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WOMEN EMPOWERMENT IN UTTAR PRADESH AND UTTARAKHAND: AN ANALYSIS OF SELF HELP GROUPS

Abstract

The present analysis simply demonstrates that SHG's have created conducive environment for growth and development of micro enterprises, meeting out the credit needs of its members. Its convergence with government programmes/schemes needs to be strengthened. The overall empowerment of its members in terms of improved socio-economic status, income, mobility and confidence building measures need to sustain and manage business on their own. This type of ground level activities have made positive change in the life of women through enhancing capacity for collective efforts and decision making within and out of family. The present study has identified indicators of empowerment of women through SHGs.

Keywords: *Microfinance, Gender Justice, Decision Making, Confidence.*

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I. Conceptual Framework and Methodology

Introduction

This paper analyzes that SHG's have created a conducive environment for growth and development of micro enterprises, meeting out the credit needs of its members. Its convergence with government programmes/schemes needs to be strengthened. The overall empowerment of its members in terms of improved socio-economic status, income, mobility and confidence building measures need to sustain and manage business on their own. This type of ground level activities has made positive change in the life of women through enhancing the capacity for collective efforts and decision making within and out of the family. The present study has identified indicators of empowerment

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of women through SHGs.

Women were excluded from public discourse during enlightenment period and with the rise of capitalism in a general economic form of life (Landes 1996; Smith 2005). The public sphere was structured with masculinity that excluded women from the discourses in everyday life (Habermas 1992). But it provided an image of women, who is able to take responsibility and could develop herself as a rational agent, if they given the chance (Donovan 1992; 31). Women accelerated for new forms of organisation from mid-nineteenth century after restrictions faced before that period. Democratic features spread from the European countries to rest part of the world and more specific in the South Asian countries. The marginal sections (including women) of the society have got opportunity for mobility and taking part in the social and educational part of life.

Historically, women faced restrictions from men but more restrictions from cultural hegemony i.e. oppressive in the various forms of normative features of the society. Foucault's words are more relevant to define women's position in the contemporary world. "The judges of normality are everywhere. "We are in the society of the teacher-judge, the doctor-judge, the educator-judge, the social worker-judge" (Foucault, 1975 Appelrouth and Edles 2008, 631). In this context civil society organizations and SHGs also leading the agenda of empowerment for unprivileged section of the society, including women. Now community people able to understand that individual efforts for empowerment are more costly and may be futile, but collective action will be effective for raising the voice of women and poor people.

Empowerment of women focuses on enhancing the capabilities for inclusive growth, sustainable development and overall to obtain equality in everyday life. In a broader sense, it has three dimensions i.e. economic, social and political, which supports each other. The concept of Women empowerment has been changed in the context of development paradigm. Over fifty years, women have influenced development agencies to include women's concerns, and formed a global social movement that has altered gender relations throughout the world (Tinker and Zuckerman 2013). The women in development paradigm assumes that women have been left out in development process and hence need to be integrated to give benefit, gender and development paradigm recognizes women's triple role i.e. in reproduction, production and community management. But due to societal biases women got lower entitlements, both within families and in the society, hence affect the efficacy of development programs (Papanek 1990; Sen 1990).

The concept of empowerment also can be explored through three closely interrelated dimensions: agency (process - central to the concept of empowerment), resources (preconditions), and achievements (outcomes).

Agency represents the processes by which choices are made and put into effect. Resources are the medium through which agency is exercised; and achievements refer to the outcomes of agency (Kabeer 1999; 2005). Mayoux (2000) has underlined three paradigms on SHGs/microfinance and gender i.e. financial self-sufficiency, poverty alleviation, and feminist empowerment. It defined the empowerment in terms of economic empowerment, increased well-being, social and political empowerment, where Sultana, Jamal and Najaf (2017) has assessed the impact of microfinance on economic empowerment, social empowerment and knowledge empowerment. All these processes prepare the potential in women.

Women have greater potential to transform their position within the family as well as for creating sustainable livelihoods and public sphere. Rather and Bhat (2017) has analyzed women empowerment in his study with the Hanji women in Kashmir on three themes, i.e. **I**) women's freedom in everyday life; **II**) control over intimate relations and familial matters; and **III**) control over earnings and saving money etc. On the basis of his study the fact was established that education is the key changeover to socio-cultural transformation. Improvement in the child education and poverty reduction is also associated with the women empowerment.

Neeta Tapan (2010) has defined empowerment as a situation, occurs in the balance between individuals accessing resources, and their inner transformation, and Sen (1997) as collective processes that leads to change in the lives of individuals. In the cognitive sense empowerment can be determined as the building of self-knowledge and self-esteem of the individual to reduce 'feelings of alienation and enhance feelings of solidarity and legitimacy' (Asthana 1996; Tapan 2010).

In the psychological context 'empowerment is the feeling that activates the psychological energy to accomplish one's goals (Jan 2009). Women empowerment could be measured by the using index of women's decision making in three key areas: a) the purchase of household items, b) the decision to work outside and c) number of children to have (Becker 1997). But without minimization of gender inequalities exist in the society, the concept of women empowerment will be a utopian thought. Naila Kabeer (2005) analysed gender inequalities as multi-dimensional and it could not be reduced to some single and universally agreed set of priorities. She (Kabeer 1999) has further summarized the indicators for women empowerment identified by the Sunita Kishore (1997).

- I. Direct evidence of empowerment:** Devaluation of women, women's emancipation, sharing of roles and decision, equality in marriage, financial autonomy;
- II. Sources of empowerment:** Participation in the modern sector, lifetime exposure to employment; and

III. Setting indicators: Family structure amenable to empowerment; marital advantage and traditional marriage.

Women's development has come a long way from the earlier welfare orientation. In the welfare approach, women were taken as vulnerable sections of the population, whose situation could be ameliorated; through the provision of support services like health, nutrition and childcare. The economic self-reliance puts emphasis on income generation projects for women; the equality model put the blame on inequality and promoted affirmative action to promote equal opportunity. The present approach of empowerment looks at unequal gender and power relations and uses mobilization, solidarity and collective action.

Microfinance could be better tool to brought knowledge and social empowerment through bringing confidence and leadership, courage, skill development, and overall reducing feminization of poverty rather than economic empowerment (Sultana; Jamal and Najaf 2017). Reddy (2003) suggested the main objectives of development programmes specially microfinance, in this context may be categorized as (i) initiate income generating programmes; (ii) sensitize women about their rights, entitlements and legal framework; and (iii) take up capacity building measures. Gender and development approach stress is the need for gender analysis and identification of strategic gender needs before initiating any appropriate action for empowering women.

The empowerment approach arises from a strong commitment to women's rights and capacity to make their own decisions about development strategies, under the credit for empowerment. The SHG offers the canvas to conduct social intermediation, provide women the opportunity to acquire the ability and entitlement to their own lives, set their own agenda, gain skills, solve problems and develop autonomy (Meenai 2003). Significantly, the member of SHG's may exhibit the following outputs, resulting from their activities: (i) acquisition of literacy and numerical skills; (ii) awareness of basic legal rights; (iii) awareness of projects and state development activities; (iv) critical political consciousness; electoral process, societal analysis and gender issues; (v) enhanced psychological and social-economic status as perceived by self and other's; (vi) freedom from exploitation, money lenders, landlords etc; (vii) active role in organization of group and other political bodies, viz. Panchayat; (viii) ensuring literacy and education of girl child; (ix) health consciousness; (x) restructuring of women's time utilization; and (xi) enhanced decision making powers within the household.

Thus, financing through SHG's effects quite a few benefits viz; (i) savings mobilized by the poor; (ii) access to the required amount of appropriate credit by the poor; (iii) meeting the demand and supply of credit structure and opening of new market for financing institutions; (iv) reduction in transaction cost for both lenders and borrowers; (v) tremendous improvement in recovery; (vi)

heralding a new realization of subsidy-less and corruption-less credit; and (vii) remarkable empowerment of poor women.

Puhazhendhi, and Satyasai (2001) evaluated the performance of 223 SHG's functioning in 11 states representing four different regions across the country with special reference to social and economic empowerment. The SHG's programme has been found more popular in the southern region and its progress in other regions is quite low, thus signifying an uneven achievement among the regions. Older groups had relatively more positive features like better performance than younger groups. Where, Manimekalai and Rajeshwari (2001) found that SHGs has developed a sense of leadership, organizational skill, management of various activities of a business, right from acquiring finance, identifying raw material, market and suitable diversification and modernization.

Puhazhendhi (1999) analyzed the functioning of SHG's, and observed that SHG's performing well towards social change and transformation in the society. Similarly, K.C. Sharma (2001) mentioned that through SHG's women empowerment is taking place. Their participation in the economic activities and decision-making at the household and society level is increasing and making the process of participatory rural development, democratic, sustainable and independent of subsidy. The resource poor people become responsible and developing long lasting working relationships through expansion of formal microfinance activities and small transactional practices and innovation (Adams and Pischke 1991). Overall microfinance activities have developed coordination within the group members but less sustainable on the land of Uttar Pradesh.

The review of studies related to credit accessibility to women simply demonstrates that the direct access to institutional credit for rural women is very limited and suffers from the gender biases. However, women from the non-farm sector have better access to banks than the women working in the farm sector. Even, male members of women borrowers have greater influence on accessibility to credit utilization and its repayment.

Objectives of Study

The main objective of this study is to assess the impact of SHGs in the improvement of socio-economic status of women within the family and society as a whole. The specific objectives are:

- to assess the impact of collective activities on the empowerment of rural women and its reflections through decision making with the family chores as well as in the major decisions of the family.
- to examine the improvement in the awareness on health, education and development programmes through collective action by rural women in Uttar Pradesh and Uttarakhand.

- also examine the community perception towards women's agency engaged in collective activities.

Methodology

The field survey has been carried out in two states, namely Uttar Pradesh and Uttarakhand. Total 4 districts from Uttar Pradesh viz. Aligarh (Western U.P.), Sitapur (Central U.P.), Banda (Bundel Khand), Allahabad (Eastern U.P.), and 3 districts from Uttarakhand viz Almorā (Kumaon), Dehradun (Garhwal) and Udham Singh Nagar (Plain) were selected. Four blocks from each selected district were further identified randomly for village selection. Two SHG's from each selected village were identified for personal interviews with the members organized for social capital and microfinance activities. Total of 224 SHG's and 1120 members of SHG's were randomly selected for field survey. Interview schedules and questionnaires were used to collect primary information. Secondary sources were also used for policy recommendations.

II. Findings

Women's Economic Empowerment

Traditionally, Indian women are being socialized to accept directions from men in every part of life. But paradigm has been changed through development programmes have emphasized on the issues which recognized women's economic roles. The cooperative system or self help groups have provided transformative opportunity to maintain egalitarian work relationships within the family and participation in outside economic activities. To secure future and economic security are two important motivating factors for savings among the women members of the SHGs. Securing future has been found more pronounced in both states Uttar Pradesh (89.06 per cent) and Uttarakhand (70.83 per cent). SHGs have less interest in economic security.

Table 1
Motivation for Savings

Motivation for Savings	Uttar Pradesh		Uttarakhand		Total	
	No.	%	No.	%	No.	%
To Secure Future	114	89.06	68	70.83	182	81.25
Economic Security	14	10.94	28	29.17	42	18.75
Total (SHGs)	128	100	96	100	224	100

Source: Field Survey

Income generation activities are the one of the major tasks for sustainability of microfinance activities/SHGs. However, only 46.87 per cent SHGs from Uttar Pradesh and 48.96 per cent SHGs from Uttarkhand have initiated such activities while rests are in the process of initiating. Generally, older, stabilized and active SHG's are able to initiate these activities and ensure its sustainability while newly formed SHG's are not able to start such activities. Participation in saving by all members is poor in Uttar Pradesh (4.69 per cent) and Uttarakhand (6.25 per cent), where in 42.41 per cent SHGs, some members have started saving activities. The proportion of SHGs not started saving was much higher (52.33 per cent) due to lack of strong trust among members.

Table 2
SHG Members Initiated Income Generation Activities

Particulars	Uttar Pradesh		Uttarakhand		Total	
	No.	%	No.	%	No.	%
Total No. of SHGs where members initiated Income Generation Activities	60	46.87	47	48.96	107	47.77
No. of SHGs where all members initiated Income Generation Activities	6	4.69	6	6.25	12	5.36
No. of SHGs where some members initiated Income Generation Activities	54	42.19	41	42.71	95	42.41
No. of SHGs where members not initiated Income Generation Activities	68	53.13	49	51.04	117	52.23
Total (SHGs)	128	100	96	100	224	100

Source: Field Survey

The economic empowerment is a multidimensional process of change, influencing the economic activities- borrowing, saving, credit and income generating through association with the SHGs. Overall it improves the ability of women to transform their life through direct linkage with the financial services (Tapan 2010). At the primary level women may not have control over the money borrowed from SHGs or banking sector, but her involvement as mediating partner, improves the status within the family.

Women's Social Empowerment

Women empowerment is an active process of enabling women to establish identity, potentiality, logical share and recognition of power (social, political and economic) in all spheres of individual and social life. The SHGs are playing a crucial role for empowerment of women in Uttar Pradesh,

Uttarakhand and other part of the India. Women engaged in collective activities, improved capacity to take decision within the family and in society, important indicator for measuring their empowerment. As per information provided by the members of the SHGs in 6.43 per cent families, women have power to make decision, where in 34.55 per cent women participate in the family decision. Due to patriarchal mindset, around 59 per cent families, only male members can take the decisions. There were no major differences seen between two states (Table 3). Thus, the socio-economic conditions of women have demonstrated that their status has improved since the joining of SHG's and availing micro-finance.

Table 3
Decision Making within Family

Decision making power within Family	Uttar Pradesh		Uttarakhand		Total	
	No.	%	No.	%	No.	%
Only Women (Wife)	47	7.34	25	5.21	72	6.43
Collective (Husband and Wife)	215	33.60	172	35.83	387	34.55
Husband	378	59.06	283	58.96	661	59.02
Total SHG Members (Female)	640	100	480	100	1120	100

Source: Field Survey

As per views of editor of the Economic and Political Weekly (2005) that SHGs with strong network have provided platform to its members with ready access to credit and, have increased women's bargaining power and status in the family and community due to participation and linkage with development services. SHGs have built effective mechanism of empowerment of women, promoting group action and dissemination of new technologies for development programmes. The significant changes measured in attitude of the participants in the areas of socio-economic upliftment, education and training, marketing and entrepreneurship qualities, technology adoption and participatory research, and banking aspects (Meena et al. 2008).

Women participating in the microfinance activities not only improved their status within their families, but also getting honor in the society due to taking part in the social activities. The group leaders of SHG's have informed the research team that, more than three fourth respondents (76.34 per cent) SHGs initiated community development activities. It was found higher in Uttar Pradesh (83.59 per cent) while it was not taken up to a sufficient extent in Uttarakhand (Table 4).

Table 4
SHG's Initiated Community Development

Particulars	Uttar Pradesh		Uttarakhand		Total	
	No.	%	No.	%	No.	%
SHG's initiated activities for community development	107	83.59	64	66.67	171	76.34
SHG's not initiated activities for community development	21	16.41	32	33.33	153	23.66
Total	128	100	96	100	224	100

Source: Field Survey

Education increases the likelihood that women will look after their own well-being along with that of their family. There are also other effects associated with education that suggest a change in power relationships within and outside the household (Kabeer 2005). It was found that active SHG's promoting awareness regarding existing public services, government programmes/schemes, rights and entitlements to its members. It was also observed that SHG's members mobilize the community on gender justice in governance and social equity to ensure social justice in the society. The majority of the SHG's members were found aware regarding availability of basic services to them. All SHGs of Uttar Pradesh and Uttarakhand accepted that most of the members awareness towards ANC services, child immunization and HIV/AIDS. Around 64 per cent SHGs having knowledge that their members aware about the use of modern family planning methods and in 78.57 per cent cases majority of members aware about few of the ICDS services (only knows about Ready to use therapeutic food/Panjiri). It was also measured that members being aware on sanitation and safe drinking water facility, importance of child education and pension scheme (Table 5).

Table 5
Awareness Regarding Availability of Basic Services

Awareness on Basic Services	Majority	Some	None	Total (SHGs)
ANC Services	224 (100)	-	-	224 (100)
Child Immunization	224 (100)	-	-	224 (100)
HIV/AIDS	224 (100)	-	-	224 (100)
Family Planning	144 (64.29)	80 (35.71)	-	224 (100)
ICDS Services	176 (78.57)	48 (21.43)	-	224 (100)
Sanitation facility	136 (60.71)	88 (39.29)	-	224 (100)
Safe drinking water	136 (60.71)	88 (39.29)	-	224 (100)
Children going to schools	128 (57.14)	96 (42.86)	-	224 (100)
Access to PDS	208 (92.86)	16 (7.14)	-	224 (100)
Pension Scheme	120 (53.57)	96 (42.86)	8 (3.57)	224 (100)

Source: Field Survey * Figures given in brackets indicate percentage

Community Perception towards SHG Members

Inequalities based on class, caste, and gender is deeply rooted in Indian social structure, where traditions and customs are not the part of discourse in public sphere. For women empowerment, it requires 'organizing for social change, the process through which a group of individuals gains control of its future' (Papa; Singhl and Papa 2006). In this sense, women empowerment needs to orchestrate women's talent, resources and skills to enhance their collective power. For sustainability in collective power and the process of social change the perception of the community to be positive and progressive.

In the study area SHG members have created positive attitude of community towards their functioning, micro-financing as well as being effective action on social problems. A message spread in the community that SHGs members are playing a positive role in the society like a well organized family (80.18 per cent), where they have better relationship with their husbands (57.14 per cent). Members also engaged in check on alcoholism (25.45 per cent), control on savings, self confidence and awareness on various issues (100 per cent) Table 6).

Table 6
Perception of Community towards SHG's

Perception	Uttar Pradesh		Uttarakhand		Total	
	No.	%	No.	%	No.	%
Well Organized Family	506	79.06	392	81.67	898	80.18
Good Relationship with their Husband	387	60.47	253	52.71	640	57.14
Check on Alcoholism	134	20.94	151	31.46	285	25.45
Control our Saving	630	98.44	480	100	1110	99.11
Self Confidence	640	100	480	100	1120	100
Awareness	640	100	480	100	1120	100
Others	265	41.41	30	6.25	295	26.34
Total (N).	640	100	480	100	1120	100

Source: Field Survey

Indian society is in transition phase for the process empowerment of women and other marginal groups. Civil society organizations have developed the scope for change in the society through collective activities of microfinance and empowered the women to access the education, health and sanitation facilities. The socio-economic conditions of members and community perception have improved since joining the groups. The positive changes have been reported in case of mobility, recognition, accessibility to the services, educational/skill and awareness of various health and development programmes. As per information from the both states 45.54 per cent women participants informed that their mobility has been increased in comparing to

the situation before joining SHG.

Ability to raise voice on the issues related to social justice is indicating the empowerment. More than 1/3rd participants of the SHGs raised voice and around 71 per cent started to interact with the members other than the family. Participation in development activities and development programmes running in the area is one of the leading factors for mobilization of community and social change. Around 40 per cent members of both the states have started to take part in the development programmes. Women's recognition within the family and community is one of the challenging issues in the hierarchal and patriarchal social structure. However, around 27 per cent participants improved

Table 7
Improved Socio-economic Status after Joining SHG

Positive changes after Joining SHG	Increased	Same	Don't Know	N
Mobility	510 (45.54)	600 (53.57)	10 (0.89)	1120 (100)
Voicing Concern	420 (37.50)	685 (61.61)	15 (1.34)	1120 (100)
Interaction with Outsiders	800 (71.43)	320 (28.57)	-	1120 (100)
Participation in Development Programme	450 (40.18)	670 (59.82)	-	1120 (100)
Recognition in Family	300 (26.79)	805 (71.88)	15 (1.34)	1120 (100)
Recognition in Community	200 (17.86)	900 (80.36)	20 (1.79)	1120 (100)
Decision in Child Development	135 (12.05)	985 (87.95)	-	1120 (100)
Literacy/ Education (interest)	640 (57.14)	450 (40.18)	30 (2.68)	1120 (100)
Nutrition Awareness	800 (71.43)	285 (25.45)	35 (3.12)	1120 (100)
Health Awareness	1120 (100)	-	-	1120 (100)
Family Planning Awareness	735 (65.63)	330 (29.46)	55 (4.91)	1120 (100)
Access to Health Services	980 (87.50)	140 (12.50)	-	1120 (100)
Access to Immunization	985 (87.95)	135 (12.05)	-	1120 (100)
Access to Sanitation Facility	100 (8.93)	1000 (89.29)	20 (1.79)	1120 (100)
Access to Credit Sources	300 (26.79)	800 (71.43)	20 (1.79)	1120 (100)
Asset Building	400 (35.71)	720 (64.28)	-	1120 (100)
Decision Making Related to use of Money	935 (83.48)	150 (13.39)	35 (3.12)	1120 (100)
Family Income	1020 (91.07)	100 (8.93)	-	1120 (100)
Individual Income	1120 (100)	-	-	1120 (100)
Skills Development	130 (11.61)	990 (88.39)	-	1120 (100)
Others	615 (54.91)	450 (40.18)	55 (4.91)	1120 (100)

Source: Field Survey * Figures given in brackets indicate percentage.

recognition within the family and around 18 per cent in their community/localities. Decisions related to child growth by the female members have been increased around 12 per cent due to women's engagement in SHGs. Women have also improved their interests around 57 per cent towards educational achievements and its positive effects. It was observed that women have improved their awareness on health and nutrition issues- around 71 per cent on nutrition, 100 per cent on health issues and around 66 per cent on family planning issues (Table 7). The awareness index makes positive changes on healthy food and hygienic behavior.

Indian traditions discourage women towards the consumption of rich nutritional diets i.e. egg, fish, meat, and chicken. Even they have to take food after male members of the family. It is an established fact that gender gaps in health-seeking behaviour and low priority to women's health at the household level, causing ignorance in early action on women's illness (Mathur 2008; Sarap; Das and Nagla 2013). In the study area around 88 per cent women started to regular access of health and child immunization services, but in 9 per cent cases, accessibility of sanitation facility have been improved (Table-7). The poor improvement in accessibility for sanitation facilities are due to the slow process of social and behavior change.

Findings suggesting that income increased in those families engaged in group activities (SHGs) and reducing poverty-'un-freedom' or absence of choice (Sen 1999). In the study area of Uttarakhand and Uttar Pradesh around 27 per cent women increased accessibility with credit sources, around 36 per cent in asset building and around 83 per cent in the decision to use of money in various activities after group activity started. In most of the cases (around 91 per cent) women accepted that their family income has been increased, where all of them said that their individual income also increased. Women have started to improve their skills (around 12 per cent) for economic activities and around 55 per cent accepted that they have improved their engagements in family and social activities of everyday life. (Table 7).

Discussions

Socio-economic empowerment has been considered are instrument for holistic development. Women's empowerment is obviously essential for raising their socio-economic status and psychological development in the society. Recently, women's empowerment has acquired an important place in government policy, non-government advocacy and academic research. The major organizations, which promoted SHG's in the country, are NABARD, SIDBI, SEWA, MYRADA, ADITHI, PRADAN, WWF, CDF, Cashflor India and Tata Trusts etc. There are a number of NGO's and voluntary organizations, which are actively engaged in promoting SHG's and micro-finance through it. The main factor of motivation for savings is mainly securing the future. The SHG's in Uttar Pradesh and Uttarakhand are facing problem regarding income

generation activities. However, only 48 percent of them have initiated income generating activities. Further, only some members of the SHG's have initiated income generation activities. Most of the beneficiaries were belonging to the age group of 26-45 years. They were found either illiterate or educationally backward. They are mostly married and belong to nuclear families. Their housing conditions are not so good where they face problems of electricity, safe drinking water and sanitation. The land holding size of respondents' families has been reported to be small and one third of them were landless. The beneficiaries were mainly self-employed and housewives. The respondents' husbands were mostly either unemployed or self-employed. The household income of majority of respondents' families has been reported to be low; however, the contribution of beneficiaries to the family income has been recorded to be significant. Most of the beneficiaries have availed internal loaning while 61 percent of them have received bank credit. The main purposes of loaning were reported to be consumption needs, emergencies, agriculture and other income generation activities. Only 31 percent respondents have received benefits and access to credit had an impact on, overall socio-economic status.

Constraints in Women Empowerment

The constraints for women empowerment, which are deeply rooted in culture, structure and reproduction process of unequal gender dynamics at the level of the household, community, markets and the state (Kumar 2018). In addition, women are also facing lack of access and control over resources, less opportunity in decision making and other part of life. The certain factors responsible for the slow process of women empowerment are:

1. Policy intervention for decentralization of power failed due to top to bottom planning, in which democratic institutions (PRIs) have not been logically strengthened.
2. Acceptance of religious teachings prevailed in the social structure, which focuses on an abstract form of morality, but provides the space for discrimination through its unequal practices.
3. Corruption inbuilt in the mindsets of the policy makers and implementing agencies breaking the process of development for emancipation and women empowerment.
4. Biological (reproductive) factors making vulnerable to women for dependency on male members of the family.

Conclusion

Women empowerment is a multidimensional process, which transform the women for their social and economic development as well as gender justice and protection of social ecology. SHGs have provided a platform for women

towards participation in economic activities and discourse in public spheres, social mobility and to reduce poverty as well as other social problems. It is clear from the analysis that both internal and external factors influence the proper functioning of SHG's, micro-financing, promotion of livelihoods and marketing of produces and products of rural women. The SHG's have provided social opportunities to make them aware regarding their rights, entitlements and development programmes/schemes as well as income generation activities for substantial earnings and self-employment. They have also enabled members for active participation in development programmes and active role in decision making process both at domestic and market fronts. Members of SHGs have been benefited in many ways like income, employment opportunities for the women and enhanced their capacity towards participants in public life, decision making in the democratic framework and psychological enrichment. Micro credit activities in SHGs play a major role in the overall development of rural women.

Policy Recommendations

1. There is a need to accept that women's needs are not only for self-employment, but also to strengthen them for social change. The Programmes should be designed on the basis of the needs of women at the micro level. Planning for self-employment for women needs a multipronged strategy.
2. The various categories of financial institutions in rural market have exhibited different potentials in serving rural women. There is a need to synchronize their efforts so that their work becomes supplementary and complementary in serving women.
3. There is an urgent need to streamline the procedure for applying, seeking and releasing of credit from the banks. The procedural difficulties are one of the major challenges in implementation of microfinance activities, which have denied women the financial benefits of the banks. Therefore, the procedure for credit access to women should be made easier and simple.
4. In order to ensure proper utilization of the credit, there is an urgent need to introduce availability of consumer credit from the formal channel. The need is to sensitize bank staff towards the needs, constraints and inhibitions of women.
5. Marketing of new distribution may involve training or community development skills. There is a need to evolve training packages for entrepreneurship development to enable rural women as successful business managers and sustaining micro-enterprises. In this task, role of NGO's, Panchayats, Women's organizations etc. may be enhanced to impart training, skill development and technical knowledge.

6. There is considerable scope for development of micro-finance in India since there is an enormous unmet demand for financial services in this sector. Therefore, enacting fresh legislation or appropriate amendments in the existing legislation related to micro-finance institutions are needed.
7. The micro-financing institutions need proper regulation and operation of business transactions. Therefore, RBI, SIDBI, NABARD and other organizations should evolve a proper mechanism for monitoring, supervision, direction, appraisal and evaluation of micro-financial institutions as well as self help promotion institutions.
8. The factors responsible for the poor performance of micro-finance and functioning of SHG's should be investigated, examined and analyzed scientifically and systematically to resolve the emerging problems, difficulties and challenges being faced.

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