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Self-Help Groups and Empowerment of Women – A Case Study of Rural Areas in India

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“Women are less likely to secure favorable outcomes for them in household decision-making process. Socio-economic development is not possible without participation and empowerment of rural downtrodden women”

- Dr. Amartya Sen, Noble Laureate in Economics

Introduction

Women's role in economic development, in most countries of the world, cannot be undermined. Although women constitute almost half of the total population of the world, their social, economic and political status is lower than that of men and they are subjected to the tyranny and oppression of a particular order for centuries and de facto even today. They are customarily expected to confine themselves to household environs and play a passive role as daughters, daughters-in-law, wives and mothers. They are typically considered as weaker than men. This attitude has constrained their mobility and consequently lack of opportunities for the development of their personalities. Women belonging to underprivileged and poorer sections, irrespective of their social strata or region, are by themselves, in no position to unravel their problems. They are subject to discrimination and exploitation and occupy a lower status in the domestic, political and economic scenario. Women, particularly, in rural areas have proportionately least possessions, skills, education, social status, leadership qualities and capabilities for mobilization, which determines the degree of decision making and power, and as a result, their dependence on men increases. They have been confined to the four walls of the household, overburdened with domestic works and controlled of their mobility and personal freedoms by the men of the household since time immemorial. So they have lagged behind in the fields of education, skill development, employment and as a result, their work is greatly undervalued in economic terms. Women's lack of empowerment is believed to be an important factor in this situation and hence they require social and economic protection. Therefore, they need to be empowered economically, socially and politically. The women empowerment is a critical determinant of economic well being, social status and political power. Micro finance aims at

providing the urban and rural poor, especially women, with savings, credit and insurance and aims to improve household income security and in turn endeavours to empower the women.

History of Women in India

From the day of Adam and Eve, women have been considered as the second sex. Women have been viewed either in the image of Eve or in the image of Mary by the western world. The double standard regarding the status of women is found throughout the history of India. In India, there has been the stereotypical glorification of the women. The state and status of women in India from the ancient period till the modern age changes from period to period. During the Vedic period, Indian women had enjoyed privileges and positions in the society and they were worshipped as goddesses. During this period, their progress kept pace with that of men and no religious rites could be performed by a man without the participation of his wife. The position of Indian women was very miserable in the medieval period. She was expected to be controlled as a daughter, wife and mother by her father, husband and son respectively. Further, women were permitted to marry only once among Hindus while a man was permitted to have more than one wife.

Women were required to live within the house to cook food and to feed. They were required to take care of their children and other members of the family. Hindu women had no right to inherit property, nor did they enjoy the right to terminate an undesirable marriage. In the Muslim period, suppression of women increased manifold and their life was miserable since there are so many folk beliefs and common things like child marriage, purdah system, dowry, polyandry, polygamy and female infanticide, etc. Education and opportunities to participate in the activities of men were not given to the women and they are bound to be satisfied with the household affairs only. Purdah and polygamy were the two most important institutions of the Muslim conquerors bringing in more and more restrictions on the rights and freedom of women. Still, polygamy remains legal for Muslims under the terms of the Muslim Personal Law Application Act of 1937, as interpreted by the All India Muslim Personal Law Board though it is illegal for Hindus and other religious groups under the Hindu Marriage Act. Further, both Muslim and Hindu women were totally dependent on men economically and socially. This period is known as the darkest period for women in Indian history.

In the latter half of the eighteenth century, the position of Indian Women In the latter half of the eighteenth century, the position of Indian women had reached the greatest degree of deterioration. They were even debarred from receiving the education. The social institutions and customs not only thwarted

the free growth of women but also regarded them unfit for participation in social, political and religious functions of any significance. Thus the position of women was deteriorated for about 2000 years (from 200 BC to 1800 AD) by changing from communal to matriarchal and from matriarchal to patriarchal. Women empowerment movement is a major part of human civilization and it has been of the significant social and political development of the closing decades of the 20th century. Some radical changes had taken place in the sphere of education, life, etc. of the women during the British regime. During the British rule in India, new systems were established based on principles of liberty and equality and in turn generated a new climate to bring changes in the old, traditional feudal, un-egalitarian social structure and norms based on equality. They favoured and encouraged education for women by establishing schools and colleges and by introducing English education in India. The European missionaries may be said to be torchbearers of modern education in India.

In the Indian freedom struggle, the women came to the forefront. Women had a notable role during the nationalist movement. Since then an upward trend is visible with regard to the status of Indian women. Several women's movements began in India and due to the continuous efforts of social reformers, there was appreciable development. All ignorant practices were abolished. Some of the women started schools for girls, some others started publications to highlight issues on women and some others started women's associations. While some of the women have started movements demanding voting rights to the women. After independence, many militant movements rose against the government. Independence reinforced the challenges and struggles to improve the status of women in India.

Status of women at the global level

With regard to economic status, it is evident that one in every four households in the world is headed by a woman. When compared to men, the majority of women earn, on an average, about three-fourths of the pay of males for the same work outside of the agricultural sector, in both developed and developing countries. In most countries, women work approximately twice the unpaid time men do. Women make up 31 per cent of the official labour force in developing countries and 46.7 per cent worldwide. Rural women produce more than 55 per cent of all food grown in developing countries. An analysis of the health status of the women reveals that women outlive men in almost every country. There are slightly fewer women than men in the world 98.6 women for every 100 men. The life expectancy of women has gone up. There is inequality in the opportunity given to girls for their formal school education

worldwide. Of the world's nearly one billion illiterate adults, two-thirds are women. Two-thirds of the 130 million children worldwide, who are not in school, are girls. During the past two decades, the combined primary and secondary enrollment ratio for girls in developing countries increased from 38 per cent to 78 per cent. Regarding the present political status of women, United Nations observed that women are making scant progress around the world in getting into leadership positions in business, government and academia. Even in wealthy nations, the pace is still too slow. The first country to grant women the right to vote was New Zealand in 1893. Only 24 women have been elected heads of state or government in the century. Women hold 10.5 percent of the seats in the world's parliaments. In early 1995, Sweden formed the world's first cabinet to have an equal number of men and women. Of the 185 highest-ranking diplomats in the United Nations, seven are women.

Status of Women in India

India stands far below in gender-related indices. There are historical reasons for the lower status of women in India, especially in rural areas. Patriarchal symbolism, ritualism, dualism, marital traditions and caste systems are some of the historical factors that prescribe the status of Indian women. Some of these traditions are thousands of years old and their impacts have become almost irreversible. By socialization, both men and women develop gendered self-image since childhood and carry these stereotypes till their death. They bring up with them such a mental set which do not permit them either to perceive the reality properly or even to think otherwise. Gender equality has become unthinkable for the Indian psyche. But efforts are on from both governmental and non-governmental sectors to reverse this situation.

Women who number 586.5 million according to 2011 Census represented 48.5 per cent of country's population of 1210.2 million. The sex ratio is 940 women per 1000 men as per 2011 Census. Trends of sex ratio in India during 1911-2011 are given in Table – 1.1. It shows the misuse of the prenatal diagnostic technique to do away with the female foetus. The declining sex ratio in India could be a reflection of the son preference in the country.

Table – 1.1
TRENDS OF SEX RATIO IN INDIA (1911-2011)

year	Population (in millions)	Sex ratio (female per 1000 male)
1911	252.1	972
1921	251.3	964
1931	279.0	955
1941	318.7	950
1951	361.1	945
1961	439.2	946
1971	548.2	941
1981	683.3	930
1991	846.3	927
2001	1027.0	933
2011	1210.2	940

Source: Census reports

Education can pave way for an overall development of individuals and for the society. Female literacy is not only an end in itself but also serves as a catalyst for overall performance in other segments too. Trends in Literacy rates are given in Table – 1.2.

According to the Census of India 2011, the female literacy rate is 65.46 per cent, while literacy rate is 82.14 per cent in case of males. In 1951, the literacy rate of women was only 8.86 per cent. By 2011 Census, it had raised manifold and went up to 65.46 per cent. The gender gap between male and female literacy rate should be narrowed urgently.

Table – 1.2
LITERACY RATE IN INDIA (1951-2011)

year	Male	Female	Male-Female gap in literacy rate
1951	27.16	8.86	18.30
1961	40.4	15.35	25.05
1971	45.96	21.7	23.98
1981	56.38	29.76	26.62
1991	64.13	39.29	24.84
2001	75.26	53.67	21.59
2011	82.14	65.46	16.68

Source: Census reports

Ever since India became free, there have been phenomenal changes in the conditions of women. The constitution has given women the much-needed status. They are now equal before the law. There can be no discrimination by the state on grounds of gender. In matters related to economic development, women continued to be marginalized both in policy formulation and programme implementation. In terms of employment, she enjoys the same status as men and has to be given equal pay for equal work. Women's work participation mostly goes unrecorded and unrecognized. They work roughly twice as many hours as men. The report by the National Committee on the Status of Women reveals that women's participation in the economy has been declining since 1921.

The reasons for the decline of women's participation in the workforce differ in urban and rural areas and in rural areas, there is a strongly rooted view that the wife's leisure might be regarded as a sign of status by others. The other factors that inhibit women's employment are heavy domestic workload, lack of assumed work, irregular and underpayment of wages, the absence of transport facilities, lack of child care centers and other supportive structures.

Workforce participation rate in India is given in Table – 1.3. It is evident from the table that only about 26 per cent of the total female population is working, while around 52 per cent of the total male

population is working. In case of non-workers, female accounts for 74.3 per cent of the total female population, while male accounts for only about 48 per cent of the total male population. This shows the lower work participation of the women compared to male.

Table – 1.3
DISTRIBUTION OF THE POPULATION BY WORKFORCE IN INDIA
(Percentage to total population)

2001 Census Male Female Total workers

Workers	male	Female
Total workers (Main and Marginal)	51.7	25.6
Main workers	45.1	14.7
Marginal workers	6.6	11.0
Non-workers	48.1	74.3

Source: Census reports

Politically, the reforms in the Panchayat Raj Act have given a greater share for women in rural governance with the introduction of 33 per cent reservation for women in local village level elections. More and more women have shown that once they have power, they are able to use it, to the benefit of society in general and women in particular. However, their active participation in politics is very slow. This can be evident from Table – 1.4.

It can be observed from the table that women's participation and representation in political activities and public life has also been very marginal, although women comprise almost half of the population in India, 340 million voters out of a total electorate of 710 million in 2009 - constitutes a lowly 10.87 per cent of the total strength of the Lok Sabha. Their representation in Parliament has just increased from 4.4 per cent to 10.87 per cent over a period of more than 50 years.

Table – 1.4

WOMEN'S PARTICIPATION IN THE PARLIAMENT OF INDIA (In per cent)

Year	Lok Sabha	Rajya Sabha
1952	4.4	7.3
1962	6.7	7.6
1971	4.2	7.0
1980	7.9	9.8
1991	7.16	15.5
1996	7.18	8.63
1998	7.5	-
1999	8.6	-
2004	8.3	-
2009	10.87	-

Source: Election Commission, Government of India.

Concept of Women Empowerment

Empowerment is the process of changing power relations in favour of those at the lower levels of a hierarchy. Empowerment of women implies the process by which women's power of self-realisation is promoted and reinforced. They develop the capacity for self-reliance out crossing the relationship subordination on account of gender, social and economic status and the role in the family and society. It encompasses the ability to make choices, control resources and enjoy participatory relationship within family and community. To achieve these objectives, the empowerment of women also implies their ability to participate in it and also lead social movements to remove obstacles in their progress towards their goal. As per the United Nations Development Fund for Women (UNIFEM), the term women's empowerment means acquiring knowledge and understanding of gender relations and ways in which these relations may be changed; developing a sense of self-worth, a belief in one's ability to secure desired changes and the right to control one's life; gaining the ability to generate choices and exercise bargaining power; and developing the ability to organize and influence the direction of social change, to create more just social and economic order, nationally and internationally. The empowerment of women

include creating awareness and consciousness about situations of women, discrimination of women, rights of women, opportunities to the women and the importance of gender equality; organizing a group collectively, group identity and group pressure; capacity building and skill development – ability to plan, to decide, to organize, ability to manage, ability to carry out activities, ability to deal with people and institutions in the world around them; participation in decision making at home, in the community and in the society; and access and control over resources, over means of productivity and over distribution. Empowerment emphasizes not only increase the power of the individual but also the quality of life for the individual, the efficiency and autonomy of the individual. Empowerment has several other dimensions like social, economic, psychological and political aspects. Social empowerment connotes the formation of social capacities such as health, education, freedom and opportunities for realizing one's potentialities. Economic empowerment implies entitlement to employment, income, property, productive resources and benefits regardless of gender differences. Psychological empowerment signifies confidence building, acquisition of a sense of efficacy and ability to overcome the feeling of helplessness. Political empowerment implies equal say in the decision-making process in the power structure at all levels from local to global. All these dimensions of empowerment are so intertwined with one another that over-reliance on one to the neglect of the other is not likely to work.

Need for Empowerment of Women

Human resources are the most strategic and critical determinants for the development of any nation. Although a country possesses abundant physical resources, it cannot make rapid economic and social advancement without using the human resources fully. In India, the situation is far from making the best use of human resources, particularly women power. Any development strategy cannot lead to comprehensive socio-economic development if it neglects the need for enhancing the role of women. There can be developed only when women's needs and interests are fully taken into account. Women in India have had to face the worst form of humiliation and discrimination over the years. Women's potential for development remained far from fully utilized due to socio-economic constraints. Their role is limited merely as the caretakers of family and its homestead activities. Women's share of household resources was never equal to the effort they spent in augmenting it. Ideological preference to sons and males in the family led to discrimination in nutrition, health and education of girls and women. Women still suffer social and economic oppression particularly in small towns or rural areas or in city slums. Rural women are subjected to some constraints which

impose restrictions on their potential to play their role effectively. In rural areas, they have a low rate of literacy and education and the women's consciousness of their own rights and privileges dictates a lower status for the females. There is continued inequality and vulnerability of women in all sectors such as economic, social, political, education, healthcare, nutrition and legal. Moreover, women are excluded from certain crucial economic, social and political activities. Women still lack independent rights to own land, manage the property and run the business. Therefore, they are educationally, politically, economically and socially disadvantaged, even though their labour and reproductive capacity are fully utilized and exploited.

In developing countries like India, the family incomes are, by and large, low which can best be supplemented by women' only when they participate in the economic activity. Therefore, the situation of women has a lot more to improve. The role of women must be recognized as a dynamic factor and the valuable asset for the overall process of development. Active participation of women in social, economic and political spheres would help in enhancing the process of decision – making and it will also give women the desired self-respect and social dignity. There is a need to generate awareness among the women about their rights, capabilities and leadership qualities as well as to sensitize men towards the necessity of women's participation in the local self government institutions so that reservation for women in Panchayat Raj Institutions leads to women's political empowerment in real sense as women's entry in the rural political system would certainly ensure a change in the political environment of the villages. While women account for half of the world's population and perform two-thirds of the hours worked, they receive only one-tenth of the world's property registered in their name. Little attention has been paid to her as an economic being, which she very much is, especially in a rural family. The fact that a rural woman besides being a homemaker is also a partner in food production efforts and that in poor rural families the women have to play an economic role as well was ignored. Non-availability of credit has been a critical constraint in the efforts of poor women of our country to achieve economic self-reliance. When a woman attains economic independence she naturally becomes the mistress of her own body and author of her own decisions. She can then take free choices even regarding her sex life and no one can force her to be used her for his please and benefit. Women's participation in the labour force also brings about changes in awareness and attitudes, which may have long-term benefits such as access to health and education programmes, reduction in birth rates, thrift and savings etc. Economic independence of women will create far-reaching social changes and prove as a necessary weapon for them to face

injustice and discrimination. Women's participation in income-generating activities is believed to increase their status and decision making power, with employment. They do not remain as 'objects' of social change but become 'agents' of it. They cease to be only 'consumers' of economic goods and services but turn 'producers'. They participate in social reproduction as well as the reproduction of labour for the next generation. The economic contribution is related to their status and role in the family and in the society. If a woman is not economically self-dependence, she can never claim an equal status with the man. The problem of poverty cannot be tackled without providing opportunities for productive employment to women.

Women should be put in the country's development agenda to achieve its desired goal. They should also be made partners in development and development ultimately becomes a process of empowerment. This ensures their full participation in every aspect of social and national development. This participation is necessary to increase the productivity level of women. Thus, women's empowerment would enlarge the choices and productivity levels of individual women and the collective contribution of women groups. Further, the imperative need is to provide equality of status, roles and position to women. Social mobilization of poor, especially through the empowerment of women is needed to tackle poverty and enable the community to improve its quality of life. Empowerment enables the transition from a position of enforced powerlessness to one of power. It promotes women's inherent strengths and positive self-image.

Women's empowerment in the family is the empowerment of men and women both. The partnership between men and women is absolutely essential for creating violence-free families, which would empower women. Empowerment enables women to define their attitudes, values and behaviour in relation to their own real interests. They will have autonomy because they claim their freedom from existing male hierarchies. It will enable women to maintain equal-mindedness, rather than act out roles that merely confront and challenge male dominance. Empowered women do not aim at being superior to men. They respond as equals and co-operate in order to work towards the common good. Empowered women will 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. 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 ideas. Empowered women can be found in all social groups and all societies.

Strategies for Empowerment of Women

Women, in fact, contribute more than half of the wealth of nations and yet they are denied economic, social and legal rights and privileges that such a contribution often entitles men too. The Beijing meet and subsequent meets emphasized a great hope which will take equity. There has been a perceptible shift from viewing women as the target of welfare policies to treat them as a critical agent for development. Now the emphasis has shifted from development to empowerment. Undoubtedly, human development and people's participation go hand in hand. Our planning process has underscored the need for women's empowerment for the country's progress. It augurs well for the country that it has now been recognized that women had the key to substantial development. The efforts at improving the economic conditions of women certainly enhance their status in society. Literacy and education would sharpen women's awareness in manifold spheres including the political sphere. Agents of women empowerment can be broadly classified into two, viz., external and self-motivation. The external agents are government/ semi-government agents and non-governmental organization. The external agents empower women through legislation, policy, special programmes and positive discrimination for women. Self-motivation includes Self-help groups and thrift and credit groups.

External agents of women empowerment

As discussed above, the external agents are government/semi-government agents and non-governmental organization. These agents empower women through legislation, policy and special programmes for the women. The government of India has created effective institutional frameworks to strengthen the movement for women empowerment after independence. Several programmes and remedial measures are taken up to develop and uplift women. Several Acts were framed for the betterment of women, say, the Employees State Insurance Act 1948, the Factories Act 1948, the Mines Act 1952, the Plantation Labour Act 1970 and the Payment of Gratuity Act 1970. A number of provisions were made in the Criminal Procedure Code, the Hindu Marriage Act and the Hindu Adoption and Maintenance Act to provide special protection to women. The principle of equal pay for equal work was also recognized by the Constitution which does not prevent the government from passing separate Acts or making special provisions in the Acts for protecting the interests of women and children. Article 39 (a) of the constitution also provides for the right to an adequate means of livelihood for men and women equally. The 73rd and 74th Constitutional Amendments ensure 1/3rd of total seats for women in all elected offices including local bodies in both rural and urban areas for the advancement of

women. Besides this, 33 per cent reservation for women in the legislature is provided by the government. In order to empower the weaker and socially and economically deprived sections of the society, the Ministry of Welfare which was constituted on 25th September 1985, was renamed as the Ministry of Social Justice and Empowerment on 25th May 1998 during IX Plan period. The responsibility for implementation of the schemes is shared between the Central and State governments. The Government of India instituted the Department of Women and Child Development (DWCD) that coordinated and monitored all the women's development programmes of the Government. The main mission of DWCD is that woman, as a mother must be strong, aware and alert because she is the mother of the future of our nation. The DWCD prepares plans, policies and programmes, enacts/amends legislations and coordinates both the governmental and non-governmental efforts in the field of women and child development. The department has also been keen in formulating certain innovative programmes for women and children from time to time. These programmes include welfare and support services, training for employment and income generation, awareness generation and gender sensitization. The ultimate objective of these programmes is to ensure the empowerment of women both economically and socially, making them equal partners in national development along with men. Thus, the Department of Women and Child Development, since its inception, has been implementing special programmes for holistic development and empowerment of women with a major focus on improving the socio-economic status of women. National Commission for women was established. The Government of India has announced 2001 year as the "Women's Empowerment Year". The Planning Commission is heading a task force to review the programmes for women. Women welfare schemes have been incorporated in different five-year plans. These plans have accorded highest priority to the health and educational development of the women so as to improve their social and familial status and make them aware of their rights guaranteed by the constitution and also play their role as mothers and wives effectively. The first five 5 year plans had almost concentrated more on education and health programmes of the women. After implementation of first five 5 year plans, it is realized that even after the implementation of five plans the status of women remained backward and the goal of gender equality was far away and also the share of women in the benefits of planned development was very meagre.

Hence, the focus is shifted from welfare to development in the Sixth Five-Year Plan. Thus, from sixth five-year plan onwards the main objective of the Five Year Plans is economic prosperity for empowering the women for bringing them into national activity as equal partners along with men. In accordance with

this objective, the subsequent Plans focused on the empowerment of the women, both politically and economically. The Eighth Five Year Plan strengthened the strategy already laid down in the Sixth and Seventh Plans for the development of women. The Ninth Plan (1997-2002) evolved certain new and novel strategies for the promotion of welfare as the agents of social change and development is adopted as the main strategy for the development of women. The tenth five-year plan (2002-2007) emphasizes on the empowerment of women by taking the National Policy for Empowerment of Women (2001) into action and ensuring survival, protection and development of women and children rights-based. The Eleventh Five-Year Plan (2007-2012) is entrenched in a rights framework that views women and children as agents, not recipients and they find a place within all sectors, ministries, departments and schemes. This alone can ensure that the status of women and children grows exponentially by the end of the Eleventh Plan. The government has introduced several initiatives in this direction by introducing various programmes. The emphasis of these programmes is on the economic betterment of women by providing them with employment and income generating assets. The prominent poverty eradication programmes were the Integrated Rural Development Programme (IRDP), the Programme for Training of Rural Youth and Self-Employment (TRYSEM), National Rural Employment Programme (NREP), the Rural Landless Employment Guarantee Programme (RLEGE), the Jawahar Rojgar Yojana (JRY), Mid Day Meals Scheme, Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), etc.

Self-help groups and Women Empowerment

Self-help groups emerge as an important strategy for empowering women and alleviating poverty. SHG is a 'people's scheme' and its organization is a significant step towards empowering women. A Self – help Group is a voluntary group, formed to attain some common goals, most of its members have the similar social identity, heritage, caste or traditional occupations and come together for a common cause and manage resources for the benefit of the group members. The process of organizing women into SHGs started during the Ninth Plan to provide them permanent for articulating their needs and contributing their perspectives to development, has made tremendous progress as it brought into action more than a million SHGs all over the country. Participation of people in credit delivery and recovery and linking of the formal credit institutions to borrowers through the SHGs have been recognised as a supplementary mechanism for providing credit support to the rural poor. The SHGs are informal groups formed on a voluntary basis, for providing the necessary support to their members for their social and economic

emancipation. These groups are distinct from the co-operative societies, mainly in terms of their size, homogeneity and functions.

The Non-Governmental Organisations play an important role in preparing the members by changing their attitude to participate in group activities. The NABARD is a pioneer in conceptualising and implementing the concept of the SHGs through the pilot project of linking the SHGs with the banks. Efforts were also made by the NABARD to popularise the project among bankers and the NGOs by organising a series of workshops and seminars at different levels. The response from banks and the NGOs was encouraging and positive. Women SHGs play a vital role in enhancing the knowledge, skill and good attitude of their members. The distinguishing feature of the SHGs is creating social and economic awareness among the members. The social awareness enables the members to lead their lives in a sound hygienic environment and pursue a better living. The woman members involve themselves more in taking decisions regarding the education of their children, the investment of the family, managing the economic assets of the family and bringing up cohesion among the members of the family and others for a better living. Every member of the SHGs has felt the need for more involvement in economic activities. The spirit for the social and economic upliftment of members is the significant contribution of each and every SHG.

Problems for Women Empowerment in India

There are many limitations and ambiguities in the safeguards provided by the Constitution and various Acts for the uplift of women in India and they have been stricken with various loopholes. Though a number of policies have been formulated and reformulated for the empowerment of women, the agents for the implementation of policies have remained unchanged and have been meticulously ineffective. Improper implementation of these Acts constraints the empowerment of women in India. Hence, there have not been many qualitative changes in the status of women belonging to the marginalized groups of society. This can be evident from the various facts listed below. The Suppression of Immoral Traffic in Women and Girls, 1956, has not been able to arrest the problem of trafficking and prevent the exploitation of women. Although the Dowry Prohibition Act of 1961 is passed to prevent dowry system in India, the evil of dowry still continues. Medical Termination of Pregnancy Act of 1975 has led to amniocentesis and female foeticide. Although changes have been made in the Indian Penal code, Code of Criminal Procedures and the Indian Evidence Act especially for the offence of rape, judicial process and perception continue to be heavily weighed against victims of rape. Some of

the labour laws are never enforced. In spite of the Equal Remuneration Act 1976, there is discrimination in promotion, training and transfer on the basis of sex. The Indecent Representation of Women (Prohibition) Act, 1986, has not been systematically enforced and the media still continues to project women as sex objects. Sati Prevention Act was passed in 1987 but the glorification of 'sati' continues in the state of Rajasthan. The National Commission of Women Act (1990), which empowers the National Commission of Women to investigate, examine and review all matters relating to safeguards provided for women under the Constitution and other relevant laws, is not satisfactory according to the National Commission of Women. The Commission feels that it should have the power to prosecute and summarily decide on cases of violation of gender justice. Several studies conducted earlier revealed that women have not been able to get a share in the decision-making process owing to the patriarchal character of India's rural society. The main hindrances to women's participation in decision making are cultural and traditional inhibitions. In our country, women are to be seen not heard and women's roles should revolve around taking care of the children and the home. Women had an inadequate awareness of their capacity to change and develop the potentialities of leadership. Deep ignorance of social, cultural, economic and political conditions enslaves them. Factors discouraging women empowerment in India are illiteracy, poverty resulting in lack of funds, unemployment, low wages, ignorance, ill health, unorganized nature, marginalization by male-dominated structures, exploitation by outsiders, lack of skills to do work, caste and religious conflicts and the absence of basic amenities of life discourage women empowerment in the country.

Lack of proper knowledge and general awareness do not allow the women to even take benefit of the rights given to all the women of India by its constitution and make use of their potential and tremendous talent. Inadequate support of family also prevents women from taking up positions of power and has to be dealt with. The problem of balancing between their personal and professional lives remains a major challenge for women. Migration of men to urban areas in search of employment is another problem of women empowerment in India. Many rural women are left behind to support their families and agriculture alone when men migrate to urban areas in search of employment. In such a situation, women could usually be found engaged in farming operations, raising livestock, cutting fodder, bringing fuel and water from distant places. These activities keep them so busy and they do not find time to indulge in other activities of their choice. In such a situation, the empowerment of women also seems to be a distant dream and their status in the society still low. The formal political participation of women in India is still

less than 10 per cent. Earlier studies have also delineated that the position of the elected women representatives in the institutions of decentralized rural governance varies from State to State. The prevailing male-dominated power structure in villages is generally not ready to accept women as the Chairperson of the Panchayats. Further, women in positions of power do not bring up gender issues primarily because most of them have been appointed by men. Lack of education, political awareness and knowledge of public affairs among women folk in rural areas also discourages the women to attend the meetings and to express their views in Panchayats. The social taboos and traditions also create problems in women about induction in these institutions. The political factors for slow progress in empowering women include unwilling of political parties and leaders to encourage women, lack of political and leadership training, inadequate allocation of resources to women's structures, the absence of affirmative action, the absence of women's critical mass in decision-making bodies, discriminatory laws and practices against women.

Need for the Study

Rural women's contribution to the economy is quite significant. Over 80 per cent of the working women in rural areas is engaged in a agriculture and allied activities. They usually perform drudgery prone activities and do not get equal wages for male workers. Given a chance, women agricultural workers prefer to take up alternate economic activities. The government is also laying stress on empowering rural women by identifying alternate economic activities. From the foregoing analysis, a deprived status of women in India can be observed. Further, the need for empowerment of women is also observed.

Women empowerment enables the development of the nation on the whole. There are several mechanisms for the empowerment of women. The government has provided certain safeguards and facilities through the Constitution and enactment of various Acts for the uplift of the women. Non-governmental organizations are also striving for the empowerment of women. Self-help Groups approach is the programme that enables self-motivation of the poor women. So many studies have been conducted so far to evaluate the impact of the Self-help Groups on the empowerment of women. It may be found from those studies that limited progress has been made in the empowerment of women and that there is a long way to go to remove long-held male-dominated practices, attitudes, values, traditions and social, political and economic systems. Although the government has started so many developmental programmes for the empowerment of women, yet they have not achieved total emancipation. Now, most of the women are poorly presented in the ranks of power, policy and decision making. Women make up

less than 5 per cent of the world's heads of the state, heads of major corporations and top position of international organizations. Still, they are not free from exploitation, sexual harassment, untouchables, etc. The policies and programmes of the Government of India to asset women's identity in the social, economic and political scenario are not equally distributed in various parts of the country. There is a notable rural-urban disparity in the status of women. The educational, health and economic status of urban women in India are considerably better than that of their rural counterpart. Political participation also varies in modes and degrees between the rural and the urban women. Rural women look enviously at urban women. It may not be distributed evenly in all the rural areas equally. There is a need to conduct a study to examine whether the impact of women empowerment is equally distributed in all the rural areas as there have been no studies specifically in this context so far. Further, there is a need to take a critical look at the current status of the SHG impact. Thus, there is a gap in the earlier studies in this context. Therefore, the present study is taken up with the objective of filling that gap by assessing the impact of Self-Help Groups among different villages.

Objectives of the Study

Keeping in view of the importance of the study, the objectives of the present study are as follows:

- * To examine the socio-economic characteristics of the sample respondents.
- * To examine the formation and functioning of the sample Self-Help Groups across sample villages.
- * To assess the economic, social and political empowerment that has been achieved by the sample respondents after joining SHGs across sample villages.
- * To analyze the problems faced by the sample SHGs across sample villages.
- * To offer suggestions to improve the working of the Self-Help Groups.

Sources of data:

The study used secondary data. Secondary data was collected from books, journals, articles, Internet and from the various government as well as non-government reports.

Conclusions and Suggestions

It can be concluded that the main motive behind the formation of the group by the sample respondents in the study area is to obtain the financial support from the government and in turn to support to the family. Neighbours and animators are found to be the main motivating persons to encourage the women

to form SHGs in the study area. No conflicts are found among the group members. The study finds that there is a shift from the borrowing of loans for consumption purposes to production purposes after joining SHGs. After joining SHGs, sample respondents know about the importance of economic activities to the women. Their role in the family is also increased. They are socially and politically aware after associating with SHGs. It can be concluded that the impact of SHGs is not uniform in all the sample villages.

This could be attributed to several factors like motivating persons, satisfaction over functioning, the percentage of increase in monthly income, non-food consumption expenditure, the percentage of increase in monthly savings, level of knowledge, the dominance of husband, participation in social service activities, political activeness, political recognition and problems faced. Improved awareness level, adequate training, raised self-employment opportunities, increased savings and increased self-confidence to borrow from various sources are the major contributions to the better performance of the sample SHGs. However, there are various drawbacks such as inadequate amount of loan, negative attitude of banks, delay in sanctioning of the loan, lack of knowledge to manage financial affairs of the group due to lower levels of education and lack of knowledge on the rules and regulations for the functioning of the SHGs.

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