with assurance of its credibility and acceptability. The tremendous changes in the political set up after Independence had brought about the attitudinal change among the Indian masses. There was a crucial conflict between traditional and democratic value and the confrontation is manifested in the increasing caste wars and caste conflict in the recent past. India could achieve the political democracy soon after the Independence and still we were not in a position to realize our dreams of bringing social and economic democracy. As long as the gap exists between political and socio-economic democracy the society would experience the vacuum and this may result in the caste wars, caste conflict, atrocities on women, exploitation of the women in the Indian society.

Politically women have liberty but socially and economically they are dependent on men and naturally it hinders the realization of dreams of the democratic processes in India. Dr. Ambedkar had diagnosed the pathetic condition while accepting the constitution and he rightly observed and added that political democracy could not lost unless there lay at the base of it social democracy which recognized liberty, equality and fraternity as the principles of life. They formed an inseparable trinity.
Without equality liberty would produce the supremacy of the few over the many; equality, lack of liberty would kill individual initiative. Without fraternity, liberty and equality could not become a natural course of things. They must acknowledge, the continued, the fact that there was complete absence of two things in Indian society: equality in social and equality in economic life."

Given an opportunity, women can also perform better. Women are excellent educationists, teachers, scientists, administrators, politicians, business executives, entrepreneurs, artists, organizers besides being sisters, mothers, care takers, and given an opportunity, can perform any role or job, and carryout any assignment. In the recent past due to the changing conditions, specially by the constitutional guarantees particularly reservation in public services and political representation have paved way for women to come to the forefront.

Despite these changes women continued to be subjected to discrimination and are reduced them to accept the subservient positions. In this background it is necessary to pose certain pertinent questions, have we fully achieved what we committed ourselves through a set of modern secular, democratic institutions? Today, is women completely emancipated? Is she wholly free to decide her future? Has the outlook of men changed? Is a woman free to move freely around anywhere, anytime without being eve teased, humiliated, disgraced, molested, tortured and so on? Are the dowry,

---

5 Ibid
bride burning, concubine system, prostitution, Devadasi system, widow related tortures, victimization of violence, riots, arson etc, have become common incidents around us? Despite a number of constitutional guarantees and enactment of various social legislations, providing against exploitation of women, wherever and in whatever form it be like, women by and large, still remain unequal; her role as a house-keeper and care taker of children, and that of a dependent on man, unchanged.  

In the light of the questions raised Women empowerment has drawn the attention of the world community, specially in the mid of 70’s. The United Nations has declared 1975 -1985 and 1985 -1995 as the two decades for the women development and empowerment. The first ever world conference on women was held in Mexico in 1975 to address the issues of gender inequality. It was followed by a second world conference on women at Copenhagen in 1980 and third in Nairobi in 1985. At the U.N. Conference on Environment and Development in Rio(1992), world leaders accepted women’s vital role in achieving sustainable development. At the international conference at Cairo (1994) women empowerment was recognized as a corner stone for effective population policies. In India as elsewhere in the world in the last three decades have also seen a phenomenal growth in the number of women’s groups working for women empowerment.

Concept of Empowerment – During 1970’s there was global awakening on the issues of women and a number of initiatives were taken against

---

discrimination of women in the name of empowerment. The concept originated from various debates on education in Latin America in 1970's, especially on the works of Paulo Freire. The term Empowerment is often used to describe a process where the powerless gain greater share of control over resources and decision making.  

Many works have been carried out by various scholars and they suggest the empowerment is the master key to solve the problems of women. The world over women are struggling to break the shackles that bind them and challenging the unequal distribution of power in the society. Transforming the existing inegalitarian pattern of gender relationships necessitates leadership in the state, markets and civil society the key centers of power in the present globalizing economy. It is therefore imperative for women to be in the corridors of power and have the power to negotiate a better deal for them. Women's Empowerment in all spheres is crucial for the advancement and the foundation of a gender equal society.

Women's Empowerment is not only for equity consideration. It was also essential precondition for sustainable socio economic development. Involvement of women in the political arena and in decision making roles is a significant tool for empowerment as well as monitoring standards of political performances says Jakarta declaration. The term empowerment denotes power, authority, capacity, self reliance, participation etc. According to Webster's dictionary empowerment means to give official authority, to delegate legal power, to give facilities, to give abilities.

---

8 B. Suguna Women Empowerment: Dimensions and Directions, Social Welfare March 2009 pp 5
Empowerment is thus a process which enables women to realize their identity and power in different spheres of life. The process of empowerment is both individual and collective. It is individual because, through empowerment women can gain respect, self dignity, manage the responsibilities and can act as able representatives of people. Empowerment is collective in the sense that through involvement in groups women are able to organize in groups and can bring about changes in the society.

Women Empowerment is essential:

i) As to develop their knowledge, sense of dignity and respect.

ii) To bring them out of the fear and inferiority complex

iii) To develop self motivation, creative and innovative ideas

iv) To make them mentally socially, physically and economically independent

Proper representation and participation of women in politics are the major devices or means of women empowerment.¹⁰

Empowerment also means nurturing, liberating, eneerving the uneffluent and unpowerful people. Women empowerment is commonly associated with women’s struggles for attaining equality. Empowerment means emancipation of women in harmonious coexistence with men in the society. Power provides social recognition, dignity, prosperity, value and security hence empowerment has acquired a considerable aura of responsibility¹¹.

¹⁰ Malvika Deshpande- Democratic Politics through Women’s Empowerment, Karnataka journal of Politics
¹¹ B. Suguna Women Empowerment: Dimensions and Directions, Social Welfare March 2009
Empowerment is a process which generates changes in one's ideas and perceptions and create awareness about rights and opportunities. Economic Women's Empowerment is considered as a means for achieving overall empowerment and this is possible only by creating the groups of women, which can develop local leadership, specially women as leaders. With the world wide acceptance of the participative philosophy in development, Planners and Policy makers were giving equal thrust to women participation in the development process.

As to bridge the gap between the financial institutions and the people, NABARD has made smooth provisions in the rural economy and generated self finance, self sufficiency and self Help which in turn have given scope for the creation of Self Help Groups and have worked wonders and is considered as the instrument in the process of participatory development and women empowerment.12

The Idea of Self Help Groups is basically an cooperative activity as in earlier days the financial institutions could not able to reach the rural areas and as such the cooperative mechanism began and later it led to the emergence of present Self Help Groups concept. The basic idea is to establish linkage with economy as to strengthen democratic set up. This idea formally originated in Bangladesh as a part of helping women for empowerment. The origin of Self Help Groups may be claimed as the

---

brainchild of rural banking concept at micro level. The Self Help Groups are basically informal groups voluntarily organized to promote savings. They are self managed groups of poor women which primarily came into existence to mobilize financial resources through their own savings and lend the same amongst themselves to meet the credit needs of their members. Self Help Groups are engaged in rural development and they offer credit to their members. Group approach, mutual trust, organization of small and manageable groups, group cohesiveness, spirit of thrift, demand based lending, collateral free, women friendly loan, skill training capacity building and empowerment are considered as the essential features of Self Help Groups.

Self Help Group movement has emerged as a powerful and vibrant movement spread over the world, nation and Karnataka is not an exceptional in this. Self Help Groups help women to build confidence. It is a forum in which women understand their conditions and devise collective strategy to face the challenges. Self Help Groups Provide an occasion for the promotion of better activities and economic self reliance for better living. Self Help Groups have helped to establish gender equality in the society and also to develop social status in the family and society at large. They are instrumental in establishing links with financial institutions for socio economic development. They offer much more space for participation.

As a matter of Fact if economic empowerment is assured or achieved then it leads to participation in public affairs with lot of confidence. Once women are economically and socially recognized then they opt for political power. Thus Self Help Groups are referred as the credit managers and Karnataka too NABARD is responsible in bringing about changes and it launched the Self Help Group and bank linkage programme by early 1990's. Today Karnataka is a leading state with enormous Self Help Groups around 1,95,400.14

Broadly there are three categories of institutions promoting Self Help Groups: the government, financial institutions and NGOs. The promoting institutions play an important role in the functioning and development of Self Help Groups. The stree shakthi programme anchored by the Department of Women and Child Development attempts to focus the attention of members on curbing domestic violence against women, promoting girl child education, preventing child marriages etc.15

Thus Self Help Groups have been working towards the Women’s Empowerment through savings and micro credit. This has brought about social awareness among the public. This programme being popularized and the governments have come forward to extend support and to utilize the groups services for the implementation of the large scale welfare activities. Self Help Groups as originally believed are not mere those groups which

14 Report submitted to Women and Child Development Department by NABARD.
15 Ibid
promote economic prosperity but also provide an occasion to develop a vision or mission as to maintain and develop organizational and financial and management system and also to grow confidence and skills and manage their lives and promote their interest in private and public domains, as to establish the linkages which are essential to function effectively and sustainably and also support its members to become the agents of social change. Self Help Groups have emerged as the most significant means in the process of Participatory development and women empowerment at large. Self Help Groups are a viable alternatives to achieve the objectives of rural development and to get community participation in all rural development programmes. Thus Self Help Groups are a viable organized set up to disburse micro credit to the rural people for the purpose of making them enterprising women and encouraging them to enter into the entrepreneurial activities.  

Statement of the Problem : 

Women constitute half of the human resources. Traditionally, women had limited role in the society due to several reasons as stated earlier. But quite recently due to the influence of feminist movement women participation was accepted as an essential input for development. Given the genesis, logic and utility of women's participation the basic issue was how to ensure and enhance it in the development programme. With the emergence of Self Help Groups it is found that empowerment opportunities

---

17 Ibid
have enhanced and thereby women are taking active role in contributing to the family income and this in turn has led to social development.

In view of the aforementioned it becomes pertinent to examine the role of Self Help Groups in the process of women empowerment. In this context an attempt is made to analyze the role of Self Help Groups in the process of women empowerment.

**REVIEW OF LITERATURE:**

The present study is designed with a view to examine the impact of Self Help Groups on Women’s Empowerment. A comprehensive review of literature is essential for any good research endeavour as it provides background information to aid researcher in designing and analyzing research work. A large number of studies have examined the various dimensions of micro finance programmes and women empowerment. An attempt is made in this chapter to give a brief account of literature related to Women’s Empowerment and Self Help Groups.

Kathryn Ward, B. says that in developing countries and in development process women’s economic status has declined and this is found in many macro and micro studies undertaken by scholars.18

Uma Devi .S. opines that women’s involvement in the Indian economy is low and declining over the years and economic development has not been able to take women in its fold. 19

---

18 Kathryn ward, B "women in the global Economy in Gutek Barbara. A. et. al Women and Work- An Annual ReviewVol3 Sage USA 1988
Puhazhendi and K.J.S. Satyasai evaluated the performance of Self Help Groups with special reference to Social and Economic Women Empowerment. Their study which shows clearly the improvement in socio economic status after the emergence of Self Help Groups\textsuperscript{20}

Jalali Rita talks about the emergence of Self Help Groups in India and studies their functioning in conventional, patriarchal societies. Women were motivated to form milk producers and street vendors groups and the same have become significant in later days as they increased their numbers.\textsuperscript{21}

V.M. Rao’s study explains the genesis and growth of Self Help Groups in India and their performance has really impressed and attracted the policy makers and the political parties who are making use of the same for political gains.\textsuperscript{22}

Molly Josef highlights the importance of participation of women in development process. She says no society could afford to neglect or ignore women effort and energy. If neglected then the pace of progress declines. \textsuperscript{23}

Devi points out that the changes in the status of women can be attributed to the following variables: power to make decisions in the family, freedom to spend and sharing of household responsibilities.\textsuperscript{24}

\textsuperscript{21} Environment and Urbanization Journal 1997 pp227-232
\textsuperscript{22} www.nird.org.Research Highlights 1997-98.
\textsuperscript{23} Molly Josef Women Participation and Development Strategies, Kanishka Publishers New Delhi
\textsuperscript{24} Devi Lalitha Changing status of Employed women in Kerala University of Kerala 1979
Gulathi, explains the role of women in economic development and provides a brief description of strategies for empowering women. The needs for organizing and strengthening women's group and the role played by community organizations in this regard are also emphasized. Gulathi argues that if women are properly trained and empowered, they may prove to be more efficient than men.25

Warren and Gielnik are of the opinion that empowerment means taking responsibility, achieving self confidence, and enhancing the power to make decisions.26

According to Acharya, the group and collective consciousness among the members of SHGs lead to economic empowerment of women and enhancement of their self esteem27.

According to Sujatha, women's earning and the welfare of the family are positively correlated and therefore organizing women for economic empowerment is of great importance.28

Asthana examined the role of women in rural development. She opines that women are potential prime movers of rural development and therefore their economic and social empowerment accelerate the pace of rural development.29

25 Gulathi Leela In the absence of their men sage Publications New Delhi 1993.
27 Acharya Basu Role of SHG's in Women Empowerment Kurukshetra 1997
28 Sujatha K. Women’s Empowerment through SHG’s Social Welfare 1997
29 Asthana, Rural development through Women’s Empowerment Kurukshetra 1998.
Lundy says that team work is the key to success in any organization, and the women have come together to achieve the economic empowerment through group participation.\textsuperscript{30}

Vats and Mudgal opines that women have started to come out of the age old traditions and are taking part in the innovative technological advancement and this has made them to organize and undertake commercial and entrepreneurial ventures.\textsuperscript{31}

Patnaik identifies the vital role played by women in the nation building and provides an exhaustive list of programmes and policies implemented by the central government during the IX\textsuperscript{th} plan.\textsuperscript{32}

Rajan K. Genegaje and E. Desingu Setty in their article on 'A model for developing agro-enterprises among farm women in Asia' plead that self employment and income generating activities including micro enterprises can enhance the socio economic status of women.\textsuperscript{33}

Shandilya says that the success of SHG's largely depend upon the essential inputs, feedback and the support of banks in generating the economic activities which in turn help the SHG's to realize their dreams of attaining economic prosperity.\textsuperscript{34}

Hyman Eric and Kirk Deaden studied the NGOs providing business development services to micro enterprises in developing countries. They

\textsuperscript{30} Lundy Teams Dearbellel Corporation Ltd. Chicago1998.
\textsuperscript{31} Vats Mudgall Women and Professional Development in India Our Publications Faridabad 1999.
\textsuperscript{32} Patnaik, Women Welfare and social Development Yojana November 2000
\textsuperscript{34} Shandilya Changing status of Indian Women A Myth or Reality Viva Dharma new Delhi 1996
examined the role of NGO's in bringing about changes in the lives of women through the propagation of SHG's.  

Tara Nair while talking about the success stories of micro enterprises, finds that they have become models of development.

Karmakar K.G opines that the empowerment opportunities through SHG for rural women have enhanced and thereby women are contributing to their families income and this has changed the very status of rural women folk.

According to Guru Moorhthy, economic progress in any nation, be it developed or under developed is possible through the process of social development. The SHG disbursement of credit has made the rural women enterprising and encouraging to take up entrepreneurial activities.

Choudhury R.C. et.al, conducted a study and the study explored the effectiveness of SHGs in recognizing, nurturing entrepreneurial talent among the rural women and providing essential services in micro enterprise development and analyzed the role played by SHPI( Self Help Group Promoting Institutions) in building up leadership, establishing linkages with bank, access to product market, technical up-gradation, management of group funds, skill development etc.

---

37 Karmarkar , Role of women in SHG Programme ,Man in India , vol 78,1998
38 Guru Moorthy SHG’s Empower Rural Women ,Kurukshetra Vol 48,(5) 2002
39 Choudhary et.at.Micro credit for Microenterprises NIRD Hyderabad 2001.
A Study conducted by Abraham Vijayan on women development and micro enterprises in Trivandrum district of Kerala has found that 70% of women are engaged in micro enterprises activities both individual as well as group enterprises and their income has helped them to tackle poverty level.40

Gangi Reddy in his study on 'Planning and Implementation of SGSY', has identified the inhibiting factors for group approaches in entrepreneurship promotion and management, studied the existing clusters of growth in rural micro enterprises to highlight their contribution to rural development and suggested measures aiming at a macro policy for making group/cluster intervention sustainable.41

Lakshmi Devi and Pillai say that micro credit based income generating activities initiated by the NGOs have helped in poverty alleviation and empowerment of the rural women. According to them, micro credit based income generation activities is a beginning, opening the doors of credit to the marginalized women who were earlier denied access to channels of credit.42

Sarangi P. says that SHGs in many parts of the country have brought women to the main stream of decision making and SHG is a viable set up to disburse micro credit to the rural women and encourage them to enter into entrepreneurial activities.43

---

43 Sarangi, SHG - An Experiment in Orissa Kurukshtra Feb 2003.
Beena and Sushama says that self employment can bring drastic changes in the overall development of people at large and women in specific and those are self employed women can contribute a lot to the economy. Encouraging certain specified activities like food processing, selling of use & throw plates and glasses made up of forest leaves, tailoring, have increased their confidence level of achieving economical independence and confidence to face any situation.\(^{44}\)

Shaw Judith has made an study of the microenterprises in South Eastern Srilanka and identifies the pivotal role of SHG’s in the developing societies \(^{45}\). E. Subaiman opines that weekly meetings, discussions, thrift and credit operations, participation in planning and implementation of developmental activities conducted under Kudumbashree have enhanced the confidence and capacity of poor women.\(^{46}\)

V.P. Raghavan claimed that Kudumbashree is a massive poverty eradication programme in the contemporary history. According to him Kudumbashree presents a unique model of participatory development, which can very well be evaluated by other developing countries. The strategy of participation and empowerment adopted in this programme ensures sustainable livelihoods to a large number of poor women.\(^{47}\)

\(^{44}\) Beena & Sushma Women Empowerment in Unorganised sector Kurukshtra 2003
\(^{45}\) Shaw Judith Micro Enterprise occupation & Poverty Reduction –Evidance from Srilanka World Development Vol32(7) 2004
\(^{46}\) E.Subaiman Working of Kudumbashree Units in Kerala Readers Shelf Vol 1(10) 2005
\(^{47}\) V.P. Raghavan Livelihood & Empowerment, The Kudumbashree Projects in Kerala Readers Shelf Vol 1(10) 2005.
Azad says that knowledge and skills are needed for economic achievement, success stories of others are the main motivating factors for women to plunge into entrepreneurial career.\textsuperscript{48}

Mrs. Nair in her analysis on 'Entrepreneurship training for women in Indian rural sector' highlights the significance of group approach as the most effective tool to bring deprived women together for the purpose of enhancing the family income and awareness creation.\textsuperscript{49}

G.K Agarwal opined that in order to bring women to the main stream through entrepreneurship and other enterprise mechanism, it is essential to create a conducive and enabling environment by bringing in gender concerns in all policies and programmes connected with the economic development of the country.

Bliss and Garratt has examined the various activities performed by the organization for women in Poland to promote women entrepreneurs.

The study highlighted that basic purpose of these organization is to provide inputs to women entrepreneurs in the field of professional ethics, protection of rights of women entrepreneurs and their companies exchange of experience and other activities.\textsuperscript{50}

Kumar emphasized on the need to improve information system and guidance to women entrepreneurs in market survey while explaining about markets and women entrepreneurs.\textsuperscript{51}

\textsuperscript{49} Nair, Entrepreneurship training for women in the Indian rural Sector, Journal of Entrepreneurship vol5,1996.
\textsuperscript{51} Kumar Marketing Practices used by Women Entrepreneurs Indian Development Review Vol3(1) 2004
N. Manimekali and A. Rani say that the SHG’s are responsible in creating an opportunities to women to become the agents of social change and their dynamism, leadership qualities are in turn lead to the emergence of creative entrepreneurs.52

According to J. Arul Suresh women are capable of achieving excellence through entrepreneurship. And the encouragement from family, government and society is essential to excel as successful entrepreneurs to contribute significantly to nation building they add53

Yatishkumar observes that financial constraints, indebtedness, limited marketing networks, social barriers, inadequate access to technology and so on are the causes identified as the obstacles for women entrepreneurs in general and women in specific.54

Objectives of the Study: The objectives of the study are as follows -

1. To study and understand the functioning of Self Help Groups in the Empowerment process.
2. To understand the structure and functioning of Self Help Groups in mobilizing social economic support to empower women
3. To understand the impact of Self Help Groups in the Process of facilitating participation of women in the Political mobilization and social development activities.

53 Arul Suresh Women Empowerment through Entrepreneurship Readers Shelf Vol2.(7)2006.
4. To measure the levels of economic progress among the members of Self Help Groups over a period of time.

5. To understand and measure the attitudinal change among Self Help Groups Members towards Politics, societal development and their participation in the development of local communities.

**Hypotheses:** The hypotheses of the study are as follows –

1. The working / functioning of the Self Help Groups have contributed significantly to the process of Empowering women in the rural areas.

2. That the functioning of the Self Help Groups have facilitated significantly the process of Political Mobilization and social Development in the rural areas.

**Methodology:**

Cluster sampling is a sampling technique used when "natural" but relatively homogeneous groupings are evident in a statistical population. It is often used in marketing research. In this technique, the total population is divided into these groups (or clusters) and a simple random sample of the groups is selected. Then the required information is collected from a simple random sample of the elements within each selected group. This may be done for every element in these groups or a subsample of elements may be selected within each of these groups. A common motivation for cluster sampling is to reduce the average cost per interview. Given a fixed budget,
this can allow an increased sample size. Assuming a fixed sample size, the technique gives more accurate results when most of the variation in the population is within the groups, not between them.

The data is to be collected from the beneficiaries of Self Help Groups through interviews. Apart from this, secondary sources of information like published research papers and documents, articles in journals and newspapers, books etc are to be utilized as secondary sources.

**The dissertation is classified into five chapters.**

- The First chapter deals with Introduction, Statement of the Problem, Review of Literature Objectives, Hypothesis, Methodology etc
- The Second Chapter deals with the Women Empowerment – An Analysis
- The Third Chapter deals with Self Help Groups – Origin, Growth and Development.
- The Fourth Chapter deals with Women Empowerment and Self Help Groups in Karnataka – A Study in Dharwad District An Empirical Analysis
- The fifth chapter deals with the conclusion, the findings of the study.