



A  
PROJECT WORK ON



***ECONOMIC EMPOWERMENT OF WOMEN  
THROUGH SELF-HELP GROUPS***

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# ECONOMIC EMPOWERMENT OF WOMEN THROUGH SELF-HELP GROUPS

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## REPORT

A project on **"Economic empowerment of women through Self-Help Groups"** prepared by the students of the Department of Political Science session 2019-20. Total 14 numbers of students participated in the project work. It focuses on extensive study of secondary data collected from various books, National and International journals, Census Surveys, newspapers, publication of various website which focused on women empowerment and especially economic empowerment of women through SHGs. The objective of the study was to find out the impact of SHGs on social status, Economic status and decision-making power of women, to know the employment opportunities created through income generating activities of the SHGs and to analyze the linkages between skill development and economic empowerment. It is found from the study that there is a shift from borrowing of loans for consumption purposes to production purposes after joining SHGs. After joining SHGs, they have understood the importance of economic activities for women. Their role and responsibility in the family has also improved. They are socially and politically aware and economically empowered after associating with SHGs. It is also found that the impact of SHGs is not uniform in all the villages. This could be attributed to several factors like motivating persons, satisfaction over functioning, percentage of increase in monthly income, expenditure, percentage of increase in monthly savings, level of knowledge, level of skill development, participation in social service activities, political awareness and problems handling capacity. The departmental faculties guided the students to conduct this project and the project is original.

## CHAPTER – I

### **Introduction**

Development is a Multi-dimensional process which involves remarkable changes in social structures, popular attitudes and national institutions. Amartya sen argues that the goal of development is not to achieve a certain set of indicators, but to increase choices (and there by freedom). The involvement of women in all the socioeconomic activities and decision making process is essentially needed for the achievement of sustainable development. There has been a growing realization of this fact since the last three decades. On the forum of Copenhagen conference on women in July 1980 the concept of development was explained as follows. "Development is here interpreted to mean total development in various fields like political, economic, social, cultural and other dimensions of human life like physical, moral, intellectual, and cultural growth of human beings. Women's development could be viewed as an essential component in every dimension of development of the state. The improvement of the status of women requires a change in attitudes and role of both men and women. Such development should be an integral part of new international economic order based on equity and sovereignty".

Even though half of the global population is constituted by women, men enjoy a higher social, economic and political status compare to women. Women are expected to confine to household environment being deprived of their rights. They have been confined to the four walls of the household, over- burdened 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 by and large, their work is greatly undervalued in economic terms. Obviously, they lack the power of decision making either in family, or at the community level. Women's lack of empowerment is considered as an important determinant of gender development. Therefore, they need to be empowered economically, socially and politically.

## **Purpose of the Study**

The present study is an attempt to understand and evaluate the concept of empowerment of women through Self Help Groups. Empowerment as a strategy was basically formulated to bring about development of the excluded groups in the society. According to Sarah Longwe, mere access to resources is not going to act as a means to end the prevailing discriminations against women in the society, unless and until they have said in decision-making power. Empowerment has to be seen as a process through stages of welfare, access, participation and equality of control. Basically, economic dimension is considered to be a part of the overall development. Mere focusing on a part without considering the whole would be insignificant. This results in a piecemeal approach rather than a holistic programme for the overall development of women. It is crucial to consider the position of women in the society before designing any programme for their development. Income generation is the approach advocated in recent times to empower women. However, this often leads to double burden and dual roles. Engagement in outside work overburdens a woman as she has to also manage the household responsibility. In situations where in the workload of cooking and child care is not adequately shared by the husband, working outside home may hamper the health of womenfolk. In such a case defining empowerment on the basis of indulging in income generating activities would be problematic. Therefore, access to credit and income generation by women can be considered as a partial condition for empowerment. The „credit plus“ approach is the appropriate one. Apart from this, focus should also be on developing awareness among the people about the prevailing gender inequalities in the society. This may help in the transformation of social structure in the long run. Apart from this, land rights should also be conferred to them. Generally, in the patriarchal setup rights over land are passed through male lineage. This restricts opportunities of women over landed property and gainful employment. It is evident that economic, social and political dimensions should be covered under the purview of empowerment. Given the above scenario, this study tries to understand empowerment of women in terms of economic accessibility. Also, empowerment is analyzed at individual, familial and societal levels. For empowering women, micro-finance and micro-credit are considered to be an effective measure. It was also thought that

accessibility to credit would help in income-generating activities among women. And in the long run, this would help in alleviation of poverty among the households and the society at large. Carried with such a perception, a lot of funds have been pumped into the process of empowering women. Although some changes have taken place in the lives of women but still, they remain to be oppressed and subordinated. Access to income may have brought economic upliftment, but without possessing right to take decision over expenditure of their own income, achieving expected level of empowerment is not desirable. Micro credit strengthens the life of rural poor economically, especially women, with their own savings, credit facilities and ensures household income security and in turn endeavors to empower the women. For sustainable development, women should have access to educational opportunities, healthcare facilities, nutrition etc. For the better development of personality, it is vital that these facilities should be made available to women.

### **Concepts, Definitions and Composition**

Keller and Mbwewe describe women empowerment as “a process whereby women become able to organize themselves to increase their own self-reliance, to assert their independent right to make choices and to control resources which will assist in challenging and eliminating their own subordination”. Empowerment is the process of changing power relations in favor of those at the lower levels of a hierarchy. Empowerment of women implies the process by which women’s power of self-realization is promoted and reinforced. They develop the capacity for self-reliance by crossing the relationship of 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. Empowerment of women also implies their ability to participate in it and also lead social movements to remove obstacles to their progress towards their goal. United Nations Development Fund for Women (UNIFEM) defines the term “women empowerment” implies gaining knowledge and understanding the gender relations and routes in which these relations may be changed. It is a process of establishing a sense of self-worth, confidence in one’s ability to secure expected changes and picking up the capacity to take decisions;

acquiring the ability to generate choices and building up the capacity to sort out and impact the course of social change, to create more just social and economic order, nationally and globally. The empowerment of women includes creating awareness and consciousness about situations of women, discrimination against women, rights of women, opportunities to them and importance of gender equality; SHGs play a predominant role in organizing a group collectively, creating group identity; capacity building and skill development – ability to plan, decide, organize, manage, carry out activities and to deal with people and institutions in the world around them. It also includes participation in decision making at home, in the community and in the society and access and control over resources, means of production and distribution. Empowerment of Women would mean enabling women to realize their full potentialities, real identity and powers in every sphere of their lives. Empowerment emphasizes not only increasing the power of the individual but also the quality of life for the individual, the efficiency and freedom of the individual. Social, economic, psychological and political empowerment are the multi- dimension of the concept of “Empowerment”.

Social Empowerment means the enhancement of social amenities such as health, education, freedom and opportunities for realizing one’s capabilities. Without gender differences entitlement to employment, income, property, productive resources and benefits connotes Economic Empowerment.

Psychological empowerment means building of confidence, gaining of a sense of efficacy, capacity to withstand feeling of helplessness and facing challenges.

Political empowerment implies equal say in the decision-making process in the power structure at all levels from local to global. These are the interrelated dimensions of empowerment, which have to be well-knit that over dependence on one to the neglect of the other are not likely to work.

Kabeer defines empowerment as “the expansion of people’s ability to make strategic life choices in a context where this ability was previously denied to them”, Bennett says “the enhancement of assets and capabilities of diverse individuals and groups to engage, influence and hold accountable to the institutions which affect them.” The core meaning of women empowerment lies in the ability of a woman to control her own destiny. Almost all definitions of

women empowerment include some reference to an expansion of choice and freedom to make decisions and take the actions necessary to shape life-outcomes.

### **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, majority of women earn, on an average, about three-fourths of the pay of males for the same work outside 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 percent worldwide. Rural women produce more than 55 per cent of all food grown in developing countries. An analysis of health status of the women reveals that women outlive men in almost every country. There are slightly fewer women than men in the world i.e., 98.6 women for every 100 men. 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.

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 percent to 78 percent.

### **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 thousand 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 setup which do not permit them either to perceive the reality properly or even to think otherwise. Gender equality has become unthinkable for

Indian psyche. But efforts are on from both governmental and non-governmental sectors to reverse this situation.

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 property and run business. Therefore, they are educationally, politically, economically and socially disadvantaged, even though their labor and productive 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 economic activity. Therefore, the situation of women has to improve a lot more. The role of women must be recognized as a dynamic factor and valuable asset for the overall process of development. Active participation of women in social, economic and political spheres would help in strengthening 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 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.

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, improve the productivity levels and the collective contribution of women groups. Social mobilization of poor, especially through empowerment of women is needed to tackle poverty and enable the community to improve its quality of life. Empowerment enables 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, with enabling environment which would empower women.

### **Gender Relationships**

From the dawn of civilization human societies are marked by hierarchical societal structures. Hierarchies get defined based on caste, class, race, creed and even gender. These factors determine power structures making some more powerful than others in the society and thus, a hierarchy builds up. Those powered subjugate the less powerful either through force, which is direct form, or through preventing the powerless to enter decision-making arena. The most subtle forms of such subjugations are when those powered would create an environment that internalizes power relations and makes powerless think and accept the power relations as legitimate and ideal conditions.

For the developing countries like India, inequalities based on class and gender have been the most pressing problems. As discussed by many scholars these two are closely linked. Women are generally subjugated by men. Women, the second half of human civilization, have been increasingly marginalized and pushed to the lower strands of the hierarchies. Their control over resources is highly limited. In patriarchal structures, that characterize most human societies on earth, women often would not participate in the family's main decisions; this is the prerogative of the men. The women, who work tirelessly throughout her life to take care of the entire house and family members, are labeled as a 'mere housewife' not

contributing to the household finance. If she steps out and starts working even harder to earn, she must also continue to do the entire household work as before because it is considered as her responsibility. At the most some other female members may share her increased burden. On the top, her income would be regarded as only supplemental. Poverty further constrains the available resources to women and they are often the worst sufferers of such constrained situations. Economy thus, gets closely linked to reemphasize the gender power structures.

### **Need for Empowerment**

In India several social activists and reformers became active during the 19th century who fought against systems such as 'Sati', Widowhood, Child marriage and all those social and religious customs and traditions that justified and reinforced the women's subjugation by men. The constitution of India grants equality to women in various fields of life, like equality before law, prohibiting any discrimination, right to and adequate means of livelihood for men and women equally etc. Very prominent is article 15(3) which empowers the state to make any special provision for women and children. Yet a large number of women remain either ill equipped or not in a position to come out themselves out of their traditionally unsatisfactory socio-economic conditions. The Cairo conference in 1994 organized by UN on Population and Development called attention to women's empowerment as a central focus and UNDP developed the Gender Empowerment Measure (GEM) which focuses on the three variables that reflect women's participation in society-political power or decision-making, education and health. 1995 UNDP report was devoted to women's Empowerment and it declared that if human development is not engendered it is endangered-a declaration which almost become a lei motif for further development measuring and policy planning. Equality, sustainability and empowerment were emphasized and the stress was, that women's emancipation does not depend on national income but is an engaged political process. The governments of all the participating nations including India reached a consensus that affirmed their commitment to promote and protect the full enjoyment of human rights by all women throughout their life cycle. They also agreed to accord more power to women and to equalize their relationship with men in laws, economic systems and

within the household. They also called to remove all forms of discrimination and violence against women and to make them equal partners in the developmental processes. Beijing conference 1995 also defined the indicators of women empowerment both in qualitative and quantitative terms like increase in self-esteem, individual and collective confidence, increase in articulation, knowledge and awareness on health, nutrition, reproductive rights, law and literacy, change in roles and responsibility in family and community. It was during these conferences that the term 'Women empowerment' gained popularity and the entire focus started to shift onto this one objective. Thus, even though the gender inequalities have long been opposed and fought against, women empowerment as a term became particularly forceful and came to occupy the front stage during 1990s.

#### **Initiatives – Policies, Laws, Rights and Programs**

As noted by several researchers, the economic policies followed all over the world from time to time have great impact on the process of empowerment. The linkages between poverty reduction policies, as adopted in various countries, in light of the economic scenario prevailing at that point of time. The study also critically analyzes the impact of such policies on the process of women development. Up to 1960s, was the early phase when strategies for growth were formulated. In this phase development simply implied economic growth, seen mainly occurring through industrialization, which in turn was equated with investment in physical capital formation. During 1970s a greater concern was witnessed for productivity of small farmers, with meeting basic needs and with income generation for the landless poor. However, these concerns were largely project based and followed a piecemeal approach. The period between 1970s to 1980s is described as the period of economic crisis and introduction of reform programmes. It was during 1990s that the entire world once again realized the importance of giving cognizance to the development of the poor as well as for actual economic gains. World Bank Report (WDR 1990) notes this shift from attempting to set the prices right to achieving proper growth through generating income-earning opportunities for poor laborers as well as social investing in health and education to improve productivity of labor. Amartya Sen's notion of human capabilities was recognized in the report. 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 to. The Beijing meets and subsequent meets emphasized a great hope which will lead to gender equity. There has been a perceptible shift from viewing women as target of welfare policies to treat them as 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 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. The Government of India has created effective institutional frameworks to strengthen the movement for women empowerment after independence. Various 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 Labor 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 right to an adequate means of livelihood for men and women equally. The 73rd and 74<sup>th</sup> constitutional Amendments ensure 1/3rd of total seats for women in all elected offices of local bodies in both rural and urban areas for the advancement of women. The Government of India created the Department of Women and Child Development (DWCD) under the Ministry of Human Resources Development that coordinated and monitored all women's development programmes of the Government. 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 Department of Women and Child Development, Government of India, came into existence as a separate Ministry with effect from 30th January, 2006.

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 major focus on improving the socio-economic status of women.

The following are the measures taken by the Govt. for Women empowerment. They include establishment of National Commission for Women in the year 1992. The Government of India has announced year 2001 as the "Women Empowerment Year". The erstwhile Planning Commission had headed a task force to review the programmes for women. Women welfare schemes had been incorporated in different five- year plans. These plans 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 5 Five Year Plans had almost concentrated more on education and health programmes of the women. After the implementation of first 5 Five Year Plans, it was 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 meager. Hence, focus was 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 women for bringing them into national

activity as equal partners along with men. In this plan strategies were devised for women's employment and economic independence, education, healthcare and family planning and creation of a supportive legal and institutional environment. In accordance with this objective, the subsequent plans focused on the empowerment of women, both politically and economically. During Seventh Five Year Plan an integrated multidisciplinary approach was adopted covering employment, education, health, nutrition, application of science and technology in areas of interest to women. During this plan women development corporations were established for promoting employment generating activities for women.

The Eighth Five Year Plan focused on empowerment of women, especially at gross root level, through the Panchayati Raj Institution by 73rd constitutional amendment. Human development also played an important role in development of women. NABARD launched the bank-self -help group linkage programme on pilot basis in 1992. The Ninth Plan evolved certain new and novel strategies for the promotion of welfare. The agency approach for social change and development was adopted as the main strategy for the development of women. Swarna Jayanthi Grama Swarojgar Yojana was launched in the year 1999. It is a self-employment programme promoting the formation of SHGs, providing revolving fund, subsidy and bank loan to take up income generating activities. The SHG model was introduced as a core strategy to achieve empowerment during this plan with a objective to organize women into self- help groups and thus mark the beginning of a major process of empowering women (Planning Commission 1997). The Tenth Five Year Plan emphasized 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 through rights-based approach. Sector specific threefold strategy for empowering women based on the National Policy for Empowerment of Women was adopted. The strategy stood for social empowerment, economic empowerment and gender justice. The Eleventh Five-Year Plan, the main objective of the plan was to ensure that women are the center of all the economic, social and political activities, with continued emphasis on health, nutrition, education income generating activities, relief and rehabilitation of women in the distress and to strengthen and streamline

the micro credit system through SHGs. The Twelfth Five-Year Plan envisaged all-inclusive sustainable development.

The key strategies for women's agency have been identified as: (i) Economic Empowerment; (ii) Social and Physical Infrastructure; (iii) Enabling Legislations; (iv) Women's Participation in Governance; (v) Inclusiveness of all categories of vulnerable women, (vi) Engendering National Policies/ Programmes.

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 employment and income generating assets. The prominent poverty eradication programmes implemented through Government of India are Integrated Rural Development Programme (IRDP), Development of Women and Children of Rural Areas (DWCRA) , Training of Rural Youth and Self-Employment (TRYSEM), Swarna Jayanthi Gram Swarojgar Yojana (SGSY), National Rural Livelihood Mission(NRLM) etc. Sthree Shakthi Groups Movement, Karnataka Mahila Abhivruddi Yojane (KMAY), Gender Based Budget, Rajiv Gandhi Chaitanya Yojane and Women Training Program for Skill Development, Interest free Micro Credit to Sthree Shakthi Groups and SHGs are prominent programs implemented by the Government of Karnataka.

### **SHGs and Women Empowerment**

Self Help Groups emerged as an important strategy for empowering women and potential pathway of 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 few common goals as most of its members have 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 distinguishing feature of the SHGs is creating social and economic awareness among the members. The social awareness enables the members to lead their lives to pursue a better living. The woman members involve themselves more in taking decisions regarding the health and education of themselves and their children, the expenditure 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 women respondent when they take SHG membership has

felt that they will involve more in economic activities. The spirit for social and economic upliftment of women respondent is the significant contribution of every SHG. Women empowerment enables the development of the nation on the whole. There are several mechanisms for the empowerment of women. Government has provided certain safeguards and facilities through 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 enables self-motivation of the poor women. They encourage women to participate in decision making in the household, community and local democratic sector and prepare women to take up leading positions.

### **Objectives of the Study**

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

- 1) To understand the socio-economic background of the women self-help groups in the study area.
- 2) To assess women's access to the economic resources like credit and assets.
- 3) To know the employment opportunities created through income generating activities of the SHGs.
- 4) To analyze the linkages between skill development and economic empowerment.
- 5) To analyze the impact of SHGs on health, education of women.
- 6) To study the impact of SHGs on social status and decision-making power of women.

### **Hypotheses**

- 1) There are regional variations in the performance of SHGs because of differences in socio-economic conditions.
- 2) SHG membership has positive impact on the social status and decision-making power of women.
- 3) SHG membership has positive correlation with income, savings and asset ownership.

### **Methodology**

The study has used secondary data. The secondary sources of information have been accessed at national level, state level and district level. At the national level the sources of information include Annual reports of Ministry of Women and Child Development, Population Census Reports, Planning Commission Five year Plan Documents, NABARD Annual Reports . At the state level the sources of information include Department of Women and Child Development - GoK, Karnataka at a Glance, Mandya District Human Development Report-2014 and Mandya District at a Glance of various years, NABARD Potential Linked Credit Plan 2016-17 and 2017-18 of Mandya District, District Credit Plan of Mandya District 2016-17, Mandya Zilla Panchayath Annual Administration Reports of various years.

### **Chapterization**

The present study is structured into six chapters with two appendices as under. The First chapter explains the motivation for the study, purpose of the study and provides justification for the study. It also contains objectives, methodology and limitations of the study.

The Second chapter is about review of literature related to empowerment of women,

The Third chapter discusses about operational and measurement issues regarding women empowerment.

The Fourth chapter analyzes the policy recommendations and conclusions.

## Chapter- II

### Review of Literature

A brief review of past literature pertaining to the empowerment of women through SHGs is presented in this Chapter. In this century, the terms "Women empowerment", "Women welfare" and "Gender justice" have come into lime light in the socio-economic and political development analysis of both developed and developing nations. The 20<sup>th</sup> century's progress towards equality regardless of gender, race, religion, ethnicity or age was propelled by social movements.

**Asian Banks and NGOs (1992)** in eight Asian countries namely, Bangladesh, Pakistan, Sri Lanka, Malaysia, Indonesia, Nepal, India and the Philippines highlights that the NGOS and SHGs have a key role in rendering the poor bankable, though much effort is still needed to make the venture profitable. Commercial banks may be able to contribute to poverty alleviation on a sound commercial basis by providing loan capital needed by the poor for productive activity and income generation. And national and international organizations can supply urgently needed technical assistance, and support for the institutional strengthening of NGO - mediated programs, to enable them to reach out to a larger proportion of those living in absolute poverty in Asia. The studies have demonstrated the scope for increased access by the very poor to credit on a sound commercial basis given an appropriate environment. It is possible to create commercial sound linkages between the formal finance sector and well managed non-government programmes and SHGs among the poor.

**Moser, Caroline (1993)** says empowerment has mainly two dimensions building on self-reliance and internal strength of women and ability to determine choices in life. And also describes about two types of choice practical and strategic and stresses on the latter to have more significance for changes to happen.

**Girija Srinivasan (1996)** opined that SHGs have a beneficial impact on their members. The positive impact of SHGs on the poor by providing them access to resources, economic choices, social strength and control over their own lives, functional literacy and also empowering women in all activities. Further the author also says that SHGs should not be held as a panacea for whatever affects the poor people.

**WHO Report (1997)** concludes that over the years, there is an alarming increase in the incidence of atrocities on women in our society in various forms. The latest statistics on crime in India reported by the Home Ministry's National Crime Records Bureau shows that every seven minute there is a criminal offence of any sort including domestic violence on women. It's been the good thinking and rationality of several of the social activists, leaders, authors, policy makers and people in governance that several movements to voice and fight against this oppression against women have also been ongoing since long.

**Gopalakrishnan (1998)** mentions that SHGs are a mini voluntary agency for self-help at the micro level has focus on the weaker sections particularly women for their social defense. SHGs got a great potential in creating awareness on day to day affairs, promoting saving habits, developing self and community assets, increasing income level improving in social power. SHGs bank linkage has improved their credit worthiness and repaying. This can contribute to economic development, child education, health and sanitation through women. Credit is a powerful tool, bank assistance with able guidance for women to manage their socio-economic, political and managerial need. SHG concept will generate self-confidence, self-security and self-reliance for the poor people.

**Kabeer, Naila (1999)** has given the most useful interpretation of empowerment as the abilities to make choices, which must be transformative in nature. To be able to make choices and appreciates both the availability of alternatives to choose from as well as these alternatives seen to exist. In this connection presents a useful differentiation between strategic life choices, which are strategic decisions, and the second-hand choices, which will simply be related to everyday quality of life.

**Annapurna (2000)** in her study analyzed the role of women in economic development. The world of women is no longer confined to periphery of household, activities like cooking, caring and tending the family needs. But today women are actively contributing to the promotion of economic development in different capacities, namely, as housewife, mother, labourer, officer, scientist, executive and technocrat. With the spread of education, training and technology, their mobility has been increased and they are coming out of their shells to do different works to raise the living standards of their families.

**Muragan and Dharmalingam (2000)** opined that empowerment of women through SHGs would lead to benefits not only to the individual women and

women groups, but also for the family and community as a whole through collective action for development. Empowering is not just for meeting their economic needs, but also for holistic social development.

**Choudhury, R.C., Mohanan, N (2000)** mentions about "Micro Credit for Micro Enterprises", SHGs serve as a countervailing power to overcome the stranglehold of moneylenders in the credit market. SHGs as an operating system has infused certain synergy among members to move up in the socio-economic ladder from a passive onlooker into an active partner/stakeholder in the development spectrum. In the ultimate analysis, SHGs sow seeds of a self-reliant economy incorporating certain business culture and social values within the community that are essential for economic and social mobility of the poor."

**Singh, Mani C.H., (2001)** in the study "Self-Help Groups: Some Organizational Aspects" explains in brief each and every aspect of SHGs' operational mechanism. He says that, the main objective of the formation of SHG is to strengthen cooperative movement by utilizing the resources available in the area. Regarding the nature of the group he points out that, members of the group should be from the same economic section; the ideal number of members of the group is 5 to 20; members should contribute regular thrift to form a pool for financing loan to members, repayment of loans should be made within six months; members should frame rules and regulations of the group; there should be regular meeting of the members and all the members should be associated in decision making; all the records of the group including account books should be up-to-date; the group should issue a pass book to every member regarding credit and loan; the group should observe all norms of the cooperative form of organisation.

**Girija Srinivasan and Satish, P (2001)** in their study "Networking for Micro Credit Delivery" point out that lending through SHGs and NGOs cost least to the lenders when compared to other institutional finances. Important observations are as follows.

- a) The risk cost reduced to between 0.03 and 0.27 per cent in case of lending through SHGs.
- b) It is high as 7.88 per cent in normal bank lending.
- c) bank linkages with SHGs advantageous to both bank and the borrower

**Mosedale, Sarah (2002)** focused on the root of empowerment which means 'Power'. Sarah starts from the basic by presuming that women must be

disempowered or without power because then only one can talk about them getting 'empowered. Study finds empowerment more as an ongoing process rather than an end product and also clarifies that this concept is only relative, i.e., somebody will get empowered relative to others.

**Gulati, Ashok and Seema Bathla (2002)** in their study "Institutional Credit to Indian Agriculture - Defaults and Policy Options" gives an overall view about the aspects of Bank Self-Help Group linkage. The evaluation of the impact of micro finance programme on members of the SHGs reveals that it benefited poor people in raising their levels of income and has facilitated them to be more self-reliant through promotion of productive activities. From the banker's point of view, compared to conventional bank lending in the rural areas, lending through SHGs has helped the banking institutions in achieving high recovery performance through peer pressure and in substantial reduction in the transaction cost to the small borrowers.

**Galab S., Chandrasekhara Rao, N (2003)** in their study "Women's Self-Help Groups, Poverty Alleviation and Empowerment", explains the characteristics of the three women-based group models of poverty alleviation and women empowerment namely, Co-operative Development Foundation (CDF), Development of Women and Children in Rural Areas (DWCRA) and South Asia Poverty Alleviation Programme (SAPAP) that are being implemented in Andhra Pradesh. A considerable and balanced impact in all three levels of empowerment - power to (individual), power with (collective) and power within (consciousness) was achieved. In addition to that, women participation in SHGs has improved the access to credit. The credit availed was invested on new economic activities and to strengthen the old ones.. This has resulted in increased incomes of the poor and causing a reduction in the intensity of poverty among the poor.

**Jain, Ritu., Kushawaha, R.K and Srivastava, A.K (2003)** in their study "Socio-Economic Impact Through Self-Help Groups" view that SHG facilitates a cooperative, participative and empowerment culture.

**Kabeer, et. al. (2003)** feels that education to be an important contributing factor for ensuring women empowerment. Particularly the paid wage labour or contribution of women to the fiscal economy is said to definitely empower her economically which is bound to spill out to other spheres of women's life.

**Nirmala, et. al. (2004)** in their study recommended that they should also be provided with institutional support, like training, marketing and information on available latest technology. They should also be strictly made to utilize the Self-Help Groups credits for productive purposes alone. Further, training, relating to the activity chosen should be imparted.

**Tamil Selvi and Radha Krishnan (2004)** in their study they said that rural women in India suffer from being both economics and socially invisible. Individually poor rural women can overcome economic deprivation. To counter powerlessness and economic deprivation, women need to alter their self-image and therefore social image. To give rural women visibility and to enable society to come in contact with poor rural women they must get organized into groups.

Group approach is setup to disburse credit to rural women in the form of SHGs.

**Ganesamurthy V.S., (2007)** in his study stated that majority of the women continues to be confined to micro, small-scale enterprises in spite of efforts made toward economic empowerment of women.

**Baby Sarojini (2009)** attempted a study on "Women Development- role of Self-Help Groups: An analytical study on women SHG members in East Godavari District of Andhra Pradesh". The objectives of the study are, the process of women participation in SHGs, to understand the factors responsible for facilitating sustainable interest of women to engage themselves with the SHGs, the impact of SHGs movement on socio- Economic aspects pertaining to women, to derive important policy issues pertaining to SHGs movement and to facilitate sustainable development of women.

**Bhasin, Kamla (2016)** noted that women's empowerment is not and cannot be separate from the empowerment of nature, empowerment of all the marginalized people and countries. Empowerment of women has to be done at all levels and in all sections if it is to become strong and wide spread and make a difference.

**Singh (2003)** examined the experience of MYRADA in fostering self-help groups. The mission of MYRADA is building of people's institutions to ensure access and control over resources for sustainable development and self-reliance. MYRADA has over 1006 groups of women which focus on women's rights and access to and control of resources, which they require to ensure a sustainable livelihood.

**Labinviana, Joseph and Eawaran Kanagaraju (2006)** in their study stated that the performance of SHGs in tribal development i.e., improvement in social and economic conditions of tribal people depend largely on the member's participation mediated by the factors of duration of membership groups play a vital role in tribal development of the rural areas of Mizoram. They have reported benefits decreased debt. They have perceived mostly high level of cohesion in their SHGs. The decline of perceived impact of SHGs with increased duration of functioning needs to be reversed through some mechanism to increase participation of members.

**Nair, Leena (2016)** noted that with the Sustainable Development Goals (SDGs) in place, it would be critical in realizing the objectives of a truly inclusive, equitable, people-centered and transformative post 2015 development agenda with a gender perspective. The study noted that women's empowerment is a complex issue and will only be achieved when an improvement in the condition of women in terms of health, education, security and safety including financial security is achieved.

**Hemalatha Prasad (1995)** in her study identified certain common factors, for success of Self Help Groups, like homogeneity of the group in terms of caste occupation and locality made the group more cohesive, assured and regular income from the scheme. Effective and dynamic leadership, awareness about the repayment procedures and consequences of the non-repayment influenced their repayment behavior the study identified that systematic planning for skill training, raw material supply, quality control and marketing support from officials were the key factors for the effective management of the programme.

**Kumar (1997)** made a case study of Self-Help Group in the Tirupathi block of Andhra Pradesh. A total of 21 SHGs were selected for this study after a detailed description of the profile of groups and group and members, the author came to the following conclusions; The groups were mostly homogeneous in terms of their socioeconomic back ground. This homogeneity contributed to the cohesiveness and solidarity of the members. The saving level was reasonably satisfactory because of low interest rates charged by the banks and the revolving fund. However some groups become passive and defunct. The reasons for this were irregularity in repayment of loan, non-adherence to the norms set by the group and lack of mutual trust and confidence among group members.

**Karmakar, K.G. (1998)** in his study "SHGs in Orissa: Some Conceptual Issues", briefly analyzed the SHGs functioning in Orissa. He views that, SHGs in Orissa have been able to provide rudimentary banking services which are cost effective and ensure almost 100 per cent repayment performance. The empowerment opportunities for rural women to take up income generation activities to assist in their family incomes, has been a powerful incentive. Both banks and NGOs are yet to see this as an alternative channel for rural credit delivery in Orissa, in spite of the extensive efforts made for popularizing the scheme. The success stories of a large number of rural women who have formed SHGs have given a spur to the movement and banks to explore the possibility of linking up more SHGs. A review of the SHG – bank linkage models reveal certain conceptual problems which need to be sorted out at various operational levels, if the programme is to be replicated all over the country.

**Kausalya Santhanam (2004)** in the study article "Advantage Women" points out that SHGs are transforming the face of Tamil Nadu and strengthening the fabric of gender equity. Promotion of Leadership qualities developed through the SHG meetings has contributed 2,500 women presidents/ members of rural and urban local bodies in the state.

**Saravanan, M (2016)** noted that the Self-Help Groups (SHGs) has impacted significantly on the women who participated in it for their empowerment. The SHGs have had greater impact on both economic and social aspects of the beneficiaries.

### **Concept of SHG**

The origin of SHGs goes back to early 1980's. An experimental attempt was made in Bangladesh by Dr.Muhammad Yunus, former Professor of Economics, Chittagang University. He encouraged landless and marginalized women to undertake small trade with little loan given from his own asset at the beginning stage. This effort was turned in to a grand success with a renovated approach to motivate the rural poor and disadvantaged women to inculcate banking habits through small savings and credit activities. At present it has attracted a global attention as

"Bangladesh Grameen bank". The salient features of Bangladesh Grameen bank are as follows:

- a. Provides credit to the poorest of the poor in rural Bangladesh without any collateral security.
- b. Founded in Jobra, Bangladesh, in 1976. In 1983 it was transformed in to a formal bank under a special law and is owned by the poor borrowers of the bank who are mostly women.
- c. Borrowers from Grameen Bank own 94 percent of the equity/shares of the bank, the remaining 6 percent is owned by the government.
- d. Repayment responsibility solely rest on the individual borrower. There is no form of joined liability. Groups members are not responsible for repayment of any defaulting member. The total number of borrowers is 8.8 million of that 96.51 percent are women. It covers 81,392 villages. Balance of deposit of members stood at 118792 million BDT and cumulative loan disbursement at 1230183 million BDT (Bangla Desh Taka).

Self-Help Groups have emerged as a popular method of working with people in the recent years. This movement stems from the people's desire to meet their needs and determine their own destinies through the principle of "by the people, for the people and of the people".

#### **Emergence of Self-Help Groups in India**

Principle of self-help should be the approach towards poverty alleviation. Others should help the poor to help themselves. It is felt that individual effort is too inadequate to improve their fate. This brings about the necessity for organizing them in a group by which they get the benefit of collective perception, collective decision-making and collective implementation of programmes for common benefits. In India microfinance is not an entirely new activity. Banking institutions have been providing microfinance under various poverty eradication programmes. Co-operative institutions, the regional rural banks and the rural branches of commercial banks have been assisting the rural poor through credit under various development schemes. There is a wide gap between the demand side and supply side with regard to the financing of poor by the formal credit structure in India. On the demand side perspective from the poor (micro finance), there is need for comprehensive banking services over and above credit. Thrift and access are equally important. Poor need credit at door steps. Credit needs are smaller, emergent, frequent and an amalgamation of consumption and productive purpose; poor women, if empowered can significantly contribute to family welfare. Whereas on the supply side perspective, policy makers and bureaucrat's version

are totally different like credit alone is the need of the poor; poor cannot save; only economically viable units can be supported; poor cannot repay consumption loans; poor cannot afford higher interest rates; cannot reach villages; woman is not the head of the family and she cannot manage credit properly. This yawning gap between demand side and supply side stressed the urgent need for the emergence of Self-Help Group Approach in India. An organized effort for the growth of SHG approach in India has emerged owing to the initiatives of NABARD since 1992 onwards with the sincere efforts of the NGOs in particular and the support of the government in general.

A Self-Help Group (SHG) is a small, economically homogeneous and cohesive group of rural poor voluntarily coming together. Non-Governmental Organisation (NGO's), social workers, health workers, village level workers, informal associations of local people, development-oriented government departments, banks, bank personnel and other individuals (in their personal capacities) Farmers' clubs under the Vikas Volunteer Vahini (VVV) programme of National Bank for Agriculture and Rural Development (NABARD) and other development institutions help in the formation of SHGs.

#### **Self-Help Group Activity among the Community**

As the first step the thrift and credit revolution through SHGs formation takes place, only a systematic and scientific approach could ensure the sustainability of these institutions. It is very important that the NGOs or banks or community, while promoting the groups, carefully select the village and identify the poor who are to be brought together for group formation. The NGO or bank should also facilitate the emergence of group goals and objectives from within the group. The groups formed with the genuine purpose of self-help in the wake of felt needs have much better chances of success.

The Following factors have identified for having substantial impact on formation and sustainability of SHGs.

- i. Felt need for group formation and identification with the objective of group formation.
- ii. Some sort of „homogeneity” among group members.
- iii. Feeling of „solidarity” among group members.
- iv. Existence and evolution of byelaws/rules and regulations and their enforcement by members themselves.

- v. Participation” of all members and democracy in group functioning.
- vi. Quality of „leadership” and procedure of selecting leaders.
- vii. Substantial private net „benefits” from collective action vis-à-vis individual action.
- viii. Transparency” in operations and functioning of groups.

### **Target Population**

Before fixing the target groups, there is a need to identify the groups by carrying out a survey with people’s participation, their income, expenditure and various types of cash drains. Based on the survey, the target population may broadly comprise the following groups or sub groups.

People who are considered as socially ostracized such as;

1. Scheduled caste people
2. Indigenous people
3. Refugees
4. Displaced people

People who are considered economically downtrodden such as:

1. Agricultural labourers
2. Marginal and small farmers
4. Women
3. Non-farm wage earners
5. Unemployed
6. Migrants

Any other disadvantageously placed groups like rickshaw pullers, coolies, poor fishermen, petty traders, porters and craftsmen.

### **2.6.5 Group Mobilization**

The field workers of the NGO visit the village where more number of poor women live and collect the statistics regarding the poorest among the poor. These women are asked to gather at a particular place and the advantages of SHG is explained to them. To help in group formation and management, the person having serving mentality, writing abilities and who is trust worthy is chosen as an animator (leader/chief functionary) by the group. The person who is considered as poor on the basis of income, educational qualification, employment and property is given preference in membership. If a greater number of women are there in a village then groups with 20 members are formed. If there is only 10 members in that village, then groups with 10 members can be formed. Groups should not be formed with the objective of receiving government grants or bank loans. If so these groups will not function well. The groups formed with the genuine purpose

of self- help will only succeed. After the formation of the group, the members select a name by which the group can be identified.

#### **2.6.6 Nature of the Group**

- a) Members of the group should be from the same economic section.
- b) The ideal number of members of the groups is 5 to 20.
- c) Members should contribute regular thrift to form a pool for financing loan to the members. Repayment of loans should be made within 6 (six) months.
- d) Members should frame rules and regulations of the group.
- e) There should be regular meeting of the members and all the members should be associated in decision making.
- f) All the records of the group including account books should be up-to- date.
- g) The group should issue a pass book to every member regarding credit and loan.
- h) The group should observe all norms of the cooperative form of the SHG depends on household resources such as, human capital and their physical capital.

It develops the habit

of thrift among the members. The promoters give training and technical guidance to the groups so as to function efficiently. The members are given loans, they participate in community action and make investments in income generating activities which in turn will result in increased employment, income, saving and empowerment.

#### **2.6.7 The SHG-Bank Linkage**

The SHG-Bank linkage programme has its origins in a GTZ-sponsored project in Indonesia. Launched in 1992 in India, early results achieved by SHGs promoted by NGOs such as MYRADA, promoted NABARD to offer refinance to banks for collateral free loans to groups, progressively up to four times the level of the group's savings/deposits. SHGs thus "linked" became micro-banks able to access funds from the formal banking system. The linkage permitted the reduction of transaction costs of banks through the externalization of costs of servicing individual loans and also ensuring their repayment through the peer pressure mechanism. SHG-banking is a programme that helps to promote financial transaction between the formal rural banking system in India comprising of public and private sector commercial banks, regional rural banks and cooperative banks and the informal Self-Help Groups. SHGs usually start by making voluntary thrift on a regular-mostly fortnightly or monthly basis (contractual savings). They use

this pooled resource (as quasi-equity) together with the external bank loan to provide interest-bearing loans to their members. Such loan provides additional liquidity or purchasing power for use in any of the borrower's production, investment, or consumption activities.

The objectives of the SHG-bank linkage programme are:

1. To evolve supplementary credit strategies for meeting the credit needs of the poor by combining the flexibility, sensitivity and responsiveness of the informal credit system with the strength of technical and administrative capabilities and financial resource of the formal financial institutions.
2. To build mutual trust and confidence between the bankers and the rural poor.
3. To encourage banking activity, both on the thrift and credit sides, in a segment of the population that the formal financial institution usually finds difficult to reach.

#### **Different Models of Linkage**

The **three** models of credit linkages of SHGs with banks are:

**Model I:** SHGs Formed and Financed by Banks. In this model, banks themselves take up the work of forming and nurturing the group opening their savings accounts and providing them bank loans.

**Model II:** SHGs Formed by NGOs and Formal Agencies, but Directly Financed by Banks. Here NGOs and formal agencies in the field of micro finance act only as facilitators in organizing, forming and nurturing of groups and train them in thrift and credit management. Banks give loans directly to these SHGs.

**Model III:** SHGs Financed by Banks Using NGOs and Other Agencies as Financial Intermediaries. Here the NGOs take on the additional role of financial intermediation and are given bulk loan assistance which in turn is used for on-lending to the SHGs.

#### **Interventions of Institutions Providing Micro-Credit**

The institutions which are promoting supporting and financing microfinance programmes in India are the NABARD and Rashtriya Mahila Kosh (RMK) and Small Industrial Development Bank of India (SIDBI).

##### **a) National Bank for Agriculture and Rural Development (NABARD)**

NABARD launched the bank-self-help group linkage programme on pilot basis in 1992. The bank linkage programme promoted by NABARD is oriented to reach the unreached, improve the quality of life of rural poor by high deposit, credit

mobilization and recovery of loans. The loan amount is tied up with the savings of the members of SHGs for lending within the group in an informal manner.

#### **NABARD and Microfinance**

Role of NABARD in Micro finance programme and policies is explained in the above chart. NABARD has been playing a vital and complementary role in providing financial services to the poor and also bank and non-bank services. NABARD is also involving institutions to take up the empowerment task, motivating partners, maintaining coordination with partners, giving technical support, Credit support and influencing Training and capacity building Coordination with partners. The Bank has set up in head office Micro-Credit Innovations Department (MCID) in June 1998 with Micro- Credit Innovation Cells (MCIC) at all the regional offices of the national bank to meet the emerging challenges. The national bank provides hundred per cent refinance to banks at an interest rate of 6.5 per cent per annum. Other support activities like capacity building of NGOs, SHGs, federation of NGOs or SHGs and other related institutions and training of bank staff by extending financial and faculty support. The national bank has developed Revolving Fund Assistance to finance SHGs, small NGOs, individuals and credit unions based on prescribed guidelines.

#### **b) Rashtriya Mahila Kosh**

The National Credit Fund for Women or Rashtriya Mahila Kosh (RMK) was constituted in March 1993 by the Government of India (GOI) and is registered as a society under the Societies Registration Act, 1860. The RMK aims to provide funds to NGOs forming SHGs for on-lending, purpose with the objective of improving the facilities of credit to women, which could be used as an instrument of socio-economic change and development. The RMK was established with an initial corpus of Rs.310 million, contributed by the Department of Women and Child Welfare, Ministry of Human Resource Development, GOI and it was raised to Rupees 100 crores in 2009-10. As at the end of 2014-15, the cumulative sanctions and disbursements of the RMK stood at Rs 360.24 crores and Rs 302.38 crores respectively. Since from the establishment the institution has benefited 7,35,239 women.

#### **Credit Delivery Mechanism**

#### **b) Small Industrial Development Bank of India (SIDBI)**

The Small Industrial Development Bank of India (SIDBI) was established in 1990 to serve as the principal financial institution for promotion and development of industry in the small-scale sector. The micro-credit scheme (MCS) was launched in 1994 for financially assisting the rural poor especially women through NGOs for taking up income generating activities at the micro-level. The rate of interest is 9 percent per annum and loan amount not exceeding 25000 Rs. Per member. Thrift and credit are encouraged.

#### **SIDBI Foundation for Micro-Credit**

Started in 1988 is rendering its services to raise the standard of living of the poor with focus on women by meeting their genuine needs. SIDBI extends financial support to NGOs for training interventions in the area of book keeping, accounts maintenance, selection of income generating activities and credit management.

#### **Role of NGOs**

The crucial role of NGOs is explained below in micro finance programme.

- Play a crucial role in formulation, linkage and stabilization of SHGs;
- Support services for village survey, identification of members, motivation to form groups;
- Capacity building intermediary for training of SHG members on book keeping, account maintenances and credit management.
- Guidance for taking of income generating activities.
- Facilitate democratic and transparent working.
- Facilitate working of SHGs on right track.

#### **Research Gap**

The survey of related studies on Women's empowerment through Self Help Groups and impact of SHG on empowerment of women are available, but most of the available studies are on SHG and its types, trends and concentrated on savings and credit impact of SHGs. From the foregoing analysis, 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. Government has provided certain safeguards and facilities through 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. The policies and programmes of the Government of India to assert women's identity in 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 is considerably better than that of their rural counterpart. There is a need to conduct a study to examine whether the impact of SHG on women empowerment is equally distributed in all the rural areas as there have been no studies specifically in this context so far. 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 of Mandya district. There are few studies on impact of SHGs on Women's empowerment are available in general and in particular few studies are available with respect to Economic Empowerment of Women through SHGs. It is hence suggested that a detailed study has to be taken up on this subject with special focus on Mandya District.

## Chapter-III

### **Women Empowerment: Operational and Measurement Issues**

The importance of participation of women in all developmental programmes in different levels is recognised. Their decision-making capabilities to take right decisions for themselves is the basis of this desired participation. The use of the term 'women empowerment' is quite recent - a term which has become popular since Cairo and other women conferences. Among feminists in the 1970s, 'emancipation' came to be regarded as too large and ambitious agenda, while empowerment was seen as more practical and enabling immediate actions. Over the past decades the term has been working overtime. It has become a natural word in development populism and is widely used in feminism, public interest campaigning, social movements and management.

Empowerment, then, is used in both political and non-political contexts, the common denominator is that in simple terms it refers to individual skills development. The „empowerment approach“ was clearly articulated firstly in 1985 by Development Alternatives with Women for New Era (DAWN) which is a transnational alternative policy group and network of feminist scholars, researchers and activists from the Global South, who produce and disseminate analyses, proposals, and information tools oriented towards the enhancement of economic and gender justice and ecological sustainability and was launched publicly at the 1985 World Conference on Women at Nairobi.

#### **Understanding the Process of Women Empowerment**

Literally if one dissects the term 'Empowerment', we will get a root word 'power' prefixed by 'Em'. Power means to have force to act and may be even to make others less powered act. Hence, when somebody says „empowerment“, he/she should essentially imply somebody getting powered. This would then imply that this somebody did not possess power before being empowered. Since in the study's context we are interested in women's empowerment particularly, their empowerment should directly imply that this section of the human society is considered powerless and at a disadvantageous position.

According to the Oxford English Dictionary, it has meant 'to invest legally or formally with power or authority; to authorize, license or to impart or bestow powers or authority, to enable or to permit'. World Bank as well as several other researchers and authors appear to have consensus on women's empowerment being both a desired product and a process. World Bank also recognizes and documents this essential duality of the term, the promotion of women's empowerment as a development goal is based on a dual argument: that social justice is an important aspect of human welfare and is intrinsically worth pursuing, and that women's empowerment is a means to other ends. A report by the World Bank (2001), identifies gender equality both as a development objective in itself, and as a means to promote growth, reduce poverty, and promote better governance.

The various definitions fall in a wide range of spectrum from defining women empowerment as an "individual process of taking control of one's life and situations" to considering it as a "political process of granting human rights and social justice to disadvantaged groups of people".

To gain a much better clarity of the concept of women empowerment, as adapted in the national projects and organizations as well as propounded by international organizations like World Bank, UNDP, focus on the root of empowerment word i.e., 'Power'. The empowerment in its simplest form means manifestation of redistribution of power that challenges patriarchal ideology and the male dominance. It is both a process of and the result of the process. It is the transformation of the structures or institutions that reinforce and perpetuate gender discrimination. It is a process that enables women to gain access to and control of material as well as information resources.

The combination the concepts of " gender equality" with that of empowerment for "Women's involvement in the development process", it constructed the "Women's Empowerment Framework", a model with five levels of equality, where empowerment is seen as a necessary part of the development process at each level, for women to advance towards equal status.

The five levels of equality are:

1. Welfare: This addresses the basic needs of women
2. Access: It refers to equality of access to resources

3. Awareness-raising: It is an understanding of the fact that women as a group are subordinate and this subordination should be rejected.

4. Participation: This is the point where women take decisions equally alongside men. Mobilization is necessary in order to reach this level.

5. Control: The ultimate level of equality and empowerment, where there is a balance of power between women and men and neither has dominance.

Empowerment is said to be found in the movement from one level to another. The five levels are shown as separate only for the purpose of analysis. They are necessary dimensions of the development process, but are not empirically separate aspects. The entire discussion above on the various definitions, interpretations and explanations as given by different researchers, authors

and agencies clearly outlines that empowerment is understood to operate at various levels and that there are different dimensions to this process.

#### **Interpretations of Women Empowerment**

Various scholars have attempted to define the term women empowerment. These definitions fall in a wide range of spectrum from defining women empowerment as an individual process of taking control of ones' life and situations to considering it as a political process of granting human rights and social justice to disadvantaged groups of people. All literature, however, appear to have consensus on women's empowerment being both a desired product and a process.

Many authors focus on the root of empowerment word- 'Power'. Basic presumption is that women must be disempowered or without power because then only one can talk about them getting empowered. Empowerment is more an ongoing process rather than an end product. This concept is only relative, i.e., somebody will get empowered relative to others. It is identified that internalization of oppression as the frightening forms of subjugation because then the powerless do not even question the power relations. Power stands for control over material, human and intellectual resources exercised by different sections of society. Control is explained to be decision-making power, which is to make decisions, make others implement one's decisions, and finally, influence other's decisions without any direct intervention. The last of the forms is termed to be a weapon that creates supporting ideology which helps rationalize and justify the power relations whereby the powerless come to accept and even participate in the existing unequal pattern of control of resources. Many scholars also agree that

such power relations are challenged and when the overturning struggles become collective and strong to become transformative, changes in structures happen.

### **Levels and Indicators of Empowerment**

One of the major objectives of the study is to understand the different levels of empowerment and the perceptions of women towards them. It is intended to analyze the changes in the lives of women after their involvement in the activities of the SHG. This has to be seen at the individual, familial and societal level. In other words, this is basically to develop an understanding about the views of women participants about the notion of empowerment after getting involved in the SHGs. The different levels at which the women empowerment takes place include:

- The **Individual Level** deals with individual women's abilities to take control over their lives, their perceptions about their own value and abilities, their abilities to identify a goal and work towards this goal.
- The **Group and Relationship Level** deals with the collective action and sense of agency that women experience together, in a group.
- The **Community Level** deals with the permissiveness of the political and social climate, the societal norms and the public discourse on what is possible and impossible for women to do, how women should behave etc.

These are three levels of women empowerment and there are different indicators at different levels.

### **Empowerment at Individual Level**

The basic thrust of the present study is to analyze empowerment of women not only in terms of their economic independence but also in their overall development. The overall development of women encompasses social and political empowerment apart from economic. In other words, increasing access to credit and economic resources by women does not bring about their empowerment unless and until they have control over such resources. Also, with respect to governmental provisions where efforts are concentrated on providing loans to women to bring about their empowerment, it is important to know whether the loan availed by women is invested in activities undertaken by them or in the enterprise of their family member.

### **Indicator of Empowerment at Individual Level**

The assessment of the impact of SHG's membership on the individual level of women empowerment can be captured through following indicators:

#### **a. Participation in group meetings**

The most regular and important feature of group functioning is the periodically held group meetings that form the focal point of all activities taken up among the group members. A large percentage of women expressed that they are able to place their point during discussions in group meetings.

#### **b. Mathematical Calculation skills**

The SHGs are basically formed for the purpose of savings and credit, one usually would expect that women members would be required to be able to do the mathematical calculations for such transactions. Hence, it is expected that the women's calculation skills would improve considerably after their joining in the group.

#### **c. Self-confidence level**

Self-confidence is the feeling of empowered to take up a responsibility and start taking decisions of life for self and others. It can be considered to be an important indicator of assessing individual empowerment among women. While probing on this issue during the in-depth discussions and FGDs, almost all women opined that there are considerable improvements in their levels of confidence since they have joined the group.

#### **d. Self-respect, self-grooming and self-care**

The socialization of Indian women stresses that they should respect their father, brothers, husband, in-laws and all other family members especially male members. Her most holy 'karma' is to serve her husband and in-laws family, bring up children and handle all other household work

properly. Attempting to serve all these duties and expectations properly, Indian women often get so entangled that she does not have time to think about herself. Group membership, participation in meetings, taking up income generating activities, power of decision making make her to respect, and care herself. Self-esteem shines.

#### **e. Impact on the Mobility of Women**

Women particularly in rural areas of north India are expected to remain within their homes handling household chores. They are believed to be and are dependent

on their men for their mobility- married women should go out of home only after seeking permission of their husbands and in laws while daughters should seek permission from their fathers or brothers. They should be accompanied by men during their travel for long distances since they are considered ignorant and travelling alone is insecure and hence mostly women do remain confined within the boundaries of their homes. Their movements are restricted to at the most within the same village.

They have to wait for some male family member to accompany them even if they would wish to visit their parental home in the neighbouring village. SHG membership breaks this dependence and woman member gains freedom of mobility.

#### **f. Negotiation skills**

These skills are needed while applying for loan and negotiate well with the bank officials. Discussions with bank officials confirmed these changes. The women argue logically and are most times able to convince the bank officials to sanction them loan of desired amounts.

#### **Empowerment at Familial Level**

The status of women in the family is influenced by a number of factors. Only making women access loans and involving them in income generating activities does not improve her position in family. Some of the issues to be discussed in the section are: whether working outside overburdens a woman along with that of managing her home or is the household chores shared among the family members; whether she has right over her body or make decisions in terms of family planning and spacing between children and; whether the birth of a male child is perceived as a sense of pride by her, which is again nothing but the perpetuation of ideology of patriarchy. Generally, women consider that bearing a male child increases their position in the family and society. In such a scenario, her decisions regarding birth of a girl child or denial of dowry during marriage of her daughters have to be understood, along with her views on the provision of educational facilities and employment opportunities to girl children.

#### **Indicator of Empowerment at Familial Level**

The familial level includes the immediate family members of the woman. These relationships primarily include parents, in-laws, husband, children and other members of the joint or nuclear family.

#### **a) Relationship with Husband**

Wife has been called 'Ardhaangani' (half part of husband), implying two things- one that the husband is not complete without her and secondly implying that she walks hand in hand with her husband throughout the life in every aspect of his life. This better half of man, the wife as is called in English, thus, actually should occupy a very important place in husband's life as well. The husband should respect her, love her, provide her with resources to run the house and involve her in every decision of the family.

#### **b) Relationship with other Family Members**

The relationship level includes the immediate family members of the woman. These relationships primarily include parents, in-laws, husband, children and other members of the family.

#### **Empowerment at Societal Level**

Neither educational facilities nor employment opportunities in themselves can bring about empowerment of women. These may be considered to be one of the variables acting towards improving the position of women in the society. Though women achieve economic independence, their position cannot be better, unless their social values have been properly understood. Apart from economic, the social and political empowerment of women has also to be understood.

#### **Indicator of Empowerment at Societal Level**

SHGs are the only form of organization other than their family of, which they have been members for so long and would continue to be the members. Though for them group is primarily a monthly meeting forum for lending and saving, they are happy and confident about the sustainability of the groups. The empowerment at group level is giving them the sense of "agency" which means they could act strong and be together if needed in future.

#### **a) Visibility of Women and their SHGs**

The visibility of micro finance programme and women members in the village is very much evident. All the residents of the village who have approached are aware of these women and their SHGs.

#### **b) SHGs Efforts to Protect and Promote Women's Interests**

Women are not much conscious of the strength of collective action, and do not exercise their strength collectively. SHGs are yet to take institutional shape but have taken steps to protect and promote the interest of the women and to organize

a programme for collective empowerment of the village. Women SHGs at the village level with their collective action voice for provision of basic amenities like drinking water, cleaning drainages and public roads, provision for individual household toilets, street lights etc., by local bodies.

### **Pre-requisites of Empowerment**

Development of Alternatives with Women in a New Era (DAWN) has identified six pre-requisites for empowerment namely,

- Resources (finance).
- Knowledge and technology.
- Skill-training.
- Leadership on one side.
- Democratic process, dialogue, participation in policy and decision-making
- Techniques for conflict resolution on the others.

### **Barriers to Empowerment**

The box explains forces working for and against the change.

Forces working for change Forces resisting change

User/ Self-advocacy mandates The power of orthodoxy and convention

Professional Mandates

Professional fears:

- Loss of status and power
- Lack of skill
- Denial of expertise Legal/policy mandates Professional mistrust
- "They are not competent"
- "They don't know how" Internalized oppression User mistrust
- "They don't mean it" Fear of change or uncertainty about what is expected

Organizational constraints:

- We can't afford it
- Top-down bureaucracy Legislative ambiguity and Confusions of terminology

### **Types of Empowerment**

The various types of empowerment could be mainly economic, social, political, psychological and others. These basically relate to the different dimensions or aspects of women's lives. All these may operate both at the individual and collective levels.

### **Economic Empowerment**

The concept of Economic Empowerment is focused on the individual, with control over resources seen as the central means for redistribution of power. It is similar to power as a result of increasing access to economic resources, such as credit inputs. Though economic empowerment is recognized as crucial for addressing issues of gender inequality, it is not seen as a sufficient condition in itself. Self-esteem and a sense of self-confidence also play important roles in women's potential to mobilize external strengths for bringing about fundamental changes. In addition, internal constraints such as women's health and education are critical for meeting the long-term goal of emancipation. Furthermore, the concept of empowerment is premised on addressing women's strategic interests, which lead to transforming the structures of subordination at the family, civil society, state and global levels, through a collective action. Empowerment becomes problematic as it involves gains, which would necessarily have to be achieved from the powerful and negotiated wider strategies for social reform. In other words, the empowerment of women is seen as inherently threatening, as it will be at the expense of men.

### **Social Empowerment**

There is an 'alternative development' which is premised on the concept of empowerment, which emerges from within cultures, endogenous to the political and social context of society. Three kinds of power are identified social, political and psychological, with the last often a result of successful action in the former two. Social power is understood as information, knowledge and skills, which enhance the bases of household production and promote political power. Political power, which is seen as a mechanism for affecting policy changes at the macro and micro levels, can be brought about by the power of 'voice' and collective action. While psychological power is seen in terms of self-reliance and increased self-esteem, similar to the notion of 'power within'. Empowerment implies social power being translated into political power, which leads women to make political claims, resulting in legal and institutional changes. The process of claim making is strengthened through social networking, which reinforces the processes of social, psychological and political empowerment. However, it is argued that practical claims can be used as an effective entry point for initiating strategic or political claims. As women's oppression is experienced differently by different groups of

women, proponents from the personal end of the continuum believe that it leads to different empowerment mechanisms and goals. In other words, there is no single model or goal to be promoted, though there is the core to the empowerment process common to different situations. They subscribe to the notion that empowerment is not something that can be done by outsiders 'to' people, implying that such power cannot be 'bestowed', but has to be self-generated. Women empowerment is viewed as a gender issue, and not merely as a woman's issue, and thus entails transformation of social and structural relations. Gender subordination is seen as a complex, multi-dimensional and all-pervasive process, affecting all aspects of women's lives' and embedded at many different mutually reinforcing levels: individual consciousness, the household, work, legislation, state structures and international economic and political systems. Consequently, addressing issues of gender equality implies also affecting wider structural changes. As individuals alone cannot always effect such changes, collective solidarity strengthened through vertical and horizontal networks and movements is seen as an important means.

The empowerment process as subscribed to by this school of thought can be viewed as a continuum of several interrelated and mutually reinforcing components. At one level it emphasizes the importance of empowering women and women's groups to make their own choices, to speak out for themselves and to control their own lives. In this sense, it is based on the notion of 'power-to', seeking to build alliances and allies rather than reversing the existing power hierarchies, based on the notion of 'power-over.' In fact, it views this transformatory process as grounded in bottom-up processes of planning, with women participating in defining their own empowerment goals as 'agents' and 'participants' rather than as 'clients' and 'recipients.' In other words, women's own aspirations and strategies are seen as a central element and important factor in any empowerment process. Many scholars have provided a very helpful insight into the various dimensions - both levels and types- of the concept of women empowerment.

Empowerment is explained as an outcome- both social and individual. While others viewed it as a means to end, i.e. to obtain certain demographic outcomes such as fertility and birth rate declines. Then while some scholars opined individual behaviour as mediating between the context and outcome, others felt

that social, political and institutional processes were the one mediating. The relational level of empowerment of women was also given due cognizance not only with respect the changing relations between husband and wife but also the other family members, community, market and the state. Need to study and understand empowerment in a particular context is accepted as a norm.

### **Political Empowerment**

The other school of thought claims that the goal of the empowerment process is political empowerment, i.e., participation in formal political structures and decision-making. Here, the notion of empowerment is based on the belief that personal empowerment alone cannot result in a transformation of gender and structural relations, in the absence of women's participation within the economic and political structures of society. The goal of empowerment process is seen as enabling women to participate equally with men in the development process. However, this school of thought fails to elaborate upon the mechanism to achieve this end. Educational empowerment for women, interprets empowerment as a "socio-political concept that goes beyond formal political participation and consciousness raising". A Full definition of empowerment must include cognitive, psychological, political and economic components. It is explained below.

- (i) the Cognitive dimension refers to women having an understanding of the conditions and causes of their subordination at the micro and macro levels. It involves making choices that may go against cultural expectations and norms;
- (ii) the economic components requires that women have access to, and control over, productive resources, thus ensuring some degree of financial autonomy. However, it is to be noted that changes in the economic balance of power do not necessarily alter traditional gender roles or norms;
- (iii) the political element entails that women have the capability to analyze, organize and mobilize for social change; and
- (iv) the psychological dimension includes the belief that women can act at personal and societal levels to improve their individual realities and the society in which they live.

Finally, it is concluded that some popular comparable components of empowerment are included in the eight indicators. They are as follows;

1. Mobility.
2. Economic Security.

3. Ability to make a small purchase.
4. Ability to make larger purchases.
5. Involvement in major decisions.
6. Relative freedom from domination by the family.
7. Political awareness and
8. Involvement in political campaigning and protests. Because empowerment for each person or group is in a sense, a unique process, indicators must be flexible and wide-ranging, contextual and are likely to change, possibly quite radically, over time.

## CHAPTER - IV

### Policy Recommendations and conclusion

In view of the above findings, the following recommendations are offered to the improve the overall functioning of the Self-help groups further and in turn to confer its fruits to each and every poor woman in the country.

□ Education is an important determinant of women empowerment. Therefore, the first and foremost step for empowering women is educating them. The department of Mass Education, Women and Child Development, Rural development and Panchayath Raj, Karnataka state Co-operative Apex bank, DCCBs and PACS at the grass roots level, shall formulate and implement literacy programs comprising of minimum level of legal literacy, Financial literacy and Digital literacy. Already the Department of Women and Child Development of Karnataka state is imparting training to the members of district and taluk level Stree Shakthi federation.

□ Members must be the mangers. The Group member should be trained to know their rights, rules and bye-laws of the SHGs. Only when the members have known the rules and bye-laws, they are in a position to verify any of the accounts book or record and also to manage credit utilization.

□ NGO's intervention is the motivating factor for women to join the SHGs. The cohesive, self-regulatory group processes and the motivational efforts of the NGOs pave the way for success of the SHGs, exceptionally promising, promotional and effective. In Mandya district 12 out of 27 NGOs are involved in promotion of SHGs and linking them with banks. The NGOs Vikasana and Saint Thomas mission society are excellently promoting women SHG groups. Vikasana in 1990's itself only had promoted women SHGs in Melukote and Chinakurali hoblis of Pandavapura taluk which were self-reliant and availed the benefits of various Govt schemes.

□ SHGs movement should not become micro credit oriented. „Credit plus“ or a holistic approach should be adopted covering aspects like skill development, social awareness, literacy improvement, health care, gender equality for the empowerment of the disadvantaged women.

□ Networking is vital in economic entrepreneurial processes as it provides the opportunities for facilitating access to data and information above the ongoing

activities within and around in market, technology, distribution, procurement of raw material, service providers pricing and sustainability of all the other related activities enhance their efforts in achieving their goals. In this process NGOs, Govt and other financial institutions should extend their helping hand.

□ Encouraging the formation of federation grouping a set of SHGs is worthwhile as it further strengthens the empowerment of disadvantaged and weaker women. Now in Karnataka Stree Shakthi group federation are constituted at taluk level and at the district level.

□ Creating awareness regarding the role of SHGs in empowerment of women through print and electronic media, NGOs, academic institutions by narrating the success stories, experiences of SHGs.

□ To organize exclusive plat forms at various levels, may be block level, district level, state level for ensuring effective operationalization of various backward and forward linkages. For instance, in the state, Department of Women and Child Development and Rural Development and Panchayath Raj are working parallel with their own forums and programmes at different levels. An exclusive organizational set up can be thought of.

□ SHGs as institutions can be made micro-insurance agents by proposing a commission cap on the premium for life and non-life products and linking them to main insurance companies. Especially for crop insurance, animal husbandry activities, sericulture and other non-forms activities.

□ Public Distribution System (Ration Shop), Milk booths of milk union, supervision as well as preparation of food for Mid-day meals programme, citizen service centers, renting of agricultural equipment center can be handed over to SHGs. Initially it can be tried on a pilot basis and the loop holes can be plugged. Later on it can be up scaled.

□ Allocation of funds in the budget for interest free loans to women SHGs may be increased.

□ SHGs federation can be financially assisted to establish grain banks to procure and sell organic seeds and cold storages for storing of perishable agricultural produce in potential areas.

□ Creating strong and proper marketing infrastructure to market the SHG products. Urban and rural „Haths“ can be set up along with amusement park and

restaurants serving traditional and delicious food items. Permanent stalls for SHG products in tourist places can be set up in situ situation.

□ Both the central and state governments can think of the possibilities of implementing the beneficiary-oriented development programmes with subsidy and loan component through SHGs, so that proper utilization of credit and timely repayment can be ensured along with reduction in transaction cost.

□ Political interferences in SHGs should be minimum or zero.

### **Conclusion**

It can be concluded that the study area is to obtain the financial, social, technical support and skill development for income generation which leads to self-empowerment. NGOs, Government awareness programs and other SHG members are found to be 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 borrowing of loans for consumption purposes to production purposes after joining SHGs. After joining SHGs, they have understood the importance of economic activities for women. Their role and responsibility in the family has also improved. They are socially and politically aware and economically empowered after associating with SHGs. It can be concluded that the impact of SHGs is not uniform in all the villages. This could be attributed to several factors like motivating persons, satisfaction over functioning, percentage of increase in monthly income, expenditure, percentage of increase in monthly savings, level of knowledge, level of skill development, participation in social service activities, political awareness and problems handling capacity. However, there are various issues such as negative attitude of banks, non-cooperation among the members, 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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# ECONOMIC EMPOWERMENT OF WOMEN THROUGH SELF-HELP GROUPS

**DEPARTMENT OF POLITICAL SCIENCE  
PATTAMUNAI COLLEGE, PATTAMUNDAI, KENDRAPARA, ODISHA  
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