Chapter 1
Chapter I

INTRODUCTION

Empowerment of women is a crucial factor in the sustainable development of a nation. It is a global issue being discussed at the forefront of many formal and informal campaigns. Since women constitute nearly half of the population their contribution to the economy, culture, politics, health and education is of great importance in the building up of a nation.

Women empowerment is a multi dimensional process, which will become a reality only through a combined effort of various factors that contribute to it. Among them the most important agent is the government sector. However, the people’s participation in development efforts is equally required along with government initiatives. It necessitates the interventions of voluntary efforts in empowerment activities.

Voluntary organizations have an important role to play in the mobilization of support to various programmes and their effective implementation. Many voluntary organizations sprang up as the offspring of the social reform and national movements of 19th and 20th centuries. The post independence era witnessed a phenomenal increase in the number of voluntary agencies. The nature and activities of these organizations vary. However they raised the issues of oppression and status of women in the country and carried out various programmes for the improvement of living conditions of women.

A recent step followed by these voluntary organizations to empower women during the last decade is through a group approach called Self Help Groups (SHGs). SHGs are an innovative experiment in women's thrift and credit. An SHG is a group of ten to twenty women of a neighbourhood, who meet every week at a fixed place, generally in a member's house, mobilize small amounts from members as savings, which is being given as loan within the group. Thus a process of generating saving and credit is initiated among the group members.

But SHGs started by the voluntary associations are more than a micro finance unit. It is a forum for an integrated development approach for women empowerment. Its activities include programmes for the social, psychological educational and political empowerment of women. Such a holistic approach towards the concept women empowerment makes women to look at their capabilities in a positive way and to utilize it for their benefit and for the development of the nation as a whole.

1.1. STATEMENT OF THE PROBLEM

Government and voluntary agencies have followed various strategies for improving the status of women all over the world. But all these efforts keep the women in a state of a beneficiary always or they become targets of development efforts. Instead women should be the real owners of development. For that they have to empower themselves to meet the challenging needs that affect their lives. So a recent approach towards women welfare is empowering them individually and collectively.

Self Help Groups are viable means to handle macro problems like poverty and unemployment at the grass root level. Women who joined these groups enable themselves to face their household poverty through self-
employment projects started at the initiative of these Self Help Groups. Voluntary associations take much interest in forming these groups. They act as catalysts for empowerment projects of these groups. So it is necessary to assess their role in improving the status of women in our country.

1.2. **SIGNIFICANCE OF THE STUDY.**

Women constitute one half of the world's population and a visible majority of the poor. Projects aiming to improve the living conditions of the poor cannot, therefore, be effective unless women participate in their formulation and implementation, as contributors as well as beneficiaries.²

So the fact is that no nation can close its eyes to their growing needs. According to Swami Vivekananda, there is no chance for the welfare of the world unless the condition of women is improved.³ If this half of the population is deprived of basic human rights like social dignity the term development itself requires a redefinition.

So a study on women empowerment is highly significant to find out what really constitute the term women empowerment and what are its implications. In Kerala the relevance of empowering women is all the more important since the women outnumber men. According to the census of 2001 there are 1054 women for every 1000 men.

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² www.womenempowerment.com
³ Yojana. August 2001 P. 4
The present study is based on the efforts of voluntary organizations in empowering women through various ways. A serious study on the role of voluntary associations on women empowerment has never been done so far. The study is basically an introspection into various strategies followed by these voluntary agencies in the field of women welfare. This is very significant in the sense that women empowerment is possible only through deliberate planned efforts carried on in a systematic way.

The findings of the study will provide an insight into the role of voluntary associations in empowering women. On the basis of the study, Government can develop schemes for strengthening the process of women empowerment.

1.3. OBJECTIVES OF THE STUDY.

The study was conducted with a purpose of establishing the concept of women empowerment in practical terms and analysing the role of non-governmental organizations in achieving this. Since economic empowerment of women is one of the basic requisites for women’s overall empowerment, the role of banking institutions especially National Bank for Agriculture and Rural Development (NABARD) is also a major area of research.

The objectives of the research are listed as given below.

1. To ascertain the role played by voluntary associations on empowering women.

2. To evaluate the women empowerment activities of selected voluntary associations in Ernakulam district.
3. To find out the role played by SHGs on women empowerment

4. To define and develop an integrated approach towards the term women empowerment

5. To find out the role of NABARD in providing credit facilities to women through SHGs

6. To offer suggestions for better gender development programmes.

1.4 SCOPE OF THE STUDY

The study was conducted in Kerala with special reference to Ernakulam district. The Government of Kerala has many schemes to uplift the women and to bring them to the forefront of the society through its various official schemes. Along with the official efforts, voluntary efforts are also carried on a large scale in order to empower women. The study was based on the voluntary efforts in the field of women empowerment. The period of study covered is 1999 to 2002.

1.4.1 The researcher selected ten voluntary associations that are seriously engaged in women’s welfare throughout the state. They were selected from various districts of Kerala. The head office is in one particular district, but their operations cover three or more districts.
The institutions covered on a regional basis are the following.

1. Bharat Sevak Samaj: Thiruvananthapuram
2. Punalur Social Service Society. Punalur
3. Shreyas, Sulthan Bathery Wayanad
4. Thalassery Social Service Society, Thalassery
5. Peermade Development Society, Kanjirappilly.
6. Dale View, Thiruvananthapuram
7. Malankara Social Service Society, Pattom
8. The Changanassery Social Service Society, Changanassery
9. Inter Cooperation NGO Programme, Kerala.
10. Gandhi Smaraka Gramaseva Kendram, Alappuzha

For the sample survey Ernakulam district is taken as sample area. Ernakulam district is blessed with a good number of Non Governmental Organizations (NGOs) who work voluntarily for the welfare of the society. Among them those who work for the welfare of women specifically were identified through a primary survey personally conducted by visiting the NGOs. As a second step NGOs who work for women through SHGs were identified. It is found that some of them work directly through SHGs and some others work as nodal or monitoring agency for other NGOs who have SHGs. Accordingly 15 NGOs who work directly through SHGs were taken as the population. Among them 10 were taken for the purpose of study. The 10 NGOs were selected on the basis of their performance in the field of women empowerment.
These ten Voluntary associations are the following

1. Community Aid and Sponsorship Programme, Kalamassery.
2. Darshn Gender line, Panampilly Nagar.
4. Sevasram, Ankamaly.
7. Win Centre, Chellanam.
8. Ernakulam Social Service Society, Ernakulam.
10. Maria Welfare Centre, Panangad.

1.4.3 These selected NGOs have a good number of SHGs under them. The survey shows that there are about 1000 SHGs in Ernakulam district. So 10% sample was taken i.e. 100 SHGs. The assessment of group empowerment was made by personally visiting these 100 SHGs.

1.4.4 Empowerment is a very personal concern. So 243 beneficiaries were chosen from the SHGs to study the empowerment at a personal level. They were interviewed at home, at their workplaces and even while they were attending the group meetings in order to assess their empowerment at an individual level and also to find out their level of participation in the groups for assessing group empowerment.
1.5. **HYPOTHESIS**

1. Women empowerment is the need of the hour.
2. Voluntary associations are trying to empower women through their welfare projects.
3. Women empowerment defies quantitative measurement.
4. Empowerment of women is very important in the overall development of the country.

1.6. **METHODOLOGY**

The methodology used for the research can be divided into three.

1. Collection of primary data
2. Collection of secondary data
3. Case studies

1.6.1 In order to collect the primary data the questionnaire method is used. A "three-tier" system is developed to have an integrated view on the development efforts followed by voluntary associations for empowering women.

As a primary step the researcher visited few NGOs in the state and in the Ernakulam district, who are seriously engaged in women empowerment. Special attention was given to meet the directors of these NGOs and also with the office bearers of these institutions.
As a secondary step, few SHGs, which are seriously engaged in women empowerment in Ernakulam district, under the selected NGOs, were identified and the researcher attended its meetings. Special emphasize was given to meet the president, the secretary and the treasurer of each SHG under studied.

The third step was interaction with the women who are undergoing through the empowerment process by these SHGs and NGOs.

Therefore three types of questionnaires were made use of.

1.6.1.1. The first set contains nineteen questions related to ten voluntary associations in Ernakulam district chosen on the basis of their performance and functions in the field of women welfare.

1.6.1.2. The second questionnaire carries twenty-one questions that are used for the data collected from the 100 Self Help Groups taken at random.

1.6.1.3. The third schedule contains thirty questions. This has been used for collecting data from two hundred and forty three women beneficiaries taken at random from the selected Self Help Groups in Ernakulam district.

1.6.2 The secondary data are obtained in the form of published journals and annual reports, which were found to be authentic to a certain extent. The secondary data also includes the historical and current data collected from books, reports, newspapers, journals, magazines and other published sources in this field. The service of Internet was used to get the relevant theoretical information on international and national organizations that are engaged in women's welfare.
Case studies were also taken on an individual level and group level for assessing the empowerment achieved. Both deductive and inductive methods were used. Various SHG meetings were attended, common gathering of various SHG meetings during their celebrations like anniversaries, festivals etc were also attended. The researcher also took part in some of their collective activities like celebrations of international women’s day, human rights day etc and the campaigns like protest against liquor, seeking help in arrangements for drinking water facilities etc.

Anthropological method of participant observation was adopted. Observation, discussion and dialogue with the women helped in eliciting the required information. Contacts were made both in their homes and in their workplaces. An attempt was made to study the individual case of a few representative women. The required rapport was established with them through several visits in their homes and workplaces.

The researcher also got information of current trends in women’s concerns through the interview sessions conducted with Mr. T.K.Jose.I.A.S, the executive director, Kudumbasree, Kerala State and Mr. Premkumar, the regional manager, the National Bank for Agriculture and Rural Development [NABARD]

Then the observed and collected data were analyzed through statistical process. Statistical tools like percentages, averages, bar diagram, pie diagram, chi square test, correlation etc were made use of to evaluate the empowerment strategy followed by these voluntary associations.
1.7. DEFINITION OF THE TERMS

1.7.1. Women Empowerment

The term women empowerment implies a process of strengthening women through awareness and capacity building leading to a greater participation and decision making so as to enable them to lead a more meaningful life.

1.7.2. Voluntary Association

A voluntary association, which is generally referred to as Non Governmental Organization (NGO) is an organizational entity set up by a group of persons on their own initiative or partly by an outside motivation or by a religious instinct to help the people of a locality to undertake activities in a self reliant manner.

1.7.3. Self Help Groups [SHGs]

An SHG is a group of ten to twenty women of neighbourhood, meet in every week at a fixed place, generally in the member’s houses, mobilize small amount from members, which is being given as loan within the group and thus a process of generating saving and credit is initiated among the group members. It is forum of discussing social issues and developing awareness and knowledge that could help these women to grow in a systematic manner.
1.7.4. **Micro Finance**

Micro finance, by definition, refers to the entire range of financial and non-financial services, including skill upgradation and entrepreneurship development rendered to the poor for enabling them to overcome poverty. It is a means of creating thrift and saving among the poor and to get loans without any collateral security.

1.7.5. **National Bank For Agriculture and Rural Development [NABARD]**

NABARD is an apex Development Bank, set up on 12th July 1982, under an Act of Parliament for supporting and promoting agriculture and rural development. It is the pioneer in conceptualizing and implementing the concept of SHG through SHG - Bank linkage programmes since 1992.

1.8. **SCHEME OF THE STUDY**

The present study is classified into three sections. The first section deals with the introduction and theoretical structure of the study. The second section covers the empirical aspects of the study and the third section gives the summery and conclusions derived after the study.

These three sections are further divided into nine chapters.

**Chapter 1**

The first chapter serves as an introduction to the topic explaining the significance, scope and the objectives of the study. It also explains the technical aspects of the study like the methodology used in conducting the research and the major terms used.
Chapter 2

The second chapter deals with the review of literature provided by eminent authors in the field on status of women in general and various policy decisions and practical steps taken on women empowerment at international, national and regional levels.

Chapter 3

The third chapter provides a theoretical framework on topics like what is women empowerment, what are the various components of women empowerment, how it can be achieved, how it can be measured etc.

Chapter 4

The fourth chapter analyses the role of SHGs in empowering women through their various projects. It gives an analysis of various SHGs functioning in Ernakulam district, which were started under the guidance of selected voluntary associations in Ernakulam district.

Chapter 5

This chapter analyses the data collected through surveys and questionnaire, made by the researcher, for the study on women empowerment. Statistical tools were used to analyse and interpret the data received through the survey.
Chapter 6

The sixth chapter overviews the rationale of various voluntary agencies in empowering women. It explains the concept of ‘Voluntarism’ and covers a detailed description on various voluntary agencies working on an international, national and regional level.

Chapter 7

The seventh chapter evaluates the empowerment strategy followed by the selected ten NGOs in Ernakulam district for empowering women through SHGs. It gives a categorical analysis of various dimensions of women empowerment.

Chapter 8

The eighth chapter covers the various problems and limitations faced during the study regarding the concept of women empowerment and the efforts to implement it through SHGs by voluntary associations.

Chapter 9

The ninth chapter provides the findings of the study with relevant collected information through the surveys. On the basis of the findings, conclusions are derived and suggestions were also made for further development of the concept of women empowerment. It also recommends various ways through which SHGs and NGOs can be functioned in a more effective way.
1.9 \textbf{LIMITATIONS OF THE STUDY.}

During the study the researcher came across a few people who could not accept the term women empowerment for their own reasons. The world today is moving at a breakneck speed. In tune with this, rapid changes are taking place in values, outlook and attitudes which some are not able to digest. This is very much pertinent in the concept of women empowerment. The study has tried to incorporate various views with sufficient logical reasoning, but not all views, which were highly divergent, have found a place in the study.

A second limitation of the study is that, during the study, the researcher found that the numbers of voluntary associations that are interested in women's welfare are increasing day by day. As a result the number of SHGs and their activities are also expanding at a very high speed. So the researcher found it difficult to fix the population and the sample size. Hence the researcher selected only those agencies and groups, which maintained a proper record of empowering women through SHGs within the period of research.
Chapter 2
Chapter II

REVIEW OF LITERATURE

Empowerment of women has been a serious subject in the literary and academic circle for a long time. Various authors on women empowerment have conducted a good number of studies and appraisals. These studies cover conceptual explanation on women empowerment, policy making and practical applications at various organizational levels etc. This chapter reviews the literature provided by eminent authors in the field on

1. Status of women in general

2. Policy decisions and practical steps taken for women empowerment at international, national and regional levels.

2.1. STATUS OF WOMEN

Kandaveeti Papa (1992) says it is for the first time in history during the United Nation’s decade for women (1976-85), “the eyes of the world were focused on that 50% of its population, who by virtue of an accident of birth perform 2/3rd of the world’s work, receive 1/10th of its income and own less than 1/100th of its property.”

M. Immanuel (1998) explains this in a different way. He writes that the Inter National World conference held at Copenhagen in 1980 declared

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that women represent 50% of population make up 30% of the official labour
force, perform 60% of all working hours, receive 10% of world’s income
and own even less than 1% of world’s property.²

This is the lawful economic profile of women in the world. This is
also true of Indian woman and very much true of rural woman.

The fourth world conference on women held at Beijing in 1995
identified some of the major problems of women which are unsolved like

2.1.1 Persistent poverty

2.1.2 Inequality of access to education, health and welfare

2.1.3 Absence of decision making in economic sector

2.1.4 Unequal participation in power structure

2.1.5 Failure to recognize women’s contribution to society

2.1.6 Inadequate recognition of women’s rights.³

According to a study done by Rajkumari Chandrasekhar (1992) 80%
of the women are illiterate, 70% of the dropouts are girls, only 60% of the
girls in the age group of 6-11 years are actually enrolled in schools, only a
decimal of 1% of girls join higher education and curriculum of higher
education ignores women’s dimensions.⁴

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3. Ibid. P.42.
4. Rajkumari Chandrasckhar: Editor, ‘Women’s Resource and National Development – A Perspective’
There is a continued inequality and vulnerability of women in all sections – economic, social, political, educational, health care, nutrition and legal.

But at the same time women contribute to the economy through work participation. For example, Dr.S.Umadevi (1999) found that in Asia there would be over 583 million economically active women. That is about 33.6% of the total female population in Asia, which is about 58% of the world economically active female population. In China, in the year 2000 over 56% of the future workforce would be women followed by India, Indonesia and Japan.\(^5\)

But the contribution of women goes drastically underestimated, because their work is not socially visible and socially recognized. According to R.N.Ghosh, R.Gabbay, K.C.Roy (1999), several studies suggest that when the production of rural women is valued properly, on average, they actually contribute about one half of the family’s income.\(^6\)

2.2 In India the evolution of the status of women has been a continuous process of ups and downs throughout the history. For example according to a study made by N.Jayapalan (2000) it is found that during the Vedic period the women in India enjoyed equal status with men. They were respected and honoured. According to the Vedic hymns, wife and husband had joint ownership rights of property. The status of women was highly


appreciable during the time of Jainism. During the Buddhist period great women lived who were in no way inferior to men. Women were degraded to a very low status only after 300 B.C.  

According to S.N. Sahay (1985), before independence the place of women in the Indian society was within the “four walls” and behind the “Purdha”. In post independent India, the education and employment of women have played a significant role in changing the traditional attitude towards women within the family and society. However women have yet to find an equal status in the area of Economics, Politics, Judiciary or different professions and services.  

Immanuel (1998) says, on the one side she has been raised to the status of divinity, on the other side, she has been exploited as somebody lower in status. Fortunately from the middle of 19th century social reformers like Vidya Sagar and Raja Ram Mohan Roy have worked to eradicate this dichotomy in the status of women.  

Employed women are now enjoying better status. Employment raises the status of women both in the family and society. The studies done by Prakasa Rao and Nandini Rao (1982) found that a desire for social mobility is new in present times. A modern woman accepts an additional role of a “supplemental earner”. But her having to mix with other men is still not looked upon favourably.

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2.3 POLICY DECISIONS AND PRACTICAL STEPS

Studies done by eminent authors in the field of women welfare had found that a wide variety of programmes were designed to improve the status of women on an international level, national level and regional level. They are discussed below.

2.3.1 International level

From an International perspective, the declaration of International women's Year, 1975, enabled social scientists to unveil many issues relating to women. Since the United Nations Decade for Women 1975-1985, United Nations Commission for women's affairs has made various efforts, on the global level, for women and their development. A major step in this regard is various world conferences on women, which enabled to have a framework for action at all levels.

2.3.1.1 World Conferences

Immanuel (1998) made a study on various World Conferences on women from 1975 onwards. He explains the efforts made and the main thrusts of each world conference on women.

2.3.1.1.1 The first World Conference on Women was held in Mexico in 1975 in which a comprehensive statement was made for the declaration as the elimination of all forms of discrimination against women by the United Nations General Assembly on 7th November 1976.
2.3.1.2 The second World Conference on Women was held in Copenhagen in 1980. It assessed the progress of women development programmes since the first conference. It is noted that women’s development should not be viewed as an issue in social development but should be seen as an essential component in every dimension of development. It is the prerequisite for all other sorts of development.

2.3.1.3 The third World Conference on Women was held in Nairobi in 1985. The ‘Forward Looking Strategies’ [FLS] for the advancement of women was heralded as the most significant document that emerged from the third International Conference. It was intended to provide a springboard for action to advance the status of women in international and national levels.

2.3.1.4 The fourth World Conference on Women was held at Beijing in 1995 with a specific theme – ‘Action for Equality, Development and Peace’. The conference merits special attention for its role as a watershed in the history of women’s empowerment and leadership. Firstly it confirmed that the entire gender issue has gained worldwide attention as a crucial component in the development process. Therefore it is possible to redress the inequalities more effectively. Secondly, compared with earlier conferences, it resulted in more concrete recommendations to ensure that women should have more status in the 21st century.\footnote{M. Immanuel: ‘Women and Development’; Karnavati Publications, Ahemdabad. 1998. P.39-42}
2.3.1.2. **General Conferences**

Women empowerment has got great international concern in various general conferences. For example the Vienna World Conference on human rights in 1993 focussed on women rights and their integral place in human rights in general. In fact that women's rights are human rights itself. Empowerment of women has got a high priority in the Cairo Conference on Population and Development held in 1994.

2.3.1.3 **Organizational Developments**

Various developmental and organizational set up were initiated, on an international level to foster the speed of women empowerment worldwide.

2.3.1.3.1 **The United Nations Development Fund for Women** [UNIFEM] formed in 1985 is an outcome of International Conference on Women in Mexico city. This fund provide direct, technical and financial support to programmes promoting women.

2.3.1.3.2 **The United Nation's Educational, Scientific and Cultural Organization** (UNESCO) conducted a world conference on higher education (1998). It examined the status quo with regard to the major issues of women and emphasized the promotion, notably through the use of binding legal instruments, of the rights of women as citizens to full participation in all areas of social development to ensure that highly qualified women

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will participate full in the decision making process of society through their roles in government, in the community and in the family by strengthening their leadership capabilities.  

UNESCO aims to foster a gender inclusive culture through education in order to promote sustainable development and peace. The key dimensions in this direction identified are empowerment, cooperation, equity, sustainability and security.

2.3.1.4. **World Conventions**

The United Nation's Organization had organized several human rights conventions, which tried to improve the status of women all over the world. These were held as a result of the pressure by non-governmental organizations working in the field of women's welfare. These include the Convention on the elimination of all forms of discrimination against women [1981], The Convention against Torture (1987) and the Convention on the rights of the Child (1990).

The entire work done on an international level can be summarised in the vision statement of the Common Wealth Plan of Action on Gender and Development held in 1995. It focuses on a vision in which the Common Wealth work towards the attainment of "... A world in which women and men have equal rights and opportunities in all stages of their lives to express their creativity in all fields of human endeavours and in which women are

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respected and valued as equal and able partners in establishing the values of social justice, equity, democracy and respect for human rights. Within such a framework of values women and men will work in collaboration and partnership to ensure sustainable economic and social development for all nations."^{14}

2.3.2. **National Level**

The growing international concern for women's issues has motivated many governments, the world over, to study the problems of women and to provide them some measures of social security and status.

In India, government is trying to organize various programmes for the underprivileged women to bring them into the forefront of the society. The central government of India declared the year 2000 as the Year of Women Empowerment, which helped in giving a collective thrust to all the activities of women welfare in the country.

2.3.2.1 Indian women remained fortunate right from the independence period in having the political right to vote and say in the functioning of the government continuously. Article 326 of the Indian Constitution provides equality to vote. But the right to vote did not help them much. Articles 14, 15 and 16 ensure equality of opportunity before the law. The constitution gives equality to Indian women through its Fundamental Rights and

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Directive Principles of State Policy.

According to S.K.Khanna (1998) the major programme for the development of women in rural India was first conceived at the time of introduction of Community Development Programme in 1952. It helped to form “Mahila Mandals”. It was organized by the government throughout the country with a view to make village women understand their rights and responsibilities.\(^\text{15}\)

2.3.2.2. **The five-year plans**

Government of India took several steps for the empowerment of women by providing various programmes through five-year plans. During the first five year plan itself emphasize was given to women welfare. It led to the formation of “Mahila Mandals” during the second plan. During the third, fourth and interim plans more importance was given to women’s education and health care.

In 1970’s the shift in approach from welfare to development slowly emerged. The breakthrough came with the sixth plan. In that plan document there was a separate chapter in women’s development, which emphasized the potential role of women as agents of development. The document also emphasized the need to boost women’s self image and self-confidence.

According to Dr.N.Lalitha (1997) policies and programmes relating to women were given a shift from “curative” to “preventive” and “welfare” to “development.” Economic development through income generating programmes was given the highest priority so that women could become economically independent and self-reliant to take part in the socio-economic development of the country. The shift in emphasize was visible from sixth plan onwards.

The mid plan appraisal indicated the need to include rural women as targets of anti poverty programme. A special programme called “Development of Women and Children in Rural Areas” [DWCRA] was introduced as a sub scheme of “Integrated Rural Development Programme” [IRDP]

The seventh plan emphasized the goals of equality and empowerment for women as one of its targets. Studies done by the Ministry of Rural Development [1992] found that coverage of women under IRDP has increased from 30% to 40%. Under the scheme “Training Rural Youth for Self - Employment”[TRYSEM], the minimum coverage of women has increased from 33 1/3% to 40%.

The eighth plan adopted the strategy of employment and income generation. The ‘Mahila Samridhi Yojana’ [MSY] enables rural women to have control on their savings and financial resources. ‘Gram Sevikas’ [GS] exclusively work for the welfare of women at the village level. A very remarkable change was that the outlay for women’s development, which was Rs. 4 crores in the first plan, went up to Rs. 2000 crores in the eighth plan.

The ninth plan has a different approach to women’s development. Women’s development has been recognized as an integral part of the planning process and the corresponding flow is assessed distinctively. From the total plan outlay, 16% was set apart for women’s development programmes.

By this time the word empowerment was being used frequently in official documents. According to Sakunthala Narasimham (1999), ‘The Country Report’ presented at Beijing in 1995 mentions empowerment repeatedly as do the 8th and 9th plan documents.18

The following table explains the shift of emphasize in the development programmes for women from the first five year plan to the ninth five year plan.19

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2.3.2.3. **Organizational Initiatives**

According to Kiran Devendra (1994) the Indian Government, both at the national and state levels had a number of programmes for improving the status of women, making them economically independent by providing income generation programmes and training to improve their skills.\(^{20}\) These programmes were planned and implemented by various organizational set up, which are discussed below.

2.3.2.3.1 **Central Social Welfare Board**

The Central Social Welfare Board [CSWB] was set up in 1953. It has a network of 12000 Voluntary Organizations in the country. The major thrust has been empowerment through capacity building and providing assistance to socio-economic programmes in the country. The Ministry of Human Resource Development [MHRD] funds the Central Social Welfare Board for its activities.

2.3.2.3.2 **Women’s Development Corporations**

Another important step was setting up of Women’s Development Corporations in various states. As per the Rule 330(0) of Rules of Procedure and Conduct of Business in Lok Sabha, there shall be a committee on women empowerment, which shall consists of not more than thirty members, twenty members nominated by the speaker and ten members to be nominated by chairman from Rajya Sabha.

2.3.2.3.3 National Plan of Action


2.3.2.3.4 Women’s Welfare and Development Bureau.

Studies done by Ramola. M. Baxamura and Shobha Joshi (1992) found that the first apparent change was in 1976 when the Ministry Of Social Welfare setup a Women’s Welfare and Development Bureau to look in to matters related to welfare and development.\footnote{Ramola. M. Baxamura and Shobha Joshi: Assistance of Women’s Development from National Agencies; 1992. P.2.}

2.3.2.3.5 Development of Women and Children in Rural Areas” [DWCRA]

An exclusive scheme for women was launched in 1982 called Development of Women and Children in Rural Areas” [DWCRA].
According to the study done by Dr. N. Lalitha (1997), DWCRA scheme provided opportunities for self-employment for rural households below poverty line. The members of DWCRA form groups of ten to fifteen women each for taking up economic activities suited to their skills, aptitudes and local conditions. The Council for Advancement of People’s Action and Rural Technology [CAPART], supplements the Government’s efforts in reaching out to the poor rural women through voluntary agencies.

2.3.2.3.6 Department of Women and Children

In response to the U.N. initiatives, the Government of India is alert to launch developmental prospects that benefit women. In 1985, a separate Department for Women and Children [DWC] was created in the Ministry of Human Resource Development.

2.3.2.3.7 National Commission On Women

Lok Sabha and Rajya Sabha passed the National Commission on Women’s Bill on 9th and 23rd August 1990 respectively. The National Commission for Women was set up in 1990 by an act of parliament, with the specific charter to monitor all matters relating to the constitutional and legal rights provided to women. The Commission consists of a chairperson and five members to be nominated by the central Government.

2.3.2.3.8 Amendment of Constitution

Another landmark for women empowerment in India was the 73rd and 74th constitutional amendment act of 1993. It marked historic events in the advancement of Indian women as they ensure 1/3rd of the total seats for women in all elected offices of local bodies, in rural and urban areas.\(^{25}\)

2.3.2.4. Policy Measures

Several policies on women's related issues were made by the Government of India to enable women's concerns to be properly reflected, articulated and seriously addressed.\(^{26}\) These policies include National Policy on Education (1986), National Health Policy (1983), National Population Policy (1993), National Nutrition Policy (1993)

2.3.2.5. Research and Development

The Indian Council of Social Science Research [ICSSR] has sponsored a good deal of research on the life and problems of women and on factors that contribute the status and condition of women. After various research studies ICSSR (1978) suggests that women's groups, at the grass root levels, should be encouraged to enable rural women to participate in decision, being made, affecting their own and their children's lives and to improve their self awareness and self respect.\(^{27}\)

\(^{25}\) University News: 39 (4) 22nd January. 2001. P.3


\(^{27}\) The Indian Council of Social Science Research: Role of Rural Women in Development; 1978. P.8.
So, on a national level, the approach to women empowerment is a holistic one. It includes policies and projects that could provide credit for rural women, health awareness, literacy and organizing women for self-employment projects. Government is trying to create an atmosphere of positivism, hope, encouragement and enthusiasm that would lead to increasing access to all benefits created by the development efforts initiated at the national level.

2.3.3. **Regional Level**

Followed by the directions and steps taken on a national level for empowering women, the Government of Kerala too is entrusted with the task of uplifting women and trying to bring them to the forefront of the society. In Kerala a major programme launched during the 2nd plan was the setting up of Social Welfare Extension Centers. Its projects help to promote Social Welfare Schemes for women. Subsequent plans increased the number of projects.

2.3.3.1 The Kerala State Women’s Development Corporation (KSWDC) was registered on 22.2.1988 by the Company Act 1956. It works for employment and income generation for women through individual and collective enterprises. It has its central office in Trivandrum and four regional offices throughout the state.

2.3.3.2 The Kerala Women’s Commission was set up in 1996 by the Kerala Women’s Commission Act 1990. The Commission helps to improve the status of women in Kerala by providing justice to them wherever it is forbidden.
2.3.3.3 The Kerala Government started a special project exclusively for women namely Kudumbasree on 17th May 1998. Its motto is-“Reaching out the families through women and reaching out to the community through families”. The aim of the project is to eradicate the absolute poverty within a period of ten years.

2.3.3.4 Studies done by NABARD (1995) motivated its officials to help the women in Kerala through Micro Finance facilities. NABARD is supplying finance to women through its various projects with the help of commercial banks in Kerala.

2.4. CONCLUSION

These studies explain the various organizational steps and programmes taken by official agencies for improving the status of women in general. In spite of these efforts, the status of women has not improved as visualized by these efforts. It keeps the women in a stage of beneficiary rather than being the agents or owners of development. So J.S.Mill (1970) believed that what is needed is an “Enlightened Womanhood”. He says the subjection of women is the product of the age long custom and was not the proof of any inherent inferiority in them. Women are oppressed in all
spheres of life and hence they need to be empowered in all walks of life. So only through a deliberate strategy to empower women will make the concept women empowerment a feasible reality.

Therefore the section on women’s development in the 6th five-year plan concluded that the improvement in the socio economic status of women would depend to a large extent on the social change in the value system, attitudes and social structure prevailing in the country. Various non-governmental and voluntary organizations have come forward as caretakers of women and work for their empowerment in India and abroad. So far no serious study has taken place on the role of these voluntary agencies on women empowerment. Most of the studies were concentrated on conceptual framework of women empowerment and the different official organizational developments in this field. Besides, it is found that the regional studies on women empowerment is insufficient compared to the growing importance of this concept. Therefore the present study focuses on the role of non-governmental voluntary agencies on women empowerment in Kerala with special reference to Ernakulam district.

Chapter 3
Chapter III

WOMEN EMPOWERMENT

The United Nation’s Organization had declared the year 1975 as women’s year and the decade 1975-1985 as women’s decade on an international level. It enabled economists and social scientists to unveil many issues related to women. So various studies were conducted and made a consensus that so long as women remain depressed and exploited no nation can enjoy freedom and justice. It is found that when half of the population is denied the opportunities for utilizing their full potential, the economic parameters like growth, development and welfare remain undefined. So various steps were taken to define the concept of women empowerment and to find out ways through which women can be empowered.

This chapter gives the theoretical framework of the concept women empowerment, its various facets, methodology through which it can be attained etc.

3.1 IMPORTANCE

Human development encompasses elements that contribute critical issues of gender and development. The dignity and culture of a society can be detected from the status of women in that society. Sachidanda (1983) quotes what Mahatma Gandhi wrote in “young India” in 1918 that “women is the companion of man gifted with equal mental capacities. She has the right to participate in the minute details of the activities of man and she has the same right of freedom and liberty as he”.

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Jawaharlal Nehru (1958) aptly commended “In order to awaken the people, it is the women who has to be awakened first. Once she is on the move, the household moves, the village moves, the country moves and thus we build the India tomorrow.”

Women’s lives are deeply embedded in the household sector. So their empowerment helps in the bringing up and education of the future generation. Their disempowerment affects the growth of family and society adversely. Therefore every developmental programme should have a gender dimension so that women can grow and empower themselves not only as providers but also as co-creators and co partners in the development process of a nation.

3.2. LITERARY MEANING

The word empowerment is one, which is widely used but seldom defined. It is an active, multi dimensional process that encompasses several mutually reinforcing components that begins with and is supported by economic independence.

‘Power’ is the key word of the term empowerment. According to the International Encyclopedia (1999), power means having the capacity and the means to direct one’s life towards desired, social, political and economic goals or status. Power means control over material assets, intellectual resources and ideology.


Webster’s New World Dictionary (1982) says the prefix ‘em’, which is attached to the noun ‘power’ is generally used to form verbs meaning to make, make into etc. So the word ‘empower’ means to make or cause power.

3.3. **OPERATIONAL DEFINITION**

Women empowerment is a stage of acquiring power for women in order to understand her rights and also to perform her responsibilities towards oneself and others in a most effective way. Therefore the concept can be defined by categorizing the word ‘power’ into five different areas of operations like,

3.3.1. **Power over**: It is related to having the ability to have an active and passive resistance over the factors that affect lives.

3.3.2. **Power to**: It is related to having the ability to make decisions in a constructive way so as to handle the life situations effectively.

3.3.3. **Power with**: It is related to having the ability to cultivate interpersonal relations and organize people for a social cause.

3.3.4. **Power within**: It is related to having positive self-esteem, self-confidence, self-worth and assertiveness.

3.3.5. **Power for**: It is related to attain the rights and also to understand the responsibilities of a person as woman.

So empowerment is related to creating power and maintaining power in personal life. It transmits further into community life also.

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3.4 **PROCESS**

Empowerment is a process by which power is gained, developed and transferred. Empowerment occurs through a transition from powerlessness to powerfulness.

According to Sushama Sahay (1998) this process helps women to change other women’s consciousness in three different ways.

3.4.1 By altering their self-image and their beliefs about their rights and capabilities.

3.4.2 By creating awareness of how gender discrimination like other socio-economic and political factors is one of the forces acting on them.

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

An individual or a group move from a condition of relative powerlessness to relative power through the empowerment process.

3.5. **LEVELS OF EMPOWERMENT**

There can be individual empowerment and collective empowerment. Shetty (1992) asserts that an empowered individual would be one, who experience a sense of self-confidence and self worth.

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It enhances one’s self image and helps one to accept and welcome themselves as agents of change.\(^6\)

According to Sushama Sahay (1998) it is possible for individuals or groups to empower themselves rather than merely being the recipients of power bestowed by others.\(^7\) The concept refers to the on going capacity of individual or groups to achieve greater measure of control over their lives and destinies.

### 3.6. REASONS FOR EMPOWERMENT

Kamala Basin (1992) asks a question—Why women need to be empowered? According to her sustainable development has to be women centered.

Empowerment of women means many things to Basin, like

3.6.1. It means recognizing women’s contribution and women’s knowledge.

3.6.2. It means helping women fight against their own fears, feeling of inadequacy and inferiority.

3.6.3. It means enhancing their self-respect and self-dignity.

3.6.4 It means women controlling their own bodies.

3.6.5 It means women becoming economically independent and self-reliant.

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3.6.6. It means women controlling resources like land and property.

3.6.7. It means reducing women’s burden of work especially within the house.

3.6.8. It means creating and strengthening women’s groups and organizations.

3.6.9. It means promoting equalities of nurturing, caring and gentleness etc.\(^8\)

3.7 **PURPOSE OF EMPOWERMENT**

According to R. Indira and Deepak Kumar Behra (1999) women must be considered as the agent of development rather than targets of development agencies and planners. Women must define their own needs and goals as well as strategies. A prerequisite for women’s participation in development process is their empowerment.\(^9\)

3.7.1. The International Conference of Population and Development held in Cairo (1994) established a new consensus on two fundamental points

3.7.1.1. Empowerment of women and improving their status are essential to realize the full potential of economic, political and social development.

3.7.1.2. Empowerment of women is an important end in itself.\(^10\)

3.7.2. According to Indira Kurukshetra (1999) the conference declared that empowerment of women through education was stressed upon for elimination of violence and atrocities against women in home, at work

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place and public and private institutions. This discrimination results in their further marginalization as members of the society. Women must exercise full participation in decision-making process in all walks of life and fully participate with men in finding equitable and practical solutions to issues both in the family and society. It also declared that human rights of women and girl child are inalienable, integral and invisible parts of universal human rights.\textsuperscript{11}

3.7.3. In her message to mark the first day of the “Year of Empowerment of Women”, the National Commission for Women Chairperson Vibha Partha Sarathi said, “the year to come must see women in apex decision making bodies, enter profession denied to them so far, recognize their contribution on important and legitimate and help them to fight against disease and deprivation, indignity and inequity.”\textsuperscript{12}

3.7.4. According to Dr. Mrs. V. Mohini Giri,\textsuperscript{(1998)} the empowerment of women and the achievement of equality should not be considered in violation. The realization of these goals is the only way to build a harmonious, just and balanced society.\textsuperscript{13}

3.8. **MULTIDIMENSIONAL**

The process of Women Empowerment is multi dimensional. It begins with the awareness about their rights and capabilities and the
understanding as to how socio economic and political forces affect them. Empowerment, as a concept, therefore encompasses their political empowerment, economic independence and social upliftment. It enables women to realize their full potential and empower them in all spheres of life. This can be achieved through deliberate educational programmes for women.

3.8.1. According to Basin (1985), "Empowerment is an all encompassing term in which a whole range of economic, social and political activities work synergistically towards the common goal of empowering". So empowerment can be defined only within the local, social, cultural, economic, political and historical context.

3.8.2. According to Sujatha Wiswanathan (1997) once economic empowerment is achieved it would have major implications on the overall empowerment of women. Intra family relationships and domestic work culture would change resulting in social empowerment and a more equitable participation of women in decisions concerning family. Leadership and active participation in group culture eventually improve political empowerment. Political empowerment in turn would result in more representative planning for women and a strengthening and sustaining of the process of overall empowerment of women.


3.8.3. So Women Empowerment implies and includes five aspects.

3.8.3.1. Economic empowerment

3.8.3.2. Social empowerment

3.8.3.3. Political empowerment

3.8.3.4. Psychological/emotional empowerment.

3.8.3.5 Educational empowerment

3.9. **STRATEGY**

According to Dr. Mrs. V. Mohini Giri (1998) the strategy adopted to empower women could be broadly classified into three categories.

3.9.1 Integrated development approach

3.9.2 Economic approach.

3.9.3 Consciousness rising cum organizing approach.

In the first category the assumption is that women’s disempowerment is due to their lack of education, low economic status, lack of access to resources and low decision-making power. The second category is based on the assumption that economic intervention is considered necessary because of their low economic status and consequent dependence as also due to their lack of decision-making power. The third category presumes that through awareness building empowerment can be achieved. The premise is that disempowerment is a result of complex interplay of historical, cultural, social, economic and political factors.16

3.10 **STEPS**

There are various steps to achieve women empowerment.

3.10.1. The first step begins at a personal level. An individual woman develops feelings of personal power, command and self-sufficiency over material and inherent choices she has to make.

3.10.2. In the second step empowerment takes place on an interpersonal level. Here a woman affects the decision making power of another woman through their contact and working together.

3.10.3. In the third step they emphasize the goals for social action and social change. A community development programme develops through a group effort.

But there can be possibility of backward linkage also. A community development programme can lead to individual empowerment and interpersonal empowerment. The integration calls forth various other interventions and developments.

3.11. **STAGES**

According to Sushama Sahay (1985) there are three stages in the realization of women empowerment.

3.11.1. In the first stage, empowerment is visible when women can distance themselves from a given situation and recognize the structure of power and look into them without fear. Women learn to analyze the situation and in the process the fear gradually turns into an understanding.
3.11.2. The second stage, in the process, is when women can experience the change of not only being able to name the ‘injustice’ but also resisting it. What is not right need not be accepted. Hence the courage to protest is experienced. This is possible in a collective way too.

3.11.3 At the third stage a more mature state of realization emerges namely that we need to know more. Basic confidence in oneself is generated by predictable support from a group, which nurtures the learning spirit among women.17

3.12. EDUCATION FOR EMPOWERMENT

Various writers highlight the role of education for the empowerment of women. According to the International Encyclopedia on women (1999), in the programme of action of the International Conference on Population And Development, education is considered as one of the most important means to empower women with the knowledge, skill and self-confidence necessary to participate fully in development process.18

The National Policy on Education (1986) emphasized the promotion of women’s education in all areas of learning to eliminate any sex based stereo typing with the guarantee of equality before the law and the emphasize on girl’s education. Since employment plays a vital role in improving women’s status in a society education of women is of prime importance in any women empowerment programme.19

3.13. **APPROACHES**

The policy approaches to women empowerment has gone through various phases in its development. The National Bank for Agriculture and Rural Development [NABARD] has listed five macro economic development approaches based on modernization, basic needs and structural adjustment.

3.13.1. **Welfare Approach**

In this approach women are seen, as the workforce and thus the main target for development. Women are beneficiaries of, but not active participants in development.

3.13.2. **Efficiency Approach**

This approach sees women, essentially, not as beneficiaries of intervention, but as major resource in development. If development is to become more efficient, it must include the participation of women. It puts women into mainstream of development and assumes that if they participate they will automatically benefit.

3.13.3 **Equity Approach**

This approach seeks to promote women’s status, power and control so that they are effectively more equal with men. This seems from the view that “women have the right to equal involvement”.
3.13.4. **Empowerment Approach**

It comes from women's groups who seeks to empower themselves through greater self-reliance. Women seek to influence their own change and the right to determine their own choices in life. It stems from the view that women need appropriate resources to achieve self-sufficiency.

3.13.5. **Gender and Development Approach**

It recognizes the active involvement of women in development by utilizing the capacity of women to the optimum level. This is achieved by providing the right inputs in planning and implementation of the programmes.\(^{20}\)

3.14 **INDICATORS OF EMPOWERMENT**

What are or what should be the indicators of women empowerment?

The international encyclopedia of women (1999) lists the following indicators of women empowerment at individual, organizational, national level.

3.14.1 **At the level of individual women and her household**

3.14.1.1 Participation in crucial decision-making process

3.14.1.2 The extend of sharing the domestic work by men

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\(^{20}\) Gender Awareness Programme for Bankers, Voluntary Association and Government Departments in Kerala: Conducted and Published by NABARD; Trivandrum, P.11-13.
3.14.1.3 Extent to which women take control of their reproductive function and decides on family life size

3.14.1.4 Extent to which women is able to decide where the income she have earned will be channelled to

3.14.1.5 Feeling and expression of pride and value in her work

3.14.1.6 Self-confidence and self-esteem

3.14.1.7 Ability to prevent violence

3.14.2 At the community and organizational level.

3.14.2.1 Existence of women's organizations

3.14.2.2 Allocation of function to women and women projects

3.14.2.3 Increased number of women and leaders at village levels

3.14.2.4 Involvement of women in the design, development and application of technology

3.14.2.5 Participation in community programmes, productive enterprises, politics and arts.

3.14.2.6 Involvement of women in non-traditional tasks.

3.14.2.7 Increased training programmes for women.

3.14.2.8 Exercising her legal rights when necessary.
3.14.3 At the National Level.

3.14.3.1 Awareness of her social and political rights

3.14.3.2 Integration of women in the general, national, development plans

3.14.3.3 Existence of women's network and publications.

3.14.3.4 Extent to which women are officially visible and recognized

3.14.3.5 The degree to which media take heed of women's issues.

3.14.4 The Beijing World Conference on Women (1995) proposed the following qualitative and quantitative indicators for evaluating women's empowerment.

3.14.4.1 The qualitative indicators of empowerment.

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

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

3.14.4.1.3 Increase or decrease in personal leisure time and time for childcare.

3.14.4.1.4 Increase or decrease in workloads of women as a result of new programmes.

3.14.4.1.5 Changes in the roles and responsibilities in the family and on the community.

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

3.14.4.1.7 Response to and changes in social and other customs that are anti women. Examples-child marriage, dowry, discrimination against widows etc.

3.14.4.1.8 Visible changes in women’s participation levels. Examples-Are more women attending public meetings and participating training programmes? Are women demanding participation in other events related to their lives?

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

3.14.4.1.10 Increased access to and ability to gather information and knowledge not only about the project, but also about what affects theirs lives.

3.14.4.1.11 Formation of cohesive and articulate women’s groups /collective at the village level, district block and state levels.

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

3.14.4.1.13 Awareness and recognition of women’s economic contribution within and outside the household.

3.14.4.1.14 Women’s decision making over the kind of work she is doing: is her income and expenditure in her control or Is she still subservient to male members in the family?
3.14.4.2. The quantitative indicators of empowerment

3.14.4.2.1. Demographic trends in

Maternal/mortality rate
Fertility rates
Sex rates
Life expectancy at birth
Average age of marriage

3.14.4.2.2 Numbers of women participating in different development programmes

3.14.4.2.3 Great access and control over community resource/government scheme/services. Example creches, credit saving groups, cooperatives, school, wells etc.

3.14.4.2.4 Visible changes in physical health/status nutritional levels.

3.14.4.2.5 Changes in male/female literacy levels-primary, secondary and adult literacy including enrolment and retention rates.

3.14.4.2.6 Participation rates of women in political processes at the local level.22

All these above said indicators clearly clarify one thing—that is women empowerment means increase in women’s capacities and willingness to support other women and work diligently towards strengthening other women in their survival and struggle to lead a meaningful life.

3.15. CHARACTERISTICS OF WOMEN EMPOWERMENT

Empowerment is a stage of women's development, which helps them to live their lives in its fullness. An empowered woman exhibits certain positive qualities in her way of living.

According to Hall (1992) empowered women share the following characteristics.

3.15.1. The empowered women define their attitudes, values and behaviour in relation to their own interests. They have autonomy because they claim their freedom from existing male hierarchies whether they live in traditional societies or modern industrial societies.

3.15.2. Empowered women maintain equal mindedness rather than act out roles that merely confront and challenge male dominance. Empowered women aim at being superior to men. They respond as equals and cooperate in order to work towards the common good.

3.15.3. Empowered women use their talents to live fulfilling lives. They maintain their strength in the presence of pressures of family, religion, and work and they contribute towards the empowerment of all women.

3.15.4. Empowered women may continue to meet their family responsibilities and participate in religion. Empowered women do not retreat from their traditional responsibilities but they forge their own ways of doing things.
Empowered women define their values and formulate their beliefs themselves. They strengthen themselves through other women’s support and sustain their own moral visions. Their actions flow from their own distinctive ideals.

Empowered women can be found in all social groups and in all societies and their collective action become more visible.\(^{23}\)

**CONCLUSION**

Empowerment of women has been the slogan and motto of many social reformers. Women need to be empowered, as there cannot be true happiness and welfare when half of the population remains depressed and exploited.

In the words of Immanuel (1998), “women are not only found majority in contributing to economic progress, but they are the main bread winners, care takers of children, environment sustainers, health providers, educators and peace makers. This immense potential of women is not recognized in men’s world. A world, which is biased, treats women as inferior and second-rate citizens of the world. If a nation has to grow and develop its women must rise to the occasion. But if they are engendered in such a fashion that submission, lack of initiative, dependency, reliance on others and self negation then one can have little

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hope of active participation and contribution from this half of the population."\textsuperscript{24}

According to International Encyclopedia of women (1999) empowerment enables a woman to gain relative strength as a result of having choices and bargaining power. It enables an access to and control over means and resources. \textsuperscript{25}

So women’s empowerment allows women to be appreciated and acknowledged as who they are and what they do. It allows women to move beyond the conventional gender role definitions. It is obtained when women are actively involved in the larger struggle for social change.
