2.1. Introduction

The contribution of the NGOs as agents for empowering women, especially through SHGs (Gill, 1981) is a recognised phenomenon. NGOs have been powerful instruments in achieving women empowerment socially, economically, culturally, politically and psychologically (George, 2004; Khari, 2009). Social, psychological and economic empowerment through the dais of SHG has been a necessary corollary to ensure completeness of any project design for successful adaptation and implementation at the grass roots level (Sengupta, 1998). Non-Government Organizations and Women Empowerment is a broader universe of the study. In this section an attempt is made to browse through various researches on the subject and to identify the research gaps.

2.1.2. Concept of NGO:

The concept of NGO came into usage in 1945 following the establishment of the United Nations Organizations which recognized the need to give a consultative role to organizations which were neither government nor member states (Willets, 2002). NGOs take different forms and play different roles in different continents. They have recently been regarded as part of the 'third sector' or not-for-profit organizations. Although there is contestation of the definition of an NGO, it is widely accepted that these are organizations which pursue activities to relieve the suffering,
promote interests of the poor, protect environment, provide basic social services and undertake community development (Cleary, 1997).

According to Turner and Hulme (1997), “NGOs are generally registered organizations, community groups, professional associations, trade unions, co-operative charity organizations whose aim is to improve the wellbeing of their members and of those areas in which they exist.”

There are certain features which differentiate NGOs from government agencies even though they are performing similar roles. NGOs have capacity to experiment and learn from experience, linking processes to outcomes and also the ability to enlist the energies and commitment of intended beneficiaries. NGOs perform a variety of service and humanitarian functions. They bring citizen concerns to Governments, advocate and monitor policies and encourage political participation through provision of information (Taneja, 2010).

2.1.3. Concept of SHGs:

The Grameen Bank was started in 1976 by Professor Mohammed Yunus in response to the need for capital for the poor. Later in 1983 it was converted into a statutory body by an ordinance of the government of Bangladesh. The Grameen Bank disbursed loans to groups consisting of five women and six to eight groups formed a centre (Misra, 2003). The Grameen Bank used group guarantees, developed compulsory savings mobilization among the groups of poor people and had decentralized, cost effective operations for lending to the poor (McGuire and Conroy, 2000). SHGs have emerged as a means of providing poor people with the credit they need to overcome the vicious circle of poverty (Anand, 2004). These groups were
formed to help women to meet their needs by friendly credit. The groups initially
draw on their own savings at an interest fixed by them to lend within the group and
later get linked to the formal credit system (Satis and Das, 1997).

SHGs also emerged in India. Groups were formed in MYRADA in
1984-85 and were initially called Credit Management Groups (IFAD, 2006). In 1987
NABARD sanctioned a grant to MYRADA for the institutional capacity building of
the SHGs and to match the group savings. In fact several NGOs notably PRADHAN,
working in Rajasthan and Tamil Nadu realized that the Integrated Rural Development
Programme (IRDP) system of provision of credit to the poor was ruining the banks as
well as the poor. They experimented with lending to groups and persuaded banks to
lend to such groups (Kropp and Suran, 2002).

MYRADA has adopted the SHG as the appropriate people's institution which
provides the poor with the space and support necessary to take effective steps towards
greater control of their lives in private and in society. The SHG is not a static
institution; it grows on the resources and management skills of its members and their
increasing confidence to get involved in issues and programmes that require their
involvement in the public and private spheres (Fernandez, 1995).

The SHGs provide the benefits of economies of scale reducing costs in certain
areas of the production process which the members may decide to undertake as a
common action (Desai and Joshi, 2012). The group also provides a cost effective
credit delivery system, as the transaction costs of lending decrease sharply both to the
banks and the borrowers (Tankha, 2002). The groups provide a forum for collective
learning which rural people find more "friendly" and it is consequently more effective
than the individual or classroom approach that is commonly adopted (Abedin and Daneshgar, 2008). The groups promote a democratic culture and provide the members with opportunities to imbibe norms of behaviour that are based on mutual respect (Cornwall and Goetz, 2005). The SHGs foster an 'entrepreneurial' culture where each member realises that while she/he needs the support of the group to achieve her/his objectives, the group also in turn requires her/his support in adequate measure (Rupali, 2011).

The groups provide a firm base for dialogue and cooperation in programmes with other institutions like Government departments, cooperatives, financial and Panchayat Raj institutions (BASICS, 2007); if the groups function well; they have the credibility and the power to ensure their participation in identifying, planning, budgeting, and implementation of Panchayat Raj programmes for the empowerment of the poor (TNCDW, 2013). The groups provide the individual member with the support required to exercise control over the pace, timing, size and schedules of loans and programmes, to broaden the pattern of asset provision to include a package which would help the individual cover risk rather than to provide a single asset (Sajeev and Thankavel, 2011); it also helps to assess the individual member's management capacity which may fall short of what a “viable” investment package requires for optimum returns, as prescribed under regular IRDP norms (Aloysius, 1995).

2.1.4. Concept of Empowerment:

Empowerment is related to the word 'power'. The new meaning of the concept includes mainly references to power that develops and is acquired. People are managing to gain more control over their lives, either by themselves or with the help
of others. The phrase 'to be empowered' relates to what is both a process and an outcome—to the effort to obtain a relative degree of ability to influence the world (Staples, 1990). Berger and Neuhaus (1977) proposed empowerment as a way of improving the welfare services by means of mediating social institutions.

Since the eighties, four ideological approaches have provided the framework of ideas for the discussion of empowerment. The first is an ethnocentric approach, which seeks a solution for difficult social problems of ethnic and other minorities (Solomon, 1976). The second is a conservative approach that seeks to revive the community as a social unit which among other things has to care for its weak citizens as well (Berger and Richard, 1977). The third is a socialist approach which demands equity and social responsibility in the treatment of social problems (Boyte, 1984). The fourth approach wants to see empowerment as a profound and professional implementation of democracy - one that will contain every legitimate social ideological current in the democratic society. This is a progressive democratic worldview which resolves to live in harmony with the other approaches and attempts to create an integration of them (Rappaport, 1987).

Since the 1990’s, women have been identified as key agents of sustainable development, and women’s equality and empowerment are pivotal to a more holistic approach towards establishing new patterns and processes of development that are sustainable (Sharma, 2001). The World Bank has suggested that empowerment of women should be a key aspect of all social development programmes (World Bank, 2001). Kabeer (2001) defined empowerment as the expansion of people's ability to make strategic life choices in a context, and this ability was previously denied to them. For women in India, this suggested empowerment is in several realms:
personal, familial, economic and political. Empowerment has been believed as to infuse people with power (Narayan, 2002) that is access to resources, expansion of individual’s agency (Kishore and Subaiya, 2008), and power of decision making that is autonomy (Jejeebhoy, 1995).

The frequently used Gender Empowerment Measure (GEM) is a composite measure of gender inequality in three key areas: Political participation and decision-making, economic participation and decision-making and power over economic resources (HDR: 2003). It is an aggregate index for a population and does not measure empowerment on an individual basis. It has two dimensions: Economic participation and decision-making (measured by the percentage of female administrators and managers, and professional and technical employees), and political participation and decision-making. (Hashemi, et. al., 1996; Malhotra and Mather, 1996; Beegle, et. al., 1998).

Although there are many success stories of women’s participation, there is a widespread abuse of legislation. Often in rural areas, close examinations of the local Panchayats (elected governing village councils) reveal that men govern behind the women who ‘front’ so as to comply with this legislation. A spouse or other male family member put the woman’s name forward, and use it as ‘a front’ for his own political participation (Goetz and Sen Gupta, 1994; Amer, 2009;). Inclusion of household and interfamilial relations is believed to be central locus of women’s disempowerment in India. And by including the political, it was posited that women’s empowerment measures should include women’s participation in systematic transformation by engaging in political action (Sen and Caren, 1987; Batliwala, 1994; Bisnath and Elson, 1999; Narasimhan, 1999; Kabeer, 2001).
Rahul, et.al. (1998) split the concept of women’s empowerment into three components, each measured separately: Inter-spouse consultation index, which seeks to represent the extent to which husbands consult their wives in household affairs; Individual autonomy index which represents women’s self-supported autonomy of physical movement outside the house and in matters of spending money; and the Authority index, which reports on actual decision-making power.

2.1.5. Conceptualizing Empowerment, Autonomy and Agency:

Kabeer (2005) defined it as a process by which those who have been denied the ability to make choices acquire such ability. Empowerment is the process that allows one to gain knowledge, skill-sets and attitude needed to cope with the changing world and the circumstances in which one lives. Women’s agency is an important constituent of women’s empowerment. It can be said to be operative when it results into a fundamental shift in perceptions, or inner transformation, so that women should be able to define self interest and choice, and consider themselves not only able, but entitled to make choices (Sen, 1993; Rowlands, 1995; Sen, 1999; Kabeer, 2001). Kabeer (2001) went a step further and described this process in terms of thinking outside the system and challenging the status quo. Sen (1990) argued that for women, agency is socially moulded by notions of obligations and legitimacy and as such is based on moral judgment. Jejeebhoy (2000) considered autonomy and empowerment as more or less equal terms, and defined both in terms of women gaining control of their own lives vis-a-vis family, community, society and markets.
2.2. Selective Background Characteristics and Empowerment

There are a number of social, cultural and demographic factors that have influence on NGOs and women empowerment. Reviews regarding these factors are presented in this section.

2.2.1. Women's Age:

Heaton, et.al. (2005); Ahmad and Sultan (2004) took age as independent variable and found significant relation between age and empowerment. It is therefore, concluded that age of respondent and her conjugal age are effective determinant of her empowerment. Chaudary and Nosheen (2009) observed that the status of women is much more vulnerable in rural and tribal areas and they have very limited access to all basic facilities. Noreen (2011) viewed that older women have more independence and empowerment than the younger women as they have more experience with life, a better understanding of how to get what they want.

Solomon and Adekoya (2006) stated that older women generally have greater involvement in decision making within family than the younger women who also participate in decision making when they become older. Tareque, et.al. (2007) revealed that women under 20 years of age in Bangladesh had less empowerment than the women who were between the ages 40-44. The authors further argued that older women have better understanding and closer relation with their husbands because they have more chances to communicate with their husbands on various issues that increased with the age.

Age is one of the important determinants of women’s empowerment. On the bases of the reviews related to age and women’s empowerment, one can conclude that
with the increase in age, women enhance their knowledge and develop confidence to cope with day to day activities effectively that lead them towards empowerment. (Jejeebhoy, 2000; Ahmad and Sultan, 2004)

2.2.2 Education:

Education is found to be a strong predictor of women’s empowerment and other related dependent variables. Informal education also has a potential for empowering women. In this regard Parveen (2005) explored that both formal and informal education has positive, significant impact on women’s empowerment. She argued that education and skill development improve the socio-economic condition of women and enable them to demand and protect their rights more effectively. Furthermore, she viewed that education was helpful to tackle the socio-cultural norms that hinder their well-being. Another point of view was presented by Batliwala (1994), who mentioned three approaches to women’s empowerment that is, integrated development, economic development and consciousness raising. She argued that one of the reasons for powerlessness of women is lack of education that impedes their access to paid jobs, health care and awareness.

Manimekalai and Rajeswari (2000) observed the empowerment of the women of SHG in the following ways. They have become owners of a micro business from the status of agricultural labourers; the income of the group members has improved several times. The SHG women have resolved that they would send their children to school and eliminate child labour in the village, the education will not be discriminatory between boys and girls and the age of girls’ marriage will be maintained above 18.
Education provides a person more knowledge and greater confidence. Jejeebhoy (2000); Ahmad and Sultan (2004); Heaton, et.al. (2005) found in their independent studies that women’s education is a strong predictor of women’s empowerment. Zhihong (2004) in Egypt reported that female education is an important means to empower women not only in public sphere but also in private terrain.

Furuta and Salway (2006) found significant association between education and women’s decision-making ability. Their study also supported the viewpoint that education is a prerequisite for improving the women’s position within the household and to enable them to control the environment. In a parallel study conducted in two districts of Bangladesh, Rahman, et. al. (2008) investigated a significant relationship between education of women and their empowerment. The result indicated that education enhances understanding and awareness of the surrounding as well as develop their cognitive and psychological realm of empowerment. Education is essential for women’s empowerment. It provides guidelines to analyze information, control environment and protect them from violence (Malhotra and Mather, 1997; Kishor, 2000; Kishor and Gupta, 2004). Rahman, et. al. (2008) expressed the view that education provides women with the courage to speak against social injustice and political discrimination. The above discussion can be summed upto say that education provides multifaceted benefits to women that support them to be empowered. However, in highly male dominated societies, maximum utilization of these benefits cannot be achieved without creating women-friendly environment as well as the co-operation of the civic society.
2.2.3. Community (Caste):

Bayly (1999) argued that, "current manifestations of caste are now far more generalised across the subcontinent than was the case in former times". Now, Caste has been engendered, shaped and perpetuated by comparatively recent political and social developments. Bayly concluded that India has never been a monolithic ‘caste society’. It may be assumed that one day the principles and usages of Jati and Varna will lose much or all of their meaning for Indians living both within and beyond the subcontinent. Nevertheless, if one is to do justice to India's complex history and to its contemporary culture and politics, caste must be either disregarded or downplayed for its power has simply been too compelling and enduring.

In the Indian context, caste may be considered broadly as a proxy for socio-economic status and poverty. In the identification of the poor, scheduled caste and scheduled tribes and in some cases the other backward castes are considered as socially disadvantaged groups and such groups have a higher probability of living under adverse conditions and poverty. The health status and utilization patterns of such groups give an indication of their social exclusion as well as an idea of the linkages between poverty and health (Bayly, 1999). The marginalized sections such as scheduled castes/scheduled tribes and the other backward castes who are also the poor in India suffer from a ‘social gap’ (Nayar, 2007).

2.2.4. Religion:

Studies conducted in the context of developing countries, indicate that religion significantly influences the life of people. Moreover, religious knowledge provides women’s access to the world beyond their immediate world of restricted experience
Active participation of women in religious groups for welfare and fund raising provides them skill and ability that could bring positive change in their status (Flora, 1975).

It is obvious that the religious practices are not enough for women’s empowerment. For this purpose knowledge about religion is also necessary for women in order to protect them from exploitation of men in the name of religion and to understand the difference between religious obligations and cultural rituals. In this regard, Longman (2008) stated that change cannot occur in women’s status if they follow the footsteps of their mothers and orthodox women. Furthermore, the author suggested that religious women should develop intellectual and professional skill for the transformation in gender relations.

2.2.5. Family Type:

Type of family has greater influence on empowerment of women. Average empowerment score (average of CEI for each category of independent variables) for respondents belonging to nuclear families were 33.48 and this average was just 23.58 for the respondents belonging to joint family system. It was observed that in regional social and cultural context, it is difficult for women to excel in joint family system because they have less chance to enjoy freedom and have less chance of controlling the resources. Decisions about different matters are commonly made by family head, husband or mother in-law. In this way her lower order in the household hierarchy lower down her status and self esteem, while in nuclear family women have second position in the household hierarchy and they gain comparatively more freedom and self esteem (Mahmood, 1992). The family head can play a vital role in empowering
women. When a family head is husband, women are in better position to bargain with her husband on various issues but when family head is father - in-law or others, her position is more submissive and incapable (Roy and Niranjan, 2004).

Khan and Maan (2008) projected that women respondents having their husband as family head had average empowerment score 32.48 and respondents belonging to household where family head was not their husband had average empowerment score only 21.39. The result proved that there is a highly significant association between family head and women empowerment. When family headship shifted from ‘other’ family member to husband, the cumulative empowerment index increased. Based on these outcomes they concluded that ‘type of family’ and ‘family headship’ are strong predictors of women empowerment. They perceived that women belonging to nuclear families have relatively more choices in their life to practise rather than the women who belong to a joint family.

Roy and Niranjan (2004) indicated noticeable difference between empowerment of women who belonged to nuclear families and those who belonged to joint families. The authors concluded that presence of in-laws in a family lower down the level of married women’s autonomy. Likewise, Sridevi (2005) explained that in joint family most of the decisions were made by older family members. Income was also usually shared by many individuals. Furthermore, in a joint family system, there were a lot of restrictions especially for a young woman in her daily affairs that hindered their mobility, control over income, and participation in decision making. In most parts of the third world countries, in-laws’ role is considered crucial in empowering or disempowering women. In this regard, Srinivas (1977) reported that in extended or joint families young wives were relatively less empowered and were
controlled by their mothers-in-law. It is concluded that in joint family system daughters-in-law are relatively less empowered than their mothers-in-law. This idea was also supported by Jejeebhoy (2000) who argued that among other variables ‘nuclear family’ has also strong positive effects on women empowerment.

Kabeer (2001) mentioned that women who lived with their in-laws were found subordinated to the authority of senior females. She also reported that there was a lack of agency (capability), generally among young women and particularly in young and less educated women, therefore, these women had less confidence, competence and authority to take necessary action to ensure their well-being.

Malhotra, et. al. (2002) explained that women cumulated greater amount of agency during their role changing journey from daughters-in-law to mothers-in-law. They inferred that women living in a nuclear family system enjoyed more freedom of choice because of their higher rank in family’s hierarchy. In this regard Mies (1999) described that many marriages failed due to the ill behaviour of mothers-in-law as women did not want to live with their in-laws. In another study, Sarafat and Yano (2007) also indicated that conflict between mother-in-law and daughter-in-law caused problems for daughter-in-law and provided her less space for proper adjustment in the family. These views indicated that women under the headship of any member of their in-laws felt insecure and powerless. Hence, they wanted to live with their husband in a separate house or in a nuclear family.

2.2.6. Household and Income Status:

Ahmad and Sultan (2004) investigated that women’s status is also influenced by the type of household in which they live. The study revealed that better household
conditions have positive impact on women’s empowerment. But Yesudian (2009) argued that status of household does not directly influence women empowerment. However, it was assumed that household status provides means of empowerment such as education and mass media. Nawar, et. al. (1995) reported that spousal bargaining power within household changes with the change in social status. Furthermore, educated working women in non-traditional environment have more bargaining power in the household. In another study conducted by Parveen (2007) in Bangladesh, it was concluded that landless and marginalized women have little power to identify gender based discrimination than the women of richer household. Furthermore, women from richer families gain better education, media exposure, and control over resources that provide them more confidence to challenge traditional and cultural attitude; whereas, women from lower socio-economic status have fewer opportunities to enhance knowledge, skill and resources that could provide them confidence and self-esteem.

The Women Headed Households (WHH) who belong to poor socio-economic status, are trapped in the vicious circle of poverty, violence, exploitation and abuses. Association of women in the groups has protected them from being trafficked by the malevolent. The economic benefits being provided through SHGs have enabled them to maintain family in a better way. But deprivation of property rights, physical and verbal abuses of the relatives and in-law and sexual harassment in work spots exist. Though the SHGs promote economic enhancement the personal enhancement of the WHHs is not targeted by the groups. Even the group members have grudging outlook and taboo on these women (William, et.al., 2013).
2.2.7. Social Networking:

Pandian and Eswaran (2002) observed that micro-credit has resulted in significant increase in women's own income, equal access and control over resources at the household level. The SHG members are socially empowered which can be observed through their equal status, participation and power of decision making at the household level and also at the community and village level and participation in the decision making process in democratic institutions. Micro-Credit which has provided the rural poor access to finance without the burden of collateral through SHGs has empowered the womenfolk economically and socially. Though the credit provided is micro in nature, it has produced macro changes in the lives of the women who received it.

Becker, et. al. (2002) explored that women who were the members of any organization had greater influence in their neighbourhood as compared to the non-members. These findings confirmed that enhancement of women’s participation in community-based and non-government organizations are essential elements for empowering women. A similar point of view was given by Peterson and Hughey (2004) who, in another community health survey, concluded that participation in community health contexts provided chances to women for their empowerment and also encouraged individuals to develop collective consciousness and motivation for action.

Cochran (1986) argued that social networking and support groups were prerequisites for individuals to enhance their empowerment. In other words neighbourhoods, churches, religious groups and voluntary associations provide
platform for empowering individuals. DAWN (1995) stressed the importance of women’s organizations in bringing about change in the perception of women towards society and generating political will for serious action. Social networking is also necessary for women’s mental and psychological health which is essential for empowerment. In this regard Fone, et. al. (2007) indicated in a study that deprivation of income was associated with poor mental health status. However, in the area where people had greater social networking, despite poverty, had better level of mental health than the area where social cohesion was less. Mental health is considered to be closely related with women’s agency or empowerment. Therefore, one can conclude that social cohesion or network of friends ensures good mental health, which is a prerequisite for healthier change in women’s life. Mosedale (2005) mentioned that power can be achieved by collective action. Some of the strategies to empower women stressed creation of opportunities for women to spend time with other women. In other words, there is a need for women’s mutual groups where they can think about themselves, share their problems and develop strategies to overcome these problems. Mosedale also sees the potential for empowerment in a collective form through political, economic and social mobilization of the groups.

Hashemi and Schuler (1993) explained that in rural Bangladesh women do not have any identity outside their family. Therefore, women’s job, social networking and outdoor activities will enhance their confidence and reduce their emotional dependence on their families. Parveen (2007) suggested that informal women groups in rural area are some of the sources of women’s empowerment because group involvement facilitates greater mobility outside home and their access to media. Kabeer (2001) argued that challenging structural inequalities is not consistent with
gender norms and actions taken on the basis of individuals do not prove much fruitful. Therefore, collective action is considered more suitable to bring about desired change in women and their status.

Rogers (1995) referred to sociological theories of diffusion that new ideas and practices often spread gradually without collective consciousness. In order to empower women, there is need of enhancement in women’s ability to function collectively in their own interest. It is observed that social networking is a strong predictor of women’s empowerment (Agarwal, 1997).

2.3. Social Empowerment:

2.3.1. Social Empowerment in Personal Life:

Asian Development Bank (2006) suggested that gender is a key development issue which is interconnected with opportunities, capabilities, security and empowerment. Rowlands (1997) considered empowerment as a process that involves some degree of personal development, but that is not sufficient; and that it involves moving from insight to action. The author developed a model of women’s empowerment with three dimensions - personal, close relationships and collective. At each level inhibiting and encouraging factors influence a set of core values and lead to changes.

Mosedale (2005) identified the following core values: self-confidence self-esteem sense of agency sense of ‘self’ in wider context and dignity. Inhibiting factors included machismo, fatalism, active opposition by partner, health problems and poverty. Encouraging factors included activity outside the home, being part of a group, travel, time for self and literacy. Changes were expressed as increased ability
to hold and express opinions; learn, analyze and act; organize their own time and obtain and control resources.

2.3.2 Empowerment in Family Life:

Kamila (1995) perceived women as vital role players in the productive and reproductive functions of the family. Irrespective of whether women are engaged in direct economic activities or not, women play a significant role making efforts for the security of the family. Besides this, whether women earn an independent income or not, they make efforts singly or jointly to mobilize the funds required, meeting the reproductive functions.

A growing body of evidence supports that women’s empowerment and gender equality can have a positive impact on a range of health and development outcomes in matters such as use of condoms, (Pulerwitz, et.al., 2000) use of contraception, (Harvey, et. al., 2003) and use of health services (Blanc, 2001). Fear of intimate partner violence and experience of gender-based violence are barriers to contraceptive use, (Heise, et. al., 2002; Pallito and O'Campo, 2004) and the experience of gender-based violence reduced demand for family planning and reproductive health services by 30 percent (Pinto, et. al., 2010).

Dahiya, et al. (2001) analysed the socio-economic condition of the working of SHGs in Solan district of Himachal Pradesh. The study found that there was a considerable increase in annual income in post - SHG period. This increase was very high for the newly formed groups compared to the older groups. The social impact was deep in empowering women folk. Educational development of children and
emancipation from social evils like drunkenness by male household members stand evidence for that.

Montgomery (2005) empirically examined the impact of microfinance lending programme on the welfare of poor households. The programme revealed that it had positive impact on both economic and social indicators of welfare as well as income generating activities, especially for the poorest participants in the programme. The programme enabled the poorest of its borrowers to increase expenditure on their children’s education and health.

Puhazhendhi and Sathyasai (2002) explained that the SHG programme provided adequate scope for the rural households, especially women. It helps them develop their Self-confident behaviour through a series of training and group meetings. Hence the self – confidence of the members improves after joining the SHGs.

2.3.3. Empowerment in Social Life:

Mani Singh (2001) studied the SHGs in organisational aspects. He accentuated that the main objective of the formation of SHG is to strengthen cooperative movement by utilizing the resources available in the area.

Dubhashi Medha (2001) analysed the SHGs functioning in a participatory process that helps in capacity building of the poor so as to enable them to take part in economic activities. The good performance in loan repayment has motivated banks to facilitate the formation of SHGs. The author suggested that the field staff are well equipped in nurturing the development of the SHGs and do not succumb to pressure and hurry to meet the 'targets' to attract subsidy.
Chiranjeevulu (2003) believed that promotion of non-farm related micro enterprises is an integral part of planned strategy for securing balanced development of economy of the poor women. Narayanasamy, et. al. (2003) stated that SHGs have emerged as an alternative development strategy to promote the common interest of the vulnerable sections of the society.

Santhanam (2004) pointed out that SHGs are transforming the face of Tamil Nadu and are strengthening the fabric of gender equity. Economic independence and managerial training have empowered them greatly. Social empowerment, economic empowerment and capacity building are achieved through a series of training programmes such as maintenance of registers, personality development, communication skills and entrepreneur development programmes. Leadership qualities developed through the SHG meetings helped 2,500 women to become presidents or members of panchayats or local bodies in the state.

Kaushal (2007) analysed the issues related to the performance of SHGs. The finding of the study showed that the group process had a positive significant relationship with education, participation, maintenance function, interpersonal trust and group cohesiveness. Economic empowerment was found to have a positive relationship with education, family occupation, annual income, task function, maintenance function, interpersonal trust and group cohesiveness. Women's participation in SHGs enabled them to discover inner strength, gain self-confidence, social and economic empowerment and capacity building.

Asokhan and Ranganathan (2008) observed that rural SHG women developed saving habits to a maximum extent (95.33) and capitalized the loan benefits (93.66)
due to joining in SHGs. The results show that majority of the respondents had medium to high level innovation. Basu and Srivastava (2005) have found that access to loans under SHG Bank Linkage has contributed to the reduction in vulnerability of poor households. Moreover, they could meet officials in the government or banks, an opportunity which about 77 percent never had before.

Puhazhendhi and Sathyasai (2002) observed that SHGs as an institutional arrangement, could positively contribute to the economic and social empowerment of the poor. Ritu, et.al. (2003) examined the impact of SHGs on socio-economic status of Kanpur District. He found that the total SHG members had increased their exposure to mass media, extension, orientation, employment level, size of holdings, material possession, annual income and membership of the organization as significantly higher than those of non-members of SHGs. Tripathy (2005) stated that SHGs for targeting their programmes provide a great scope for convergence of the programmes from various ministry departments. Uday Kumar and Sreedhara (2004) observed the impact of microfinance on women empowerment and inferred that the SHGs in the region have succeeded in activating ideal, physical and human resources.

Rao (2002) surveyed the genesis and development of SHGs in India. The researcher revealed that the existing formal financial institutions have failed to provide finances to landless, marginalized and disadvantaged groups. The experiences available in the country suggested that SHGs are sustainable, have reliability, stimulate savings, and in the process help borrowers to come out of vicious circle of poverty. A number of research studies carried out to find out the impact of SHGs revealed that they helped in improving socio-economic conditions of members.
2.4. Economic Empowerment:

2.4.1. Income and Expenditure:

The Indian study compared the transaction costs to banks for lending to the poor through various channels and found that transaction cost was much lower where banks used NGOs and SHGs as intermediaries. It also suggested that the use of such intermediaries significantly improved the commercial viability of lending to the poor by the banks. The Philippines study looked at the question from the perspective of the NGOs and found that NGOs could channel credit to the poor with lower transaction costs, as a proportion of loans granted, than most other institutions. This suggested that the NGOs need to play an important role in the intermediation process. The small loans and short maturities inherent in lending to the poor inevitably lead to high transaction costs compared to the value of loans outstanding at any one point in time. The NGOs have to minimize costs as far as possible if they are to achieve full financial sustainability (Schneider, 1997).

Bhupat and Namboodiri (2001) observed that SHGs are voluntary associations of people formed to attain certain collective goals which could be economic, social or both. Since SHGs are informal groups their legal status has not been defined. What they initially intended was to bring together people particularly economically weaker sections and to undertake activities of mutual interest. Thrift, credit and income generating activities emerged as the major activities of the SHGs. The SHGs evolved a system for collective savings, group consumption credit, as well as integrating social and economic goals among small groups. The initial growth in SHGs has been found in areas where they received support from NGOs.
Singh (2000) found out that there is a gender difference in group behaviour. Women borrow more for household needs while men borrow for income generating activities. The savings contribution of male exclusive groups is higher than female exclusive groups. The mixed groups perform better than male exclusive groups. The different models in operation namely, NGO promoted, independently formed and bank promoted are more or less equally performing. The NGO promoted groups are more dependent whereas the bank promoted groups is more independent.

Gulati (2002) evaluated the impact of micro finance programme on members of the SHGs, which revealed that it benefited the poor people in raising their levels of income and has facilitated them to be more self-reliant through promotion of productive activities. From the banker's point of view, compared to conventional bank lending in the rural areas, lending through SHGs has helped the banking institutions in achieving high recovery performance through peer pressure and in substantial reduction in the transaction cost to the small borrowers.

A report of NABARD (2002) presented that the corporate mission set by NABARD for making available micro finance services to the very poor envisages coverage of one third of the rural poor of the country, i.e., a population of about 100 million rural poor through one million SHGs by the year 2007-08. NABARD has evolved a well-articulated strategy through state and national level consultations. The strategy components comprise promotion of quality SHGs, suitable training and exposure programmes for all stakeholders, providing promotional assistance to partners, undertaking proper quality assessment of SHGs, financing SHGs for promotion of business, encouraging cooperatives among SHG, widening the range of
SHG promoting agencies, encouraging commercial borrowing and large scale dissemination of the concept of SHGs among the rural masses.

NABARD (2002) studied 560 SHG members from 223 SHGs spreading over 11 states. There have been perceptible and wholesome changes in the living standards of the SHG members in terms of ownership of assets, increase in savings and borrowing capacity, income generating activities and income levels. Employment increased by 18 percent from 318 man days to 375 man days per household between pre and post – SHG situations. The involvement in the group significantly contributed in improving the self-confidence of the members. The feeling of self-worth and communication with others improved after association with the SHGs. The members were relatively more assertive in confronting social evils and problem situations. As a result there was a fall in the incidence of family violence.

Hoogeveen, et.al. (2005) explored the impact on Vulnerability of Poor Households, which indicated that access to loans under SHG Bank Linkage has contributed to the reduction in vulnerability of poor households. The average increase in assets was about 72 percent from Rs.6,843 to Rs.11,793 in real terms (in one to three years). About 59 percent of households saw assets increase after groups were formed. Before the groups were formed, one in three households had no assets; after the groups were formed that changed to one in six. The average savings per member has tripped to Rs.460 from Rs.144, before joining the group. The average borrowing per household increased from Rs.4,282 to Rs.8,341. A shift was observed in the activities of the SHGs, with a lower share of consumption and cultivation loans after the groups formed and a large share of allied agricultural activities and small business. The proportion of employment generated through nonfarm and off-farm activities
increased. The consumption expenditure per household per month increased from Rs.799 to Rs.993. Per capita consumption increased from Rs.197 per month to Rs.249. The average net income per household increased from Rs.20,177 to Rs.26,889. About 43 per cent of the incremental income generated was from nonfarm activities.

Morduch and Rutherford (2003) analytically studied the microfinance issues in India and projected that poor households face many constraints in trying to save, invest, and protect their livelihood. They take financial intermediation very seriously and devote different sorts and mechanism adopting widely varying ways to save and insure.

Women in SHGs enjoy several benefits. Manimekali and Rajeswari (2000) found that women, after joining the SHG have become owners of fixed assets. The income status of the rural entrepreneurs had increased from the pre SHG level. Banerjee (2002) studied the role and impact of SHGs in the enlistment of women empowerment both in social and economic aspects and observed that most of the women were able to increase their income level manifold and contributed to the development of their family. In the process, many of the women participated in the financial decisions of the family. Dwarakanath (2002) found that the organisation of women around thrift and credit services emerged as one of the effective methods for empowerment of women and eradication of poverty.

2.4.2. Savings:

Rutherford (2000), Armendáriz and Morduch (2005) explained the difference between microfinance and micro-credit. Micro-credit refers specifically to small
loans given to the poor but microfinance is a broader term embracing efforts to collect savings from low-income households and providing consumption loans and insurance along with micro-credit. It also helps in distributing and marketing clients’ output. Microfinance embraces a range of financial services that seek to meet the needs of the poor, both protecting them from fluctuating incomes and other shocks and also helping them to promote their income and livelihood.

The establishment of good relationship with the borrowers will be helpful for the recovery of loans. Ganesamurthy (2008) suggested certain measures for the effective functioning of the SHGs: regular attendance of members, active participation in savings, including in economic activities like running ration shop, milk booth, etc. The National Institute of Bank Management (NIBMS, 2002) observed the SHGs in Maharashtra Rural Credit Project and found that the members of such SHGs need only safe custody of savings.

Nair (2005) pointed out that SHG banking is the primary mode of microfinance in India, reaching over six million families. In spite of its considerable outreach, successful savings, mobilization and high repayment rates, as with most other finance models, the financial viability of SHG banking has not been clear. SHG federations attempt to provide financial viability and sustainability to SHG banking. The author explored the merits of federating and observed that SHG federations create economies of scale, reduce promotional and transaction costs, enable provision of value added services and increase empowerment of the poor.

Chittaranjan (2005) pointed out that both NGO promoted and DRDA SHGs have provided certain benefits for the socio-economic development of its members
like increased access to credit, inculcation of the culture of savings among the members, reduced dependence on money lenders etc.

2.4.3. Borrowings or Loans:

Fisher and Sriram (2002) viewed that micro credit has become widely accepted as a development tool all over the world and has grown significantly as a sector within India. More and more NGOs have begun to engage in Micro-finance, commonly understood as small loans given to SHGs.

Sankaran (2005) stated microcredit has a tool to eradicate poverty in India. It is gathering momentum to become a major force in India. The SHG model with bank leading to groups of poor women without collateral has become an accepted part of rural finance. In India forming and nurturing small homogeneous and participatory SHGs of the poor has today emerged as a potent tool for human development. SHG - Bank Linkage Programme has proved to be a major supplementary credit delivery system with wide acceptence by banks, NGOs and various government departments.

Mitra (2006) examined the ambiguity in microfinance interest rates in India. He found that the cost of microfinance loan to poor borrowers in India varies widely. Kalpana (2005) pointed out that whatever the model by which microfinance is extended to the poor (whether SHGs or Grameen), the fundamental issues are the same and it pertains to incorporation and retention of very poor section to the challenges of offering a variety of financial services that are fine-tuned to borrower’s needs while keeping the cost affordable for the poor. Ratna (2006) stated that the poor have realized that microfinance is not a loan waiver or subsidy but finance given at the right time to overcome poverty and it is the right time for the banks to accept
microfinance as a profitable business. Pillai and Harikumar (2006) projected that the very existence of SHGs is highly relevant to make the people of below poverty line hopeful and self-reliant.

Banerjee (2002) encouraged microfinance for reduction in the level of poverty. Microfinance provides credit support, in a very small amount, along with training and other related services to the people who can undertake economic activities. People’s participation in credit delivery and recovery, and linking of formal credit institutions to borrowers through group formation that is, SHGs provide an alternative credit delivery system for the rural poor.

Gangadharan (1997) viewed that the SHG members lament that the rigid lending policies of the bank, cumbersome loan procedures and general apathy of bank staff in appreciating the SHG activities distance them away from the bank. On the other hand, the bankers feel that the factors such as absence of clear title to land, small loan requirements at odd times and lack of legal sanction to group formation come in the way of effective linkage with SHGs. The author suggested that the banks’ approach to the poor should be more in terms of a change agent and therefore the terms and conditions ought to be user friendly.

Anand (2002) examined the performance of selected SHGs and Neighbourhood Groups (NHGs) and assessed its impact, especially the impact of the micro credit programme on empowering women. The most striking advantage of the SHGs was the thrift component which acted as an informal bank at their doorstep. The thrift component has provided a cushion to even out earnings during off-season to meet emergencies and even to repay loans promptly. Internal factors play an active
role in making the groups self-reliant. The roles of the coordinator and the promoting agency were identified as the most important external factors. Group leaders determine the pace of growth of the group in the long run. All the groups have taken up individual economic activities; but group activities are very few.

Panda (2003) explored that the SHGs availing micro finance have shown an excellent record of loan repayment. As the amount repaid is recycled for giving fresh loans to the same or new members, the beneficiaries develop a sense of involvement. Members of the group feel that the repayment is made to their own group and not to any outside agency. This has made timely repayment a prestige issue and pressure from the peer group has discouraged defaults by individuals.

2.4.4. Economic Networking:

Punnoose (2008) observed that beyond financial intermediation, SHGs can bring about drastic changes in the lives of the poor. He pointed out that the microfinance and its practice made two significant contributions to the development dialogue, the world over. Sarangapani and Mamata (2008) pointed out that the SHG-Bank Linkage Model is more appropriate and best suited to Indian rural conditions. Concerts and directives can make the SHG movement a mass movement and can succeed not only in the eradication of poverty but also in the social and economic empowerment of women.

Singh (2003) has explained the failure of government initiated anti-poverty programmes and the success of microfinance programme as an effective poverty alleviation strategy in India. According to him the government-implemented rural development programmes failed because these were centrally invented (lacking participation of local level institutions), politically motivated, had leakages,
misappropriation and heavy administrative expenses. More than 250 million people in India remained poor, even after 50 years of independence. Failures of these institutional initiatives and learning from the success of the Grameen Bank in Bangladesh had given way to the development of microfinance programme in India in 1992.

Bhavani (2010) stated that an extension of promoting links with the informal sector is channelizing bank credit to informal SHGs of people. The main advantage to banks of such a linkage would be externalization of a part of the work items of the credit cycle, assessment of credit needs, appraisal, disbursement, supervision and repayment, reduction in the paper-work involved and a consequent reduction in transaction cost, besides improvement in recovery and expansion of outreach. The groups would benefit from access to a larger quantum of resources as compared to their meagre corpus generated through thrift and access to better technology and skill upgradation through different schemes of the banking sector.

Gariyali and Vettivel (2004) observed that microcredit became means for women's empowerment aimed at reducing poverty, promoting self-employment and development-based activities. The courage of women, some credit and a sense of hope have, in fact put the country's rural poor in a self-reliant mode.

Jalan (2003), the then Governor of Reserve Bank of India, viewed that microcredit institutions and SHGs have been recognized as important vehicles for generation of income and delivery of credit to self-employed persons. The Reserve Bank has been emphasizing on flow of bank credit to micro-enterprises in rural and semi-urban areas initiated in this regard and banks were advised to provide maximum
support to SHGs. Further, in order to put in place a more vibrant micro-finance delivery environment, RBI has a wide-ranging interface with a cross-section of micro-finance providers. Pursuant to these interactions, four informal groups have been set up by RBI to look into various issues relating to: (i) structure and sustainability, (ii) funding, (iii) regulations and (iv) capacity building for micro-finance delivery.

2.5. Political Empowerment:

Political Empowerment refers to the equitable representation of women in decision-making structures, both formal and informal, and their voice in the formulation of policies affecting their societies.

2.5.1. Political Involvement:

Since 1980’s Government of India has shown increasing concern for women’s issues through a variety of legislation promoting the education and political participation of women. Political participation is assumed as one of the determinants of empowerment because political participation provides women a space for exercising their strength and opportunities for choosing the leaders who have abilities to solve their problems and commitment to reduce gender disparity (Collier, 1998).

Oxaal and Baden (1997) explained that political empowerment of women is imperative for women’s empowerment, because greater number of women in politics will support women’s cause at every level. The author added that elected women councillors at local government level had little knowledge about the problems faced by women. Therefore, there was a need to initiate capacity building programs for local councillors. In another study, Stromquist (1995) considered political participation as an important determinant of empowerment as political participation
develop capacity among women to analyze, organize and mobilize resources for social change. The National Perspective Plan for Women (1988-2000) examined all aspects relating to political participation and decision-making and expressed concern about the insignificant role of women in the formal political decision-making process.

The constitutional amendments have significantly enhanced the status and importance of Panchayati Raj Institution (PRI) as an instrument of development to strengthen an institution of paramount significance for the political empowerment of women. Due to poor female literacy rate, poverty, ignorance and other cultural and social barriers, the present level of participation of women in the political field has been quite insignificant. Women's Bill seeking reservation of 33 percent of seats in the Lok Sabha and the State Legislature are not favoured by some of the political parties. The success of the process of political empowerment of women will depend on organizational and policy changes for revitalization of PRIs, electoral reform, sustained drive for political education, gender sensitization campaign and male enlightenment about the importance of gender equality and justice.

Batliwala (1995) argued that the process of empowerment was nearly impossible outside the democratic political system. In other words through ballot box, people can develop pressure on elected representatives to achieve their goals. Batliwala further suggested that the process of women’s empowerment must also become a popular mass movement in order to change the basic structure of subordination and this mass movement is possible though women’s political participation. Andrews (1999) stated that the Women’s Political Participation programme proved helpful in increasing women’s awareness and skill to transform their personal issues into public concern. Political participation also enabled women
to influence the policy that facilitated them to involve in political process more effectively. Likewise in the context of Sri Lanka, McKenna (1999) argued that women’s political participation helps women to develop a political culture that favours women cause and include more women in decision making process. These views indicate that women’s political interest is a prerequisite for their empowerment. Bari (2005) stated that the political participation is vital for developing individual and collective activity as well as creating opportunity that leads them towards empowerment.

Rahul, et.al. (1998) split the concept of women’s empowerment into three components each measured separately: Inter-spouse consultation index, which seeks to represent the extent to which husbands consult their wives in household affairs; Individual autonomy index which represents women’s self-reported autonomy of physical movement outside the house and in matters of spending money; and the Authority index, which reports on actual decision-making power.

Phillips (1995) favoured the quota of women in higher level political setup for addressing their issues. On the other hand, Chandra (1997) and Rowlands (1998) supported the political participation at grass root level which can be helpful for empowering women. However, for the development of favourable political culture for women, efforts should be made to enhance political awareness among women at local level that can bring a pressure group of women for solving their common issues at local level and presenting their more serious issues at a higher level. In this connection Hust (2002) stated that greater number of women’s involvement in political process helps each other to challenge the existing power structure, negotiate gender relation as well as assist them to promote enabling environment.
CARE (2005) recognized that meaningful, sustained social, economic and political change requires working with society as a whole, particularly with those, who exercise power over the marginalized. Therefore the strategy employed the inclusion of both men and women but in ways that reflect their different social roles in the project activities. Empowerment can be achieved through advocacy, supporting women’s groups, cultural, social, economic and political change, and distribution of power to promote gender equality.

2.5.4. Political Rights

On 22\textsuperscript{nd} December 1992, the Indian parliament passed the 73\textsuperscript{rd} Constitutional Amendment Bill. This legislation has provided a new level to the concept of women empowerment in its real sense. It is pertinent to mention here that under the present system, throughout India, out of total 33 lakh Panchayat Raj representatives, 33 percent (1.1 million) are women. Elections have become mandatory after each five years. It is an open secret that increasing the women dominated PR system is an experiment which has proved with its one decade experience that it is the perfect system to bring all round development at grassroots level (Parpart, 2002).

The 73\textsuperscript{rd} amendment to the Indian constitution created a history in the decentralization of power in India by according a constitutional status to the PR system and inserting some relevant provisions in it. Article 243G has further provided that the state legislatures may give them the powers and authority to enable to function as fundamental institutions of self-governance. They may also make laws for the devolution of powers and responsibilities upon the PR system for the preparation and implementation of plans and schemes for economic development and social justice on the 29 subjects listed in the Eleventh Schedule of the Indian Constitution (Sheth and Pravin, 1999).
SHGs are transforming the face of women not only in social empowerment, economic empowerment and capacity building but also in personality development, communication skills, entrepreneur development programmes and leadership qualities developed through the SHG meetings. The result is that 2,500 women became presidents or members of Panchayats in local bodies in the state of Tamil Nadu. The SHG group process had a positive, significant impact on education, participation, maintenance function, interpersonal trust, group cohesiveness, annual income, task function, maintenance function, interpersonal trust and group cohesiveness. These positive attributes along with participation in SHGs enabled women to discover their inner strength, gain self-confidence and capacity building and made them participate in the political process of the nation in the local, district and state level (Santhanam, 2004).

2.6. Cultural Empowerment

Ashe and Parrott (2001) conducted a study on the women empowerment programme in Nepal and showed that 89,000 out of 1,30,000 or 68 per cent of women in the programme experienced an increase in their decision-making roles in the areas of family planning, marriage of children, buying and selling property and sending their daughters to school. These were all areas of decision-making traditionally dominated by men. However, Shrestha (1998), the Centre for Self-help Development (CSD), Nepal reported that women were able to make small purchases of necessary items like groceries independently. But larger and personal purchases, like jewellery, always required the consent of the husband, representing incomplete progress toward empowerment in this area.
2.6.1. Group Culture

Phillips (2007), when culture is essential, the policy of multiculturalism must appear dubious for it will seem to be a policy that gives group identity a privilege it would not otherwise have. This group identity is already a minority group identity for it makes no sense to develop a policy of multiculturalism for the majority group identity, and, accordingly, multiculturalism appears as a policy that legitimizes cultural difference that is antagonistic to autonomy. The author argued that whether it is possible to multiculturalism without culture.

Though women are regarded as the primary focus, by extending their services to include the families of these women where relevant, the focus NGO ends up serving the entire village community. The effect of empowerment of women creates a powerful influence on the norms, values and finally the laws that govern these communities (Page and Czuba, 1999).

2.6.2. Gender Equity and Equality:

Women as an independent group constitute 48 percent of the country’s total population as per the 2001 census. The importance of women as an important human resource was recognised by the Constitution of India which not only accorded equality to women but also empowered the State to adopt measures of positive discrimination in their favour. A number of Articles of the Constitution specially reiterated the commitment of the constitution towards the socio economic development of women and upholding their political right and participation in decision making.
During the last few decades the proportion of economically active women has increased dramatically in both developing and developed countries. According to World Bank estimates, from 1960 to 1997, women have increased their numbers in the global labour force by 126 percent (World Bank, 2001). Currently, women make up about 42 percent of the estimated global working population, making them indispensable as contributors to national and global economies (ILO, 2000).

In the industrialized countries, women and men also commonly perform different tasks and work in different sectors, although some job titles in white collar work are occupied by both women and men (Messing, 1998; Anker, 2001). In some places, sometimes, women lift heavy loads and men do most administrative work and in others, the situation is just the opposite (Bradley, 1989). There is also a ‘vertical’ division of labour in many countries, where women occupy lower ranks than men (Acevedo, 2002; Anker, et. al., 2003). A gendered division of labour is found within the household as well as in paid employment; women and men do different tasks at home (Frankenhaeuser, et. al., 1991). The work is apportioned differently in different countries.

The contractual relations involved in work also differ by sex. Women tend to work more hours at home and fewer outside the home, compared to men, and they usually take primary responsibility for family well-being (Acevedo, 2002; Messing and Elabidi, 2003). Men in many countries do more seasonal work in fishing and forestry. In some countries, women are more likely to be unemployed but in others, men are more often without jobs.
Women stated that they are not offered site experiences if they have, or plan to have children because of the assumption that this work will conflict with a mother’s responsibilities and lead the employee to seek another job. The result is, a secondary career path that both limits opportunities and results in a great deal of frustration (WIMC, 2010). Muller, et al., (2009) stated that having children was seen as giving a woman zero potential for advancement and make them targets for attrition.

If policy were able to attract and retain more women in the STEM (Science, Technology, Engineering and Mathematics) workforce, this would increase the number of scientists and engineers overall – thus promoting research, innovation and, ultimately, long-term growth. Such policies would overall help reduce occupational segmentation in the labour force and improve gender equity in labour market outcomes (Finnie and Frenette, 2003; AAUW, 2010).

Sen (2006) observed that both efficiency and inequality can be defined in terms of matrices like the quality of life based on the evaluation of functioning and capabilities. In the context of social division, social inequality is a dominant form of inequality. Gender inequality, i.e., difference between men and women, is embedded in inter-class and intra-class inequalities. Gender differences are embedded in the structure and function of organizations. These have been historically evolved and culturally developed. These differences vary spatially and temporally. They may be reflected in implicit and explicit forms not only in the developing countries but also in the developed ones. It should be emphasized upon that a plurality of dimensions are required to assess gender differences.
2.6.4. Cultural Change:

Desai and Kulkarni (2008) observed that the largest educational differential is between poor low caste girls and rich upper caste males in these areas, showing how social, economic and cultural (gender) relations reinforce each other to the detriment of this group of girls. While this provides a gender comparison, the data also showed the steep differential between the enrolment rates of the poorer low caste, Muslim and backward girls and the rich/better off upper and middle class girls.

Individuals with low self-efficacy limit their participation when making difficult behaviour changes and are more likely to give up when faced with obstacles. Their efficacy beliefs about themselves serve as barriers to change, and in this case, their own empowerment. This notion of self-efficacy is mediated by a person's beliefs or expectations about his/her ability to achieve certain tasks effectively or exhibit certain behaviours. (Hackett and Betz, 1981).

Analysis of women's poverty suggested that its main causes stem from the perpetual disadvantage of women in terms of their position in the labour market, access to productive resources and their income for the satisfaction of basic needs. This also reveals, that poor women possess exceptional resourcefulness, initiative and entrepreneurial spirit and that they show tenacity and ability of self-sacrifice in trying to take a long-term view of their poor economic conditions and in safeguarding their livelihood.

The National Workshop on Community Based Rehabilitation of Persons with Disabilities (PWDs) (2001) recommended that persons with all stages of disabilities can come together as SHGs for the purpose of integration of PWDs in the community
so that they can enjoy equal rights without any discrimination. The NGOs should give information to the SHGs of the PWDs about the schemes and notification from the State of benefits and facilities. This should be made known as widely as possible to all members.

Gurulingaiah (2002) noted that the NGOs conduct social and health awareness campaigns to eliminate superstitious customs, attitude and thinking related to poverty and child birth which are blocking the progress of tribal women.

Ritu, et. al. (2003) viewed that SHG facilitates a cooperative, participative and empowerment culture. SHGs enhance the equality of status of women as participants, decision makers and beneficiaries in the democratic, economic, social and cultural spheres of life. The SHGs have inculcated a great confidence in the minds of rural women to succeed in their day-to-day life.

2.7. Legal Empowerment:

The Asian Development Bank (1966) defined the legal empowerment as a process and a goal that involves the use of law to increase the control of disadvantaged populations over their lives through a combination of education and action. Mahajan (2012) viewed that empowered people acquire organization and mobilization capabilities to define what they value and to claim what they want. The United Nations Development Programme (UNDP, 2007) have promoted legal empowerment programme that aimed at increasing access to justice through support to legal services, legal capacity development, legal and human rights awareness and related development activities for the poor and other disadvantaged groups.
The Asia Foundation is more focused on accessing legal services at the micro level, defining legal empowerment as “the ability of women and disadvantaged groups to use legal and administrative processes and structures to access resources, services and opportunities” (Asia Foundation, 2006).

Schuler (1986) conceptualized legal empowerment in the context of women, law, and development. The Asia Foundation (2006) drew on a concept of empowerment as a process that is three dimensional: cognitive, psychological, and economic. This leads to a conclusion that empowerment results from a combination of consciousness development and participation by disadvantaged groups.

Golub (2010) described legal empowerment as a process of systemic change through which the poor and excluded become able to use the law, the legal system, and legal services to protect and advance their rights and interests as citizens. The author proposed four pillars of legal empowerment. Three of the pillars are livelihood-oriented, involving property rights (mainly involving land), labour rights and (mainly micro and small) business rights. The fourth is an enabling framework constituting access to justice and the rule of law, with legal identity (for persons otherwise denied legal status, and thus certain rights and benefits) as a cornerstone.

Advocacy is the pursuit of influencing outcomes – including public policy and resource allocation decisions within political, economic, and social systems and institutions – that directly affects people’s lives (Cohen, 2001).

There are two main approaches to empowerment: the first approach is an individualistic approach, concerned with aspects such as increasing self-esteem, consciousness raising and confidence building. This approach is more related to the
personal dimension of empowerment cited by and it has to incorporate feelings of “power from within”. The second approach is collective and implies increasing of organization and mobilization capabilities. This approach is more related to the collective dimension of empowerment and relates to feelings of 'power to' and 'power with' (Rowlands, 1997).

Existing knowledge of the respondents indicated that all the respondents knew that the Constitution has guaranteed some legal rights pertaining to women’s welfare but they had poor knowledge with respect to different aspect of selected legislative provisions which was revealed by low mean per cent scores ranging from 0 – 16.66. All the selected legislative provision and their different aspects were identified as training needs. (Upadhyay, et al., 2003)

2.7.1. Legal Awareness and Involvement:

Kulkarni and Vijay (2001) observed SHG as an effective tool for the empowerment of women. The viability, sustainability and empowerment depend to a large extent on the grassroots process rather than conceptually sound rationale. Women can be empowered not by an external agency but by themselves, through capacity building, to take up challenges and to question all types of exclusion and exploitation. Thus formation of SHGs is not the end in itself but the means to facilitate the process of empowerment.

Women’s awareness about their rights and the practice of these rights is considered to have positive influence on women’s empowerment. In order to minimize gender gap or gender inequality and to promote empowerment, it is essential for women to recognize root causes of their problems as well as inherent
structural and institutional discrimination. There is also a need for restructuring of women’s role that restricts their own growth (UNICEF, 1994). These views are also consistent with the radical feminists; Taylor and Rupp (1993) who wanted structural changes. All such changes are not possible without promotion of awareness rising campaigns. Oxaal and Baden (1997) argued that successful application of women’s reproductive and sexual rights are associated with economic independence and bargaining power of women.

Similar point of view was also put forward by Bisnath (2001) who suggested change in laws, civil codes and system of property rights, social and legal institutions in order to achieve gender equality. Awareness about rights is vital for developing a rational, for desirable structural change in order to empower women.

In this regard Batiwala (1994) indicated that economic strength of women does not necessarily bring women empowerment rather empowerment process can be understood by considering the ideology that legitimize male domination and by exploring the facts that perpetuate their oppression. The author blamed women for their own oppression. Therefore, she recommended external intervention for their empowerment and linked women’s empowerment with their access to new ideas and information. It is concluded that positive change can be brought in women’s consciousness by new set of ideas and information. Rowland-Serdar and Schwartz-Shea (1997) stated that women must be able to understand what their rights are and how they are being exploited.

Legal empowerment for the Asian Development Bank (ADB) involves creating a critical consciousness through training about inequalities affecting the lives
of women, the poor, and the marginalized, coupled with action undertaken to challenge those relationships. Education and training undertaken under the auspices of legal empowerment must use the law explicitly or implicitly. In the ADB model legal empowerment must go beyond educating people on their rights and should include providing opportunities to apply skills imparted in order to secure or enforce their rights, improve their well-being, and advance their legal interests. The ADB emphasizes that efforts to strengthen formal institutions and the rule of law should be strategically made in order to empower.

Empowerment depends upon consciousness rising, organizing and challenging existing power structure (Batliwala, 1995). In this connection, Blumberg (2005) reported that women who received only the legal rights/gender training complained that if they try to practise their newly discovered rights their husbands would beat them. They could do nothing because they could not support themselves and their children. In this regard, Sarafat and Yano (2007) also stated that in spite of awareness of the rights it became difficult for the women to exercise their rights due to socio-cultural barriers. However women’s economic self-reliance could solve this problem. In this regard, Farashuddin, et. al. (1998) indicated that women’s involvement in micro-credit activities could give them greater awareness and knowledge regarding inheritance laws, laws against polygamy, dowry etc. Their study concluded that women groups, NGOs and micro-credit are the sources of awareness raising that ultimately enhance their empowerment.

Freire and Macedo (1987) stressed upon consciousness raising and developing critical thinking rather than following cultural practices blindly. Therefore, critical thinking must be initiated among women through education and promotion of awareness to cross the cultural barriers that impede their empowerment.
2.8. Personality Empowerment:

Empowerment is a socio-political concept that includes cognitive, psychological, economic and political components. The cognitive component refers to women’s understanding of the causes of their subordination. It involves ‘understanding the self and the need to make choices that may go against cultural or social expectations’ (Stromquist, 1995). It includes knowledge about legal rights and sexuality. The psychological component includes women believing that they can act at personal and social levels to improve their condition. It involves an escape from ‘learned helplessness’ and the development of self-esteem and confidence. It is to be noted that access to work increases economic independence and economic decision making in the work place, home and the community at large and wherein there is a political component involved during the process of decision making and leadership.

2.8.1. Capacity Building:

NGOs achieve personal empowerment through capacity building. Capacity building is another strategy of the development that builds independence. It can be: (a) a ‘means to an end’, where the purpose is for others to take on programmes, (b) an ‘end’ in itself, where the intent is to enable others, from individuals through to government departments, to have greater capacity to work together to solve problems, and (c) a process, where capacity building strategies are routinely incorporated as an important element of effective practice (NSW Health, 2001).

Frankish (2003) has counted a number of dimensions for community capacity including financial capacity (resources, opportunities and knowledge), human resources (skills, motivations, confidence, and relational abilities and trust) and social
resources (networks, participation structures, shared trust and bonding). UNDP (1997) has introduced capacity building as the process by which individuals, groups, and organizations increase their abilities to (1) perform core functions, solve problems, define and achieve objectives; and (2) understand and deal with their development needs in a broad context and in a sustainable manner. Furthermore, in terms of NGOs’ functions, Langran (2002) has defined capacity building as the ability of one group (NGOs) to strengthen the development abilities of another group (local communities) through education, skill training and organisational support.

A study of MYRADA (2002) for NABARD indicated that there has been a positive impact of SHGs on women’s empowerment. The study looked upon women’s empowerment in the context of six components: (1) influence over economic resources of the family and participation in economic decision making, (2) influence on her own development, (3) power over local polity, (4) influence over decisions pertaining to general welfare of family, (5) increased interactions with other members of the community, and (6) improvement in technical and managerial skill.

2.8.2 Confidence Building:

MYRADA (2002) has exposed that more of the members of older groups reported an increase in confidence levels in dealing with individuals and institutions than the members in new groups. While 71 percent of old group members knew about washing hands before eating/cooking, 45 percent of new group members were aware of this, more old group members were aware of family planning (53.9%) than new group members (35.5%), similarly awareness about child’s vaccination, using toilets at home and adding fruits and vegetables to the diet of a pregnant woman was
greater among the members of older groups than among the new groups. A larger per cent of the old group members also voted in Gram Panchayat, state and national elections than members from newer groups. It is concluded that experienced groups emerge as more confident, financially more secure, more in control of their lives and hence experience played a determinant role in the process of empowerment.

Bandura (1986) identified four ways in which self-efficacy and self-efficacy expectations are acquired: performance accomplishments, vicarious learning, verbal persuasion and physical status. It is of little use for a woman of low social class to observe the success of an entrepreneurial woman born to a family of high social standing with access to resources that are unavailable to poor women.

2.8.3. Empowering Leadership:

Michener, et al. (1990) discovered that in women’s groups one member influences and controls the behaviour of the other members toward some common goal. Key elements for successful group performance include the leader’s ability to plan, organize, and control the activities of the group. Most of the work that had been done over the years was carried out with men and male leaders. Felmlee (1982) found that most often, women remain part of a secondary labour force, having little visibility and mobility for upward advancement.

Eagly and Johnson (1990) indicated that women employed a more interpersonal style than did men, who were found to be more task oriented. It is the NGO’s who paved way for exposure to women through training, orientation, networking and public relations which guarantee the avenues for inculcating and promoting leadership qualities.
Summary of the Reviews

The literature reviews pertaining to the NGOs and women empowerment disclosed the following aspects:

- Concept of NGO.
- Concept of SHG – its emergence, activities and impacts.
- Concept of empowerment – its autonomy and explanations on various dimensions.
- Empowerment in relation to personal characteristics such as age, education, religion, community, family type, household, income status and social networking.
- Empowerment in personal life.
- Empowerment in family life.
- Empowerment in social life.
- Economic empowerment in terms of income and expenditure, savings and borrowings and loans.
- Role of micro-finance in alleviating poverty.
- Political empowerment through political awareness and political participation.
- Cultural aspects in terms of gender equality and social equity.
- Legal empowerment in terms of legal rights, legal awareness, legal aid and legal framework.
- Personality empowerment in the spheres of capacity building and confidence building.
A considerable proportion of studies were undertaken in women development and empowerment, particularly, the action and impacts of the SHGs and micro-financial services were concentrated extensively. A gap exists in describing the empowerment aspects of women after joining the SHGs through the NGOs. Empowerment is discussed by many researchers as a whole concept. The revelations of most studies disclose the significance between women empowerment and various other independent variables. This study reveals the social, economic, political, cultural, legal and personality empowerment of the women group members in Kanyakumari district of Tamil Nadu. Components are discussed on specific aspects on a compounded basis. The significance of the measured empowered indices and the personal characteristics are delineated in this study. Then, the degree of NGOs’ contributions towards women empowerment is also examined. The factors that have significant contribution in the NGO performance to enable women to have empowerment are also highlighted.

2.9. Theoretical Framework

Theoretical framework is also considered as an important factor of understanding and providing conceptual clarity on the subject matter. It provides a solid base for explaining a specific phenomenon and helps the researchers to confirm their empirical research work. Women empowerment lay its foundation in feminist theories because these theories also link various explanatory variables of the study to the status of women. Liberal, Marxist, Radical, and Social feminist theories are given a thought in the following pages to have a better theoretical foundation.
2.9.1 Liberal feminism

John Locke, David Hume, Jeremy Benthan, and John Stuart Mill have associated them with liberal feminism. These sociologists argued that human beings are guided by enlightened self-interest, rationality and free choice. They also stressed the intervention of the state in the lives of the individuals (Marshall, 2006). Liberals can be divided into two main categories: classical and egalitarian (Sandel, 1982). The classical liberals considered that protection of individuals’ civil right is the priority of an ideal state; whereas, the egalitarian liberals argued that variation in capability of individuals determine their gain in resources and rights. Liberal feminists are in favour of state intervention for accommodating the weaker part of the society or the people with less ability. According to liberals such act will be helpful in creating a just society.

As women are considered a weak segment of society for their welfare, Mill and Taylor (1970) advocated that women freedom or autonomy can be obtained by their work outside their home. They also indicated that educational facilities, equality in work load, its reward and their equal share in politics could improve their status. Friedan (1981) also supported the idea that society should make continuous effort to reduce the gender gap and to develop more human social system. To minimize gender inequalities, liberal feminists suggested a number of planned actions which include: mobilizing existing political and legal channels for change, developing equal economic opportunity, sharing responsibilities equally, monitoring the messages in the family, promoting education and the mass media. These changes will socialize the people to give equitable and just environment for women and breakdown the rigid compartmentalized, sex role. For liberal feminists, the optimum level of gender
arrangement is one that facilitates the individuals to adopt the life style that suits him or her and also to be accepted or respected (Ritzer, 2001) by the society at large. However, liberal feminists are not in favour of structural change to a great extent.

2.9.2. Marxist feminism

Engel and Marx in their work “Origin of Family, Private Property and State” tried to develop relation between material condition and power structure within family. Engel described that “in primitive society men owned and controlled the animals and used them as means of production. Men who got more production than their need, started to cumulate it”. Before capitalism, inheritance was not a matter of great deal (Engels, 1970). However, capitalism took the production to higher scale which made the division of labour. This gave more importance to men who began to control the means of production; on the other hand, consequently, women adopted the role of housekeeping. Thus women’s role as housekeeper, and change in site of production from household to big industrial unit and business for men, became the real cause of their gradual subordination process. After cumulating wealth, man wanted to inherent it to his children. For his natural children he wanted a woman of his own. Such wishes of man encouraged the development of family as an institution. Moreover, the change in inheritance process from matrilineal to patrilineal, became the starting point for the women’s exploitation (Vogel, 1983) and the institution of family was considered as the place which developed a relation of subordinate and super-ordinate between men and women. To Marx and Engels, if the property rights were taken from men women will attain freedom of social, political, economic and personal action. Marxist feminist also suggested wages for women's work. They
thought that women’s work is not only productive but also creative. Women’s income from household work would be helpful in reducing inequality.

Marx’s theory of alienation can be assigned to women’s work (Tong, 1989). He argued that women work most of the time for others, create alienation among them and their work. Men can get relief from their work through their relation with women. However, there is no relief for women that consequently creates oppression for them (Foreman, 1977). Marxist feminism links oppression of women to capitalism. However, this argument has less credibility due to two reasons. Firstly, in contemporary world, capitalism has not much influence on women’s oppression. Secondly, the women living in socialist societies are still facing oppression and hence abolition of capitalism does not guarantee betterment of women.

2.9.3. Radical feminism

Radical feminists thought women’s oppression as more important to deal with, as compared to other types of oppression (Jaggar and Rothenberg, 1984). A society is a complex of a number of subgroups. These subgroups are structured on the basis of natural cause or on the basis of social relation e.g. sex, caste, race, age, gender etc. Within each division some persons have authority over others and in this relation of domination and subordination dominants oppressed their subordinates (Lerner, 1986). Similarly in patriarchal structure men learnt to control women. To radical feminists, patriarchy is the main system of family in which women are oppressed. It is a system that creates social inequality and promotes violence against women. Therefore, it is necessary for women’s better status to restructure the family system. As cited by Ritzer (2001), in order to defeat the patriarchy, radical feminists suggest that
fundamental changes in women’s thinking would enable them to recognize their own importance and power to facilitate them to challenge patriarchy. Radical feminists also stress women’s unity without any discrimination of class and caste for the development of mutual cooperation and understanding among them in order to defend their cause.

On the other hand, some radical feminists blame biological structure of women for their oppressions. Therefore, they are in search of biological revolution in which women can shift their burden of reproduction to men and take active part in productive setup. However, this idea is opposed by many feminists. They think that after the withdrawal of women from biological motherhood, they will have nothing to exploit the men. Their bargaining power will decrease and ultimately they will be in more desperate situation (Al Hibri, 1984). For the empowerment of women, a group of feminists demand an enabling environment in which women can build supportive atmosphere and can develop their own culture (Mackinnon, et al., 1986).

2.9.4. Socialist feminism

Women’s position, both in domestic and public sphere of life is also observed by the socialist feminists. They focus on the economic changes as well as other conditions such as creation of human being, sexuality, household work, emotions and attainment of knowledge etc. Behind all these activities there is a system that brings profit for some and creates exploitation for others. Marxists link gender operation with class operation. In contrast, socialist feminists try to see them as two different entities. As stated earlier, liberal feminists believe that discrimination against women is a main reason of women’s lower status. Marxist feminists associate women
oppression with the advent of capitalism that excluded women from production sector. The radical feminists find the causes of women oppression in patriarchal structure of society, in which men have control over women’s sexuality and creativity. On the other hand, socialist feminists try to link women’s oppression with Marxist theory of alienation (Jaggar, 1983). The theory of alienation suggests that under capitalism, as labourers or employees are alienated from the product which they produce or create, women are alienated from the product on which they work. Women’s work like adorning themselves, keeping themselves fit, doing long hours of domestic work, and providing sex service, are the products that they produce. These products are utilized or enjoyed by others and women are alienated from the product they produce. Like the workers who work round the clock and get alienated from themselves, women under the huge burden of responsibility also lose their identity and in this way they are alienated from themselves. Capitalism creates alienation among co-workers by enhancing competition among them for greater earning. Similarly, women try to look attractive in order to catch the attention of men. In this way they try to push back one another and this competition also creates alienation among them (Jaggar, 1983). Women are also alienated in most of the decisions regarding their product, like decisions about the family size, upbringing of children and education of children etc. (Jaggar, 1983). Furthermore, domestic burden, and other routine activities leave little time for them to think about themselves, to enhance their awareness and to improve their knowledge. Thus, they have less confidence to express their point of view in proper sense within and outside their houses, and consequently, they are alienated from their cognitive abilities and intelligence.
Though contemporary feminists are in favour of eradication of women’s oppression, they fail to arrive at a point, how to diminish the subjugation of women from the society. Like liberal feminists, socialist feminists are also in favour of social change, without any large scale structural change, that is unlike their radical counterparts they encourage cooperation, rather than creating conflict and enhancing competition.

The feminism theories accentuated on the freedom for choice of the women with empowered state. In Indian context, there is a stereotypic image that women are fleshy beings and secondary citizens, but the basic perspective of considering them as 'being' is still missing in the mindset of many people in various parts. The SHGs in the backdrop of the NGOs are enabling women to travel in the process of empowerment.

**Conclusion**

The NGOs in the early 1990’s actively initiated the women development projects with the prime concept of organising women as groups that help themselves to get developed and empowered. Women, who lived as secondary citizens in the society and family, have greater space through the SHGs to get associated with one another, to internalise on various socio-economic aspects, to promote savings and to avail credits and to enter into the arena of decision making in the family and society. The collected reviews showed the studies on women empowerment aspects and also found the literature gap. With the backdrop of the various studies discussed above along with the theoretical framework, the following general and specific objectives and hypotheses are framed.
Objectives of the study

The following are the general and specific objectives of the study after identifying the research gaps through literature:

- **General Objectives**
  - To study the role of NGOs in empowering the women community in Kanyakumari District of Tamil Nadu.

- **Specific Objectives**
  - To understand the demographic information of the respondents.
  - To find out the social empowerment of the respondents after associating with the SHGs.
  - To determine the economic empowerment of the respondents after associating with the SHGs.
  - To analyse the political empowerment of the respondents in the post epoch of joining the SHGs.
  - To assess the cultural empowerment of the respondents in the post SHG scenario.
  - To find out the legal empowerment of the respondents in the post SHG scenario.
  - To ascertain the personality empowerment of the respondents after joining the SHGs with the support of the NGOs.
  - To observe the level of NGOs’ contributions towards women empowerment as perceived by the respondents.
To understand the opinions of the respondents for strengthening the women empowerment programmes with the support of the influential stakeholders.

Hypothesis

- There is no significant relationship between the Social Development Indices (House Improvement Index, Personal Improvement Index, Family Life Index and Social Life Index) of the respondents and personal background of the respondents.

- There is no significant relationship between the Political Empowerment Indices (Political Awareness Index and Political Participation Index) and personal background of the respondents.

- There is no significant relationship between the Cultural Empowerment Indices (Group Culture Index, Social Equality Index and Cultural Change Index) and personal background of the respondents.

- There is no significant relationship between the Legal Empowerment Indices (Legal Awareness Index and Legal Empowerment Index) and personal background of the respondents.

- There is no significant relationship between the Personality Empowerment Indices and personal background of the respondents.

In order to fulfil the above general and specific objectives a sound methodology is proposed in the following chapter consisting of research design, sampling and tools for data collection.