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An Evaluative Study On Empowerment Of Women In India

Dr. R. Uma Devi

Assistant Professor, PG Department Of Commerce
Dr. S. R. K. Govt. Arts College, Pondicherry University, Yanam, India

Abstract:

Women play an important role in the family and society, but they were discriminated in all essential areas of life, whether in terms of education, income, partner choice, inheritance laws, property rights, decision-making processes, community organization, or access to leadership positions in education, business, or politics. The need for empowerment of women thus arises from this harsh social scenario. And hence women empowerment has become a major task now-a-days. Empowerment is a process of awareness and capacity building leading to greater participation, to greater decision making power and control and transformative action. Empowerment of women signifies harnessing women power by conscientising their tremendous potential and encouraging them to work towards attaining a dignified and satisfying way of life through confidence and competence as person with self-respect, rights and responsibilities the progress of any nation is inevitably linked with social and economic plight of women in that particular country. The present study has been planned with a view to discuss the various issues related to the Empowerment of Women and to suggest measures for achieving this end.

Key words: Empowerment, poverty, gender inequalities, self-reliance, capacity building

1.Introduction

Women form a vital part of the Indian Economy, who constitute one third of the labour resource, and primary member contributing to the survival of the family. Women as an important human resource are recognized by the Constitution of India which not only accorded equality to women but also empowered the state to adopt measures of positive discrimination in their favour. The status, employment and work performed by women in society are the indicator of a nation's overall progress. Without the participation of women in national activities, the social, economic or political progress of a country will be stagnated. Among total Indian population of 1027.10 million, women constitute 495.73 million. Therefore, "women constitute nearly 50 per cent of the population, perform two-thirds of the work and produce 50 per cent of food commodities consumed in the country. They earn one third of remuneration and own 10 per cent of the property or wealth of the country" (Reddy et al., 1994).

"Empowerment is the ownership of the development process by the people themselves. All development stakeholders – government, private sector, banks, NGOs and other members of civil society – must recognize the capacity of the poor to develop themselves as free, responsible and self-reliant groups and communities and create the environment for individuals to come together and organize themselves." Report on 10th IFAD/NGO Consultation, Pune, India, 2000.

Now-a-days the empowerment of women is one of the central issues in the process of development of countries all over the world. Empowerment of women can help to improve women's position in society. The word 'women empowerment' means that the women have the power or capacity to regulate their day- to- day lives in the social, political and economic terms. Empowerment is an active and multidimensional process, which enables women to realize their identity and power in all aspects of life. In the modern times, women in India are given freedom and rights such as freedom of expression and equality, as well as right to get an education. But still problems like lack of education, female foeticide, dowry, domestic violence, widow/elderly issues are prevalent in the society. The sex ratio in the country had always remained unfavourable to females. The gender ratio in India, far from stabilizing or self-correcting, has been dropping continuously for years, standing now at 927 girls per 1000 boys. Gender discrimination continues to be an enormous problem within Indian society. Additionally, only 54 percent of Indian women are literate as compared to 76 percent of men. Women receive little schooling and also suffer from unfair and biased inheritance and divorce laws. The vibrant Punjab that had ushered in the green revolution is today living in a dazed stupor as 67 per cent of its rural household has at least one drug addict." This had led to domestic violence, divorce and death of males which make the life of women horrible.

Since independence a number of innovative schemes have been launched for the upliftment of women in our country. The Social Welfare Department reported that the status of women in 1974 highlighted the total lack of implementation of the concept of gender equality established in Indian constitution and indicated that Indian women remained deprived economically and socially. The Fifth Five Year Plan (1974-79) replaced the social welfare approach with development approach. This recognized women's productive role

and her contributions and efforts were made to remove the invisibility of women's economic contribution to the household and the economy. The Sixth Five Year Plan (1980-85), is a landmark in the history of women's development with emphasis on health, education and employment. The Seventh Five Year Plan (1985-90) gave priority for programmes to improve the status of women and operationalized the concern of equality and empowerment, generating awareness about their rights and privileges and training them for economic activities and employment. The focus also was on bringing them into the mainstream of national development. A major development in the empowerment of women is the 73rd constitutional amendment to the Panchayat Raj Act which specifies one-third of the posts of 'Sarpanch' and Chairman of the Block Level Assemblies (Samithi) and the District Assembly (Zilla Parishad) to be women. This is expected to bring radical change in women's status and will generally increase their political participation. A paradigm shift occurred in the Eighth Plan where 'empowerment' of women was recognized and accepted as a distinct strategy. A further impetus for sectoral contribution to women's programmes was received with the introduction of the concept of Women's Component Plan in the Ninth Plan whereby identified ministries were required to indicate the flow of funds to the women's programmes and schemes. In the Tenth Plan, for the first time, monitorable targets were set for a few key indicators of human development, which include reduction in gender gaps in literacy, wage rates and reduction in maternal mortality rate. The Ninth Plan Document (1997- 2002) laid emphasis on the participation of people in the planning process, and the promotion of Self-Help Groups (SHG). The approach was to access women living in poverty and to guide them to help themselves. The Tenth Five Year Plan called for three pronged strategy of social empowerment, economic empowerment and providing gender justice to create an enabling environment of positive economic and social policies for women and eliminating all forms of discrimination against them and thus advance gender equality goals. During the Tenth Plan also, the emphasis continued on empowerment of women through SHG movement. The Eleventh Plan seeks to reduce disparities across regions and communities by ensuring access to basic physical infrastructure as well as health and education services to all, recognizes gender as a cross cutting theme across all sectors and commits to respect and promote the rights of the common person.

2.Review Of Literature

As an empowerment of women has emerged as an important issue in recent times, several studies have been undertaken by various research scholars, policy makers and both Government and Non-Government Organisations on various aspects of women empowerment in India as well as in abroad. An attempt is made here to put together some of the closely related research findings in the area.

Rapport (1987) describes the term empowerment as both individual determinations over one's own life and democratic participation in the life of one's community often through mediating structures such as neighbourhoods, voluntary organizations etc. Empowerment conveys both a psychological sense of personal control or influence and a concern with actual social influences, political power and legal rights. It is a process and mechanism by which people, organizations and communities gain mastery over their affairs. Nobel Laureate Amartya Sen. (1993) explains 'empowerment' as the freedom to lead different types of life is reflected in the person's capability set which depends on personal characteristics and social arrangements. The World Bank (2001) defines empowerment as "the process of increasing the capacity of individuals or groups to make choices and to transform those choices into desired actions and outcomes. According to Krishna (2003) empowerment means increasing the capacity of individuals or groups to make effective development and life choices and to transform these choices into desired actions and outcomes. It is by nature a process and/or outcome. United Nations (2001) defines empowerment as the processes by which women take control and ownership of their lives through the expansion of their choices. Kabeer (1998, 1999, 2001) viewed that empowerment refers to the processes by which those who have been denied the ability to make choices acquire such ability. The fundamentals of empowerment have been defined as an agency (the ability to define one's goals and act upon them), awareness of gendered power structures, self-esteem and self-confidence. Narayan (2002) defines empowerment as the "expansion of freedom of choice and action". Mayoux's (2000) definition of empowerment relates more directly with power, as "a multi dimensional and interlinked process of change in power relations". These power relations operate in different spheres of life (e.g., economic, social, political) and at different levels (e.g., individual, household, community, market, institutional).

Sen (1997) stressed the importance of empowerment of women which is about change in favour of those who previously exercised little control over their lives. This change has two components; the first is control over resources (financial, physical and human) and the second is control over ideology belief, values and attitudes. Mridula (1998) stated that women's development in recent years emphasizes on providing equal opportunities for women by removing gender bias, empowering women and creating self-reliance among them. Sunita Roy (1999) reported that empowerment of women should focus on aspects like (a) direct involvement of women in programming and management, (b) effective collaboration with community organizations, (c) organizing and strengthening of women's self-help groups, (d) sensitization and advocacy for gender justice in society, (e) identifying women's need and priorities while generating employment, (f) organizing women in different groups to undertake certain productive activities to earn their livelihood and (g) elimination of violence and discrimination against women at physical, mental, domestic or societal level. Hemantha (2001) has comprehensively given the parameters of empowerment of women as follows:

- Enhance self-esteem and self-confidence in women.
- Build a positive image of women by recognizing their contribution to the society and the economy.
- Develop in them an ability to think critically.
- Faster decision-making action through collective process.
- Enable women to make informed choices in areas like education, employment and health especially reproductive health.

- Ensure equal participation in development process.
- Provide information, knowledge and skill for economic independence.
- Enhance access to legal literacy and information related to their rights and entitlements in the society with a view to enhance their participation in all areas.

Malhotra (2002) constructed a list of the most commonly used dimensions of women's empowerment such as economic, socio-cultural, familial/interpersonal, legal, political, and psychological. The effect of women's empowerment creates a powerful influence on family, community norms and values and finally the laws that govern these communities (Page & Czuba, 1999). Thus, women's empowerment is a vital strategy for development efforts. Malhotra, Schuler and Boender's (2002) have measured women empowerment in two dimensions: economic participation and decision-making (measured by the percentage of female administrators and managers, and professional and technical employees), and political participation and decision-making (measured by the percentage of seats in parliament held by women). Furthermore, several studies suggest that women may be empowered in one area of life and not others (Hashemi, Schuler, & Riley, 1996; Kabeer, 1999; Kishor, 2000; Malhotra & Mather, 1997). Bush & Folger, (1994) viewed that women's empowerment is the restoration to individuals with a sense of their own value and strength and their own capacity to handle life's problems viz., personal, economic, familial, and political. Anu Singh Lather, Shilpa Jain & Sona Vikas (2009) attempted to measure the extent of women empowerment in critical areas like educational attainment, economic opportunity, health and well-being, decision making, sexual harassment and abuse, and autonomy. Hashemi, (1996) viewed that microcredit empowers women by giving them a greater economic value to their life.

According to Bandura (1986) and Pajares (1996), changes in personal factors (such as self-efficacy) can affect individual behavior (willingness to take risks) and impact environmental factors (family and society). These relationships are reciprocal and reinforcing. This suggests that strategies which are purposefully introduced to enhance women's personal factors (self-efficacy) can lead to reinforcing behaviours (such as self-assertive behaviour) which in turn can impact and reinforce environmental factors (such as alteration of familial relations). The effect of women's empowerment creates a powerful influence on family, community norms and values and finally the laws that govern these communities (Page & Czuba, 1999). Thus, women's empowerment is a vital strategy for development efforts. JSI researchers identified six general areas or domains in which empowerment of women is believed to be taking place as a result of Grameen Bank, BRAC and other credit programs: a sense of self and vision of a future, mobility and visibility, economic security, status and decision-making power within the household, ability to interact effectively in the public sphere and participation in non-family groups (Snow, 1990).

3. Methodology

The role of woman is now widely recognized in the sphere of human development and accepted in most parts of the universe. The need to analyse the women empowerment arises because of the recent considerable importance that the GOI has placed on this concept. The study analysed the role of both Government and Non-Government organizations by evaluating their performance strategies in empowering women in India. The general objective of this study is to evaluate women empowerment which ultimately leads to the overall development of the country.

3.1. Objectives Of The Study

Despite many attempts made on this concept, there remain certain very pertinent gaps. In order to fill the gaps, the present study was undertaken. With this background the present study "An Evaluative Study on The Empowerment of Women in India" has been formulated with the following objectives:

- To analyse the importance of women empowerment
- To evaluate the present status of woman in the society
- To analyse the strategies adopted and efforts made by both GOs and NGOs in empowering women
- To analyse the impact of the reforms undertaken.
- To assess the impact on economic and social empowerment of women.
- To review the challenges and constraints in empowerment.
- To evaluate the role of women empowerment in the overall development of the economy.

Economic empowerment of women in the present work has been assessed through the growth of Self-Help groups and their services in both rural and urban women. For accomplishing the objectives of the study, both secondary and primary data have been utilized. Secondary data are the data collected by different agencies for other than the present purpose and this data has been collected from various publications and other scholarly works which includes Govt. and non-govt. Publications and reports, academic journals, newspapers and various web sites etc.. Primary data are the first hand information collected from through direct interview method to know the impact of the schemes undertaken by the Govt. and non-govt. Organisations on their lives in terms of increase in the level of employment and incomes. Interpretation of data is based on rigorous exercises aiming at the achievement of the study objectives and findings of the existing studies. Interpretation of the data is more about qualitative terms than on quantitative terms.

3.2. Significance Of The Study

The present study is a significant attempt to evaluate empowerment of women which will prove helpful to analyse lacunae in the developing economy like India. Further, it can helpful to explore some untapped areas where potential for development exists and rectification of the flaws in the present system. The study will also prove helpful in empowering women by generating employment

avenues and making the country self-reliant. The study may also be equally important for all those interested in undertaking similar studies in the context of other aspects of the concept because certain methods and approaches evolved and employed should be helpful in carrying out further studies of similar nature.

4. Analysis

Women represent nearly half of the world population, but receive only 10 percent of the world income and own even less than one percent of the world's property. As per 2001 census, women constitute 48.6 percent of the India's population. Women are discriminated in terms of literacy rates, labour participation rates and earnings. Economic empowerment of women led to the empowerment of women in several aspects such as socio-economic opportunity, property rights, political representation, social equality, personal rights, family development, and community development and at last the nations' development. Hence empowerment of women has emerged as an important issue in recent times. The major strategies of women empowerment include social, economic and political empowerment and gender justice along with demographic justice.

4.1. Towards Empowerment Of Women

- Setting up of the National Commission for Women by an Act of Parliament in 1990 to safeguard the rights and legal entitlements of women.
- The 73rd and 74th Constitutional Amendments (1993) to provide for reservation of seats for women in the local bodies of Panchayats and Municipalities.
- India's ratification of the Convention on Elimination of All Forms of Discrimination against Women (CEDAW) in 1993 to secure equal rights for women.
- Up gradation of Department of Women and Child Development to a Ministry under the independent charge of Minister of State for Women and Child Development with effect from 30th January, 2006.

The Constitution of India recognized the paucity of the problem of women empowerment; hence they ensured that the Principle of Gender Equality is enshrined in the Indian Constitution in its Preamble, Fundamental duties and Directive Principles. The various articles were framed for ensuring gender equality and also empower the states to adopt measures of positive discrimination in favour of women. It started as a movement under the Priministership of Mrs. Indira Gandhi, a scheme known as Indira Mahila Yojana was launched, and UNDP also incorporated issues of women upliftment as a primary objective. Later various Schemes were launched for the empowerment of women such as Rashtriya Mahila Kosh, Mahila Samridhi Yojana, Self-help groups etc. The establishment of the National Women's Commission and State Women's Commissions were important milestones in the direction of Women Empowerment in India.

4.1.1. National Policy For Empowerment Of Women, 2001

The National Policy for Empowerment of Women, 2001 (NPEW) was formulated with an aim to bring about women's advancement, development and empowerment. It was aimed at ensuring women empowerment through positive economic and social policies for the overall development of women. The NPEW laid down detailed prescriptions to provide better access to healthcare and other services, equal opportunities for women's participation in decision-making and mainstreaming gender concerns in the development process. Towards this end, the Ministry of Women and Child Development has launched a programme called, National Mission for Empowerment of Women (NMEW) on 8th March, 2010 with an objective to empower women socially, economically and educationally by securing convergence of scheme/programmes of different Ministries /Departments of Government of India as well as the State Governments. The Policy also aims at strengthening the legal system for eliminating discrimination against women and also visualizes strengthening partnership with Civil Society, particularly Women's organizations.

4.1.2. National Mission For Empowerment Of Women

The objective of the Mission is to empower women socially economically and educationally by securing convergence of scheme/programmes of different Ministries/Departments of Government of India as well as the State Governments.

4.1.3. Special Legislations For Women

- Legal Practitioners (Women) Act, 1923
- Maternity Benefit Act, 1961
- Equal Remuneration Act, 1976
- Dowry Prohibition Act, 1961
- Pre-Conception and Pre-Natal Diagnostic Techniques Act, 1994 (PNDT)
- Prohibition of Child Marriage Act 2006
- Crimes identified under IPC
- Immoral Traffic (Prevention) Act, 1956
- Dowry Prohibition Act, 1961
- Indecent Representation of Women (Prohibition) Act, 1986
- Commission of Sati (Prevention) Act, 1987

- Protection of Women from Domestic Violence Act, 2005

The Indecent Representation of Women (Prohibition) Act, 1986 (IRWA) was enacted with the specific objective of prohibiting the indecent representation of women through advertisement, publication, writing, painting figures or in any other manner.

The Immoral Traffic (Prevention) Act, 1956: The Immoral Traffic (Prevention) Act, 1956 (ITPA) is the premier legislation for the prevention of trafficking for commercial sexual exploitation. The Act also provides for setting up of Protective Homes by the State Governments.

The Dowry Prohibition Act, 1961: The culturally sanctioned practice of dowry and the resulting violence perpetrated on women is one of the single biggest forms of discrimination against women in India. According to the data available with the National Crime Records Bureau (2009), there were 5,650 cases registered under the Dowry Prohibition Act, 1961 in 2009. With a view to strengthen the provisions of the Act and to ensure its effective enforcement for containment of this practice, certain amendments to the Act were suggested by the National Commission for Women. These were deliberated upon by an Inter-Ministerial Group constituted by the Ministry for this purpose and are presently under consideration of the Ministry.

The Protection of Women from Domestic Violence Act, 2005: Provides civil remedies in the nature of protection orders, residence orders, maintenance, compensation and temporary custody orders to women facing domestic violence within the home. It establishes a coordinated implementation mechanism to ensure women have access to and enjoy support services such as shelter, medical relief and legal assistance.

Protection of Women against Sexual Harassment at Workplace Bill, 2010 aims at providing protection to women against sexual harassment at all workplaces both in the public and private sector, whether organized or unorganized and for the prevention and redressal of complaints of sexual harassment.

Immoral Traffic (Prevention) Act, 1956 lays down provisions for stringent punishment to the perpetrators of the crime.

Ujjawala: It is a comprehensive scheme to combat trafficking was launched by the Ministry on 4th December 2007 and is being implemented mainly through NGOs. The Scheme has five components- Prevention, Rescue, Rehabilitation, Reintegration and Repatriation of trafficked victims of commercial sexual exploitation.

The Ministry of Women and Child Development, Government of India, came into existence as a separate Ministry with effect from 30th January, 2006 with a mission to promote social and economic empowerment of women through cross-cutting policies and programmes, mainstreaming gender concerns, creating awareness about their rights and facilitating institutional and legislative support for enabling them to realize their human rights and develop to their full potential. The Ministry of Women and Child Development has taken several initiatives for bringing about gender equality, empowerment and development of women which are as below:

4.1.4.Swayamsidha

Swayamsidha is an integrated scheme for women's empowerment through formation of women into Self-Help Groups (SHGs). The scheme was launched in February 2001 across the States and Union Territories of the country with a total budget outlay of Rs. 116.30 Crores. The long-term objective of the programme is holistic empowerment of women through a sustained process of mobilization and convergence of all the on-going sectoral programmes by improving the access of women to micro credit, economic resources etc. The programme was implemented in 650 blocks in the country covering 335 districts. The programme was implemented in many States through ICDS infrastructure; while in some States, the scheme was implemented through State Women's Development Corporations.

Year	Target No. Of Beneficiaries)	Achievement (No. Of Beneficiaries)
2002-02	35000	133131
2003-04	40000	16350
2004-05	40000	15900
2005-06	35000	34575
2006-07	35000	31177
2007-08	40000	39055
2008-09	70000	31865

Table 1: Achievement Of Swayamsidha During The 10th Plan Period (2007-08 And 2008-09)

Source: Annual Reports Of Ministry Of Women & Child Development

During the year 2007-08, 14 new projects have been sanctioned and 39055 women have benefited under the scheme. During the year 2008-09, 20 new projects have been sanctioned and 31865 beneficiaries have benefited from the scheme.

4.1.5.Swadhar Scheme

Swadhar scheme was launched by the Ministry during the year 2001-02 for the benefit of women in difficult circumstances with the following objectives:

- To provide primary need of shelter, food, clothing and care to the marginalized women / girls living in difficult circumstances who are without any social and economic support;
- To provide emotional support and counselling to such women;

- To rehabilitate them socially and economically through education, awareness, skill up gradation and personality development through behavioural training etc.
- To arrange specific clinical, legal and other support for women / girls in need of interventions by linking and networking with other organization in both government and Non-Government Sectors on a case basis;
- To provide helpline (24 hour telephone facility) or other facilities for such women in distress; and
- To provide such other services as will be required for support and rehabilitation of such women in distress.

Year	Financial (Rs.in crores)		Physical
	Budget Estimates	Expenditure	No. of Beneficiaries
2007-08	15.00	13.01	10860
2008-09	20.00	14.93	15260
2009-0	15.00	14.97	16885
2010-11	34.21	29.02*	18680*

*Table 2: Achievements Of Swadhar Scheme During 11th plan
Source: Annual Reports Of Ministry Of Women & Child Development
* As On 28th February, 2011*

Under Swadhar Scheme, during 2010-11, 34 new Swadhar Homes and 24 New Women help lines have been sanctioned up to 31st January, 2011, bringing the total number of Swadhar homes and women help lines to 331 and 233 respectively.

4.1.6. Support To Training & Employment Programme For Women (STEP)

STEP, a Central Sector Scheme launched in 1986-87, seeks to upgrade skill of poor and asset less women and provide employment on a sustainable basis by mobilizing them in viable cooperative groups, strengthening marketing linkages, support services and access to credit. The scheme also provides for enabling support services in the form of health checkups, legal and health literacy, elementary education, gender sensitization and mobile crèches.

Year	Physical Achievements (No. Of beneficiaries)		Financial Achievements (Rs. In Lakhs)	
	Target	Achievement	BE	Actual Exp.
2009-10	30000	21963	1500	1229
2010-11 (upto 28 th February, 2011)	35000	32600	2,500	1,952

*Table 3: Achievements Of STEP Scheme
Source: Annual Reports Of Ministry Of Women & Child Development*

4.1.7. Women Empowerment And Livelihood Programme In Mid-Gangetic Plains - 'Priyadarshini'

The Ministry is administering the International Fund for Agricultural Development (IFAD) assisted pilot project namely Women's Empowerment and Livelihoods Programme in the Mid Gangetic Plains "Priyadarshini" in 13 blocks spread over 4 districts in Uttar Pradesh and 2 districts in Bihar. The Programme aims at holistic empowerment (economic and social) of vulnerable groups of women and adolescent girls in the project area through the formation of women's Self Help Groups (SHGs) and promotion of improved livelihood opportunities. Over 1,00,000 households are to be covered under the project and 7,200 SHGs will be formed during the project period ending 2016-17. Though the focus of the project is on livelihood enhancement, the beneficiaries will be empowered to address their, political, legal and health problem issues through rigorous capacity building.

4.1.8. Rajiv Gandhi Scheme For Empowerment Of Adolescent Girls (RGSEAG) –SABLA

Adolescent girls (11-18 years) in India constitute nearly 17 percent of the country's population and are a core resource for national growth. Investment in their health and development translates to investment in the greater well-being of the country. The Scheme aims at improving the health and nutrition status besides equipping the girls on family welfare, health hygiene, etc. and information and guidance on existing public services. The focus of the Scheme is on out of school girls. An integrated package of services of Nutrition Component and Non Nutrition Component would be provided to adolescent girls.

4.1.9. Indira Gandhi Matritva Sahyogojana

The objectives of the IGMSY Scheme are to improve the health and nutrition status of pregnant and lactating women and their young infants. A cash incentive of Rs.4000/- is to be provided under the Scheme to P & L women of 19 years of age and above, for the first two live births, subject to the woman fulfilling specific conditions relating to maternal child health and nutrition.

4.1.10. Financial Assistance And Support Services To Victims Of Rape: A Scheme For Restorative Justice

The scheme proposes to cover women and minor girls who are victims of rape. While no amount of financial assistance can adequately compensate for the injury, both physical and emotional, faced by a victim of rape, the Ministry formulated a Scheme 'Financial Assistance and Support Services to Victims of Rape' to provide a helping hand to enable her to cope with the trauma suffered and to tide over her immediate and long-term needs. It is founded on the principle of restorative justice and seeks to restore the affected woman to a position of dignity and self-confidence. It provides financial assistance to the affected woman; and Support services such as shelter, counselling, medical aid, legal assistance, education and vocational training depending upon the needs of the victim.

4.2. Factors Influencing Women Empowerment

- Economic Independence.
- Establishing own creative idea.
- Establishing own identity.
- Achievement of excellence.
- Building confidence.
- Developing risk-taking ability.
- Motivation.
- Equal status in society.
- Greater freedom and mobility

There are three paradigms for women's empowerment in a developing country like India as follows:

- An economic paradigm that promotes development interventions to improve women's capacity for increasing their income either through employment or micro-enterprises. This paradigm leads to social and political change and greater personal empowerment;
- A poverty alleviation paradigm which focuses on decreased vulnerability and looks at 'mutually synergistic interests' at the household level. It takes the view that addressing practical needs, such as health or education, is the best way of addressing gender inequality and as a consequence women are empowered; and
- A feminist paradigm, which addresses gender subordination at the individual, organizational, and macro levels. Economic programmes in turn lead to social, political and legal empowerment. (Mayoux 1999)

4.3. Levels Of Empowerment

- The individual level deals with the 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 level deals with the collective action and sense of agency that woman experience together, in a group.
- The societal 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.

4.4. Influencing Factors Of Empowerment

In spite of the various measures taken up by the government after Independence and even during British rule the Women haven't been fully empowered. The ground reality is deprivation, degradation and exploitation of women specially women from rural areas and those belonging to deprived sectors of the society.

4.4.1. Globalization

Globalization has presented new challenges for the realization of the goal of women's equality, the gender impact of which has not been systematically evaluated fully. However, from the micro-level studies that were commissioned by the Department of Women & Child Development, it is evident that there is a need for re-framing policies for access to employment and quality of employment. Benefits of the growing global economy have been unevenly distributed leading to wider economic disparities, the feminization of poverty, increased gender inequality through often deteriorating working conditions and unsafe working environment especially in the informal economy and rural areas. Strategies will be designed to enhance the capacity of women and empower them to meet the negative social and economic impacts, which may flow from the globalization process.

4.4.2. Social Empowerment Of Women

Under the social empowerment of women steps needs to be taken to improve the health status of women, reduce maternal mortality especially in the areas which do not have good medical facilities. Awareness programmes for diseases like HIV / AIDS and infections /

communicable diseases like T.B. Need to be launched. Women face high risk of malnutrition hence focus should be given to meet the nutritional needs of women at all stages of their life cycle. Schemes need to be introduced for helping women who are victims of marital violence, who are deserted and those engaged in sex professions. Awareness programmes need to be organized for creating awareness among women especially belonging to weaker sections about their rights. Government has to be vigilant for ensuring that there is no discrimination against the girl child and her rights are protected. The social stigma like child marriages, Female foeticide, child abuse and child prostitution must be eradicated immediately.

4.4.3. Education And Women Empowerment

Education is a powerful tool of social transformation. Hence, education for women has to be paid special attention. Greater access for women to education must be ensured by the educational system. Gender sensitivity must be developed. A watch has to be kept on dropout rate of girls and corrective measures should be taken to check the dropout rates.

4.4. Means Of Empowerment

- Political empowerment
- Legal empowerment
- Social empowerment
- Cultural empowerment
- Economic empowerment

4.4.1. Economic Empowerment

It is one of the means to empower the women. Enhancing women's economic productivity is an important strategy for improving the welfare of 60 million Indian households living below the poverty line (Dwarakanath, 1999). The existence of women in a state of economic, political, social and knowledge disempowerment is known to be a major hindrance to economic development. According to J. Cooper "Status of women in any society depends on her recognized rights, duties, liberties and opportunities – chiefly in the domestic, economic, social, political and religious spheres".

"Freedom depends on economic condition even more than political. If a woman is not economically free and self-earning, she has to depend on her husband or son or father or someone-else and dependents are never free" said India's first Prime Minister, Pandit Jawaharlal Nehru.

Empowerment of rural women through income generating activities is considered as those initiatives that affect the economic aspects of people's lives through the use of economic tools such as credit. It is being increasingly realized that women's income in a family is very important in relation to the nutritional, economic and educational upliftment of the family. Women's income in a family is very important in relation to their full identity and powers in all spheres of life. The self-help group provides an appropriate platform for initiating and sustaining income generating activities. Economic independence or access to an inherited or self-generated income is considered as the major means of empowerment of women and to enable women to stand on their own legs, this strategy is attempted and advocated by many governments in this third world.

4.4.1.1. Self-Help Groups

Self-help groups have emerged as one of the major strategies for women's empowerment and various schemes of the Government of India have shown that strong women's groups could contribute substantially to the development and convergence of services and activities. These programmes have highlighted the benefits of formation of women's groups for building confidence and focusing on developmental tasks. Different groups in various states all over the country have focused on skill development and awareness generation, promoting economic development through income generating activities, inculcating thrift and credit management activities among poor women. SHG is a voluntary association of persons with common interest, formed and managed democratically without any political affiliation (Ramesh, 1996). The progress of SHGs can be analysed by growth in the loans disbursed and savings accounts during the period of 2009-10.

Table 4 reveals that the no. of loan accounts were decreased during the period 2009-10, but the amount of loan disbursed was increased at a rate of 15.22 percent. The amount of loan outstanding was increased from Rs. 22,679.84 Crores to Rs. 28,038.28 Crores i.e., at a rate of 19.11 percent. The no. of savings accounts and the amount of savings were increased to a considerable extent. The figures in parentheses reveal a positive growth of SHGs covered under the SGSY scheme in terms of the amount of loans disbursed and savings.

Particulars	Self-Help Groups				Increase/Decrease	
	2009		2010		Number	Amount
	Number	Amount	Number	Amount		
Loans disbursed during the Year	16,09,586 (2,64,653)	12,253.51 (2,015.22)	15,86,822 (2,67,404)	14,453.30 (2,198.00)	-22,764	2,199.79
Loans outstanding	42,24,386 (9,76,887)	22,679.84 (5,861.73)	48,51,356 (12,45,394)	28,038.28 (6,251.08)	6,26,970	53,584.44
Savings Accounts	61,21,147 (15,05,581)	5,545.62 (1,563.39)	69,53,250 (16,93,910)	6,198.71 (1,292.62)	8,32,103	653.09

Table 4: Progress Of Self-Help Groups (Rs. Crores)
Figures In Parentheses Indicate The Share Of SHG Covered Under SGSY
Source: www.Nabard.Org

4.5. Constraints In Empowerment

It was very clear from the study that rural women are facing some prime constraints in empowerment which are as follows:

- Lack of education
- Lack of freedom to take decisions
- Overburdened with dual responsibilities (household and economic activities)
- Lack of proper training
- Lack of social mobility
- Insufficient loans
- Ego problems of men folk
- Caste system in the village
- Conflicts with other workers
- Family restriction a) husband b) elders
- Doubts regarding the women's capabilities
- Confining the role of women to household activities
- Income derived is too little
- Partiality of government officials
- Lack of knowledge and skill

4.6. Role Of NGO's In Women Empowerment

Governmental Organizations are formal agencies working for the empowerment of women. But this work requires multidimensional approach and hence a large number of voluntary organizations / NGO's have gained increased attention in the field from grass – root level to national & international level. Their role is so impressive because they work with missionary zeal and commitment. The working style of NGO's is open, transparent and personal. So, they are more effective in this direction. They organize seminars, conferences and workshops on women's rights and elimination of discrimination for the awakening of the masses. They prepare urban and rural uneducated women for self – employment, which is vital for the economic empowerment of the women. In short, all these programs and functions of NGO's contribute towards the realization of sustainable community development and hence women empowerment.

4.7. Role Of International Agencies In Women Empowerment

Promotion of equality between women and men and the empowerment of women is central to the work of the United Nations. The UN actively promotes women's human rights and works to eradicate, discourage of violence against women, including in armed conflict and through trafficking. There are various UN agencies working for the empowerment of women like The Commission on the Status of women, The Committee on the elimination of discrimination against women, The Division for the advancement of women, The United Nations Development Fund for women, and recently, the UN Women association is formed which co-ordinates the activities of all the former UN agencies. These international agencies work to ensure that women have a real voice in all governance institutions, from the judiciary to the civil service, as well as in the private sector and civil society. So they can participate equally with men in public dialogue and decision- making and influence the decisions that will determine the future of their families and countries.

4.8. Recognition Of Women: Stree Shakti Puraskar

After Independence the role of woman was diversified and extended to various spheres of life. They have taken on different roles and excelled in many fields. In order to recognize their role and to encourage them to empower in all aspects, the GOI has announced a reward called, 'Stree Shakti Puraskar'. It creates a sort of encouragement for the success achieved in the face of adversity and difficulties and with the strength of courage, initiative and determination makes them special.

5. Conclusion

In the history of human development, woman has been as important as man. In fact, the status, employment and work performed by women in society are the indicators of nation's overall progress. Without the participation of women in national activities, the social, economic or political progress of a country will be stagnated. Women constitute half of humanity, even contributing two-thirds of world's workhours. She earns only one-third of the total income and owns less than one-tenth of the world's resources. This shows that the economic status of women is in pathetic condition and this is more so in a country like India.

Women are regarded as the "better half" of the society and at par with the men. But in reality, our society is still male dominated and women are not treated as equal partners both inside and outside the four walls of the house. Empowerment comes from Women's groups who seek to empower themselves through greater self-reliance. They have right to determine their own choices in life. They also seek to gain control and access to resources. Economic empowerment is one of the means to empower the women. Enhancing women's economic productivity is an important strategy for improving the welfare of 60 million Indian households living below the poverty line (Dwarakanath, 1999). The existence of women in a state of economic, political, social and knowledge disempowerment is known to be a major hindrance to economic development. Income generating activities will be considered as those initiatives that affect the economic aspects of people's lives through the use of economic tools such as credit. It is being increasingly realized that women's income in a family is very important in relation to the nutritional, economic and educational upliftment of the family.

The Empowerment of women has become one of the most important Concerns of 21st century not only at national level but also at the international level. Efforts by the Govt. are on to ensure Gender equality but Government initiatives alone would not be sufficient to achieve this goal. Society must take initiative to create a climate in which there is no gender discrimination and Women have full opportunities of self-decision making and participating in the Social, Political and Economic life of the Country with a sense of equality. Then only the Vedic verse "Yatra Naari Poojyante, Tatra Ramante Devata" means "Wherever Women is respected, there resides the God" would come true.

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