CHAPTER – 2
EMPOWERMENT: MEANING AND CONCEPT

2.1 Review of Literature

Ample research work has been done by many researchers in India and in other countries relating to the SHGs and their impact on women. While the review provides an insight into the domain of research questions and further specifying of objectives, it stretches important signposts for study undertaken. Subsequently, for the present study the researcher reviewed books, various studies (national and international), articles from different journals and related magazines and internet, newspapers, reports and manuals. Some of the select studies from the period of 1996 to 2003 are reviewed here in order to highlight the role of SHGs in improvement in economic status, awareness level, confidence and capacity building etc. The reviews are divided into three themes such as:

i. Nature, Structure and Functioning of SHGs,
ii. Factors Influencing in functioning of SHGs and
iii. Impact of SHGs on Women

2.1.1 Nature, Structure, and Functioning of Self Help Groups

Murugan and Dharmalingam (2000) expressed that the concept of SHG serves to underline the principle “for the people, by the people and of the people”. This was particularly established for the poor people. Self-help group is a small economically homogeneous and affinity group of rural poor, which voluntarily agrees to contribute to a common fund to be lent to its members as per group awareness, social and economic empowerment in the way of democratic functioning. While formulating policies, taking decisions or making laws, a small group of beneficiaries become more appropriate. As an effective mechanism for mobilization of rural women and also for building up local level organizations, the most acknowledged concept is the ‘self-help group’ concept.

Vyas (2003)\textsuperscript{29} stated that Self-help groups are “the more or less formally organized expressions of people’s desires to meet, work with and help others who and experiencing similar social or health situations. These groups rely primarily on lay energy or indigenous direction, sometimes initiated or supported by professionals”. Tyagi (1999)\textsuperscript{30} quoting the concept of self-help promotion explained that its promotion as a development approach believes that even poor people have the inherent capacity to organize themselves and improve their situation.

He further stated that “It tries to build upon this existing self-help potential of the poor and assist them as producers and in the identification of occupations and activities, which provide a higher net return on invested labour and capital. Thus, it attempts to raise the level of voice of majority of the poor in the economic system by the building-up of an institutional framework that is tuned to their capacities of self-administration and better geared towards serving their needs. People organize themselves into self-help groups/organizations (SHGs/SHOs) and through these groups; people with few resources start to change their conditions of production and consumption at a micro level. It may steer the development of a village economy in a different direction by enlarging the scope for village level enterprises. Usually it starts with economic activities, but need not necessarily be limited to that and it may well be extended to social, political and cultural activities.”

Self-help lead to ‘self-reliance’ of SHGs. Self-reliance is a state whereby a group having achieved such a state no longer depends on the help or mercy or assistance of third parties to secure its interests. Thus, a self-reliant group is one that has developed sufficient analytical, productive and organization capacity to develop and practice a strategy, which effectively contributes to the betterment of its independent status. Thus, self-help promotion is a deliberate effort to facilitate better functioning of SHGs so as they become self-reliant institutions of poor people. With this context, the concept of self-help group has caught up with the momentum of women’s development. In fact’ self-help groups have become A MOVMENT IN INDIA. It is considered as the most powerful means to strengthen then the socio-economic

\textsuperscript{29} Vyas, M., 2003, Self help initiatives-Towards improving quality of life in a changing community context. IASSI.21 (3-and 4)

\textsuperscript{30} Tyagi, L.K., 1999, Poverty eradication through self help group promotion. IASSI.18(1):57-63
development of women through integrated approach, It is treated as a platform to provided opportunity to its members for overall development through group efforts.

NABARD(1992)\(^{31}\) while documenting the mechanism of organization of SHGs as a sub-system in primary agricultural cooperative societies, has stated that SHG as “a group or association of individuals with common economic needs who undertake a systematic economic activity pertaining directly in decision making and sharing benefits on an equitable basis”. Ramesh (1977)\(^{32}\), while studying SHGs concludes that members share common perception on needs and belong to almost same economic and social status. And also from inculcating socially desirable habit and ethics amongst the members, the four-in-one role of SHGs which the researcher has foreseen are a moneylender (advantages only), a development bank (without cumbersome procedures), a cooperative (without external interference and inflexibility) and a voluntary agency (help, awareness, education, overall development).

The essential features of SHG therefore, are based on felt need, homogeneity, solidarity, self-enforcement of rules, participative democracy, democratic leadership, benefits from collective action vis-à-vis individual action and transparency in operations. The concept of SHG in the view of SAPNA (1997)\(^{33}\) (i.e. South Asian Perspectives Network Association) is the organized group to solve their actual problems with the self-help approach. It facilitate among the members about the basic rights and duty consciousness. Manjula (1995)\(^{34}\) reported that majority of SHG women belonging to DWCRA women were married, middle aged, dependent on husband, with joint families, were functionally literate, with socio-economic status, medium income category, management orientation, value orientation, low mass media exposure and received training for three days. Sundaram and Singh (1995)\(^{35}\) on a study on “Assessment of DWCRA programme on modalities of operation”

\(^{31}\) NABARD, 1992, Foundation for development cooperation: Banking with the poor. NABARD, Mumbai.

\(^{32}\) Ramesh, K., 1997, Banking with the poor, National Institute of Bank Management, Pune, Royal Tropics Institut, Koenraad Verhangen, The Netherlands


\(^{34}\) Manjula, S., 1995, A study on entrepreneurial behavior of rural women in Ranga Reddy District of A.P.M.Sc.(Agri.) Thesis Andhra Pradesh Agricultural University, Hyderabad

revealed that the majority of respondents were tribals, belonging to labour class and had income of Rs 600-800 per month (46.55 per cent). Majority of them had low socio-economic status, had nuclear but larger sized families and they had livestock.

Kiranmayee(1996) revealed that majority of the group leaders of "PODUPLAKSHMI" groups were middle aged, illiterate, married, belonging to backward caste, with joint families and medium socio-economic status. Further she reported that the majority of the leaders had medium self-reliance and decision making ability. Hemalatha Prasad (1997) in her study revealed that majority of the group members belonged to scheduled castes and they were in the age group of 20-30 years, few of them being 35-40 years, most of them married, have a nuclear family, majority of them have studied up to primary school. Lalitha (1997) reported that majority of the SHG women belonged to the middle aged group of 31-40; married, illiterate, belonged to low caste status of Hindu religion and were agricultural labourers. Sharada (1997) revealed that majority of women aged below 30 years were economically inactive and only a few of them worked out side. Majority of the women were illiterate and belonged to nuclear families.

Sarah Kamala (2004) revealed that, the self-group members under SAPAP (South Asia Poverty Alleviation Programme) were from young age to middle aged group majority of them were from young age to middle aged group majority of them were in nuclear families. Seventy per cent of the women in these SHGs were illiterate and fifty per cent had high level of achievement motivation. Most of the SHG members were dependent on agriculture. Most of the SHG members were dependent on agriculture and rather farming related occupations. In the same line Singh (1997) revealed that majority of the age group of 35-50 years (47.00 per cent) illiterate (54.00 per cent).

38 Lalitha,N.,1997,Rural Women Empowerment and Development Banking ,Kaniska Pub.,& Distributors, New Delhi
40 Sarah kamala,T.,2004,A critical analysis of pro-poor initiative for the empowerment of the rural women through SAPAP, Ph.D. thesis Acharya NG Ranga Agricultural Sciences, Bangalore
per cent) with low family educational status (57.00 per cent) with large family size (53.00 per cent) among DWCRA beneficiaries. Further she revealed that higher percentage (72 per cent) of respondents were landless, having agriculture as their main occupation and was having income less than Rs. 1500 (62.00 per cent). A vast majority of the respondents (92.00 per cent) had no participation in social organizations and had low level of mass media exposure.

Victoria Nefa and Someshwar (1998)\(^{42}\) reported that, majority of the women SHG beneficiaries belong to the age group of 30-40 years and also dedicated that the women beneficiary participation in economic activity declined as the age grows. In this context, Renjitha (2003)\(^{43}\) revealed that age, education and social participation of the SHG members had significantly associated with empowerment. Group cohesiveness, Group decision-making and Interpersonal communication and positive group dynamics was found to be significantly associated with empowerment of SHG members. Puhazhendhi et al. (2001)\(^{44}\) conducted a study by taking 560 sample households of 223 SHGs functioning in 11 states representing four different regions across the country. 67 per cent samples were from Scheduled Caste and Scheduled Tribe communities. He revealed that there was an increase in the average value of assets comprising livestock and consumer durables by 72 per cent, the net income per household by 33 per cent between pre – post SHG period which was a commendable income. About 22 per cent of total households crossed the poverty line during the study period.

Nedumaran et al. (2001)\(^{45}\) conducted a study on SHGs in Erode and Tiruchirapalli districts, of the members in the post SHG situation increased by 23 per cent over the pre SHG situation. The study indicated that social condition of the members considerably improved along with the improvement in the economic condition. Tamilnadu, covering 30 SHGs and total of 150 members. The group comprised of

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\(^{44}\) Puhazhendhi et al. (2001). Economic and Social Economics of Rural Poor Through Self help Groups. IJAE

heterogeneous caste and occupation groups. 62 per cent of the members were from scheduled caste/tribes and about 67 per cent were illiterate and among them 70 per cent were agricultural labourer. About 47 per cent of SHGs were registered their high level of performance. The annual net family income of

NABARD (1995)\textsuperscript{46}, while documenting the best practices of banking with the poor, commented on the characteristics of SHGs. It was stated that SHG members should be residents of the same area, homogeneous and numbering at least five persons, should hold regular meetings and the leaders should be elected by the members with group functionaries or positions being rotated among the members. Regarding banks, it stated that the poor were capable of meeting commercial loan obligations without seeking any concession or subsidies. Hence, banks should take significant initiatives to reach the poor. They could do this by providing credit in quantities both significant and sitting overtime for productive and income generating activities of the poor.

Dwarakiet al. (1996)\textsuperscript{47} observed that in SHGs, periodic meetings attendance was declared as compulsory. To have eligibility for financial assistance as attendance as prerequisite was fixed. In attending the periodical group meeting, remittance of savings amount or repayments of loan amount the member was reported to be regular. Suryamani Roul (1996)\textsuperscript{48} in his study, has listed the basic characteristics of SHGs which are key to success are: small group size, informal structure, demand driven objectives to form the groups, homogeneity in character of members, simple guiding and operational principles, election of office bearers for definite terms.

Hommes (1997)\textsuperscript{49} examined self-help groups in Vietnam and found duck breeding; cattle and goat breeding or fruit crops rising as the common enterprises undertaken. The profits generated were recycled into the group funds for building schools or

\textsuperscript{46} NABARD, 1995, Role of self help groups and their linkages with formal credit institutions .NABARD, Mumbai.


\textsuperscript{49} Hommes,T.D.,1997,Self-help group in Vietnam, Dev. and Coop. 5:25-26
sanitation stations. Kumaran (1997)\textsuperscript{50}, while reporting on self help groups has quoted as an alternative to institutional credit to the poor and provide small and short term loans to its numbers. the money contributed by the members of self-help groups were pooled together and used it as revolving fund, and regular loans were given to its members on a priority basis decided by the members themselves. Now the members get loan with lesser interest and they are now free from the clutches of the money lenders.

Snehalatha and Reddy (1998)\textsuperscript{51} in their study revealed that the income generating activities taken up by the women were diary, forest nursery, sericulture, vegetable cultivation and petty business, which were carried out as a group activity. They also function for their social cause.

Prasad (2000)\textsuperscript{52} reported that in many villages community issues like drinking water, roads, electricity and health services were addressed by the Self Help Groups. The women involved themselves in various activities like desilting of tanks and working towards child developments in addition to income generation programmes. Chawla and Patel (1987)\textsuperscript{53} opined that the ‘‘Anna Hazare’s’’ self help programme in his home village Relegaon Shindi was a proof of people’s participation in developmental activities through self reliance by the use of local materials. For community development people’s participation and utilization of available internal resources is necessary and was experimented through the help of SHGs.

Girija (1995)\textsuperscript{54} started that the SHG provides the women a base for self-employment and empowerment through group dynamics. The peer pressure on the members has ensured proper utilization of credit and repayment of loans, savings provided self-

\textsuperscript{50}Kumaran,K.P.,1997,Self-help groups-An alternative to institutional credit to the poor-A case study in Andhra Pradesh.J.Rural Development.16(3):515-530.


\textsuperscript{52}Prasad,V.(2000).Self-employment women set to change face of Kolar,The Indian Express,May.21,p.9


\textsuperscript{54}Girija, S. (1995), Group approach to empowerment of rural women – IFAD Experience in Tamil Nadu state, BIRD, Lucknow.
insurance and self-assurance to the group members. Srinivasan (1996)\textsuperscript{55} found that SHGs offer a means by which the poor could have access to resources in their own right. This makes the women confident that by saving small amount over a period of time; they accumulate a good amount and help each other in time of need. This gives a feeling of being independent of their own lives. They feel encouraged to conduct themselves and take a share of resources as a matter of right. Prasad (2000)\textsuperscript{56} reported that in many villages, community issues like drinking water, roads, and electricity and health services were addressed by the woman’s group. The women involved themselves in various activities like desilting of tanks. They also work towards child developments in addition to income generating activities.

2.1.2 Factors Influencing in functioning of SHGs

Neog (1991)\textsuperscript{57} reported that prevalence of common felt needs among group member is the basic requisite of group farming success and it’s significantly associated with dynamic leadership. Sithalakshmi and Jyothimani (1994)\textsuperscript{58} opined that the formation of group with like-minded people sustains longer as they feel belongingness. Puhazhendi (2000)\textsuperscript{59} revealed that high level of motivation and motives to gain financial incentives were the main influencing factors for effective functioning of SHGs. Singh (2003) examined the experience of MYRADA in fostering self-help groups. With the intermediation of voluntary organization the members join together to secure better economic growth. The efforts have resulted in formation of a large number of SHGs across the country, who mobilizes savings and resources. Most of SHGs have come up due to either peer influence or by the leadership of certain member participants within a group or through the motivation by the NGOs. A study on the various factors which contributed to the success of groups listed were the vital role played by the NGOs such as effective leadership, group cohesiveness ,buoyant savings, contribution by the members, regular meetings, high percentages of


\textsuperscript{56} Prasad,V.(2000).Self-employment women set to change face of Kolar,The Indian Express,May.21,p.9


\textsuperscript{58} Sithalakshmi, S and Jothimani, G. (1994). Organizational behavior as a means of empowerment, Kurukshetra, 42 (12); 5-10 and 38.

\textsuperscript{59} Puhazhendi,V.(2000).Evaluation study of SHGs in Tamil Nadu,,NABARD,Mumbai
attendance by members in the group meetings, peer group pressure leading to high repayment rate, changing attitude of men, healthy competition among the members, linkages with government programmes of rural development, formation of cluster committees, campaigning skills, participation of groups for common causes, linkage with other institutions and effective supervision by the NGOs. (Lalitha and Nagrajan, 2002)  

Gautam and Singh (1990) reported the constraints for non-functioning units as improper selection of group activities. The other factors which inhibit the functioning are lack of cooperation, zeal among the members of the group, non-availability of adequate amount of raw material, high cost of raw materials as compared to finished product and lack of local demand and marketing facilities. Parekh and Mehta (1992) in their paper on “Empowerment of rural women----- A case study of Udwada” revealed about the constraints faced by rural women like, vested interest of the officials, refusal to give loans to defaulter families. 

Seetaram (1992) in his study on development of women reported that the constraints faced by rural women are, majority of the women are engaged in traditional households industries because of uneconomic holdings and also problems like restrictions of women’s access to resource like land, credit and technology, inadequate training and educational facilities for women, lack of awareness, family burden etc. 

Kiranmayee (1996), while studying the perceived constraints of group leaders revealed that the lack of cooperation among members, irregularity in repaying the loans, insufficient loans, illiteracy, lack of marketing facilities and lack of knowledge and awareness on related information and functioning. Snehalatha and

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Reddy (1998)\textsuperscript{65} listed out the constraint faced by group members were lack of cooperation and team work among group members, non-availability of sufficient matching grant in time, in effective group leadership, lack of training in group formation, unequal work delegation, mismanagement of accounts, is continuance of internal lending. The other constraints perceived by group leaders were resolving group conflicts, misunderstanding of group members that leaders benefit more and there are no extra economic incentives for being a group leader. Sarah Kamala (2004)\textsuperscript{66} revealed that ‘lack of awareness on the team building’ and ‘power changing scenarios’ and too much Interference of the officials and too much frequency of the visits by officials was perceived as the major problems faced by the SHG members.

Martin (1990)\textsuperscript{67} explained that failure of the Indonesia SHG concept ‘PEKERTI’ was due to specific local, socio-culture and political conditions rather than limited resource. Shylendra (1999)\textsuperscript{68} observed that the wrong approach followed in the SHG formation by the team, misconceptions about SHGs’ goal both among the team led to the failure of SHGs in Bidaj, Gujarat. Puhazhendi and Jayaraman (1999)\textsuperscript{69} revealed that non-cooperation of individual members with group activities and lack of follow up by the field staff of NGOs also played a major role in disintegration in SHG.

2.1.3 Impact of SHGs on Women

Shandiya (1996)\textsuperscript{70}, in his study pointed out that the success of any productive effort of SHGs depends on capacity building inputs, information and availability of markets facilities. The bank linkage is extremely helpful for the SHGs who involved in income generating activities. The study concludes that despite of notable improvement in the status of women related to the physical quality of life women are still associated with their traditional occupations. He highlited the importance of effective training and


\textsuperscript{66} Sarah Kamala,T.,2004,A critical analysis of pro-poor initiative for the empowerment of the rural women through SAPAP .Ph.D. thesis Acharya NG Ranga Agricultural Sciences, Bangalore

\textsuperscript{67} Martin, O. (1990). Translating the self help concept into action in Indonesia, International Asian Focus. 21 (3-4): 235-244.


\textsuperscript{70} Shandiya,(1996).Changing Status of Indian Women-A Myth or Reality
other qualitative inputs to overcome with such situations. According to Sridharan, D. (1997), these traditional root groups, which are formed on the basis of the principles of need and collective action, facilitate self-reliance. The SHGs enhance the capacity of women to turn the community in right perspective. It facilitates the women to take up entrepreneurial ventures. The SHGs train them to take active part in the socio-economic progress of the nation. They help the women to be sensitized, and self-disciplined. The SHGs have inculcated great confidence on the poor rural women to manage their day to affair.

Karmakar (1999) reviewed SHG programmes in Orissa was of the opinion that the empowerment opportunities through WSHG in rural area, capacity building to take up IGPs and helping them to supplement in their family incomes has been a powerful incentive. Both banks and NGOs need to see this as an alternative channel for rural credit delivery. The success stories of SHGs have given a direction to the movement. The practical problems in the SHG-bank linkage model need to be sorted out for wider replication. Kumaran (1999) has analyzed the concept of SHGs and outlined the benefits of SHGs for the rural poor. Apart from meeting the emergency credit needs, SHGs are also involved in income generating activities. The capacity building training and bank linkage has further enhanced the confidence and ability of the groups. Jayashree (1999) has made a study on the Cauvery Grameen Bank in Mysore which was started with the concept of Self-Help. This bank, since its operation, has enabled the women to start their own micro enterprises to achieve economic freedom. The study revealed that the local money lenders and pawnbrokers were out of business because of introduction of the self-help groups.

According to Gurumoorthy (2000) women empowerment contributes to social development and economic progress of any country whether developed or underdeveloped can be achieved through social development. He has explained about the multiple implications of SHGs. The Self-Help Group inter lend women for

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encouraging them to take up entrepreneurial activities. All the emergency credit needs of the rural women are fulfilled through the self-help groups. SHGs help the women to enhance equality of status as participants, decision-makers and beneficiaries in various spheres of life. They promote and mobilize the women to participate in planning and implementation of rural development programmes. SHGs also encourage women to take active part in the socio-economic progress of the community and society at large.

Muragan and Dharmalingam, B (2000)\(^76\) argue that empowerment of women through SHGs project benefits not only to the individual women and their groups as a whole but also for the family and community through their collective efforts. They work not just for meeting their economic needs but also to achieve holistic social development. Anand, J. (2000)\(^77\) has studied the SHGs in Kerala. It was based on in-depth survey which revealed that the women have been able to stabilize their earning and improve their living condition. There has been a positive change in the attitude and life perspectives of beneficiaries. They have improved their managerial and decision making skills and leadership qualities. Many groups have become platform for social action against dowry system, alcoholism, illiteracy and divorce. S. Lakshman’s (1996)\(^78\) study of SHG located at Mallipalayam, a small backward village in Gobichetti Palayam block of Erode district in Tamil Nadu revels that all the members of the SHG were engaged in making mats of high quality which are based on the local demand. The mats were also well marketed. He further stated that this type of SHGs is really a boon in the rural areas, which gives financial autonomy to the rural women and makes them economically independent.

Mishra.et.al (2001)\(^79\) has conducted a study on SHG (Dharmadevi Mahila Mandal) at Bairavpur village in Kalahandi district, Orissa. The study revealed that SHGs in the village has generated multiple impacts on the social and economic life of the women members. By the year 2001, 40 percent of the family in the in the village had adopted


small family norms of 2 children, 13 percent were able to reside in pucca houses and all the family members of the SHG members could become literate. Apart from that 58 percent of the households in the village were able to save their food grains and overcome the problem of food insecurity to manage them during lean season. The average net income per member per year almost double increased through lucrative cotton cultivation, livestock maintenance and small business like retail shop, dry fish trading etc. The group manages successfully a fair price shop fulfilling the requirement of nearby villages. B.Moitra (2001)\textsuperscript{80} in her study revealed about a society, which was set by women with the help of KVIC in Sunderban of West Bengal. It shows that after the formation of SHGs, women are ready to take risks, face challenges and prove that their role in the society is no more limited to that of buyers but can extend to that of successful sellers. Through SHGs, many of them have taken IGP activities and become economically more independent and achievement oriented.

Gupta et.al (2001)\textsuperscript{81} has conducted a study on 8 SHGs in Dauli Junker village of Kesla Block of Hoshangabad district, Madhya Pradesh. The study revealed that the SHGs function on democratic lines without outside interference in its working. V.M. Rao (2002)\textsuperscript{82} has conducted a study on 23 SHGs from STEP (Support to Training and Employment Programme for Women) areas of Karnataka. The study revealed that the women members were either widowed or divorced who did not have any adult male earning members. However they had a strong will power to improve their living condition in creating social awareness by comprising poems, stories on AIDS, dowry, nutrition, legal literacy, sanitation, multiple roles of women etc.

Tandon (2001)\textsuperscript{83} in her study has reported about the silent revolution that was taking place in various Tehsils of Ajmer district, where 4500 Self Help Groups (Mahila Samoohs) has been formed in a period of two years. They have proved their credit worthiness and were providing inter loan to finance their personal or family requirements. These Samoohs have also provided a platform to the women where they discuss about the burning issues affecting their lives. They also get opportunity to

interact and bargain with the public and with senior officials of the administration for their entitlements. The exposure has helped women to gain confidence to fight against injustice. Athavale, et.al (2001)\textsuperscript{84} have examine about the success of Yashada Mahila Samiti (a SHG) in Daudijunkare village of Hoshangabad district in Madhya Pradesh. Since the most important component of the SHG the members were provided with the loan to fulfill their requirements where the repayment of loan was reported to be 100 percent. All the members of the nine SHGs in the said village joined hands to start an irrigation scheme for which 2 km stretched pipeline was laid.

M.Mishra (2000)\textsuperscript{85} has studied that in various blocks of Bandha, Sitapur and Saharanpur in Uttar Pradesh, women SHGs besides their economic activities, hold their own courts to take decision on various marital disputes. Such courts are being preferred even if by the well-established family courts. Sarangi, P. (2003)\textsuperscript{86} has stated that women-led SHGs in many parts of the country have been successful in bringing the women to the conventional decision making. SHG is also a doable set up to extend micro credit and encourage them to take up entrepreneurial activities. The WSHGs in the villages of Purushothampur block of Ganjam district of Orissa state have successfully demonstrated how to appraise credit needs, mobilize and manage thrift, maintain bank linkage. The SHGs in this block are cooperating with the district administration in implementation of different rural development projects such as construction of roads, sanitation programmes etc.

Puhasendi, V. and SatyaSai (2001)\textsuperscript{87} have stated in their study, that the involvement of the rural poor in SHG significantly contributed to their “social empowerment”. Here the Social empowerment signifies in terms of improvement in their confidence, the changes in the attitude of the family and society, communication skills and other visible behavioral changes. The imperial findings of the study revealed that the SHGs

have positively contributed to the economic and social empowerment of rural poor and the impact on the latter was more noticeable than the former.

Abraham, V. (2001) made a study on women development and micro enterprises in Trivandrun district of Kerala. It studied the empowerment of poor women in terms of educational, social and economic aspects. 70 percent of women are engaged in candle making, production of rice/wheat flour, bakery items, curry powder etc. They take up these activities to supplement the family income and to reduce the poverty. All of them are able to independently make bank transactions. In the due process of SHG’s functioning women have gained confidence in public speaking and interacting with resource agencies. Their participation and involvement in Gram Sabhas and Panchayats have increased.

During their meetings, they discuss many social issues especially the women’s issues. Several awareness and training programs by the initiating agencies on health, sanitation, education, child care and vocational training increased the knowledge and skill. In another study by Basu, P. and Yelue, G.S and Sahoo, Ch.V. (2002) in their study on SHG and tribal women empowerment in Nanded district of Maharashtr, have discussed about the five SHGs comprising 20 members each belonging to Dhangar, Wangani and Golla tribal community in Nanded, Loha and Kandhar blocks. Besides their regular savings most of the SHG members have taken up economic activities like goat keeping, small poultry farm, collecting forest products, maintaining livestock’s etc. They have increased awareness level among the SHG women on literacy and continuing education, sanitation and health care. They have achieved more freedom in their social mobility inside and outside villages. They have also adopted of small family norms etc. Improvement in communication skill and building self-confidence was also observed among SHG women.

Boraian, M.P (2003) attempts to examine the process of women empowerment through SHGs, promoted by eight NGOs which received funds from a donor agencies in Andhra Pradesh and Tamil Nadu. The study observed that the regular saving and easy credit have not also helped these women to meet their emergency financial needs but have helped in increasing of the cash flow in the group and their families. The

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SHG meetings are not merely meant for collection of savings, distribution of credit, and recovery of loan, it is much beyond all. These self-help groups serve as a platform for development of human and social capital. The regular sharing and democratic functioning enhanced their exposure, awareness and knowledge about the external world. The SHGs also importantly contribute to their overall personality development.

Puyalvannan, P. (2001)\textsuperscript{89} studied the SHGs in village hamlets in Minjure block, Thiruvañcvur district in Tamil Nadu, where about 36% of the population belongs to Dalit community which forms the major landless group. He revealed about 15 to 35 SHGs in an adjoining area formed a cluster. The senior level member (from the SHGs women) used to prepare the project level status of SHGs every month. Apex level SHGs was formed and which represents all the groups in block. They have an executive body, which takes all major decision. They have stopped the liquor selling in their villages. They are also raising voice against many aspects of gender issues such as domestic violence, male domination in households and community issues etc.

Puyalvannan, P (2003)\textsuperscript{90} in his study examined the status of SHGs in Trichy and Pudukkottai district of Tamilnadu which was mainly focused on micro-credit revolution, role played by NGOs and the role of cooperative organizations in the state of Tamil Nadu in forming and linking SHGs. The author recommended that cooperatives should involve in promoting SHGs as they are closely associated with the lives of the poor women. The bank linking procedure must be simplified by the cooperatives unlike NGOs. However, the groups are observed to be progressing for their socio economic empowerment. Rama Krishna, R and Krishna Murthy, B.Ch (2003) analyses the role of SHGs in empowering rural poor women in Paravda village of Visakhapatnam. The study reveals that SHGs were successful to some extent in achieving socio-economic empowerment through improving access to institutional credit.

They have left positive impact on beneficiaries especially in improvement of participation in the development programmes, ability to interact with government


officials, awareness on property rights, and improvement in decision making, self-confidence and communication skills. The living living standard of beneficiaries has been improved notably due to SHGs.

Dogra, B (2002)\textsuperscript{91} examines the effectiveness of SHGs in relation to other financial institutions. The modalities of the process of availing credit were complicated and unsatisfactory and thus require changes. In this context, SHGs plays very effective role in providing need based credit to improve economic capabilities. They provide easy loans to the beneficiaries without any collateral security. His study reflected about the Self Help Groups in villages of Sarsaw and Sadhauri Kadim block (Saharanpura district of U.P.) have successful in breaking the hold of money lenders. He stated an example of Atarkali, dalit women of Dhulani village, who took loan, obtained some land on contract basis and planted poplar trees. After sometime she will get a substantial income of Rs. 2 lakhs by selling these trees. Along with this, social concern and awakening among women towards own and community has increased.

Punithavathy, P and Eswaran, R. (2002)\textsuperscript{92} in their research, have opioned that economic empowerment is the basis of women empowerment. Access to income & resources help achieving economic independency which reduce the vulnerability of poor women even in the crisis situations like, natural calamities, riots, death, accidents etc. It facilitates the women equal access and control over resources. Sing, O.R (2003)\textsuperscript{93} has discussed the importance of SHGs in creating confidence for economic self-reliance. It provides united strength to overcome exploitation. The group forms the basis of social change and action for development.

Tripathy, O.P.(1999) expressed that the Indian self-help groups movement has helped us to realize about few important things about women i.e.(i)rural poor are able to save and if taken loan, are capable to repay the loan,(ii) are credit worthy by the formal financial institutions. He further expressed that the exposur of new market products of micro credit influenced the women for their economic empowerment. Manimekalai

\textsuperscript{91} Dogra,B.(2002).Women SHGs:Killing Spirit of Entrepreneurship, Kurukshetra, March
\textsuperscript{92} Punithavathy, P. and Eswaran,R. (2002), "Empowerment of Women Through Micro-credit", Yojana, Vol. 46(11), Nov.p.47
Manimekalai et.al (2001)\textsuperscript{94} reported that SHGs are the alternate organization in the grass root level to deliver micro credit as to facilitate women with certain entrepreneurial activities. Some of the SHGs have successfully confirmed their managerial skill in taking of different activities in SHGs and in making linkages with banks. They have proved their credit worthiness in repaying of loan. They have improved their economic status by raising their income level. Maninekalaiet, at.al (2001) conducted a study of SHGs of sample of 150 women members in five blocks of Tiruchirapalli district of Tamilnadu. The study revealed that the income level of the SHG women have raised up to almost double after taking up income generating programmes. It has developed organization skill, management of various activities of a business, right from acquiring finance, identifying raw material, market and suitable diversification and modernization. They also have realized to have a sense of leadership among community members. The IFDA gender mainstreaming review discussed about the women gaining of self confidence in the process of SHGs functioning. The self-esteem of the women becomes high in the process. They develop their capacity to articulate their needs. The report also discussed about attitude and outlook of the family have been changes positively towards them (FAO, 2002).\textsuperscript{95} Krishnaraj and kay (2002)\textsuperscript{96} stated that the women self-help groups in the rural area have emerged as a dynamic collective unit which facilitate women to work against their issues with their collective strength.

In India, since Ninth Five Year Plan (1997-2002), SHG promotion has been given high importance. On the basis of observation of women SHGs from all over the nation, it is reported that a large number of women have become economically independent. They have been able to earn income through diverse activities of agriculture, horticulture, animal husbandry, and food processing such as preparing banana chips. They have organized themselves better. They have become better communicators in putting forth their views. They have been spontaneous in involving themselves in social work. They have been able to gain strength and are able to create confidence among women in general. Some women are even able to manage Public


\textsuperscript{95} FAO (2002). The World Food Summit Five Years Later: Mobilizing the political will and resources to banish world hunger.

Distribution System (The Hindu, June 12, 2000). Many SHGs have initiated literacy drive among their members. Through literacy programme, women have become independent learners who are conscious of the importance of their children’s education. Some have even taken the role of change agents who have been able to stop distillation of arrack and the sale of ganja (The Hindu, April 22, 2000 and January 6, 2001)

Reddy (2002)\textsuperscript{97} in his study, has explained about the advantages of self-help Groups. He narrated his experience in the book ‘Empowering Women through Self-Help Groups and Micro-Credit’. Various issues of importance to women like role of women in society, obstacles to their development, equality with men, girl’s education, their participation in public affairs/community activities in villages etc., were explained to them in especially during workshops. Since many of them were illiterate, pictorial charts and audio-visuals were widely used to make them understand. Field tours were part of the training schedule, which were found to be very effective in motivating women to join self-help groups and take up several community activities that were of importance to them.

Rizwana’s (2002)\textsuperscript{98} report on the experience in MRCP (Maharastra Rural Credit Programmes ) and MAVML(Mahila ArthikVikashMahamandal Limited) reveals that both of the programmes are mainly implemented for women SHGs. She found that as a result of these initiatives, women developed their willingness to discuss the issues like health awareness and hygiene, dowry system, early marriage of girls, alcoholism etc. Women were attending Village Development Assembly/Village Development Council meetings and were extending cooperation in taking initiatives for social development activities. They were engaged in functional literacy. Women were becoming active entrepreneurs and operating both at individual and group levels. They were aware of their rights and responsibilities of being a citizen. They were also participating in programmes like plantation and Shramdan in village development activities.


Vijayanthi (2003)\textsuperscript{99}, in her study of SHGs, found that the awareness level of SHG members on the importance of environmental sanitation was maximum. Decision making skill related to education of children was also maximum. The self-empowerment level was seen higher at family level. It included improvement in the social status of the family, commanding respect from neighbors, participating in community development activities, motivating other women to join SHGs and making better decisions in the family. Functional literacy for the SHG members are required in order to help them participate them in record keeping, documentation maintaining their book account. Subburaman (2003) found that majority of SHG members saved money out of their own earrings. The functional literacy helped them in increasing their capability and there was a free flow in exchange of ideas, learning and practice. Majority of SHG leaders also had properly maintained the savings and loan ledgers and minutes book.

Borbora and Mohanty (2001)\textsuperscript{100} conducted a study on 45 members from 15 SHGs in Assam. His study revealed that 80 per cent of the members in the selected SHGs were from poor families. The SHGs has succeeded in mobilizing saving among the members. It also helped to make them free from the clutches of money landers and other non-formal sources of credit.

Lakshmanan, S. (2001)\textsuperscript{101} revealed about a study of SHG located at Mallipalayam, a small backward village in Gobichettipalayam block of Erode district in Tamil Nadu. All the 12 members of the SHG are engaged in making of mats which are of high quality and are on local demand. He further stated that these types of SHG are really the source of inspiration in the local areas. They provide financial autonomy to the rural women and make them economically independent. Singh, D.K. (2001)\textsuperscript{102} Conducted a study of a SHG of Beridayria village of Maitha block in Kanpur dehat


\textsuperscript{102} Sing, D.K(2001) Impact of Self Help Groups on the Economy of Marginalised Farmers of Kanpur Dehat District of U.P.- A Case Study IJAE
district (Uttar Pradesh). The group is a homogeneous group. His study reveals the average value of assets per household which was Rs. 31,425 in the pre SHG situation increased by 47 per cent to Rs. 46,500 in the post SHG situation. Per household income also increased by about 28 per cent from 20,275 in the pre SHG situation to Rs. 25,883 in the post SHG situation. They derived maximum income from diary. The SHG is now functioning in the place of money lenders as it provides easy loan to its members to meet emergency financial situation.

Hosamani et. al (2001) revealed a success story of “Srinidhi women Self Help Group” in Dharwad district in Karnataka state. The study has shown an encouraging trend on an average, over the years, the Group has been able to earn a rate of return of 21 per cent per annum on their savings. The women members expressed that there has been an overall increase in the purchasing power by managing petty business besides their personal empowerment. Raghavendra, T.S. (2001) conducted a study on 3 SHGs in Thyagarthi village of Ishimoga district in Karnataka. The study reveals a significant charge in the participation of group members in diversifying income generating economic activities in the local areas. After joining in SHGs they did not borrow from money lender any more. The inter loaning process and easy flow of funds through SHGs have facilitated their improved economic status.

Bhasin (1986), while reporting about the working of Faridapur states that rural women had become articulate, confident and are aware of their status . The SHG members were proud of being a part of a group on several occasions. Group members were intervened in case of marital violence and injustice to women . The rural women were able to prioritise and analyse correctly the root cause of all their problems such as their lack of control over the main means of production i.e , land.

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Anjugam and Alagumani (2001) conducted a case study of Mariamman Kalangiam SHG of Kodikulam village in Madurai district. Among the SHG members only two had studied up to tenth standard and the remaining were illiterate. The study reveals that during the three years of period from joining the SHG, the members could create many assets in their families like jewels, T.V., still cabinet and could able to connect electricity in their houses, purchased livestock and land for house construction. Rao et. al (2001) reported about special programme implemented in West Godababari district of Andhrapradesh called Akshara Mahila to impact and improve the literacy skills for women SHG’s. The group with their group approach stated that this programme has brought lots of change and made their lives fruitful both in terms of economic and social status. Bhatia et. al (2002) reported about a study of 560 SHG members household from 223 SHGs spread over 11 states in India. The study revealed that there had been perceptible changes in the living standards of the SHG members, in terms of ownership of assets, increasing in saving and borrowing capacity, income generating activities and income levels. Anand, J. (2000) revealed about an in-depth survey conducted in Kerala on Self-help Groups. He stated that the people gained more stable income after joining. There has been a positive change in attitude of the beneficiary and their families. The have improved their managerial and decision making skills and leadership qualities. Many groups have become centers for initiating social action against different social issues like dowry system, alcoholism, illiteracy and divorce. Awasthi, P.K. (2001) conducted a study on 70 members of 4 women SHGs from Karondimilli Watershed area of Katni district in Madhya Pradesh. The study reveals that the women had started IGP vizmahua collection, Mushroom production, amchur, papad making, nursery etc. The SHGs have made a positive impact in creating leadership, improving literacy, consciousness about health and hygiene and skill formation among the group members. Ganokar, R.R. (2001)

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conducted a study on five women SHGs of Badez and Bicholim Taluks of Goa. The study reveals that the groups take democratic decision after allowing the members to have free and frank discussion. They also said about gaining self-confidence and improvement in their hidden talent and getting more importance in the family. Their quality of life of the women has improved a lot. Ahmed (1999)\textsuperscript{112} revealed that empowerment also enables women’s group to shape themselves as social activists by trying to check corruption and discrimination in the implementation of different schemes and programmes in the system.

Katyal, A. (2000)\textsuperscript{113} revealed that the Women’s Empowerment Programme initiated by the Ministry of Human Resources Development, Government of India, in 51 districts through which marginalized groups of women are mobilized to form Sanghas. The objective of these Sanghas is to enable the women to move from a passive state to active agents and work for their own transformation. The women revealed the improvement in their inner strength since their involvement with the Sanghas. Women who had so far has been different and withdrawn have been gradually shedding their reticence and stepping out of the four walls of their homes to acquire an identity of their own. Rao, V.M. (2001)\textsuperscript{114} has conducted a study of 23 SHGs from STEP (Support to Training and Employment Programme for Women) areas in Karnataka. The study revealed that the women joined the SHGs were either widowed or divorced, whose families have not adult male earning members, have a strong willingness to improve their economic conditions.

As they shoulder the responsibility of managing the household self-encouragement was found higher. He found some of the groups are also involved in creating social awareness by composing poems/stories on AIDS, dowry, nutrition, legal, literacy, sanitation, multiple roles of women etc. Tilekaret.at.al (2001) revealed about the study of SHGs in Pune district of Maharashtra. The responses of the sample women members of SHGs specified that in addition to meeting the financial requirement, the SHG has become a platform for exchange of experience and ideas, sharing their issues, and struggle beyond social participation by each of them. Lakshmikartan, K.R.

\textsuperscript{113} Katyal, A.(2000),Govt. NGO differ over Women’s Status: The Times of India News Service, Times of India
\textsuperscript{114} Rao, V.M. (2001).Empowering Farm women through diary cooperatives:A Study in Andhrapradesh & Karnataka (mimeo) VMNICM, Pune
conducted case studies on SHGs in villages in Pilibhit district of Northern part of U.P. He revealed that these SHGs are running successfully with their own wings. With the cooperation of SHGs a Kuchha School was started 2 years ago in a village Ashok Nagar Kanjaharaiya which was functioning with greater success on self-support basis. The basic purpose of the school was to help the new generation to tide over illiteracy. About 75 toilets were constructed by families in the village area with the government support. With the active cooperation of SHG members the electrification was done in the nearby villages.

The above literature review mainly revealed about a trend in nature, structure and functioning of the SHGs. It shows that the SHGs have led to improvement in the economic condition of women and their entrepreneurial skills, development in their awareness level, confidence in their capacity to control and access over own income and resources. The women members are no more in the clutches of money lenders, crossing the viscous of their traditional boundaries, household drudgery and many other socio-economic maladies, women belonging to SHGs are participating in community development activities like banning of liquor shops, availing electricity, setting up of fair prices shops etc. The studies have revealed that the capacity building efforts and the process of women empowerment were achieved through Self Help Groups. Simultaneously, the studies reviewed found certain research gaps which are as follows:

- No study has directly focused on contexts in which the SHGs are introduced by the state and NGOs.
- A few studies have merely identified the factors facilitating and inhibiting in formation and continuation of SHGs.
- None of the study has tried to explore and describe the differential impact of SHGs on the life of tribal and non-tribal women in a comparative framework.

2.2 Empowerment an Overview:

Empowerment is the process of enhancing the capacity of individuals or groups to make purposive choices and to transform those choices into desired actions and

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Lakshmikanthan, K.R., 'Self-Help Groups in the Life of Rural Floor: A Pilibhit Case Study,' Women's Link, 6(2), 2000 (Apr-June), pp.10-16
outcomes. Central to this process are actions which build both individual and collective assets, and improve the efficiency and fairness of the organizational and institutional context which govern the use of these assets.

The World Bank’s 2002 Empowerment sourcebook identified empowerment as “the expansion of assets and capabilities of poor people to participate in, negotiate with, influence, control, and hold accountable institutions that affect their lives. Empowered people have freedom of choice and action. This in turn enables them to better influence the course of their lives and the decisions which affect them. However, perceptions of being empowered vary across time, culture and domains of a person's life: in India a low caste woman currently feels empowered when she is given a fair hearing in a public meeting, which is comprised of men and women from different social and economic groups; in Brazil, in Porto Allegre, citizens – both men and women feel empowered if they are able to engage in decisions on budget allocations; in Ethiopia, citizens and civil society groups report feeling empowered by consultations undertaken during the preparation of the poverty reduction support program; in the USA, immigrant workers feel empowered through unionization which has allowed them to negotiate working conditions with employers; and in the UK, a battered woman feels empowered when she is freed from the threat of violence and becomes able to make decisions about her own life.

In essence empowerment speaks to self-determined change. It implies bringing together the supply and demand sides of development – changing the environment within which poor people live and helping them build and capitalize on their own attributes. The extent to which a person is empowered is influenced by personal agency- the capacity to make a purposive choice and opportunity structure- the institutional context in which choice is made. Empowerment is a cross-cutting issue. From education and health care to governance and economic policy, activities which seek to empower poor people are expected to increase development opportunities, enhance development outcomes and improve people's quality of life.

2.2.1 Empowerment: Meaning and Concept

The term empowerment has the most conspicuous feature of containing the word 'power' which means control over material assets, intellectual resources and
ideology. Power is the ability to affect change. Therefore power is productive power as existing on a continuum. The degree to which that power can achieve effects is dependent on contextual factors. Srilatha Batliwala says "The process of challenging existing power relations, and of gaining greater control over the sources of power, may be termed as empowerment." Empowerment is a multi-dimensional social process that helps people gain control over their own lives. It is a process that fosters power (that is, the capacity to implement) in people, for use in their own lives, their communities, and in their society, by acting on issues that they define as important. (Page and Czuba, 1999).

It seems there are three components to understand empowerment. Empowerment is multi-dimensional, social, and a process. It is multi-dimensional in that it occurs within sociological, psychological, economic, and other dimensions. Empowerment also occurs at various levels, such as individual, group, and community. Empowerment by definition is a social process since it occurs in relationship to others. Empowerment is a process that is similar to a path or journey towards a desired direction.

Dictionary of Social welfare by Hoel and Rita Timms defines that Empowerment means challenging their disempowerment, having more control over their lives being able to influence others and bring about change. There has been an explosion of interest in the idea of empowerment in social care. This reflects broader interest in a concept which transcends conventional politics and ideology addresses both the personal and political, and seeks to unite the two. Empowerment has become a key concept in social work and social care. Empowerment is an inherently political idea in which issues of power, ownership of power, inequalities of power and the acquisition and redistribution of power are central.

In this direction (Chandra, 1997) discussed about how patriarchy resist women to access power for their liberation. She further noted that "Empowerment in its simplest form means the manifestation of redistribution of power that challenges patriarchal

ideology and male dominance. It is both a process and the result of a process. It is transformation of the structures or institutions that reinforces and perpetuates gender discrimination. It is a process that enables women to gain access to and control of material as well as information resources". However, it seems that gaining power to challenge and then change the existing structures and systems for better and worthy living is the important aspect in the way of getting empowered. Empowerment is a process and assumes meaning only when it becomes 'a way of life'. It speaks about a situation where there is equal access to opportunities for all and prohibition of gender discrimination.

The term empowerment refers to the range of activities from individual self-assertion to collective mobilization that challenges the basic power relations. For women where gender determines their access to resources and power, their empowerment begins when they not only recognize the systematic forces that oppress them but act to change the existing power relationship. Empowerment therefore is a process aimed at changing the nature and direction of systematic forces which marginalize women and other disadvantaged sections in a given context. Empowerment is a process as well as the product of a process. The goal of women empowerment are to challenge the patriarchal ideology, to transform the structures and institutions that reinforce and perpetuate gender discrimination and social inequality and to enable poor rural women to gain access to and control of both material and informational resources. The process of empowerment must thus address all relevant structures and sources of power (Lalitha, 1996). Rearrangement of power through altering the basic social structure is vital if one think of helping the poor specially the women for their empowerment. In this line (Bteilla, 1999) said, empowerment seeks to change societies through rearrangement of power. It appears as an alternative to the slow and tortuous path of citizenship for dismantling the old social structure and putting a new one in its place. The above Social Scientists have had talked much about different dimensions of power which in

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119 Ibid  
122 Ibid
real term is an inherent human strength. It is to be realized and exercised. More significantly, alteration is required in our basic structures and systems. Situations are to be created where especially the women can identify their full potential and power as their strength to empower themselves. Empowerment means working from a portion of enforced powerlessness to one of power. It would promote women's inherent strength and positive self-image.\textsuperscript{123}

Empowerment is an active, multi-dimensional process which enables women to realise their full identity and power in all spheres of life. Power is not a commodity to be transacted; nor can it be given away as alms. Power has to be acquired and once acquired; it needs to be exercised, sustained and preserved (Pillai, 1995).\textsuperscript{124}(Saguna, 2002)\textsuperscript{125} also quotes that “It is multidimensional process which enables individuals and groups to realise their full identity and powers in all sphere of life”.\textsuperscript{126}

Empowerment is to help a person to acquire self-confidence to become self-reliant and efficient to manage one's own affairs of life. It can only be acquired through knowledge and knowledge is power.\textsuperscript{127} As rightly said knowledge is power, and it is accumulated through learning and gaining information which relates to the life. The power of knowledge makes individuals self-confident to deal with life situations.

(Chauhan, and Bansal, 2002)\textsuperscript{128} have said, Empowerment means giving legal and moral power to an individual in all spheres of life –social, economic, political, psychological, religious and spiritual, which are essential for the survival and development of the mankind. In broader terms empowerment is nothing but a religious cultural and legal struggle against oppression, injustice and discrimination. It expresses the bold idea that all people have claim to social arrangements that protect them from the worst abuses and deprivations and secure the freedom for a life of dignity. It is also a process of enhancing human capabilities to expand choices and

\begin{footnotesize}
\textsuperscript{123} Contay Report of Govt. of India presented at Fourth World Conference on Women at Beijing.
\textsuperscript{126} ibid
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opportunities so that each person can lead a life of respect and value. Empowerment is a process of building capacities, of creating an atmosphere, which enables people to fully utilize their creative potential in pursuance of a quality of life. Empowerment gives the women the capacity to influence decision making process, planning, implementation and evaluation by integrating them into the political system (Kaur, 2003).

As discussed, Empowerment is a process and is not, therefore, something that can be given to people. The process of empowerment is both individual and collective, since it is through involvement in groups that people most often begin to develop their awareness and the ability to organize to take action and bring about change. (Bandura, 1986) remarked that, “Empowerment is the process through which individuals gain efficacy, defined as the degree to which an individual perceives that he or she controls his or her environment”.

Wallerstein (1992), also discussed that empowerment is a social-action process that promotes participation of people, organizations, and communities towards the goals of increased individual and community control, political efficacy, improved quality of community life, and social justice. While Whitmore (1988) feels the concept of empowerment needs to be more clearly defined, she states that there are some common underlying assumptions:

a) Individuals are assumed to understand their own needs better than anyone else and therefore should have the power both to define and act upon them.

b) All people possess strengths upon which they can build.

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132 Ibid


c) Empowerment is a lifelong endeavor.

d) Personal knowledge and experience are valid and useful in coping effectively.

Rappaport’s (1987) 135 concept of empowerment, "conveys both a psychological sense of personal control or influence and a concern with actual social influence, political power and legal rights”. In this sense, empowerment can exist at three levels: at the personal level, where empowerment is the experience of gaining increasing control and influence in daily life and community participation (Keiffer, 1984) 136; at the small group level, where empowerment involves the shared experience, analysis, and influence of groups on their own effort (Presby, Wandersman, Florin, Rich, & Chavis, 1990) 137; and at the community level, where empowerment revolves around the utilization of resources and strategies to enhance community control (Labonte, 1989) 138.

The concept of empowerment must entail the ability of an individual or group to act effectively in their own behalf and the process through which this action takes place. In addition to transformations in consciousness, beliefs, and attitudes, empowerment requires practical knowledge, solid information, real competencies, concrete skills, material resources, genuine opportunities, and tangible results. The capacity for effective action is an essential component of any meaningful conceptualisation of empowerment.

The empowerment process is a continuing development involving many changes whereby an individual or group is able to strengthen and exercise the ability to act so as to gain greater control and mastery over life. It is a process of both thought and action, which is dynamic and constantly evolving. Through it, individuals and groups develop an on-going capacity to act effectively in their own behalf. The empowerment process is positive in the sense that implies much strength and abilities

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already are present or at least possible. It entails that particular methods, actions, activities, and interactions that are employed (the "what") and the way in which social action is conducted (the "how") do produce empowerment. Yet beyond this, it is the dynamic process whereby consciousness is transform while individual and collective capacities are developed.

Thus, the process of empowerment produces a greater capacity to act effectively in order to gain more control over life. And the capacity, the product of being empowered, makes possible the processes of achieving individual and collective goals. Some of those goals may be instrumental to increasing control over life by altering relations of power with relevant institutions, groups, and actors. When this type of power yield occurs, it increases both individual and collective capacity. At such times, empowerment generates power, and that power in turn contributes to greater empowerment capacity. While the actual power generated through social action increases capacity, this does not mean that the achievement of goals is synonymous with empowerment. Accomplishment of ends is an important indicator of the ability to act effectively. This product dimension of the empowerment process cannot be evaluated accurately through the use of perception scales either at the individual or collective levels. For the most important product is power itself, not simply the perception thereof. A conception of empowerment which is devoid of the elements of real power is hollow and potentially illusory.

2.2.2 Women Empowerment:

The primary objective of empowerment of women is to create more equitable and participatory structures in which women can gain control over their lives. Keller and Mbewe (1991) describe empowerment as “a process whereby women become able to organize themselves to increase their own self-reliance to assert their independent right to make choices and to control resources which will assist in challenging and eliminating their own sub-ordination. According to UNFPA report, a critical aspect of promoting gender equality is the empowerment of women, with a focus on identifying and redressing power imbalances and giving women more autonomy to manage their own lives. Women's empowerment is vital to sustainable development and the

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139 Keller, B and Mbewe, D (1991) Policy and planning for the empowerment of Zambia’s women farmers, Canadian Journal of Development Studies, 12, p 75-88
realization of human rights for all." Empowerment of women is therefore the process of controlling power and strengthening their vitality.\textsuperscript{140} Empowerment of women groups involves the process of creation of a political space for these groups by the state and the civil society and also a process of liberation from man-made bondage through sustained struggle and resistance. (Rao, 2002)\textsuperscript{141}

Empowerment will facilitate women to enhance their self-image, become active participants in the process of social change, question injustice and inequality and to develop skills to assert themselves. That is they would gain greater control over their lives.\textsuperscript{142} Women empowerment includes both personal strengthening and enhancement of life chances and collective participation in efforts to achieve equality of opportunity between genders, ethnic groups, social classes, and age groups. It enhances human potential at individual and social levels for expressions. Empowerment is an essential starting point and continuing processes to realising the ideal of human liberation and freedom for all women, especially the rural women’s survival are most threatened by ecological disastrous development. Women are the poorest and most vulnerable when forests, land, rivers or wells die. These women mourn the most because they are the most affected. Because women know the pains of creation they hate destruction most. This is why women struggle to preserve forests, against pollution, lead movements against misutilisation, of natural resources. Empowerment of women is much essential to achieve sustainable development. Ensuring sustainable development requires women's empowerment and their full, equal and beneficial involvement in decision making process related to sustainable development. It is also requires their full participation as planners, managers, scientists and technical advises in all spheres of empowerment and development.

Empowerment of women also implies avoidance of crime and atrocities against women and improvement in education, health etc. Improvement of the status of women and their access to family planning services, make a triple contribution to sustainable development such as their own contribution to the quality of life and


eradication of absolute poverty, they contribute to the economic growth, by realising the quality and skills of the work force and slowing down population growth thus reducing the border on the environment which will improve sustainability. According to (Bhasin, 1992)\(^{143}\), empowerment of women means many things such as:

- It means recognizing women's contribution and women's knowledge.
- It means helping women fight their own fears, and feeling of inadequacy and inferiority.
- It means women enhancing their self-respect and self-reliance.
- It means women controlling their own body.
- It means women become economically independent and self-reliance.
- It means women controlling resources like land and property.
- It means reducing women's burden of work especially within at home. It means creating and strengthening women's group and organisations.\(^{144}\)

Hall, 1992\(^{145}\) has given some of the generalizations that can be made about women's empowerment as a social change process are listed below.\(^{146}\)

1. Women empowerment is a social process that neutralizes women's oppressions. If women don't take decisive action on their own behalf, their victimization will continue automatically through their traditional subordination.

2. Grassroots political activism growing from women's empowerment derives from women’s decisions to be empowered. The actions that follow women's resolve to develop their potential and to take broader roles in community and societal activities.

3. Women's empowerment is synonymous with the achievement of equity and equal mindedness in society. These are not accomplished at the expense of others, but in a mutually cooperative spirit wherever possible.

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\(^{144}\) Ibid


\(^{146}\) Ibid.
4 Women's empowerment will result in traditional female values being more respected in society at large; it is not women's purpose to take power while respecting men for who they are.

5 Women's empowerment is a base for human liberation and empowerment for all. Although initially women will neutralise patriarchal structure in order to ground their own rights in social realities, women cannot be empowered effectively at the expense of other.

6 Women empowerment will bring more balance to the male value hierarchies in current traditional and modern societies. Empowerment reestablishes cooperation as a viable social process and makes the development of all people more possible then is the case in fiercely competitive patriarchies

2.2.3 Framework for Empowerment

The Women’s Empowerment Framework was developed by Sara Hlupekile Longwe as a way to conceptualize the process of empowerment through a sequence of measurable actions. The tool highlights the ascending levels of gender equality, although the levels are not linear in nature, but rather are conceptualized as reinforcing in nature. The path can be used as a frame of reference for progressive steps towards increasing equality, starting from meeting basic welfare needs to equality in the control over the means of production.

The Five Levels of the Women’s Empowerment Framework of Sara H.Longwe include:

1. Welfare
2. Access
3. Conscientisation
4. Mobilisation
5. Control

Welfare is defined as the lowest level at which a development intervention may hope to close a gender gap. By welfare we here mean an improvement in socio-economic status, such as improved nutritional status, shelter, or income. But if an intervention is confined to this welfare level, then we are here talking about women being given
these benefits, rather than producing or acquiring such benefits for them. This is therefore the zero level of empowerment, where women are the passive recipients of benefits that are ‘given’ from on high.

Access is defined as the first level of empowerment, since women improve their own status, relative to men, by their own work and organisation arising from increased access to resources. For example, women farmers may improve their production and general welfare by increased access to water, to land, to the market, to skills training, or to information.

Conscientisation is defined as the process by which women realize that their lack of status and welfare, relative to men, is not due to their own lack of ability, organization or effort. It involves the realization that women’s relative lack of access to resources actually arises from the discriminatory practices and rules that give priority access and control to men. Conscientisation is therefore concerned with a collective urge to action to remove one or more of the discriminatory practices that impede women’s access to resources. It is here that we see the potential for strategies of improved information and communication, as a means for enabling the process of conscientisation, but driven by women’s own need to understand the underlying causes of their problems, and to identify strategies for action. In a nutshell, Conscientisation involves the recognition of structural forces that disadvantage and discriminate against women coupled with the collective aim to address these discriminations.

Mobilization is the action level which complements conscientisation. It implements actions related to the conscientisation of women. Firstly it involves women’s coming together for the recognition and analysis of problems, the identification of strategies to overcome discriminatory practices, and collective action to remove these practices. Here communication may not be merely concerned with the mobilization of the group, but also to connect up with the larger women’s movement, to learn from the successes of women’s similar strategic action elsewhere, and to link up with the wider struggle. Here communication entails joining the global sisterhood in the struggle for equal rights for women.
Control is the level that is reached when women have taken action so that there is
gender equality in decisions making over access to resources, so that women achieve
direct control over their access to resources. They have taken what is rightly theirs,
and no longer wait indefinitely to be ‘given’ resources merely at the discretion of
men, or by the whim of patriarchal authority. Here the role of information and
communication is to spread the word on the development of successful strategies. For
example, in the widow’s struggle to retain title to her property after the death of her
husband, strategies developed by women in Zambia may be equally useful, or open to
adaptation, in all the countries of Southern and Eastern Africa.

Therefore these five levels are not really a linear progression, as written above, but
rather circular: the achievement of women’s increased control, leads into better access
to resources, and therefore improved socio-economic status.

2.3 Dimensions of Empowerment-Social, Psychological, Economic, Political

2.3.1 Social Empowerment

Social empowerment is the process of accessing opportunities and resources in order
to make personal choices (e.g. choosing what to eat, what to wear, how to live,
whether to educate the children in, getting awareness etc.) and have some control over
our environment. It is the process of developing a sense of autonomy and self-
confidence, and acting individually and collectively to change social relationships and
the institutions and discourses that exclude poor people and keep them in poverty.
Poor people’s empowerment, and their ability to hold others to account is strongly
influenced by their individual assets (such as land, housing, livestock, savings) and
capabilities of all types: human (such as good health and education), social (such as
social belonging, a sense of identity, leadership relations) and psychological (self-
esteeem, self-confidence, the ability to imagine and aspire to a better future). Also
important are people’s collective assets and capabilities, such as voice, organization,
representation and identity.

Social empowerment is by far the most difficult and long term goal to attain, because
social equality includes equality of treatment, equality of respect, equality of
opportunity, equality of recognition and above all equality of status. Social legislation
in this regard may do very little except providing a legal sanctity to a social equity
measure. The constitution of India grants equality to women and the fundamental rights ensure equality before law, equal protection of law, prohibits discrimination against any citizen on grounds of religion, race, sex, caste or place of birth and guarantees equality of opportunity to all in matters relating to employment. Articles, 14, 15, 15 (3), 16, 39 (A), 39 (B), 39 (C) and 42 of the constitution of specific significance in this regard. Several important social legislation are also enacted which aim at social empowerment of women like:

- Widow Remarriage Act 1856;
- The Factories Act, 1948 (Provisions relating to Crèches);
- The Child Marriage Restraint Act, 1929;
- The Hindu Marriage Act, 1955;
- The Hindu Adoption and Maintenance Act, 1956;
- The Maternity Benefits Act, 1961;
- The Dowry Prohibition Act, 1961;
- The Medical Termination of Pregnancy Act, 1971;
- The Equal Remuneration Act, 1976;
- The Immoral Traffic (Prevention) Act, 1986;
- The Indecent Reproduction of Women (Prohibition) Act, 1986 and Rules 1987;

In the field of social and criminal justice too, few changes have been brought about by ways of amending the existing Acts by ways of fresh enactment to provide greater gender justice and to improve the social and legal status of women. Some of these measures are –

- Amendments to the Indian Penal Code (IPC) with additions of several new clauses during 1983 and 1986 as part of judicial reforms (which includes introduction of concept of custodial rape, redefining of dowry death elaborating the term 'cruelty' etc).
• The family courts Act, 1984 to expedite disposal of select family disputes.

• The pre-natal diagnostic techniques (Regulation and Prevention of Misuse) Act, 1994 to prevent the increasing incidence of female feticides.

2.3.2 Psychological Empowerment

Narasimhan,(2000)\textsuperscript{147} discussed, the Indian cultural ideology that females are heir to right from a young age, calls for self-effacement and looks upon suffering as an 'exaltation of feminine goodness. Girls are indoctrinated in the conviction that they are, as females, 'worthless' and not entitled to claim anything, even as individuals. This imposition too has been significantly broken (although such deep – seated ideological rearing cannot be wiped out in a generation or two) so that girls and women learn to think of themselves as citizens with legitimate entitlements. Whether it is the right to vote according to her own choice and inclination or the choice of subjects for study, women have autonomy to a far greater extent than what their earlier generations had.

Part of her empowerment is the reproductive rights that women can now claim. Where once women had seven, eight or more children without thinking upon the issue as one involving choice or voluntary decisions, now women have a range of contraceptive choices made available, and are in a position to exercise this choice to restrict their families. This significant psychological autonomy is a feature of the changes wrought in just one generation of women. In fact, compared to women in some of the economically advanced countries, Indian women are able to access medical termination of unwanted pregnancies with far greater case and for less social-family ensure.

There are some of the 'full glass' aspects of the scenario. Those who wish to highlight the 'half empty' position of that same glass could quite legitimately spot light the undesirable aberrations that still mark our society, female babies are still unwelcome in some communities, the preference for sons is stills strong, and female infanticide or feticide does take place in pockets of Tamil Nadu and Rajasthan (for instance). Crime against women—from rape to eve-teasing, molestation and sexual harassment – do get

reported with depressing regularity in the media. Dropout rates for girls is still higher than that of boys, and in terms of health parameters too women fare worse than men (hospital admissions during sickness- nutritional status, etc.). Dowry is still a problem in spite of the Dowry Prohibition Act. And yet, we can take legitimate pride in the fact that unlike in some countries, women as lectures, scientists and engineers or doctors, command the same pay as men, without discrimination, and that more and more rural women too are taking the cue and spreading their wings in a manner that was not possible a few decades ago. We need to address the problems that still remain towards a better tomorrow.

Without optimism there can be no planning, no projection for policy making, no targets to strive for. If they will be empowered with hope and enthusiasm in the inner layers of their psyche, women, irrespective of their educational achievements or economic status, can show their mettle, as useful and productive citizens eager to contribute in the national effort.

2.3.3 Political Empowerment

Political empowerment is similar to the definition of ‘participation’ that was coined by the United Nations Research Institute for Social Development (UNRISD) more than three decades ago: ‘the organized efforts to increase control over resources and regulative institutions on the part of groups and movements of those hitherto excluded from such control’. Political empowerment is characterized by producers organizing collectively and attempting to enhance their influence and bargaining power – not simply with respect to other market actors, but also in terms of the development of policy process itself and in relation to bodies such as local and national government, regional and global institutions, non-governmental organizations (NGOs) and donor agencies, all of which significantly determine whether small-scale producers operate within an enabling or disabling environment.

Political empowerment is about the capacity of producers to exert claims on such actors and institutions, and to hold them accountable. It is also about the capacity of smallholders to have a voice and to exert influence in the organizations that claim to represent them.
Political empowerment is about the ability to contest approaches and bodies of knowledge, and to ensure that blind spots, contradictions and assumptions that are taken for granted are exposed.

In the mid-20th century, political empowerment was central in industrialized countries that were developing some degree of agrarian welfare state. For farmers, such arrangements provided significant protection against the vagaries of the market. They were fundamentally an institutional outcome that was based on the political empowerment of farmers who were well-organised, and who could negotiate policy, use their block voting power as a bargaining chip and, if necessary, engage in various forms of direct action.

Throughout the world, women’s equality is undermined by historical imbalances in decision-making power and access to resources, rights, and entitlements for women. Either by law or by custom, women in many countries still lack rights to:

- Own land and to inherit property
- Obtain access to credit
- Attend and stay in school
- Earn income and move up in their work, free from job discrimination

Moreover, women are still widely under-represented in decision-making at all levels, in the household and in the public sphere. Addressing these inequities through laws and public policy is a way of formalizing the goal of gender equality. Legal changes, which most countries have now implemented, are often a necessary step to institute gender equality, but not necessarily sufficient to create lasting changes. Addressing the gaps between what the law prescribes and what actually occurs often requires broad, integrated campaigns. By the time, independence was achieved in India, women's participation in public life was an accepted fact and several women leaders occupied positions in the Indian Government. The Indian constitution has given equality to women in politics by legitimizing their roles for participation in public life within the formal and legal framework.

The constitution of India opened a new chapter in the matter of equality of women. Article 15(3) empower the states to make any special provision for women and
children' even in violation of the fundamental obligation of non-discrimination among citizens interalia of sex. Reservation of seats for women in educational institutions has been held to be valid according to the provisions. Ever since the first general elections in 1952, women voter's participation in various elections has been increasing. But their representation in National Parliament has never crossed 10 per cent. In view of this, a modified strategy to increase the women in political decision making by way of adopting a 'Quota system to women' in the legislative bodies was adopted. The 73rd Constitutional Amendment providing for one third of the seats to women members in all the rural local self-government institutions (Panchayati Raj Bodies) is considered as an attainment towards political empowerment of women. A similar provision for one third reservation to women in the LokSabha and in the Legislative Assemblies of the state by way of 81st Constitutional Amendment is under consideration of the Parliament. These provisions are basically to create more consciousness, among women and to strike a great gender balance in the decision making. These Acts are expected to bring in silent revolution in the gender constitution of political structures in India. However, where the presence of women will change the political culture in any symbolic ways is to be seen. Though the political situation of women is changed in the constitutional document it will take time to rural women politically equal in practice and enhance their status and development. But, it is the fact that the presence of women in politics is not satisfactory. Many factors are associated with this poor situation of women in the politics. In our culture, women are only for family and home related activities and man dominates over the women. He decides her career as the father or husband. Women are responsible for it as they believe that politics is a male reserve and it is dirty, unethical and unfeminine. Therefore, it is necessary to conscientise the women and improve their political status. Following steps can be raised in this context:

- Reservation of seats in the legislatures should be adopted firmly.
- Development of leadership quality from school level up to higher education.
- Self-government should be applied in girls school and colleges.
- Ensuring the women's effective participation in national and international affairs.
Media can play a significant role in developing consciousness and awareness for self-respect and dignity.

2.3.4 Economic Empowerment

Economic empowerment is thought to allow poor people to think beyond immediate daily survival and to exercise greater control over both their resources and life choices. For example, it enables households to make their own decisions around making investments in health and education, and taking risks in order to increase their income. There is also some evidence that economic empowerment can strengthen vulnerable groups’ participation in the decision-making. For example, microfinance programmes have been shown to bolster women’s influence within the household and marketplace. The evidence also suggests that economic power is often easily ‘converted’ into increased social status or decision-making power.

The literature on economic empowerment is vast, and a large part of this focuses on the economic empowerment of women - a key strategy in addressing gender inequality. More generally, the discourse on economic empowerment centers around four broad areas: a) the promotion of the assets of poor people; b) transformative forms of social protection; c) microfinance; and d) skills training. Empowerment in its simplest form means the manifestation of the redistribution of power that challenges patriarchal ideology and the male dominance (Chandra, 1997)\(^\text{148}\). When we discuss the role of women, we emphasize on changing equilibrium of social forces to treat them as equal partners in the society and to bring recognition to all their roles. When our concern is for the poor women, we care signed of changing both social and economic forces in particular and other roles in general. Empowerment entails struggle having a vision of new society. Economic empowerment in this context entails gradually increasing control of poor women over the entire economic process and not merely as producers of some products and services which are otherwise controlled through other intermediaries. Transplanting alien activities through which do not have long term regenerative and self-sustaining potential do not make the kind of activities that lead to empowerment. Thus economic interrelations are posited not only for enhanced income but also for increased empowerment of poor women.

There are few issues and concerns on economic empowerment. These are:

- Recognizing and valuing women's contribution to economy
- Women's access to and control over resources
- Planning for Economic Empowerment of women

i. **Recognizing and valuing women's contribution to economy**

This requires action to be taken in the areas of women's work (paid and unpaid) with the help of women's organization and VOs. Efforts should be taken to introduce national level legislation to recognize home based workers and pass legislation to protect them. The important challenge before the govt. is to redefine concept of 'work' and develop methods to quantify women's work.

ii. **Women's access to and control over resources**

Action to be taken in the areas like credit and working capital needs, accessibility of the existing financial institutions, access to raw materials, recognize and protect women's land tenure rights and other common property resources and rights. Efforts should be made to strengthen and safeguard women's existing employment and develop new areas for intensive employment in sectors like forestry, dairy, agricultural and craft etc. There should be strong social support systems to facilitate women's employment such as childcare, health care, maternity benefits, productive insurance, ensuring equal pay for equal work, fair working conditions which will expand employment opportunities for women. Involve women and women's organizations in planning and implementation of employment programmes and economic development scheme. Promote and encourage grass root level economic leadership of women and extend marketing supports in maintaining quality control of product and process.

iii. **Planning for Economic Empowerment of women**

Developing an appropriate policy framework for promoting preserving and strengthening women’s economic empowerment to encourage holistic economic empowerment. In the early years of planning the concern for gender took a 'welfarism perspective" which manifested itself in the form of grants, subsidies and free ships for
girls and women in a few programmes. But these concessions did not elicit the required level of participation. In the later half of the 70s, the focus shifted from welfare to development and greater emphasis on integration of women into the mainstream of social and economic development. In due course many social and economic programmes like non-formal education for girls. Integrated Rural Development programmes were evolved for women. The strategy in the 1990's has shifted empowerment of women giving them a 'voice'.

It is in this context of empowerment that "Group" strategies acquired greater relevance. The formation of small informal groups of women gave them ‘visibility’ and creates micro level power packets. Many groups in recent years have started cutting across barriers of religion and caste and working together harmoniously for economic betterment. Poverty hits women the hardest and the poor women were subjected to economic and social discrimination. Millions of women in poverty and their social empowerment would have little relevance without first empowering them on the economic front. The World Bank studies have shown that enhancement of women's earnings would have a more profound effect on the welfare of the family since increases in women's income result more directly into better health and nutrition. Thus grouping women for economic empowerment was of great importance.

The programme for Development of women and children in Rural Areas (DWCRA), launched in 1982-83, inaugurated an era for systematically organizing in groups for enhancing their earning on self-sustaining basis and increasing their access and utilization of services like health, child care and adult education among others. The programme called formation of groups of 10-15 women who would engage in activity. A revolving fond of Rs. 15,000 (presently) enhanced to Rs. 25,000 was made available for each group for credit and administrative needs. Subsequently, with a view of strengthen the programme further and increasing the awareness a community based convergent services (CBCS) component and information, education and communication (IEC) component were included.

Formation of thrift and credit groups of women for self-help and economic self-reliance has also been encouraged by the government. A Rashtriya Mahila Kosh (RMK) was set up in 1995 for extending credit with low translation costs to poor and
needy women and women's group through VOs. The scheme is being implemented in 15 states through a network of 104 voluntary organizations.

The Indira Mahila Yojana (IMY) launched in 1995 aims at coordinating and integrating sectoral programmes relevant to women like health, education, water, sanitation, housing and others at local, block and district levels and increasing their awareness and income through group activities and participation with the aim of empowering women. The programme was centrally sponsored scheme and VOs would also be involved in this process. The centre provides a one time grant of Rs. 5000/- to each Indira Mahila Kendra (IMK). Further funds provided at block level would be used for payment of honoraria for individuals who involve themselves in awareness camps, mobilization of groups, training group members and functionaries and helping survival of groups through creation of outlets for marketing.

2.4 Strategies for Economic Empowerment

- Women are beginning to obtain training skills and remain in professions which are non-traditional and thus they penetrate the so called "male" domain.
- Organizing women on the basis of work is crucial.
- Strategies must address needs and concerns for women.
- Organizations which are not based on charity or male dominated memberships are likely to be economically empowered.
- Women's empowerment in the region must be ecologically sensitive. This must be integrated into all strategies.
- Women's empowerment must not restrict itself only to income generating processes but include other component such as capacity building, control over production, tools and process, conservation of natural resources, strengthening people’s organization and social security.
- Training process should be of collective learning and empowerment.
- Training centres should establish a link for recruitment of trainees with the relevant job markets.
The market should be studied and surveyed adequately before production is undertaken on a large scale.

The economic empowerment of women requires transfer of skills of management and control of economic activities to women's groups over a period to enable women to feel confident and empowered. With women slowly gaining control and being involved in the decision making of various aspects and as members of the society, real empowerment will emerge and a change in the women's status will take place. From the women's empowerment perspective, women's economic activities economically become viable and the capacities of poor women individually and collectively are enhanced to and manage the economic activity. The real change is to be able to link and move beyond women's involvement and struggle through economic activities and trying to cope with the existing market systems against exploitative forces. Empowerment in real sense would mean when women are actively involved in a larger struggle for social change.

Once economic empowerment is achieved it would have major implications on the overall empowerment of women. Intra family relationships and domestic work culture would change resulting in social empowerment and participation in decision making. Leadership and active participation in group culture would improve political acumen and help towards political empowerment. This would result in more representative planning for women and sustaining the process of overall empowerment of women.

2.5 Process and Approaches to Women's Empowerment

Empowerment is a process both individualistic and collectivist since it is through involvement in groups that people most often begin to develop their awareness and the ability to organize to take action and bring about change. Empowerment can be possible through awareness building, capacity building and organizing. Women lead to transformation of unequal relationship, increased decision making power in the home and community, and greater participation in politics. Women's development can be viewed in terms of five hierarchical levels of equality i.e. welfare, access,
consideration participation and control. Through these five stairs women may reach the status of empowered women. (Vashistha, and Malik 2002.)

**Fig 2.1: Process of women’s Empowerment**

- **Control**: Ultimate level; gender equality, women able to make decisions over their lives and lives of their children play active role in developmental process.
- **Participation**: Organising themselves and working collectively for taking decisions alongside men equally.
- **Consentation**: Appropriate action to fill-up gender gaps, recognition of problems from inherent structural and institutional discrimination.
- **Access**: Involves equality of access to resources such as educational opportunities, land and credit.
- **Welfare**: Address the basic needs of women; women are merely passive beneficiaries of welfare benefits.

Source: Sara Longwe, (UNICEF 1994).

In this perspective, the empowered women can be defined as women who use their talents to live fulfilling lives. They maintain their strength in the presence of pressures of family, religion and work, and they contribute towards the empowerment of all women. They maintain equal mindedness. They do not aim at being superior to men. They respond as equals and co-operate in order to work towards the common goal.

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One more feature is that empowered women define their attitudes, values and behaviour in relation to their own real interests.

There are various attempts in the literature to develop a comprehensive understanding of empowerment through breaking the process down into key components. The specific components tend to differ depending on the orientation and agenda of the writer. Kabeer’s (2001)\(^\text{150}\) understanding of “choice” comprises three inter-related components: “resources, which form the conditions under which choices are made; agency, which is at the heart of the process through which choices are made, and achievements, which are the outcomes of choices.” The World Bank’s report on “Engendering Development,” defines rights, resources, and voice as the three critical components of gender equality. Chen (1992)\(^\text{151}\) describes “resources, perceptions, relationships, and power,” as the main components of empowerment, and Batliwala (1994)\(^\text{152}\), characterize empowerment as “control over resources and ideology.” UNICEF uses the Women’s Empowerment Framework constructed by Sara Longwe, which encompasses welfare, access to resources, awareness-raising, participation, and control (UNICEF 1994).

Resources and agency (in various forms and by various names, e.g., control, awareness, voice, power), were the two most common components of empowerment emphasized in the literatures reviewed. In many discussions, however, resources are treated not as empowerment per se, but as catalysts for empowerment or conditions under which empowerment is likely to occur. In dealing with poor people, it may be more useful to think of resources as “enabling factors”; that is, as potentially critical inputs to foster an empowerment process, rather than as part of empowerment itself. And, in fact, many of the variables that have traditionally been used as “proxies” for empowerment, such as education and employment, might be better described as “enabling factors” or “sources” of empowerment” (Kishor 2000a)\(^\text{153}\). As our review of


measurement issues and empirical evidence illustrates below, although many empirical studies have used variables such as education and employment as proxies for empowerment, there is a growing understanding that this equation is problematic (Govindasamy and Malhotra 1996; Malhotra and Mather 1997; Kishor 1995; Mason 1998). The second component, agency, is at the heart of many conceptualizations of empowerment. Human agency is a central concept in A. Sen’s (1999) characterization of development as the process of removing various types of “unfreedoms” that constrain individual choice and agency. Kabeer’s (2001) essay on women’s empowerment draws on Sen’s understanding of agency as well as his conceptualization of the links between individual agencies with public action. Among the various concepts and terms we encountered in the literature on empowerment, “agency” probably comes closest to capturing what the majority of writers are referring to. It encompasses the ability to formulate strategic choices, and to control resources and decisions that affect important life outcomes.

Some characterizations of empowerment have included an additional component, which Kabeer refers to as “achievements” and Longwe as “welfare.” And, in international policy processes, women’s empowerment is implicitly equated with specific (usually national level) achievements such as political participation, legal reform, and economic security. In the context of evaluation, we would argue that achievements are best treated as outcomes of empowerment, not as empowerment per se (just as resources may be more usefully construed as enabling factors or catalysts for empowerment).

In identifying agency as the essence of women’s empowerment, we are not suggesting that all improvements in women’s position must be brought about through the actions of women themselves or that empowering themselves is the responsibility of individual women. There is ample justification for governments and multilaterals to

promote policies that strengthen gender equality through various means, including legal and political reform, and interventions to give women (and other socially excluded groups) greater access to resources (e.g. World Bank 2001a). National and international institutions have the responsibility for ensuring the inclusion of disadvantaged populations socially, economically, and politically. The major reason for the emphasis on agency as the defining criterion is because of the many examples in the literature of cases in which giving women’s access to resources does not lead to their greater control over resources, where changes in legal statutes have little influence on practice, and where female political leaders do not necessarily work to promote women’s interests. Thus while resources—economic, social and political—are often critical in ensuring that women are empowered, they are not always sufficient. Without women’s individual or collective ability to recognize and utilize resources in their own interests, resources cannot bring about empowerment.

Having argued that “agency” should be treated as the essence of empowerment, and resources and achievements as enabling conditions and outcomes, respectively, another caveat is necessary. While distinctions such as those between “resources, agency and achievements” (Kabeer 2001) or “sources versus evidence” of empowerment seem clear at the conceptual level, it is not always easy to completely separate them in developing empowerment indicators. And too, a given variable may function as an indicator of women’s access to resources (or an enabling factor) in one context, of women’s agency in another, and may represent an achievement in still other contexts. For example, microcredit programs and employment opportunities are often seen as resources for women’s empowerment. But if a woman seeks to gain access to microcredit, or to get a job, then getting the job or joining the credit program might be best characterized as a manifestation of women’s agency, and the benefits she draws as a result—income, discretionary spending, healthcare, etc—as achievements. In some analyses, women’s economic contribution is treated as an enabling factor and used to predict other outcomes such as control over important decisions and even the outcomes of decisions such as family size or contraceptive use. But in other contexts women’s economic contribution would be more accurately

described as a form of agency or, again even an achievement. Similarly, assets owned could function as sources of empowerment. The meaning of any empowerment indicator will always depend on its inter-relationships with other variables.

Empowerment is a dynamic process. Separating the process into components (such as enabling factors, agency and outcomes) may be useful in identifying interventions to support empowerment, and for evaluating the impact of such interventions.

(Vashistha, and Malik22, 2002.)\textsuperscript{158} and (Batliwala,1995)\textsuperscript{159} has discussed about three major approaches to women's empowerment. These are:

i. Integrated development

ii. Economic empowerment

iii. Conscious raising and organising

These are not mutually exclusive categories, but they help to distinguish among the differing interpretations of the causes of women's powerlessness and hence among the different interventions thought to lead the empowerment. While these approaches differ from each other in concept, most organizations working on the ground take a mix of approaches. Common to all three is the importance placed on group formation to build solidarity among women (Batliwala, 1995)\textsuperscript{160}. The Integrated development approach considers the women's development as the key to family and community progress. It, therefore, provides a package of interventions to alleviate poverty, meet basic survival needs, reduce gender discrimination and help women gain self esteem. This approach proceeds either by forming women’s collectives that engage in development activities and tackles the social problems such as child marriage, dowry, male alcoholism etc.\textbf{Proshika} in Bangladesh and \textbf{RDRS} in Rajasthan, India follow this approach.

The economic empowerment approach attributes women's subordination to lack of economic power. It focuses on improving women's control over material resources and strengthening women's economic security. Groups are formed using two methods

\textsuperscript{158} Ibid
\textsuperscript{159} Ibid

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organizing saving and credit, Income generation, or skill training activities (e.g. Grameen Bank in Bangladesh and programme of Credit for rural Women in Nepal); or by occupation or location (e.g. SEWA in India, Proshika in Bangladesh). Its overall strategies are built around strengthening women's positions as workers and income earners by mobilizing, organizing or unionising and providing access to support services.

The consciousness raising and organizing approach is based on a more complex understanding of gender relations and women's status. Its strategies focus more on organizing women to recognize and challenge both gender and class based discrimination which leads to women’s subordination in all aspects of their public and private lives. Some organisations which follow this approach are ASTHA, Deccan Development Society, Mahila Samakhya Yojana, WOP in India; and NgeraKori in Bangladesh.

Education is central and is defined as a process of learning that leads to a new consciousness, self-growth and access to skills and information. In this approach, the groups themselves determine their priorities. They gain knowledge of their own bodies and develop confidence to control reproduction. It stresses on the capacity of women to increase their self-reliance and internal strength. The empowerment approaches to women’s advancement in developing countries recognizes that the patriarchal structure of subordination must be addressed through the organizations at the grass root level. Such local groups can facilitate bottom-up change by providing a social mechanism to raise women's consciousness about their subordination.

2.6 Major Tenets of Empowerment

Since empowerment is necessary outcome of any intervention to enhance women’s income and their status, it is important to understand some of its important tenets as discussed by( Murugaiah, 2002). These are:

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i. **Collectivization:**

The coming together of poor women provides them an identity which is different from their other identity and helps highlight their worker role. It also provides a sense of belonging in a totally different power equation that is of mutuality. Both of these are empowerment experiences in themselves. It helps in providing support to each other, the group of women can meet periodically and there is a reference available for each women. Bargaining and negotiating activities, like bulk buying and selling, bulk acquisition, credit and other facilities necessary for economic activities, collectivization can be a major empowering force. This collectivization also brings in the possibility of pooling and resources skills, time-frames, pace and other facilities. Pooling is an important way of strengthening the capacities of poor women to work together and to develop a sense of strength.

ii. **Capacity Building:**

Once women start coming together, the next step is to enhance their capacity to work as a group and display different roles, necessary for development and maintenance of the group. It is important from the point of view of empowerment that women are not only capable of functioning as a group but also are able to effectively participate in the process of economic activity. This may entail their capacity building in the skills required for the economic activity undertaken by the group of women. Capacity building of women in the areas of planning, executing and monitoring all aspects of economic activities are equally desired in the context.

iii. **Ownership and Control**

Once women start acquiring the capacity to work as a group, the issue of taking control over the whole activity becomes critical. A sense of belonging and owing good and had consequences of their own activity, is the first step in their direction. It implies them women began to consider the group and group activity as their own. Taking responsibility of more and more functions in the entire process of economic activity helps them gain control over their ventures. So managing different components, apart from operational aspects of activity like record keeping, accounts keeping, handling cash, being signatory to bank accounts etc. are helpful in building this control.
iv. Mediation

Another important aspect of empowerment of women is to strengthen their capacities to mediate with the external world. Mediation entails relating with the outside world, with the markets with financial institutions, with competitors, with suppliers, with a host of policy makers, and other important segments of the external environment of a group of poor women is an ongoing and a gradual process, which cannot be short circuited under any circumstances. Therefore, it is important that these different aspects are dealt with through a series of carefully planned and deliberately made interventions over a period of time, keeping specific requirements of a particular group and the economic services which are otherwise controlled through other intermediaries. Transplanting alien activities through which do not have long term regenerative and self-sustaining potential do not make the kind of activities that lead to empowerment. Thus economic interrelations is posited not only for enhanced income but also for increased empowerment of poor women.

2.7 Indicators of Women Empowerment

The Draft Country paper – India for the 4th World Conference on Women, Beijing, 1995 proposed the following qualitative and quantitative indicators for evaluating the women's empowerment.

A. Qualitative Indicators of Empowerment

a. Increase in self-esteem, individual and collective confidence.

b. Increase in articulation, knowledge and awareness levels on issues affecting the community at large, and women in particular such as women's health, nutrition's, reproductive rights, literacy etc. depending on the programme.

c. Increase or decrease in personal leisure time and time for child care.

d. Increase or decrease in workloads as result of the new programme.

e. Changes in the rules and responsibilities in the family and in the community.

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f. Visible increase or decrease in the levels of domestic violence and other forms of violence perpetrated on the women and girl child.

g. Responses to, and changes, in social and other customs that are anti-women e.g. child marriage, dowry, discrimination against widows etc. Visible changes in women's participation levels e.g. are more women attending public meetings, training, training programmes; are women demanding participation in other events related to their lives?

h. Increase in bargaining/ negotiating power of the women as an individual in the home and community as well as in collectives of women.

i. Increased access to and ability to gather information and knowledge not only about the project, but about what affects their lives.

j. Formation of cohesive and articulate women's groups/ collectives at the village level, district, block, state levels.

k. Positive changes in social attitudes amongst the community members towards discrimination against women and the girl child.

l. Awareness and recognition of women's economic contribution within and outside household.

m. Women's decision making over the kind of work she is doing, is her income and expenditure in her control or is she still subservient to male member's in the family.

**Quantitative Indictors of Empowerment**

B. Demographic trends:

- Maternal/ mortality rates.
- Fertility rates.
- Sex ratio.
- Life expectancy.
- Average age of marriage.
  a. Number of women participating in different development programmes.
b. Greater access to control over community resources/ government schemes/
services e.g. crèches, credit-savings groups, cooperatives, NFE centres,
schools, wells etc.

c. Visible changes in physical health status/ nutritional levels.

d. Changes in male/ female literacy levels – primary, secondary and adult
literacy including enrollment and retention rates.

e. Participation levels of women in political processes at the local level.

2.8 Elements of Empowerment

There are thousands of examples of empowerment strategies that have been initiated
by poor people themselves and by governments, civil society, and the private sector.
Successful efforts to empower poor people, increasing their freedom of choice and
action in different contexts, often share four elements:

- Access to information
- Inclusion and participation
- Accountability
- Local organizational capacity.

A recent survey of public officials in Bolivia shows that municipalities with greater
transparency and citizen involvement have greater poverty reduction, and less bribery
and job purchase (World Bank 2001g)\textsuperscript{163}. A detailed analysis of village water and
sanitation committees in 45 randomly selected villages in two states in India with
Bank-financed water supply and sanitation projects found water system effectiveness
to be most strongly linked to transparency of information, followed by ownership,
participation, and inclusion (Abhyankar and Iyer 2001; World Bank 2001h)\textsuperscript{164}.

While these four elements are discussed separately below, they are closely intertwined
and act in synergy. 26 Thus although access to timely information about programs, or

\textsuperscript{163} Report 23390-KOS. Washington, DC: Poverty Reduction and Economic Management Unit,
Europe and Central Asia Region, World Bank. ———. 2001g.

\textsuperscript{164} Abhyankar, Sham, and Parameswaran Iyer. 2001. “Why Some Village Water and Sanitation
Committees Are Better than Others.” Internal presentation, March 27. World Bank, South Asia
Region, Water and Sanitation Program, Washington, D.C.

Washington, DC: Poverty Reduction and Economic Management Sector Unit, Latin America and
Caribbean Region, World Bank. ———. 2001h
about government performance or corruption, is a necessary precondition for action, poor people or citizens more broadly may not take action because there are no institutional mechanisms that demand accountable performance or because the costs of individual action may be too high. Similarly, experience shows that poor people do not participate in activities when they know their participation will make no difference to products being offered or decisions made because there are no mechanisms for holding providers accountable. Even where there are strong local organizations, they may still be disconnected from local governments and the private sector, and lack access to information. A recent survey of public officials in Bolivia shows that municipalities with greater transparency and citizen involvement have greater poverty reduction, and less bribery and job purchase (World Bank 2001g)\(^\text{165}\).

A detailed analysis of village water and sanitation committees in 45 randomly selected villages in two states in India with Bank-financed water supply and sanitation projects found water system effectiveness to be most strongly linked to transparency of information, followed by ownership, participation, and inclusion (Abhyankar and Iyer 2001; World Bank 2001h)\(^\text{166}\).

**a. Access to Information**

Information is power. Informed citizens are better equipped to take advantage of opportunities, access services, exercise their rights, negotiate effectively, and hold state and non-state actors accountable. Without information that is relevant, timely, and presented in forms that can be understood, it is impossible for poor people to take effective action. Information dissemination does not stop with the written word, but also includes group discussions, poetry, storytelling, debates, street theater, and soap operas—among other culturally appropriate forms—and uses a variety of media including radio, television, and the Internet. Laws about rights to information and freedom of the press, particularly local press in local languages, provide the enabling environment for the emergence of informed citizen action. Timely access to information in local languages from independent sources at the local level is particularly important, as more and more countries devolve authority to local


government.27 Most investment projects and institutional reform projects, whether at the community level or at the national or global level, underestimate the need for information and under invest in information disclosure and dissemination. 28 Critical areas include information about rules and rights to basic government services, about state and private sector performance, and about financial services, markets, and prices. Information and communications technologies (ICT) can play important roles in connecting poor people to these kinds of information, as well as to each other and to the larger society. Tools and Practices 1 provides some examples of this. Tools and Practices 7 provides detailed examples of information disclosure strategies used in different contexts.

b. Inclusion and Participation

Inclusion focuses on the who question: Who is included? Participation addresses the question of how they are included and the role they play once included. Inclusion of poor people and other traditionally excluded groups in priority setting and decision making is critical to ensure that limited public resources build on local knowledge and priorities, and to build commitment to change. However, an effort to sustain inclusion and informed participation usually requires changing the rules so as to create space for people to debate issues and participate directly or indirectly in local and national priority setting, budget formation, and delivery of basic services. Participatory decision making is not always harmonious and priorities may be contested, so conflict resolution mechanisms need to be in place to manage disagreements. Study of decentralized governance in the Philippines and Uganda found that the absence of local media and press coverage of local government activities left citizens dependent on local leaders and officials for information. People had more independent information from the media about national government policies and activities than about their local governments. Uninformed people cannot hold governments accountable (Azfar, Kähkönen, and Meagher 2001; World Bank 2001a). A key strategy that has emerged for effective management of local public goods is creation of user groups. However, a recent survey of 2,400 user group members in three Bank-

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financed natural resource projects in three states in India revealed that approximately two-thirds of members did not attend user group meetings because “information about meetings is not available to group members.” Most members did not know the rules about group finances or how funds were managed or spent (Alsop and others 2001). Sustaining poor people’s participation in societies with deeply entrenched norms of exclusion or in multiethnic societies with a history of conflict is a complex process that requires resources, facilitation, sustained vigilance, and experimentation. The tendency among most government agencies is to revert to centralized decision making, to hold endless public meetings without any impact on policy or resource decisions. Participation then becomes yet another cost imposed on poor people without any returns. Participation can take different forms. At the local level, depending on the issue,

Participation may be:

- direct;
- representational, by selecting representatives from membership-based groups and associations;
- political, through elected representatives;
- Information-based, with data aggregated and reported directly or through intermediaries to local and national decision makers.
- based on competitive market mechanisms, for example by removing restrictions and other barriers, increasing choice about what people can grow or to whom they can sell, or by payment for services selected and received.

Among the four elements of empowerment, participation of poor people is the most developed in Bank projects and increasingly also in preparation of Bank Country Assistance Strategies (CAS). In low-income countries, the process of preparing Poverty Reduction Strategy Papers (PRSP) has opened new opportunities for broad-based participation by poor people, citizens’ groups, and private sector groups in national priority setting and policy making.

c. Accountability

Accountability refers to the ability to call public officials, private employers or service providers to account, requiring that they be answerable for their policies, actions and use of funds. Widespread corruption, defined as the abuse of public office for private gain, hurts poor people the most because they are the least likely to have direct access to officials and the least able to use connections to get services; they also have the fewest options to use private services as an alternative. Studies by the Bank’s Operations Evaluation Department establish that participation of poor people in projects increased from 40 percent in 1994 to 70 percent in 1998. In CASs it increased from 24 percent in 1995 to 73 percent in 2000. However, only 12 percent of projects were participatory during implementation and only 9 percent included participatory monitoring and evaluation, a key mechanism to foster accountability to community groups. The most frequently cited internal constraint on higher levels of participation was lack of financial resources (World Bank 2000b). Corruption is a regressive tax on the poor. A study in Ecuador found that as a proportion of their revenue, micro businesses paid four times as much in bribes as did large firms. The bribe cost to poor households was triple the cost to high-income households (Kaufmann, Zoido-Lobatón, and Lee 2000). There are three main types of accountability mechanisms: political, administrative and public. Political accountability of political parties and representatives is increasingly through elections. Administrative accountability of government agencies is through internal accountability mechanisms, both horizontal and vertical within and between agencies. Public or social accountability mechanisms hold government agencies accountable to citizens. Citizen action or social accountability can reinforce political and administrative accountability mechanisms. A range of tools exist to ensure greater accounting to citizens for public actions and outcomes. Access to information by citizens builds pressure for improved governance and accountability, whether in setting priorities for national expenditure, providing access to quality schools, ensuring that roads once financed actually get built, or seeing to it that medicines are actually delivered and available in clinics. Access to laws and impartial justice is also


critical to protect the rights of poor people and pro-poor coalitions and to enable them to demand accountability, whether from their governments or from private sector institutions. Accountability for public resources at all levels can also be ensured through transparent fiscal management and by offering users choice in services. At the community level, for example, this includes giving poor groups choice and the funds to purchase technical assistance from any provider rather than requiring them to accept technical assistance provided by government. Fiscal discipline can be imposed by setting limits and reducing subsidies over time. Contractor accountability is ensured when poor people decide whether the service was delivered as contracted and whether the contractor should be paid. When poor people can hold providers accountable, control and power shifts to them.32

d. Local Organizational Capacity

Since time immemorial, groups and communities have organized to take care of themselves. Local organizational capacity refers to the ability of people to work together, organize themselves, and mobilize resources to solve problems of common interest. Often outside the reach of formal systems, poor people turn to each other for support and strength to solve their everyday problems. Poor people’s organizations are often informal, as in the case of a group of women who lend each other money or rice. They may also be formal, with or without legal registration, as in the case of farmers’ groups or neighborhood clubs. As part of the PRSP process, parliamentarians in several countries have asked for support in capacity building so as to better discharge their legislative and oversight roles. An incentive analysis of strategies to combat corruption at the local level in the Kecamatan Development Project (KDP)172 in Indonesia concludes that effective incentives to curb corruption include easy public access to information, particularly financial information, use of local social norms and social institutions to stigmatize misuse and resolve conflicts, and socialization of communities and facilitators to understand their rights and become vigilant agents of anti-corruption. The KDP funds pass through fewer intermediaries with less red tape than elsewhere, and authority and control over resources is given to local

172 The Kecamatan Development Project launched in Indonesia in 1998 is to allow villagers to propose investment of their choice — from infrastructure provision to small-scale economic activities

Around the world, including in war-torn societies, the capacity of communities to make rational decisions, manage funds, and solve problems is greater than generally assumed. Organized communities are more likely to have their voices heard and their demands met than communities with little organization. Poor people’s membership-based organizations may be highly effective in meeting survival needs, but they are constrained by limited resources and technical knowledge. In addition, they often lack bridging and linking social capital, that is, they may not be connected to other groups unlike themselves or to the resources of civil society or the state. It is only when groups connect with each other across communities and form networks or associations—eventually becoming large federations with a regional or national presence—that they begin to influence government decision making and gain collective bargaining power with suppliers of raw materials, buyers, and financiers. Local organizational capacity is key for development effectiveness. Poor people’s organizations, associations, federations, networks, and social movements are key players in the institutional landscape. But they are not yet a systematic part of the Bank’s analytical or operational work in the public or the private sector or in most sectoral strategies. Tools and Practices provide examples of investing in local organizational capacity in community-driven projects. Tools and Practices provides examples of the roles played by poor people’s organizations, such as farmers’ organizations in rural areas and slum dwellers’ associations in urban areas. An in-depth study of 48 villages across Indonesia found that 38 percent of all community development activities had been initiated by communities themselves without any government involvement. These outperformed government-initiated activities on every outcome measure: extent to which they reached beneficiaries, use of facilities, maintenance, and women’s participation. Despite this, there was no linkage between these community capacity and government-initiated community development activities (Chandrarikirta...
An analysis of 18 case studies of the best-known large-scale rural development programs across Asia, Africa, and Latin America concludes that a “critical success factor is creating organizational capabilities at local levels that can mobilize and manage resources effectively for the benefit of the many rather than just the few” (Krishna, Uphoff, and Esman 1997). An econometric analysis of 121 rural water supply projects found local organizational capacity to be key in sustainable functioning of water systems (Narayan 1995; Isham, Narayan, and Pritchett 1995). A study in Tanzania found that higher village-level social capital measured by membership in groups of particular characteristics generated higher household incomes (Narayan and Pritchett 1997). In Côte d’Ivoire, when responsibility was shifted from central governments to water user groups, breakdown rates were reduced from 50 to 11 percent and costs fell nearly 70 percent. However, these results were sustained only where well-functioning community organizations existed (Hino 1993). While the language of user groups, self-help groups, and community groups has been incorporated in many Bank-financed projects, the emphasis has been narrowly instrumental, focusing on participation in particular management tasks, which does not necessarily build local organizational capacity. The recent large-scale study on user groups in India, where over 40 percent of Bank-financed investment projects depend upon local organizations such as user groups, is instructive. The authors conclude that although user groups work well in the delivery of project benefits, current strategies do not foster sustainable participation of excluded groups or local ownership. The groups are unlikely to serve as the basis for longer-term local organizations (Alsop and others

The cohort of Bank-financed community-driven projects that give community groups authority and control over resources are more likely to build long-term local organizational capacity. However, evaluations of this capacity are still in the early stages.

2.9 Policy Dimensions of Empowerment

Table 2.1 Dimensions of empowerment and potential operationalization

<table>
<thead>
<tr>
<th>In the household, community, and broader arenas.</th>
<th>Household</th>
<th>Community</th>
<th>Broader Arenas</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Economic</strong></td>
<td>Women’s control over income; relative contribution to family support; access to and control of family resources</td>
<td>Women’s access to employment; ownership of assets and land; access to credit; involvement and/or representation in local trade associations; access to markets</td>
<td>Women’s representation in high paying jobs; women CEO’s; representation of women’s economic interests in macro-economic policies, state and federal budgets</td>
</tr>
<tr>
<td><strong>Socio-Cultural</strong></td>
<td>Women’s freedom of movement; lack of discrimination against daughters; commitment to educating daughters</td>
<td>Women’s visibility in and access to social spaces; access to modern transportation; participation in extra-familial groups and social networks; shift in patriarchal norms (such as son preference); symbolic representation of the female in myth and ritual</td>
<td>Women’s literacy and access to a broad range of educational options; Positive media images of women, their roles and contributions</td>
</tr>
<tr>
<td><strong>Familial/Interpersonal</strong></td>
<td>Participation in domestic decision-making; control over sexual relations; ability to make childbearing</td>
<td>Shifts in marriage and kinship systems indicating greater value and autonomy for women (e.g. later marriages, self</td>
<td>Regional/national trends in timing of marriage, options for divorce; political, legal, religious support</td>
</tr>
</tbody>
</table>

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181 Measuring Women’s Empowerment as a Variable in International Development, Anju Malhotra, PhD, International Center for Research on Women 2002
<table>
<thead>
<tr>
<th>Legal</th>
<th>Knowledge of legal rights; domestic support for exercising rights</th>
<th>Community mobilization for rights; campaigns for rights awareness; effective local enforcement of legal rights</th>
<th>Laws supporting women’s rights, access to resources and options; Advocacy for rights and legislation; use of judicial system to redress rights violations</th>
</tr>
</thead>
<tbody>
<tr>
<td>Political</td>
<td>Knowledge of political system and means of access to it; domestic support for political engagement; exercising the right to vote</td>
<td>Women’s involvement or mobilization in the local political system/campaigns; support for specific candidates or legislation; representation in local bodies of government</td>
<td>Women’s representation in regional and national bodies of government; strength as a voting bloc; representation of women’s interests in effective lobbies and interest groups</td>
</tr>
<tr>
<td>Psychological</td>
<td>Self-esteem; self-efficacy; psychological well-being</td>
<td>Collective awareness of injustice, potential of mobilization</td>
<td>Women’s sense of inclusion and entitlement; systemic acceptance of women’s entitlement and inclusion</td>
</tr>
</tbody>
</table>

### 2.10 Historical Background of Women Empowerment in India

#### i. During Vedic Period:

Women had a very significant position in our ancient Indian society since the ages. Women were given much respect in those times. In early Vedic period Women enjoyed equal status with men. Rigved& Upanishads mention several names of women sages and seers notably Gargi & Maitrey. In Manusmriti 3-56, it is said that
“Women are worthy of worship. They are the fate of the household, the lamp of enlightenment for all in the household. They bring solace to the family and are an integral part of Dharmic life. Even heaven is under the control of women. The Gods reside in those households where women are worshipped and in households where women are slighted all efforts at improvement go in vain.”

Atharva Veda 14-1-64 says “O bride! May the knowledge of the Vedas be in front of you and behind you, in your centre and in your ends. May you conduct your life after attaining the knowledge of the Vedas. May you be benevolent, the harbinger of good fortune and health and live in great dignity and indeed be illumined in your husband’s home.” Rigveda Samhita, part 1, sukta 79, sloka 872 discuss that “The wife should do Agnihotra (yagna), Sandhyavandana and all other daily religious rituals. If, for some reason, her husband is not present, the woman alone has full rights to do yagna.”

The women and men are equal in the eyes of dharma is made explicit in a beautiful sloka from the Rigveda: “O women! These mantras are given to you equally (as to men). May your thoughts, too, be harmonious. May your assemblies be open to all without discrimination. Your mind and consciousness should be harmonious. I (the rishi) give you these mantras equally as to men and give you all and equal powers to absorb (the full powers) of these mantras.” Rigveda 10-191-3.

In Rigvedic times complete education facilities appear to have been available to women. Women attained high educational levels and distinguished themselves. There were sages as well as women who had gone through the discipline of Brahmacharya, as recorded in Sarvamukramika. There were 20 women ‘seers’ or authors of Rigveda.

Education was mainly centered in the family and girls studied along with the family males. The marriage hymn expressed the hope that the bride would be able to speak with composure and success in public assemblies during old age. This importance of women’s education and confidence about their ability is evidenced in early Upanishads recommending a certain ritual to the householders for ensuring the birth of a scholarly daughter. The Upanishads mention an Aryan lady obtaining the title of Vak i.e. Saraswati by her learning. Fine arts like music and singing and dancing were taught only to women. During this period women are said to have followed a variety of occupations to include farming, weaving and dyeing cloth and followed the teaching profession.
ii. During Brahmanic Period

There was a distinct decline in the overall position and education of women during the Brahmanic period. Women were forbidden to attend public assemblies and there registered a substantial deterioration in the status of women from an earlier era of full participation in the public life of villages in India. The Brahmanic society took the position that women were inferior to men, a stance that continued till recently. Child marriages were prescribed and all forms of education for women were eliminated.

Altekar (op. cit., p.90)\textsuperscript{182}, describes the period between 500 AD to 1800 as one of the progressive deterioration in the status of women. Kshatriyas are known to have resisted this trend, as there is evidence of women scholars in this caste longer than in any other. All royal women received military and administrative training. At the close of one millennium B.C, there were still many highly educated women but all types of maintenance, craft and trading work are being carried by lower caste women whereas women belonging to middle classes were restricted to their homes. The Buddhist Order gave a definite place to women, namely that of bhikkunis (nuns) and Upasikas (lay female devotees) in their four fold society as female counterparts of bhikkhus (priests) and upasaks (lay male devotees). Once admitted into the Buddhist Order, women found opportunity to engage in educational, religious and social enterprises. “Buddhism produced numerous remarkable women within its own fold who played a prominent part as leaders of thought in that religious reformation.

iii. During Pre-Independence period

At the beginning of the 19th century educational facilities for women in the indigenous system of learning (in Tols, Pathshalas, Maktabas and Madrassahs) were virtually non-existent according to official surveys. Modern education began for men with the passing of the East India Company Act of 1813. But the conservative officials of the Company refused to take any direct action in the case of women’s education on account of the strict policy of social and religions neutrality and for not wanting to create any commotion by flaunting the existing norms of strict privacy and segregation of women. The earliest modern schools for girls were opened by the

Christian Missions for the children of the Christian converts. Education of women picked up on account of the ‘splendid lead’ given by some liberal English men like J.A.D. Bethune and Professor Elphinstone. Bethune opened mission schools for girls in which religious instruction was excluded. His schools could be termed as the first secular schools for girls in India. Raja Ram Mohan Roy and Ishwar Chandra Vidya Sagar were the earliest to take concrete steps for improving the educational and social status of women. The insistent recommendation of Mary Carpenter, an English social reformer, for setting up training colleges for women was put into practice in 1870 onward. All conventions were set aside and admissions were open to all adult women “who had no qualifications except the desire to teach” (NCWE 1959). This gave the necessary impetus to girls education and also opened “a very useful career to several women who were in need of some remunerative vocation to give a meaning and purpose to their lives: (Ibid.).

According to the 1881 Census Returns, however, for every 1000 boys in schools, the number of girls under instruction was 46. The Indian Education Commission (1882) suggested adoption of pupil teacher system, payment of liberal grants-in-aid to private institutions for girls, offering of liberal inducements to the wives of school masters, training of widows as teachers, liberal prizes to girls willing to train as teachers and special assistance to residential girls, schools. The lead given by the Christian missionaries for setting up the first institutions for female education was followed by a large scale effort on the part of the Social reformers who gave overriding priority to female education as the drive arm of social regeneration and freedom from alien rule and obscurantism. Raja Ram Mohan Roy (1772-1833) attacked the caste system campaigned for the abolition of Sati (burning the widow on the funeral pyre of the husband). He championed modern education, equal rights for women, advocated the right of widows to remarry and the right of women to property. Ishwar Chander Vidya Sagar (1820-91) dedicated himself to the emancipation of women and worked hard to promote education of girls and to remove legal obstacles to widow remarriage through a law in 1856. The reform movement spread next to the western region with founding of the Prarthana Samaj, which drew many great national leaders. Ranade (1842-1901) worked tirelessly as the secretary of an All India organization, the Indian Social Conference which worked as a secular organization and campaigned for abolition of caste, inter caste marriages, raising the age at marriage, discouragement of polygamy,
widow remarriage, women's education, child marriage. The first schools in Maharastra for girls from lower castes were opened in 1873 by Jyotiba and SavitriBaiPhule who questioned the supremacy of Brahmins and the authority of scriptures. KandukuriVeerasalingam (1848-1991) pioneered the movement in support of widow remarriage and girls’ education in Andhra. Shri Naryan Guru (1854-1928) led the movement against caste oppression in Kerala. Dayanand Saraswati, born in a Brahmin family in Kathiawar founded AryaSamaj in 1875. He rebelled against idol worship and attacked child marriage as being contrary to Vedas and made Aryasamaj a vehicle of social reform especially through education of women and men. Vivekananda (1861-1902) was a reformist with a vision and considered neglect of masses a sin. He took keen interest the improvement of all aspects of national life and gave pride of place to education, especially the education of women. Annie Besant came to India in 1893 and became the leader of the theosophical movement and made singular contribution in the field of education. She set up the Central Hindu College at Banaras, which was later handed over to Banaras Hindu University, became the president of Indian National Congress in 1917. The names of DadbhaiNaoroji and NaurojiFudonji among Parsis, the Singh Sabhas among the Sikhs, the KhalsaDewan worked for education of women and the disadvantaged.

As a result of these movements, advances were made in the field of emancipation of women. Some legal measures were introduced to elevate their status. The practice of Sati and female infanticide was made illegal. In 1856, a law was passed permitting widow remarriage. Another law passed in 1860, raised the age at marriage of girls to ten. It was felt that “… Denial of education and early marriage prevented the development of the personality and rationality of women. Stunted and crippled personality affected the harmony of the family atmosphere weakening the bonds of the family.” (CSWI, 1974) The Arya Samaj, Dev Samaj, Sanathan Dharam Sabha, the Khalsa Diwan, Ram Krishna Mission and a host of other religious organizations funded female education and created an atmosphere favorable to education of girls and the major hurdle of the fear of conversion receded (CSWI, Ibid.). Concerned with the plight of child widows and child brides, Hindu reformers began to advocate

183 Towards Equality, Report of the National Committee on Status of Women in India (CSWI), Delhi, 1974, p. 234).
strongly education of girls, to raise the age of marriage and to enable young widows to earn a living.

The activities of Anjuman-e-Himayat-e- Islam, Lahore opened a new chapter in Muslim women’s education in the north in the first quarter of the 20th century. The name of Maulvi S. Karamat Husain, the founder of Karamt Husain girls’ College, Lucknow also cannot be overlooked in this regard. There were reform movements that worked for the emancipation of women, fighting the system of pardah, polygamy and child marriage amongst Muslims in western and southern India.

During 1920-21, education of women developed at a faster pace due to the great public awakening created by the struggle for independence. In 1921, the various State Educational Reports indicated that Indian public opinion was slowly changing from its former attitude of positive dislike to education of girls and was gradually progressing though apathy to cordial cooperation. During 1921-47, the number of girls receiving education increased in both girls’ and co-educational schools. But further, the Hartog Commission (1917) had made a case that more women teachers were needed and not only for girls schools. It was considered that women would make better teachers. (Mathur, 1973, pp 62-67)\(^\text{184}\).

The Post War Education Development Plan 1944 stated that India would need forty years to universalise primary education and that what was good for boys was equally so for girls and hence no separate provisions were necessary. It seems that even before independence universalisation of primary education for both boys and girls was an agenda in the direction of empowering women.

\textbf{iv. Post-Independence Period}

The real change came after independence. Article 14 and 16 (A) of the Constitution intend to remove social and economic inequality to make equal opportunities available. In reality the right to social and economic justice envisaged in the Preamble and elongated in the Fundamental Rights and Directive Principles of the Constitution, in particular Articles 14, 15, 16, 21, 38, 39 and 46 are envisaged to make the equality of the life of the poor, disadvantaged and disabled citizens of the society, meaningful.

\(^{184}\) Govt of India, women and Child Development department, An Analytical Study of Education of Muslim Women and Girls in India
Article 39 (a) among other things provides that the State shall in particular, direct its policy towards securing that all citizens, men and women equally have the right to an adequate means of livelihood. This Article has been described as having the object of securing a welfare state may be utilized for construing provisions as to fundamental rights. Further Article 51 A (e) imposes that duty of every citizen in India to renounce practices derogatory to the dignity of women. Section 14 of the Hindu Succession Act, 1956 should be construed harmoniously with the constitutional goals of removing gender based discrimination and effectuating economic empowerment of Hindu women.

The right to elimination of gender based discrimination so as to attain economic empowerment, forms part of Universal Human Rights. Article 2 (f) of CEDAW States are obliged to take all appropriate measures; including legislation, to abolish or modify gender based discrimination in the existing laws, regulation, customs and practices that constitute discrimination against women. Article 15(3) of the Constitution of India positively protects such acts or actions.

The Constitution included a provision making education compulsory for all children up to the age of 14. Several committees and commissions have been set up from time to time on exclusively for women’s education. The University Education Commission set up by the Government of India declared, “there cannot be an educated people without educated women. If general education had to be limited to men or to women, that opportunity should be given to women, for then, it would most surely be passed on to the next generation” The Durga Bai Deshmukh Committee analyzed the problem in detail and made several recommendations concerning provision of educational facilities for girls.

The Education Commission 1964-66, under the chairmanship of Dr, D.S. Kothari, reviewed Indian education in its totality. The commission reiterated the need to make education of women a major programme of educational development in order to close the large male female gap as early as possible by starting special schemes for this purpose. The Commission emphasized the need to give adequate attention to training and employment of women. education should be linked to employment. The National Policy on Education 1968 stated that the education of girls should receive emphasis, not only on ground of social justice but also because it accelerates social transformation. It recommended to establish women’s polytechnics and ITI in rural
areas by offering educational programmes related to trades and needs of that region; and to establish Nehru Yuvak Kendras to cater to the needs of girls and women through their network all over the country in addition to catering to the needs of boys and men.

The Report of the Committee on Status of Women in India (CSWI), Towards Equality in 1975 examined the constitutional, legal and administrative provisions which had a bearing on the status of women and noted with concern poor female literacy, the declining sex ratio, and declining work participation rates, concentration of women in low paid occupations and that women were deprived of basic needs of health, nutrition, education and employment and were in a situation of total powerlessness with no share in decision making processes. The CSWI report had tremendous influence on social policies and legislation concerning women, coinciding with the International Women’s Year and the start of the Women’s Decade.

2.11 **Empowering women in Five Year Plans**

During the **First Five Year Plan (1951-56)**, women's development began mainly as welfare oriented programme. Rural women were subsumed under the community development programme. The central social welfare board was setup in 1953, which undertook a number of welfare measures through the voluntary sectors. It was setup to promote welfare and development service for women, children and unprivileged group providing assistance to voluntary agencies, improving and developing welfare programmes and sponsoring them in areas where they didn't exist. Following the creation of the central social welfare board, at the request of the central government, the state governments setup state social welfare for the same purpose.

The **Second Five -Year Plan (1956-61)** emphasized the need to provide greater education opportunities to girls. Special schemes for girls to take up different occupations such as nursing, health visitors, teachers and so on were recommended. This plan continued the welfare approach but recognized the need to organize women as workers. Social prejudices against women and their disabilities were noted. Women were to be protected against injurious work and provided with maternity benefits and crèches and laws passed to this effect. The principle of equal pay equal work was recognized and. It was felt women should be given training to compete for higher jobs. The plan organized women into Mahila Mandals to act as local points at
the grassroot level for the development of women. During this period, Central Social Welfare Board (CSWB) started implementing the Scheme of Condensed courses for Adult Women.

During the **Third Five-Year Plan (1961-66)**, the largest share was provided for expanding rural welfare services and starting of condensed courses of education for out of school women and girls. The health programmes concentrated on provision of maternal and child welfare services, health education and family planning.

The **Fourth Five-Year Plan (1969-74)**, continued emphasis on education and followed the basic policy to improve women’s welfare within the unit of family. The plan introduced measures to improve material and child health services, including supplementary feeding for children and nursing mothers.

During the **Fifth Five-Year Plan (1974-79)**, very high priority was given to free and compulsory education for all children up to the age of 14 year in pursuance of the Constitutional Directive. Simultaneously National Adult Education Programme and Integrated Child Development Services received attention. It emphasized the need to train women in need of income and protection. Functional literacy was initiated to equip women with skills and knowledge to perform the function of a housewife to include child care, nutrition health care, home economics etc. The fifth five-year plan saw a shift in the approach to women's development from "welfare" to 'development' to cope with several problems of the family. The new approach aimed at integration of welfare with development services.

The **Sixth Five-Year Plan (1980-85)** stressed upon women’s role in development for the first time and started seeing women as special target groups for removal of poverty and unemployment. The role of women in agriculture and development and village level organizations received attention. The marginality of attention and services received by women in rural and agricultural development programmes, the special constraints that obstruct their access to available assistance and services, the low productivity and narrow range of occupations available to them, low level of participation in decision making, lack of finance and guidance, inadequate monitoring of women’s participation, wage discrimination, low health and nutritional status were seen as major barriers to rural women’s development as whole. The major thrust of the Sixth Plan was on economic upliftment of women through greater opportunities.
for salaried, self and wage employment. The services package paid attention to training, credit needs and to marketing. Assistance was given to women’s organizations. The plan viewed the family as a unit of development, wherein awareness generation on women’s issues and problem was stressed. It was pointed out that the status of women was related to their economic independence. To raise this, voluntary agencies and Mahila Mandals were identified as crucial agencies.

Women were recognized as a special target group for removal of poverty and unemployment. Women’s role in agriculture and the need for their participation in village level organization was focused upon. This was the time when the major national rural development programme was launched. The Integrated Rural Development Programme, which was started in 1978-79, soon saw the need to treat women with special consideration as often the benefits of the various IRDP schemes were cornered by males. In 1981, Development of Women and Child in rural Areas (DWCRA) were launched as a sub scheme of the IRDP. DWCRA organizes women’s groups called Mahila Mandals for collective action to know and demand their rights and dues from the society.

The Seventh Five -Year Plan (1985-90), operationalised the concern for equity and empowerment articulated by the International Decade for Women. For the first time the emphasis was given on inculcating confidence among women, generation of awareness and training them for economic activity and employment. The plan stressed the need for mainstreaming and integrating women into society and thus into national development viewing them as a crucial human resource. This period was considered as a great milestone in the direction of women empowerment.

The plan envisaged on integrated multi-disciplinary approach to women’s development comprising education, health nutrition, child services, employment, legal awareness etc. It was in 1985 that the Government of India Constituted a separate Department in the Ministry of Human Resource Development which funds the CSWB that the developmental and welfare programmes for women. A number of these programmes were put on the ground in the Sixth and Seventh Five Year Plan periods – viz., Women’s Development Corporations, Support to Training and Employment Programme (STEP) Training-cum-Production Centres for Women, Camps for Rural and Poor Women, Short Stay, Homes, Family counseling Centres, Working Women’s
Hostels and many others. Women specific programmes implemented by Department of Women and Child Development are geared towards –

i. Strengthening and improving women’s work and employment in agriculture, animal husbandry, dairy farming, fisheries, handlooms, handicrafts, sericulture and Khadi and Village industries,

ii. Economic rehabilitation of women from the weaker sections of society through training and employment.

iii. Better employment avenues for women to bring them into the mainstream of national development,

iv. Provision of short stay homes for women in difficulties, together with support services of counseling medical care, guidance and treatment and development of skills,

v. Provision of preventive and rehabilitative services to women and children who are victims of atrocities and exploitation.

The Khadi village Industries Commission (KVIC) which was running over 90 vocational courses aimed at production of Khadi and 26 village industries had a special mandate to protect women’s employment. The emphasis is not only on provision of credit and marketing and technology, but, on generating awareness among women about their rights and privileges and building their self-confidence. The state has sponsored the movement to organize rural women for action leading to better control of their lives and as agents of change. DWCRA started in 1981, has received further fillip in the Seventh Plan, for improving of access of women to resources and decision making within the family, joint pattas (deeds of ownership) of land and property have been advocated. (Only Assam, Andhra Pradesh, Gujarat, Maharashtra, Goa, Daman and Diu have so far ratified this policy).

The **Eighth Five-Year Plan (1990-95)** emphasized the need for human development. This plan marked a shift from 'development' to 'employment' approach. Universalisation of elementary education (UEE) was advocated. A comprehensive package of incentives and support services for girls, SCs, STs and children of the economically weaker sections of society was envisaged. The emphasis of facilities that have special relevance for retention of girls such as establishment of Day Care centers for preschool children and infants, provision of free uniforms, textbooks and
stationery, attendance allowance and co-ordination of support services such as drinking water, fodder and fuel, to release children, especially girls as well as women from related domestic work.

The **Ninth Five-Year Plan (1997-2002)**, stated that education of girls and women’s empowerment are seen as the drive arm of national development and an important yardstick of human development within the framework of human rights and human dignity. Special strategies were made to empower Women. During this plan two major steps towards gender justice were taken for the first time in the history of planning. The first one was the listing of empowerment of women as a major plan objective. The other was to propose inclusion of women's component in plans of all central ministries / departments.

During the **Tenth Five Year Plan (2002-2007)**, poverty alleviation programmes of various types have expanded in size with women component. The plan provision for rural development is Rs.7000 crores.

The **Eleventh Five Year Plan (2007-2007)** has followed the following approach these are: recognition of the right of every woman and child to develop to her/his full potential, recognition of the differential needs of different groups of women and children; Need for intersectional convergence as well as focused women and child specific measures through MoWCD;and Partnership with civil society to create permanent institutional mechanisms that incorporate the experiences, capacities and knowledge of VOs and women’s groups in the process of development planning.

Feminist activism picked up momentum in India during later 1970’s. Later on many groups and NGO’s have been working for the Empowerment of women. It is difficult to ascertain a particular year or day as the date of beginning of women’s movement.

In the **Twelfth Five Year Plan (2012-17)**, the initiatives and efforts to operationalize empowerment approach which was sought during XIth plan is to be consolidated and implemented in order to enable the women to challenge and change the contexts in which they live. Focused effort through development programmes, both multispectral as well as targeted, along with the governance reforms are said to be the pre requisite, for which govt.is determined.
2.12 Role of NGOs in Promoting Empowerment

Economic transition in India unlike many other countries has been characterized by a withdrawal of the government, from many sectors of the society, which has been fostering growing of civil society Organizations. Within this environment, Non-government Organizations (NGOs) have taken a lead to promote people’s involvement in their development and help create a political culture and social capital, necessary to sustain democracy. They are the key agent for social change and development. In this context they act as facilitator in promoting economic and social empowerment for the deprived section of the society.

The NGOs supplement governmental efforts in rural and socio-economic development and transformed their approach from reactive intervention towards a more pro-active approach on developmental issues. Participation and decentralization are closely related to each other. Successful decentralization required some degree of local people’s participation. Grass root level participation is a theme of longstanding debate that has engaged development theorists, more specifically in developing countries. In India, rural development is a comprehensive exercise designed to transform rural economies, so that they would be equipped with the means to generate income, employment and other facilities needed by the rural poor. Institution building is an important process of development. According to Finger (1994)\textsuperscript{185}, the bottom-up approach emphasizes community participation, grassroots movements and local decision making. It argues that community participation and grassroots initiatives promote participatory decision making and local self-reliance (Panda 2007)\textsuperscript{186}. The NGOs work on the capacity building at the grass root level which is a pre-requisite of empowerment. Empowerment essentially means decentralization of authority and power which aims at getting participation of deprived sections of people in decision-making process. Thus the empowerment of women cannot be imposed from above. It must grow from the bottom upwards. Some of the NGOs’ functions and advantages, according to Streeten (1997)\textsuperscript{187} are (1) they are good at reaching and mobilizing the


poor and remote communities; (2) they help empower poor people to gain control of their lives, and they work with and strengthen local institutions; (3) they carry out projects at lower costs and more efficiently than the government agencies and (4) they promote sustainable development. They develop the capacities of women such as skills, abilities, knowledge, assets and motivate them to participate in the process to improve the quality of their lives.

Desai (2005)\textsuperscript{188} has mentioned that NGOs have an important role to play in supporting women, men and households, and expected that they can meet the welfare. She accounted some role and functions for NGOs, such as counseling and support service, awareness raising and advocacy, legal aid and microfinance. These services help the people to achieve their ability, skill and knowledge, and make control over their own lives and finally become empowered.

Since the 1980’s the Government of India has shown increasing concern for women's issues through a variety of legislation promoting the education and political participation of women (Collier, 1998)\textsuperscript{189}. International organizations like the World Bank and the United Nations have also focused on women’s issues, especially the empowerment of poor women in rural areas. Since the late 1980s and early 1990s, nongovernmental organizations (NGOs) have moved beyond the traditional focus of women’s health and education to addressing the underlying causes of deprivation through the promotion of economic and social empowerment (Narayan, 2002)\textsuperscript{190}. Baccaro (2001)\textsuperscript{191} shows how particular NGOs can promote the organization and “empowerment” of the poor, particularly poor women, through a combination of micro-credit, awareness-raising, training for group members, and other social services. Empowerment is the ability of individuals to gain control socially, politically, economically and psychologically through (1) access to information, knowledge and skills; (2) decision-making; and (3) individual self-

\textsuperscript{188} Desai V 2005. NGOs, gender mainstreaming, and urban poor communities in Mumbai. Gender and Development, 13(2): 90-98.


\textsuperscript{191} Baccaro L 2001. Civil Society, NGOs, and Decent Work Policies: Sorting out the Issues. The Discussion Paper Series presents the preliminary results of research undertaken by the IILS in Geneva.
efficacy, community participation, and perceived control (Rappaport 1987; Zimmerman and Rappaport 1988). Motivating and mobilizing people to be self-reliant and to participate in development activities become an important objective of the NGOs. The second strategy of the NGOs focuses on developing the capacities of the people to better meet their own needs through self-reliant local action. Many NGOs are instrumental in building a network of microenterprises in rural areas and are providing counseling services to women entrepreneurs. Micro-financing is another form of direct intervention, in enterprise development. Micro-credit activities by nature involve women, even the means by which micro-credit reaches the poor families are through women’s groups. The Self-Help Groups (SHGs) help women network and gain collective power. Women empowerment through SHGs takes place as Savings and credit activities bind the group of women together into a cohesive unit and provide a forum for building people’s capacities for both poverty-alleviation and empowerment. NGOs have their intervention on micro-economic development through micro-credit financing and linking to SHGs.

In the long term, the aim of NGOs is to promote sustainable community development through activities that promote capacity building and self-reliance. NGOs are often created in order to expand the capacities of people (Korten, 1990). Furthermore, NGOs are praised for promoting community self-reliance and empowerment through supporting community-based groups and relying on participatory processes (Korten, 1990; Friedmann, 1992; Fowler, 1993; Edwards and Hulme, 1994; Salamon, 1994). Through the functions of providing microfinance, initiating capacity building and self-reliance, NGOs promote empowerment among community members especially the women.