The contribution as well as the role of women both for the well-being of the family and the development of a nation is pivotal. But illiteracy, inequality, gender bias and sexual exploitation in a male dominated society build serious blocks in their road to empowerment. Further, women without independent resources are highly vulnerable to poverty. Therefore, all the poverty alleviation programmes should essentially focus on women as they are economically more disadvantaged than men. Accordingly women empowerment is seen as an expansion of choice and action which ensures an increase in their authority and control over the resources and decisions that affect their life. Empowerment is a process of increasing awareness, capacity building, acquiring greater decision making power and greater participation in socio-political process. In view of the above facts, the government has taken a conscious view to make adequate provisions in its policies and programmes through which it is to be ensured that all the women in the country are empowered and they become the active participants in the development process. There are numerous schemes, programmes and models for the enrichment of the conditions of women. The concept of Self-Help Group (SHG) is one such model which produced significant success in empowering the poor and the disempowered women. The very idea of SHG was developed by Prof. Muhammad Yunus of Chittagong University in Bangladesh in 1975. In India, NABARD initiated SHGs in 1986-87 and the process got accelerated only after 1991-92, following the linkage of SHGs with banks. The basic
principles of SHGs are: group approach, mutual trust, organization of small and manageable groups, group cohesiveness, spirit of thrift, demand based lending, collateral free and women friendly loans, peer group pressure in repayment, skill training, capacity building and empowerment. Through microfinance movement, the SHGs facilitated the empowerment of women at the grass root level.

**Review of earlier studies**

Lawrence and Franklin (1990) in an article on socio-political participation and 'black' empowerment opine that when 'blacks' hold positions of political power they are more active and participate at higher rates than ‘whites’ of comparable socio-economic status. This conclusion is based on the finding that empowerment leads to higher levels of political knowledge and that it leads to a more engaged (i.e. trusting and valuable) orientation to politics.

Rajamma (1993) in her study relating to empowerment through Income Generating Projects, in Madhugiri Taluk of Tumkur District in Karnataka State points out that the Income Generating Project has increased Women’s access to and control over the factors of production. Women started with the traditional activities and slowly they showed interest and confidence in taking up non-traditional employment like brick making (which was usually done by men), running of food co-operative, construction of smokeless stoves and construction of low cost latrines. Over the years, the positive changes within the community are very obvious. Although it is a very slow process, the women of Madhugiri taluk are steadily changing the system and in the process of improving community life.
Kalpagum (1994) in his study related to labour and gender states that women employed in the informal sector are viewed as vulnerable and this vulnerability is reinforced by their continued presence in that sector.

Karl (1995) in his book entitled “Women and Employment, Participation and decision making” opines that empowerment of women involves different interrelated and mutually reinforcing components: collective awareness and capacity building, skill development, participation and greater control over decision making and action to bring about gender equality.

Jeffrey and Frederick (1996) in their article explore the benefits and harm associated with role, reward, process and governance empowerment and makes recommendations for minimizing the harm while maximizing the benefit. According to them, the move towards empowerment is revolutionary as it may be in the practice of raising a number of significant ethical and moral issues because some people gain while others lose in this empowerment process. Empowerment may assume several distinctive forms such as role empowerment, reward empowerment, process empowerment and governance empowerment. Role empowerment refers to arrangements that give workers more discretion over their own work. Reward empowerment implies workers greater discretion in assessing the quality of their own performances and allocating corresponding privileges and benefits. By process empowerment, employees usually work through groups and gain opportunities to affect the design of organizational processes themselves. Governance empowerment refers to arrangements that allow workers greater participation in and influence upon the overall direction of organizations.

Sarala Gopalan (1997) in her article titled “Empowerment of women, a case of Andhra Pradesh” identifies the factors responsible for women empowerment,
argues that over and above the literacy level, knowledge and awareness put great pressure on empowerment. According to her, group formation is vital for collective strength and access to information.

Anuradha Sharma (1998) in her study argues that women’s most durable contribution to nation building begins at home, though it doesn’t end then. It is imperative that customs, traditions, rituals, values and attitudes which view and treat women as inferior and less desirable than men should be discarded and changed.

Mohini Giri (1998) in her article titled “Emancipation and empowerment of women” talk about the different strategies adopted to empower women and classify it into 3 broad categories viz-integrated development approach, economic approach and consciousness rising cum organizing approach. In the first approach the assumption is that women’s disempowerment is due to their lack of education, low economic status, lack of access to resources and low decision-making power. The second approach is based on the assumption that economic intervention is considered necessary because of their low economic status and consequent dependence. The third approach presumes that empowerment can be achieved through awareness.

Sen Gupta (1998) in his paper titled “Empowerment : A Socio-psychological approach to Self Help Groups Formation” claims that empowerment of the deprived begins with their ability to voice their opinion through the process of consensuses politics and dialogue backed up by access to education, information, organization, employment and credit.

Sushama (1998) in an article on women empowerment argues that empowerment process helps women to change other women’s consciousness in the following ways.
1) By altering their self-image and their beliefs about their rights and capabilities.

2) By creating awareness of gender discrimination

3) By challenging the sense of inferiority that has been imprinted on them since birth and recognizing the true value of their labour and contribution to the family, society and economy.

She identifies 3 stages in the realization of women empowerment. In the first stage, women learn to analyze the given situation and in the process the fear gradually turns into an understanding. In the second stage, women can experience the change, acquire the courage to protest against injustice and in the third stage, with much self-confidence women attain a more mature state of realization which creates a learning spirit among them.

Andre Beteille (1999) in an article relating to empowerment points out that the most deep-rooted forms of inequality, built into the structure of traditional Indian society are those based on caste and on gender. The disabilities due to caste and due to gender were discussed and justified more elaborately in the traditional literature of the Hindus. But similar disabilities were present among other religious groups as well and these traditional disabilities were social and not just economic. These deep-routed ideas of purity and pollution governed the social standings of different castes and sexes and men and women were deemed to be of unequal moral worth. The law has now changed; social attitudes have also changed though to a much smaller extent. Despite the changes, women and persons of inferior caste continue to suffer from many disadvantages. India’s antiquated and ponderous social hierarchy is markedly at odds with its present political system.
Suseela Gopalan (1999) in her study relating to empowerment of women through education and employment points out that discrimination adversely affect the status of women and for increasing the status, prime importance should be given to alleviation of discrimination. Empowerment of women with too many opportunities is highly essential for discarding discrimination. She further notes that the status of women is not always influenced by high literacy rates.

Pattanaik (2000) in an article on women welfare and social development argues that women are the vital human infrastructure and their empowerment - economic educational, social and political – would hasten the pace of social development. Investing in women’s capabilities and empowering them to achieve their ‘choices’ and ‘opportunities’ is the surest way to contribute to economic growth and overall development.

Nayan and Borkakoty (2000) in a study conducted among the women entrepreneurs in Assam to find out the impact of EDP strongly argue that women can be the vital agents of change. Trained women can able to manage and reap the benefits of different schemes.

John Sommer (2001) in a study relating to the empowerment of the oppressed suggests that the corner stones of improving the livelihood of women are organizing them, building the assets of the poor and building capacity that enables them to control their own affairs and ensuring ‘social security’ defined in the Indian context.

Rao (2001) in his book entitled “Empowering rural women” try to analyze the role of SHGs in empowering rural women by conducting a study in A.P and Karnataka by taking 240 members from 48 Women Dairy Co-operative Societies. He gives stress to the view that SHG’s led credit delivery system
has down seeds for a self-reliant economy inculcating a business culture among rural women. It also develops concern for community development and brings social and economic mobility among poor women.

Shalu Nigam (2001) in his study discloses the factors which break the traditional family structure. They are consumerism, migration, urbanization, liberalization and the like socio-economic changes, which led to apparent evils of insecurity, domestic violence and increased rates of divorce. Empowerment of society and enrichment of the family can be accomplished only through empowering women.

Baruah (2002) in his article titled “Women: Vital Resource” opines that women must realized their hidden potentials and should participate actively in policy formulation and implementation, which help them to contribute their maximum in the development process. He identifies four factors viz— individual, organizational, societal and cultural – which hinders the advancement of women.

Narin and Anju (2002) in their paper titled ‘Finding to groups- Is it worthwhile?’ recognizes the importance of group finance which provides self-reliance and security among borrowers. They find that the group finance improves borrower participation, financial responsibility and encourage them to undertake group activities in areas other than credit. The group members develop increased confidence and particularly for women, the process leads to social empowerment.

Sujit and Ghosh(2002) in their study in Namoor block of the Birhum district in the state of West Bengal state that even after introduction of massive poverty eradication programmes like IRDP, the conditions of the female headed households did not improve much. Further, only economic measures alone
can’t eliminate all the evils; they should be supplemented by social actions also for alleviating deprivation of female headed households.

Reddy (2002) in his paper titled “Empowering women through self-help groups and Micro-credit. The case of NIRD Action Research Projects” affirms his view that the NIRD action research groups, by utilizing micro-credit as a main intervention have initiated a range of economic and social development activities which created positive impact on the status of women in their households and communities. However, in the context of bridging gaps in gender inequality, increasing attention is being paid to enable women to become active partners in decision making, implementation and evaluation of all interventions.

Christabell (2003) in a study among women entrepreneurs opines that work related training programmes should be arranged by micro financial institutions. Technical advice for the marketing of products as well as for quality improvement should be ensured. Proper attention should be given while designing EDPs so that they should suit the requirements of women entrepreneurs.

Jameela (2003) in her study to examine the effectiveness of various policies and programmes implemented by the government in empowering women points out that micro-credit approach was successful not only for alleviating poverty but also for empowering women. It further enhances their self-esteem and confidence which in turn helpful in building the capacity of the poor women in managing self-employment opportunities.

Archana Sinha (2004) in her study titled “Micro-Finance for women’s empowerment’ finds micro-finance as an effective instrument for women empowerment. It can contribute to solve the problem of inadequate housing
and urban services. She suggests a system of ‘multipurpose composite credit’ for making the SHG concept more effective.

Meenakshi Malhotra (2004) in her book entitled “Empowerment of women” examine the potential of micro-finance programmes for empowering and employing women and discusses the opportunities and challenges of using micro-finance to tackle the feminization of poverty. She express the view that the micro-finance programmes are aimed to increase the income levels of women which ultimately lead to economic independence and enabled the women to have more social network, access to information and possibilities for development of social and political roles. They also enhance perceptions of women’s contributions to household income and family welfare and increase women’s participation in household decisions about expenditure and other issues.

Rimjhim Mousumi (2004) in a study in Sambalpur district of Orissa to identify the role of micro – finance in empowering the rural poor, finds that credit for consumption is unavoidable for the rural mass. He opines that expecting income generating activities from the rural poor without providing for food and cloth is unrealistic and so fulfilment of basic needs of the people is indispensable and hence the SHGs should give prime importance to this matter.

Vasudeva Rao (2004) in an article on emancipation of women through self-management tried to measure the qualitative changes that the ‘group approach’ has brought in the lives of women and points out that the changes in the lives of women, that have occurred in “before” and “after” stage in the group are encouraging but not adequate. He suggests starting of additional micro enterprises for the survival of the groups, spreading awareness of empowerment through regular group meetings and more exposure to the women.
Kochurani (2005) identifies women empowerment as 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. In the final stage of women empowerment, they feel that they would be treated as equals in all spheres of life. Instead of remaining in a stage of beneficiaries they should grow into a stage of becoming critical agents of development. She argues that 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.

Parameswaran (2005) in his book entitled “Empowering people – insights from a local experiment in participating planning” analyzed the role of SHGs in participatory and sustainable development planning in Kannur district in Kerala State claims that women in SHGs have become more confident in decision making process and conflict resolution. Further, in matters like management of micro-finance, banking-operations and book-keeping, the women in SHG perform well.

Sahu and Tripathy (2005) in their study on self-help groups and women empowerment concludes that SHGs have emerged as the most vital instrument in the process of participatory development and women empowerment. The rural women are the marginalized groups in the society because of socio-economic constraints and so they remain backward always. Through micro-finance and formation of self-help groups, they were emerged as empowered group by lifting themselves from the morass of poverty and stagnation.
Dube (2006) in his paper on “Need to Empower women to End Discrimination” high lights the subordinate status of women in the male dominated Indian Society. He points out that women’s work is not being counted in the national income- though house work is production; not consumption and it should be included in the income accounts. He emphasized on the need of identifying and eliminating the obstacles for developing micro-enterprises to enhance the income of female entrepreneurs. He also argues for the need of shifting the existing strategies and to make women economically empowered.

Harider Rizvi (2006) in his paper on empowering women through reservation in urban local bodies refers to the 74th Amendment Act which provided one third reservation of seats for women in urban local bodies. He gives an example of Ghazipur Municipality of U.P and finds that only a few women are active in politics in urban local bodies though there is significant change over the period. He presents a package of recommendations for women empowerment in urban local bodies. The suggestions include capacity building, engagement of women in municipal services and functioning, encouragement and promotion of caste and religion based professions and economic activities, regularization of bazaars and meals, access to market, information and self-help groups.

Ramesh (2006) in a study in a backward district of Mahabubnagar in Telangana Region to assess the qualitative changes in the lives of rural women by developing micro-enterprises points out that women’s emancipation obviously depends on their qualitative participation in self Help groups, and GramaSabhas. Further, it will be truly meaningful if their economic empowerment is also ensured to enable the poor women to lead a decent, prosperous and respectable life.
Renu Shankar and Suman Lal (2006) in their paper titled “women Empowerment in urban Administration: Role of NGOs” argue that education and economic independence are the only methods of women empowerment. When these two are achieved, then only the dream of having women politicians and parliamentarians in a country can be achieved.

Singh (2006) in his paper titled “Participation and empowerment of women (The gaps and the Biases)” focuses on three types of biases. They are 1) bias against gender, 2) bias against equality and 3) bias against education. He reiterates the importance of the involvement of women in decision making which starts from the family and goes up to the Parliament. Therefore 1/3 participation of women is the need of the hour. He states that by empowering women, we are not favouring the women, but we are favouring the society. The second and third biases relate to regional and social imbalance which can be rectified through education, training, group discussion and seminars.

Sreedharan (2006) in his research paper on empowerment of women micro entrepreneurs under SHGs states that the economic empowerment of women in terms of income is at low level as the incremental income is less than ₹1500, which is targeted by the Kudumbashree mission as the minimum income to be earned per month.

Abdual Samad (2007) in an article on women empowerment and Panchayati Raj Institutions in Kerala identify both favourable and unfavourable factors affecting the political empowerment of women in Kerala state. He opines that experience in political service, women reservation bill, interest in politics, encouragement from party and family etc. act as favourable factors for empowerment while role conflict, health problems, time, religion etc. act as constraints. However, the study concluded that women in Kerala have not
much unfavourable elements which prevent them from entering into politics. Kerala has become a model to others in gender justice and hundreds of women in Kerala have attained political empowerment.

Jairam Ramesh (2007) in his study stated that SHGs, the major form of delivery of microfinance in India, have brought about dramatic changes in the lives of lakhs of women. In A.P, where the government has been a strong supporter, they have done beyond the provision of credit and assumed many non-traditional responsibilities leading to economic independence.

Kavitha and Nata (2007) in their article on gender discrimination with malnutrition opine that women’s empowerment programme do not always address nutrition or food security, but they promote sustainable livelihoods – by empowering women through knowledge and awareness and access to key resources that can facilitate their livelihood activities; thus giving women an opportunity to meet their basic needs.

Vinayagamoorthy (2007) in his study related to economic empowerment of women in the northern Tamil Nadu, states that the SHGS in the studied villages were functioning very successfully. The study revealed that income of the women has increased after joining the SHGs, so that the monthly household expenditure has also increased considerably. However, the rate of growth of savings is slow because the incremental expenditure is high and the major share of the income is spent on consumption need. Since the repayment of loan was regular and timely, he concludes that the economic activities of SHGs were successful leading to empowerment.

Beena George (2008) in her study among the rural women for measuring empowerment through Microfinance finds that the economic independence and freedom acquired by women through micro-finance activities contributed
significantly in changing the life styles. Majority of the respondents perceive changes in their roles in the families and in the society. There is significant difference in the gross annual family income before and after joining women in self-help groups. The respondents generally feel that income generation is essential for their empowerment.

Gladis Mary (2008) in a study among SHGs conducting jasmine cultivation in Ernakulam district in Kerala concludes that after forming SHGs, the women attained economic independence. They have freedom in spending their earnings. In addition to that, significant increase was noticed in matters like self-confidence and health matters. The attitude of their husbands was also changed.

Lathika (2008) in her study in the rural areas of Kerala state for assessing the empowerment of women through kudumbashree project concludes that empowerment can arrest the deterioration of the mental state of women. Kudumbashree has made its mark in threading a new route to women empowerment. She claims that vulnerability of women can become an unsung saga if kudumbashree put on its mettle in the right perspective.

Palani and Selvaraj (2008) conducted a study in Tirunelveli district in Tamil Nadu for assessing the impact of SHGs on women empowerment. For this, 72 respondents from 12 villages were selected randomly and it was found that SHGs play a major role in transforming the weaker section (women) into worthy people with modest earning capacity. Though there are many schemes by the government for the upliftment of women, SHG concept is worthy and productive to change the status and self-respect of the women. After membership, the women become independent to meet their personal expenditure and they contribute more to their household income. Major share
of loans taken from SHGs were utilized for pursuing income generating activities.

Ruby (2008) in her study about micro finance and women empowerment notes that women empowerment is critical to the process of development of the economy. It plays a crucial role in the alleviation of poverty and in the all round progress of the nation. Kudumbashree project in Kerala has been instrumental in empowering the members through micro-financing. Kudumbashree at the NHG level have enhanced their saving habit and access to credit.

Sneha Gopee Krishna (2008) conducted a study in Kumarakom GramaPanchayat in Kerala State for evaluating the role of micro finance in fostering women empowerment and the major findings are:

- There is an upward trend in the growth rate of SHGS and micro-financing bank linkage programme.
- There is a move on the part of all political/religious groups to possess the members of the SHGs and used them for their advantage.
- Women, at the advice of the men at home and friends, seem to prefer lending out the loan amount for higher interest than getting themselves involved in any other IGAS.
- They fall easy prey to the bad effects of consumerism and catch hold of every opportunity to make a show off their proud possessions.
Subbalakshmi (2008) in her study in Poondi village in Tamil Nadu for assessing the impact of microfinance in empowering rural women reveals that –

1) Micro-credit programmes increase the ability of women to buy things independently and make them economically secure.

2) Through their role in the SHG, the community even looked at them as leaders and decision makers.

3) The path to women’s empowerment is full of stumbling blocks. Having to shoulder complete responsibility for household work and child care in addition to paid employment, many women entrepreneurs are unable to participate in training programmes/entrepreneurial activities.

Susy Paul (2008) in her study titled ‘Impact of SHG – Bank linkage programme on empowerment of rural poor in Kerala’ concludes that Kudumbashree units in Kerala played a major role in employment generation and imparting useful training to its members. The structural set up and association with different external agencies enabled Kudumbashree units in attaining their objectives.

Tulika Chandra (2008) in a paper titled “Institutional support for women empowerment in India – Special Reference to Mahila co-operative Bank” gives a detailed account of the concept of empowerment. The paper briefs on the institutional interventions by the government, the NGOs, SHGs and the financial institutions for the women empowerment in India. The major objective of the study was to analyse whether the organizations that are led by women for women respond to women’s needs and help in their empowerment and the author concludes the study with the following suggestions.
a  - More active and genuine support of government.

b  - More women co-operative banks, especially in rural areas.

c  - Effective awareness programme for women regarding their rights and training facilities for upgrading managerial capabilities of women.

d  - Effective linkage between various institutions like the Government, NGOs, Bank and the SHGs.

Khari (2009) conducted a case study in Tamil Nadu reveals that given the proper assistance and guidance, the women led SHGS bound to make not only a sea change in empowering women but also tap the hither to unutilized power of women for sustainable development of the society as a whole. Impressed by the activities of the SHG, the Vellore district Rural Development agency and SBI provided credit to the SHG with which it acquired 1.5 acres of land on lease and cultivated flower plants and start marketing flowers directly at Chennai without middle men, thus earning substantial profit.

Munian (2009) in his paper titled “Micro-Finance and Poverty Reduction: Analytical Issues”, opines that the SHG – Bank linkage approach is found to be an effective instrument by which very poor people can access hassle free formal credit without any collateral security and simultaneously improve their thrift habits. The approach also contributes to a social empowerment of the women.

Reddy and Narasimabalan (2009) conducted a study among 990 SHGs in Tirupati in Chittoor district in A.P, to identify the role of SHGs on urban poverty eradication find that the linkage between different approach towards development, poverty reduction and empowerment must be correlated and
SHG activities are crucial in making changes in the lives of women. However, the study revealed that women’s participation in decision making outside the SHG is still Roona (2009) in her study conducted in Chakia block in Varanasi, to examine the role of ‘MahilaSamakhya’ (MS) in the political empowerment of the elected representatives points out that –

1) The MS has provided a forum to women for discussing their problems and gave them an opportunity to develop common strategy to encounter challenges affecting their life.

2) Women enjoy a respectable status within their families after getting elected to the Panchayats.

3) Women leaders in the Panchayati Raji are transforming local governance by sensitizing the state to the issues of poverty, inequality and gender injustice.

4) Women are encouraged and even prepared by MS to express their point of view openly and fearlessly in ward sabha meeting.

(MS is a programme which was formulated in pursuance of the National Policy of Education (1986) initiated in 10 districts of U.P. The basic objective of the programme is to create a mechanism whereby women are given an opportunity to plan and monitor their own education and thereby to reach out to a new body of knowledge).

Shidaganal (2009) in a study observed the impact of Strishakti SHG scheme on the participation of women in Panchayat institutions and states that the scheme would help the women not only in improving their socio economic
status but also to create the awareness about their rights. It will bring additional changes in the outlook of women members and help in realizing their own intrinsic strength. Due to the awareness of the public grievances and improvement of the communication skill by the involvement in SHGs, women are able to raise public issues like construction of sanitary latrines, smokeless chullas, providing of public lights and drinking water facilities in GrammaSabha meetings.

Pitta Usha (2010) conducted a study in the coastal region in Andrapradesh to examine the working of SHGs and efficiency of SHG approach to micro-credit in empowering poor women. The study reveals that participation of women in SHG activities changed their self-image, enhanced access to information, skills, organizational and collective action. It helps to have negotiations with government and other institutions, thus widening their social network. Thus from situation of powerlessness or disempowerment, the women progressed economically, socially and eventually emerged as political leaders.

Neeta Tapan (2010) in a study among 300 women from 150 SHGs scattered in different blocks in Ujjain district (A.P), to evaluate and assess the level of economic independence attained by SHG women and the contribution of SHG to social change and rural development, reveals that despite the severe socio-economic constrains in rural areas, SHGs in the study area have contributed significantly to the empowerment of women which are reflected in their improved status in the family, improved communication skills, awareness about financial transactions and participation in income generating activities. The SHGs are bold enough to address the structural inequalities in which women are located.

Sasikala and Uma (2011) in their study titled “Women empowerment through SHG – A study” examine the role of micro finance and SHG in the
empowerment of women of Hunsur Taluk in Mysore district, Karnataka, conclude that after joining SHGs, women acquired collective strength for fight against social evils. Their self confidence and self-esteem reflected in their decision making process which ultimately resulted in the socio-economic development of the village.

Some of the important changes noticed are –

- Increased access to resources and local group activities.
- Enhanced decision making capacity.
- Readiness to fight against social evils.
- Responsibility for socio-economic development of the village.
- Increased self-esteem and confidence.

**Research Gap**

The studies relating to women empowerment reveal that women empowerment is a process aimed at making positive changes in the lives of women through certain mechanisms like SHGs, NGOs, women led agencies and the like. Studies relating to women empowerment through kudumbashree also reveal the same results. Kudumbashree is an innovative model of women empowerment designed by the government of Kerala and has its operations in each and every district. But an exclusive study considering both the rural and urban areas of Ernakulam district has not been done so far. Further, the quality as well as the functioning of NHGs and the assessment of the economic, social and political empowerment of its members has not been adequately analyzed. The constraints faced by the women both as kudumbashree members and other wise and their insights regarding women empowerment were not adequately considered in the previous studies. The present work is an attempt in that direction.
References


Chapter 2


……..OCR……..