

WOMEN EMPOWERMENT ISSUES & CHALLENGES

**Proceedings of the UGC
Sponsored National Seminar**



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☒ Editor, Proceedings of the National Seminar in Economics,
Mar Thoma College, Chungathara

March 2016

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Published by

The Editor & Co-ordinator, National Seminar, PG Dept. of Economics

Mar Thoma College, Chungathara, Kerala, India - 679334

ISBN 978-93-5254-005-1

Typeset & Printing by

National Printers, Chungathara

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Editorial

We have great pleasure in publishing the proceedings of the Two Day National Seminar on the topic women Empowerment-Issues & Challenges organized by the Post Graduate Department of Economics on 19th & 20th November 2015, sponsored by the U.G.C. The function was commenced with a prayer by the students of the department.

Asst.Professor Dhanya C, HOD of Economics and the co ordinator of the seminar welcomed the delegates and the chief guest and the participants' . She pointed out that women empowerment is the key to strengthen their participation in the decision making which is the most important key to socio-economic development and there are many government and private agencies to support women empowerment , our constitution is also providing various laws to protect women and child but now also they are not independent and many of them are facing the discrimination in everywhere . So it is our duty to propagate the importance of women in the society we should convey the message to the coming generations about the role of women in the development process of a nation.

Prof Abraham P Mathew (Principal) Presided over the Inaugural session . In the Presidential address he reminded and highlighted that Political freedom alone is not going to liberate a country. A country can be redeemed only when its women are redeemed and empowered. Education can empower women to emancipate their ideas and this will set the society into high standard. Kerala is one of the best example for this; the reason for Kerala could achieve high standard of living is the educated women of the state. Literate women can shape the educational, health and economic parameters of a society and thus lead the society to a better socio-economic and ideological standard.

The Seminar was inaugurated by Smt. K C Rosakkutty (Kerala State Women Commission Chairperson) . In her inaugural address she pointed out that March 8 has been celebrated as Women's Day worldwide by United Nations. Despite all these efforts it is painful to see women choosing silence over action. It is no doubt that education has improved the status of women which is visible in all fields. Malappuram district is an example of how education would transform women's status in the society.

In the first technical session Dr Molly Kuruvilla (Director Women Studies Centre, Calicut University) presented the paper on the topic " Women and Sustainable Development". In her detailed presentation with acknowledging the need for women empowerment, United Nations, in its sustainable development programme, included gender mainstreaming as its development strategy. Sustainable development comprises of economic-social and environmental development which can be achieved through economic integrity, human dignity and gender equality.

In the second technical session Advt.Swapna M (member of the Legal Services Authority Nilambur) presented a paper on the topic “ Empowerment of Women & the Laws- Domestic Violence against Women”. She pointed out that although there are sufficient laws exist in the country for women, the proper use of it has always been neglected. Legislative provisions are an effective tool for the empowerment of women. Act against domestic violence and its provisions is the most useful and therefore necessary to discuss. Getting empowered implies using all opportunities including legislative provisions for the welfare.

In the third technical session Suma Raut(Social Activist, MD Arya International Groups, Vice president of Deksh Police Times Newspaper, Mumbai) had presented a paper on “Women and Education “. In her presentation she highlighted that education opens the door of wide opportunities in front of women. If and only if they utilise it to its fullest, they can achieve heights. Social media should be used in a positive manner and women should educate themselves to be their own protectors. Hard work has no parallels and women through their education should strive towards improving themselves and thus influence society.

In the fourth technical session K. Ajitha (President Anweshi & Social Activist in Kerala) had presented a paper on “ Violence against Women and Women Empowerment “. She stressed and explained that the atrocities against women are not alone their problem, it is a societal problem. It cannot be viewed as an individual issue but it has political and social shades too. Women’s role in production and reproduction need to be studied and interpreted again. The Valedictory address was also given by Smt. K. Ajitha (President Anweshi & Social Activist in Kerala) . Prof. Abraham P Mathew, Principal distributed the Certificates to the participants and Mr Vipin P expressed the vote of thanks.

The two day national Seminar was a success by the participation and presence of eminent Persons, the suggestions that had emerged from various sessions are highly useful. The success of the Seminar is the result of combined effort of the Principal staff students and others of the college.

With immense pleasure I express our deep felt gratitude to our Manager Rt .Rev. Gregorios Mar Stephanos Episcopa for his guidance, Prof Abraham P Mathew Principal of the college for the encouragements and the presidential address. I also express our gratitude to the Bursar Rev. K.P Thomas, all members of our faculty in the department and other staff and students of the College, for their cooperation .I express my special thanks to Smt. K C Rosakkutty (Kerala State Women Commission Chairperson) for her presence and the main speech.

Ms. Dhanya C

Co-ordinator of the National Seminar

Preface

Mar Thoma College, Chungathara was established on October 28, 1981 by the Mar Thoma Church, under the able leadership of the great visionary, Rt. Rv. Easow Mar Timotheos Episcopa with great motto” Let Your Light Shine”. It is an institution for Rural Development, since it was established in an educationally, socially and financially backward area. The college seeks to mould the minds of young men and women by developing their physical, intellectual, artistic, moral and spiritual abilities and powers. It strives to impart quality education without distinction of caste, colour or creed. The college aims for the enlightenment and wellbeing of all. . The institution is accredited with A by NAAC and is affiliated to Calicut University. College always tried to uphold the noblest values in the of Christianity and provided morally based Education to all sections of the Society. Malappuram district is a Muslim Marjory district with good number of Adivasi and Dalit population .Our College mainly cater the needs of the backward sections the society. The college is most ideally located in the in a hillock of the river basin of Chaliyar and Punnapuzha.

The Department of Economics was started in 1982 with Pre Degree classes with Economics, Psychology and History as subject. BA Economics Main was started in 1995 and MA Economics in 2004. we were able to maintain 100 % or more than 95% result in the under graduate courses. It firstly growing as a good centre for PG Studies. We always maintain good interaction with the local people and help the local bodies in their planning and preparation of data base.

Through conducting a National Seminar on **“Women Empowerment – Issues and Challenges”** it will try to find out the possible reasons for women’s present situation in India (whichever way you view it through your vision) and what are the major issues and challenges facing in the process of women empowerment and what possible solutions could be derived out while keeping in mind major crimes against women in today’s society.

Gobalization has presented new challenges in the realization of the goal of empowering women and now women empowerment has become the slogan and motto of many social reformers, governmental agencies and voluntary organizations. There is a long cherished wish among all the women to have better avenues in life in order to lead the life in a more fruitful way. However the concept women empowerment is a matter of controversy even now. .

The college seeks to mould the minds of young men and women by developing their physical, intellectual, artistic, moral and spiritual abilities and powers. It strives to impart quality education without distinction of caste, colour or creed. The college aims for the enlightenment and wellbeing of all. So conducting a National Seminar on the topic **“Women Empowerment – Issues and Challenges”** is very relevant and significant in this scenario.

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WOMEN EMPOWERMENT IN INDIA - ISSUES AND CHALLENGES

Prof. Abraham. P.Mathew

Principal

Mar Thoma College Chungathara

Why we need of women empowerment.

I am really happy that we are organizing a national seminar on a very important and relevant topic, like empowerment of women in India Issues and Challenges. It involves Three issues Firstly is empowering women educationally, Secondly it involves empowering women socially, Thirdly it involves empowering women economically.

I have found in North Eastern India, women are empowered to participate in economic activities this is mainly because of the economic strength they have obtained due the rights of inheritance in favor of women. Reflecting into the “Vedas Purana” of Indian culture, women are being worshiped such as LAXMI MAA, goddess of wealth; SARSWATI MAA, for wisdom; DURGA MAA for power, but the status of women in India particularly in rural areas needs to address the issue of empowering women. About 66% of the female population in rural area is unutilized. This is mainly due to existing social customs. In agriculture and animal care the women contribute 90% of the total workforce. Women constitute almost half of the population, perform nearly 2/3 of its work hours, receive 1/10of the world’s income and own less than 1/ 100ththe world property. Among the world’s 900 million illiterate people, women outnumber men two to one. 70% of people living in poverty are women. Lower sex ratio i.e. 933, the existing studies show that the women are relatively less healthy than men though belong to same class. They constitute less than 1/7thof the administrators and managers in developing countries. Only 10% seats in World Parliament and 6% in National Cabinet are held by women. There are many Hindrances to Women in their Empowerment: The main Problems that were faced by women in past days and still today are the following.:

1. Gender discrimination
2. Lack of Education
3. Female Infanticide
4. Financial Constraints
5. Family Responsibility
6. Low Mobility
7. Low ability to bear Risk
8. Low need for achievement
9. Absence of ambition for the achievement
10. Social status, Dowry Marriage and child marriage (Which still exists)
11. Atrocities on Women (Raped, Kicked, Killed, Subdued, humiliated almost daily.)

Thus the empowerment of the women is the Need of the hour. Women are deprived of Decision Making Power, Freedom of Movement Access to Education, Access to Employment, Exposure to Media, Domestic Violence

Ways to Empower Women

Changes in women’s mobility and social interaction Changes in women’s labour patterns

Changes in women’s access to and control over resources and Changes in women’s control over Decision making Providing education Self employment and Self help group Providing minimum needs like Nutrition, Health, Sanitation, Housing Other than this society should change the mentality towards the women Encouraging women to develop in their fields they are good at and make a career.

Women’s Empowerment Principles

Empowering women to participate fully in economic life across all sectors is essential to build stronger economies, achieve internationally agreed goals for development and sustainability, and improve the quality of life for women, men, families and communities.

Women and Education

About two-thirds of the estimated 776 million adults – or 16% of the world’s adult population – who lack basic literacy skill are women. In developing countries, nearly 1 out of 5 girls who enrolls in primary school does Not complete her primary education. The



Women's learning Partnership (WIP) estimates that worldwide, for every year beyond fourth grade that girls attend school, wages rise 20%, child deaths drop 10% and family size drops 20%. More people have been lifted out of poverty in the last 50 years than in the previous 500; yet more than 1.2 billion still subsist on less than \$1 per day. According to some estimates, women represent 70% of the world's poor. The international Fund for Agriculture and Development (IFAD) reports that in the developing world, the percentage of land owned by women is less than 2%. According to U.S. government-sponsored research completed in 2006, approximately 800,000 people are trafficked across national borders annually. Approximately 80% of transnational trafficking victims are women and girls and up to 50% are minors. An estimated 72% of the world's 33 million refugees are women and children. Every minute somewhere in the world a woman dies due to complications during pregnancy and childbirth.

Violence against Women

The most common form of violence experienced by women globally is physical violence inflicted by an intimate partner. On average, at least 6 out of 10 women are beaten, coerced into sex or otherwise abused by an intimate partner in the course of their lifetime. It is estimated that, worldwide, 1 in 5 women will become a victim of rape or attempted rape in her lifetime. Women experience sexual harassment throughout their lives. Empowerment means that people - both women and men - can take control over their lives: set their own agendas, gain skills (or have their own skills and knowledge recognized), increase self-confidence, solve problems, and develop self-reliance. It is both a process and an outcome.

Gender

Gender refers to the array of socially constructed roles and relationships, personality traits, attitudes, behaviors, values, relative power and influence that society ascribes to the two sexes on a differential basis. Whereas biological sex is determined by genetic

and anatomical characteristics, gender is an acquired identity that is learned, changes over time, and varies widely within and across cultures. Gender is relational and refers not simply to women or men but to the relationship between them. Gender equity means that women and men are treated fairly according to their respective needs. This may include equal treatment or treatment that is different but considered equivalent

in terms of rights, benefits, obligations and opportunities. In the development context, a gender equity goal often requires built-in measures to compensate for the historical and social disadvantages of women.

Women empowerment refers to increasing the spiritual, political, social, and educational gender or economic strength of individuals and communities of women. Empowerment of women is essentially the process of upliftment of economic, social and political status of women, the traditionally underprivileged ones, in the society. It is the process of guarding them against all forms of violence. Women empowerment involves the building up of a society, a political environment, wherein women can breathe without the fear of oppression, exploitation, apprehension, discrimination and the general feeling of persecution which goes with being a woman in a traditionally male dominated structure. Women constitute almost 50% of the world's population but India has shown disproportionate sex ratio whereby female's population has been comparatively lower than males. As far as their social status is concerned, they are not treated as equal to men in all the places. In the Western societies, the women have got equal right and status with men in all walks of life. But gender disabilities and discriminations are found in India even today.

The status of Women Empowerment cannot be visualized with single dimension rather multidimensional assessment in terms of various components of women's life and their status would bring a clear conception.

Government Initiatives

Today we have noticed different Acts and Schemes of the central Government as well as state Government to empower the women of India. But in India women are discriminated and marginalized at every level of the society whether it is social participation, political participation, economic participation, access to education, and also reproductive healthcare. Women are found to be economically very poor all over the India. A few women are engaged in services and other activities. So, they need economic power to and on their own legs on par with men. Other hand, it has been observed that women are found to be less literate than men. According to 2001 census, rate of literacy among men in India is found to be 76% whereas it is only 54% among women. Thus, increasing education among women is of very important in empowering them. It has also noticed that some of women are too weak to



work. They consume less food but work more. Therefore, from the health point of view, women folk who are to be weaker are to be made stronger. Another problem is that workplace harassment of women. There are so many cases of rape, kidnapping of girl, dowry harassment, and so on. For these reasons, they require empowerment of all kinds in order to protect themselves and to secure their purity and dignity. To sum up, women empowerment cannot be possible unless women come with and help to self empower themselves. There is a need to formulate reducing feminized poverty, promoting education of women, and prevention and elimination of violence against women.

Challenges

There are several constraints that check the process of women empowerment in India. Social norms and family structure in developing countries like India, manifests and perpetuate the subordinate status of women. One of the norms is the continuing preference for a son over the birth of a girl child which in present in almost all societies and communities. The society is more biased in favor of male child in respect of education, nutrition and other opportunities. The root cause of this type of attitude lies in the belief that male child inherits the clan in India with an exception of Meghalaya. Women often internalize the traditional concept of their role as natural thus inflicting an injustice upon them. Poverty is the reality of life for the vast majority women in India. It is another factor that poses challenge in realizing women's empowerment. There are several challenges that are plaguing the issues of women's right in India. Targeting these issues will directly benefit the empowerment of women in India Education: While the country has grown from leaps and bounds since independence where education is concerned. The gap between women and men is severe. While 82.14% of adult men are educated, only 65.46% of adult women are known to be literate in India. The gender bias is in higher education, specialized professional trainings which hit women very hard in employment and attaining top leadership in any field. Poverty: Poverty is considered the greatest threat to peace in the world, and eradication of poverty should be a national goal as important as the eradication of illiteracy. Due to this, women are exploited as domestic helps. Health and Safety: The health and safety concerns of women are paramount for the wellbeing

of a country is an important factor in gauging the empowerment of women in a country. However there are arming concerns where maternal healthcare is concerned.

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WOMEN EMPOWERMENT THROUGH MICRO FINANCE

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Abstract

The Empowerment of women in economic, social and political settings has become one of the most important concerns of modern and elite world of 21st century. It is central to the issue of equality, justice and liberation in the country. Women constitute almost half of the world's population, but are the most deprived and unproductive members in the economy of many world nations. Promoting various income generating activities especially among rural women is perceived as one of the most powerful medium to resolve several socio-economic and even political problems. Empowerment is a process of awareness and capacity building, leading to a greater participation and greater decision making power. It is an established idea that the objective of microfinance is to provide financial facilities to the productive poor class of the economy; therefore the contribution of micro-finance directly has effect on three different levels; individual/ household level, group /community level and national/ country level. The expectation of microfinance is to generate income, provide employment, and alleviate poverty and empowerment of women.

Keywords: *Microfinance, empowerment, women empowerment.*

Introduction

Empowerment of women is one of very important issue in developing countries. As women are integral part of society, her status and participation in decision making as well as economic activities is very low. Microfinance plays very important role in improving women decision making by contributing in economic activities. Over the years various efforts have been made by many Government and Non-Government organizations to promote women empowerment especially in rural areas. One such effort is the microfinance intervention. Microfinance institution aims to provide credit to the poor who have no access to commercial Banks. In general, this institution receives financial support from western donors, NGO's or commercial Bank, who lend to microfinance institutions often against below market interest rates. Many leading public and private sector banks are offering schemes exclusively designed for women to set up their own ventures. Even the

unorganized sector has been heading into microfinance movement. The present paper is an attempt to study the role of microfinance intervention in promoting women empowerment. The role of microfinance in India is increasing mainly because of the influence of two factors. The first is that microfinance meets the financial requirements of low income group of people. The second is that microfinance is considered as an important tool for financial inclusion by the policy makers in India. The microfinance sector was considered as a commercially viable solution to overcome various issues in attaining financial inclusion, reducing poverty level and empowerment of women has become the primary obstacle in achieving these goals.

Objectives of the Study

The present study was undertaken with the following objective:-

To highlight the role and effectiveness of microfinance in empowering women.



Need and Significance of the Study

Even after rapid developments taking place throughout the world, women in our country, especially in the rural areas are always denied their due role in the socio economic life of the society and still remains the victims of neglect and discrimination. Till recently many of the actions taken in favour of women are mostly welfare oriented ones rather than development oriented, and no constructive steps are taken for making women economically independent and socially vibrant. Women should be provided with the opportunities to participate in financial activities and expand their social network to generate income and wealth, to make them self reliant, economically stable that helps to engender female sovereignty and solidarity. Educating women, providing them training and opportunities for employment and self-employment all has an added advantage of improving their familial role, enhancing their economic status and contributes towards the social well being and overall development of the nation. The socio economic development of a nation can be made rapid and holistic only when both men and women are able to contribute towards its growth and they are provided with equitable opportunities for a balanced development. The present study is attempt to find out the impact of micro finance on women empowerment and also evaluate how this helps to eradicate poverty and bring rural women to the forefront for their upliftment in economic arena. Hence the study titled “WOMEN EMPOWERMENT THROUGH MICROFINANCE”

What is Microfinance?

Microfinance is the provision of financial services to low income clients who traditionally lack access to banking and related services. It helps in reaching out to the vulnerable segments of the society like women, SC,ST which are outside the purview of formal institution. It is a form of financial development that has primarily focused on alleviating poverty through providing financial services which help poor to take up income generating activities and secondly it focuses on women empowerment.

Empowerment

Empowerment literally means making someone powerful; facilitating the weak to attain strength, enabling someone to confront injustice and oppression. Empowerment is a process which makes the powerless to acquire and control over power through awareness, capacity building, participation in decision making, acquiring information, attaining confidence and self employment.

Women Empowerment

Women Empowerment refers to increasing and improving the social, economic, political and legal strength of the women, to ensure equal-right to women, and to make them confident enough to claim their rights, such as:

- freely live their life with a sense of self-worth, respect and dignity,
 - have complete control of their life, both within and outside of their home and workplace,
 - to make their own choices and decisions,
 - have equal rights to participate in social, religious and public activities,
 - have equal social status in the society,
 - have equal rights for social and economic justice,
 - determine financial and economic choices,
 - get equal opportunity for education,
 - get equal employment opportunity without any gender bias,
 - get safe and comfortable working environment,
- Women have the rights to get their voices heard.

Review of Literature

Concept of empowerment: What do we mean by empowerment? When does the well-being of a person improve?

Nobel Laureate Amartya Sen. (1993) explains that the freedom to lead different types of life is reflected in the person's capability set. The capability of a person depends on a variety of factors, including personal characteristics and social arrangements. Malhotra (2002) constructed a list of the most commonly used dimensions of women's empowerment, drawing from the frameworks



developed by various authors in different fields of social sciences. Allowing for overlap, these frameworks suggest that women's empowerment needs to occur along multiple dimensions including: economic, socio-cultural, familial/interpersonal, legal, political, and psychological. The World Bank 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.

Microfinance and Women Empowerment:

A majority of microfinance programs target women with the explicit goal of empowering them. There are varying underlying motivations for pursuing women empowerment. Some argue that women are amongst the poorest and the most vulnerable of the underprivileged and thus helping them should be a priority. Whereas, others believe that investing in women's capabilities empowers them to make choices which is a valuable goal in itself but it also contributes to greater economic growth and development.

It has been well-documented that an increase in women's resources results in the well-being of the family, especially children (Mayoux, 1997; Kabeer, 2001; Hulme and Mosley, 1997). A more feminist point of view stresses that an increased access to financial services represent an opening/opportunity for greater empowerment. Such organizations explicitly perceive microfinance as a tool in the fight for the women's rights and independence. Finally, keeping up with the objective of financial viability, an increasing number of microfinance institutions prefer women members as they believe that they are better and more reliable borrowers.

Susy Cheston, Lisa Kuhn in their article titled 'Empowering Women through Microfinance'

concluded Microfinance has the potential to have a powerful impact on women's empowerment. Ranjula Bali Swaina and Fan Yang Wallentin (September 2009) in their article 'Does microfinance empower women? Evidence from self-help groups in India' concluded that their study strongly indicates that SHG members are empowered by participating in microfinance program in the sense that they have a greater propensity to resist

existing gender norms and culture that restrict their ability to develop and make choices.

Why Women Empowerment is Important?

1. Under-employed and unemployed: Women population constitutes around 50% of the world population. A large number of women around the world are unemployed.

2. Equally competent and intelligent: Women are equally competent. Nowadays, women are even ahead of men in many socio-economic activities.

3. Talented: Women are as talented as men. Previously, women were not allowed higher education like men and hence their talents were wasted. But nowadays, they are also allowed to go for higher studies and it encourages women to show their talents which will not only benefit her individually but to the whole world at large.

4. Overall development of society: The main advantage of Women Empowerment is that there will be an overall development of the society. The money that women earn does not only help them and or their family, but it also help develop the society.

5. Economic Benefits: Women Empowerment also leads to more economic benefits not to the individuals but to the society as well.

6. Reduction in domestic violence: Women Empowerment leads to decrease in domestic violence. Uneducated women are at higher risk for domestic violence than an educated women.

7. Reduction in corruption: Women Empowerment is also advantageous in case of corruption. Women empowerment helps women to



get educated and know their rights and duties and hence can stop corruption.

8. Reduce Poverty: Women Empowerment also reduces poverty. Sometimes, the money earned by the male member of the family is not sufficient to meet the demands of the family. The added earnings of women helps the family to come out of poverty trap.

9. National Development: Women are increasingly participating in the national development process. They are making the nation proud by their outstanding performances almost every spheres including medical science, social service, engineering, etc.

10. Irreplaceable in some sectors: Women are considered irreplaceable for certain jobs.
Challenges

Impact of Microfinance on Women Empowerment

The unique feature of microfinance programme is that it focuses on women for development. There are more than ninety per cent women clients under this programme. The basic idea is to empower women by providing them financial assistance and allowing them to earn an independent income, contribute financially to their households and generate self-employment. This economic independence is expected to generate increased self-respect, self-esteem, self-confidence and other forms of empowerment for women participants of the programme. The process of empowerment of the beneficiaries of the programme is not automatic, but depends upon many factors. These factors may be abilities, environment, initiative and status of women as group. Microfinance programme has developed the banking habits of self-help group members who contribute to the group savings fund through fixed instalments at regular intervals. This develops the habit of thrift and banking.

Modes of Delivery of Microfinance

Micro Finance Institutions (MFIs) around the world follow a variety of different methodologies. The focus of such service is women rather than men

for the reason women are more judicious and economical to men. The following are major methodologies employed by MFIs for delivery of financial services to low income families.

1. Self help groups (SHGs)

The Self Help Groups (SHGs) is the dominant microfinance methodology in India. In this case the members of Self Help Group pool their small savings regularly at a prefixed amount on daily or weekly basis and SHGs provide loan to members for a period fixed. SHGs are essentially formal and voluntary association of 15 to 20 people formed to attain common objectives. People from homogenous groups and common social background and occupation voluntarily form the group and pool their savings for the benefit of all of members of the groups. External financial assistance by MFIs or banks augments the resources available to the group operated revolving fund. Saving thus precede borrowing by the members. NABARD has facilitated and extensively supported a program which entails commercial banks lending directly to SHGs rather than via bulk loan to MFIs. If SHGs are observed to be successful for at least a period of six months, the bank gives credit usually amounting 4 times more than their savings.

2. Individual banking programmes (IBPs)

In Individual Banking Programmes (IBPs) there is provision by Microfinance institutions for lending to individual clients though they may sometimes be organized into joint liability groups, credit and saving cooperatives. This model is increasingly popular through cooperatives. In cooperatives, all borrowers are members of organization directly or indirectly by being member of cooperative society. Credit worthiness and loan securing are a function of cooperative membership in which member's savings and peer pressure are assumed to be key factors. BAXIS a MFI based in Ahmedabad, offers both the joint liability group and individual lending loans in addition to loans to intermediaries. Bank of Rakyat at Indonesia, arguably



the world's biggest and profitable microfinance institution is following this model.

3. Grameen model:

Grameen Model was pioneered by DR Mohammed Yunus of Grameen Bank of Bangladesh. It is perhaps the most well known and widely practiced model in the world. In Grameen Model the groups are formed voluntarily consisting of five borrowers each. The lending is made first to two, then to the next two and then to the fifth. While the loans are made to the individuals, all in the group are held responsible for loan repayment. According to the rules, if one member ever defaults, all in the group are denied subsequent loans.

4. Mixed Model

Some MFIs started with the Grameen model but converted to the SHG model at a later stage. However they did not completely do away with Grameen type lending and smaller groups. They are a mix of SHG and Grameen model. The main difference between these programs is rather marginal. Grameen programmes have traditionally not given much importance to savings as a source of funds where as SHGs place considerable emphasis on the source of funds.

Various Helping Hands are Available for women to provide finance as classified Below

- ◆ **Formal Sector-** It covers the entire banking industry including all public, private, regional rural banks, NABARD and RBI.
- ◆ **Semi-formal sector-** It covers all exclusive Micro financing institutions (MFIs), NGOs and various Self Help Groups (SHG).
- ◆ **Informal sector-** It covers family, friends, relatives, moneylenders, pawnbrokers, traders and landlords etc.

Generally, the micro finance products are classified into three categories -Micro Credit, Micro Savings and Micro Insurance. Various credit products are available ranging from consumption to production

besides savings products. However, micro insurance is still in experimental stage.

Banking sector has been emerging in a big way to participate in the microfinance movement. At present many commercial banks are taking much interest in developing schemes exclusively for women. Various leading public and private sector banks have been providing finance under different schemes to the women entrepreneurs with a relief in interest rate on credit. Some of these schemes are listed in below.

Commercial Banks' Schemes for Women

Commercial banks Name o scheme Bank of India Priyadarshini Yojana Canara Bank CAN Mahila Central Bank of India Cent Kalyani Dena Bank Dena Shakti Oriental Bank of Commerce Orient mahila Vikas Yojana Punjab National Bank Mahila Udyam Nidhi Scheme Mahila Sashaktikaran Abhivan PNB Kalyani Card Scheme Punjab & Sind Bank Udyogini Scheme State Bank of India Stree Shakti Package State Bank of Mysore Stree Shakti SIDBI Mahila udyam Nidhi Union Bank of India Viklang Mahila Vikas yojana ICICI Bank Women's account IDBI Bank Mahila Udyog Nidhi Mahila Vikas Nidhi Vijaya Bank Assistance to Rural Women in Non-Farm Development (ARWIND) Assistance For Marketing Of Non-Farm Products Of Rural Women (MAHIMA Empowerment of women is one of very important issue in developing countries. As women are integral part of society, her status and participation in decision making as well as economic activities is very low. Microfinance plays very important role in improving women decision making by contributing in economic activities. Over the years various efforts have been made by many Government and Non-Government organizations to promote women empowerment especially in rural areas. One such effort is the microfinance intervention. Microfinance institution aims to provide credit to the poor who have no access to commercial Banks. In general, this institution receives financial support from western donors, NGO's or commercial Bank, who lend to microfinance institutions often against below market interest rates. Many leading public and private sector banks are offering schemes exclusively designed for women to set up their own ventures. Even the unorganized sector has been heading into



microfinance movement. The present paper is an attempt to study the role of microfinance intervention in promoting women empowerment. To check the various schemes under which the micro finance tool is apply and the progress of this program the help of various data provided by the government and other institutions is included in this study. With the help this it is suggested that education facilities and family protection must be provided in proper way. Microfinance institutions should strengthen and expand their support to resource poor women.

Conclusion

The study concludes that microfinance brought psychological and social empowerment than economic empowerment. Impact of micro finance is appreciable in bringing confidence, courage, skill development and empowerment. The SHG members feel free to move with their groups and leaders. It

leads them to participate on various social welfare activities with good co operation. It is also noticed that some peoples are expecting the NGO to come up with more training sessions in income generating activities. All they need is a way to develop their skills and talents by participating in various training programs.

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RURAL WOMEN EMPOWERMENT AND MAHATMA GANDHI NATIONAL RURAL EMPLOYMENT GUARANTEE SCHEME A CASE STUDY OF NILAMBUR BLOCK IN MALAPPURAM DISTRICT

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Abstract

Empowerment refers to the process of enhancing the capacity of individuals or groups to make choices and to transform those choices into desired actions and outcomes. The empowerment of rural women is about expanding women's assets and capabilities to participate in, negotiate with, influence, control and hold accountable the institutions that affect their lives. Earlier women, especially the rural poor women second consideration behind women. With the passage of time the position and condition of women changed. Literacy programmes, awareness programmes and different kinds of employment generating programme, the condition of women has improved a lot.. Rural women are traditionally homebound; the employment guarantee act played a significant role for curbing gender discrimination and empowering rural women. The National Rural Employment Guarantee Act 2005 or NREGA was brought into force by the union government in February 2006 a different scheme for the betterment of women empowerment and development of rural population. The scheme is attractive especially for women because it stipulates that one third of the total workers should be women. Hence this study aims at analyzing the impact of Rural Women Empowerment through MGNREGA special reference to Nilambur block of Malappuram Districts, Kerala.

Keywords: Woman Empowerment, Rural Development, Gender Discrimination, MNREGA



Introduction

“Only through empowerment of women can the nation become strong. We have to start dreaming today about the success of our nation. We are born with such capacity and we will fulfil it.” - Dr. APJ Abdul Kalam

Women’s empowerment is not the main objective of the MGNREGA. But the Act can help to empower women, by giving them independent income-earning opportunities. It provides that 30 percent of the employment provided, should be given to women. The Act requires that one third of beneficiaries of the programme be women, preserving in the law the principle that women cannot be excluded from MGNREGA work. In theory, the “ $\frac{1}{3}$ provision” should serve as an important safeguard to ensure women’s inclusion in the labour market in areas where women have no access to remunerated employment. Therefore, the degree to which states implement the “ $\frac{1}{3}$ provision,” is a useful indicator of the successfulness of MGNREGA implementation. However, provisions like priority for women in the ratio of one-third of total workers (Schedule II (6)); equal wages for men and women (Schedule II (34)); and crèches for the children of women workers (Schedule II (28)) were made in the Act, with the view of ensuring that rural women benefit from the scheme in a certain manner. Provisions like work within a radius of five kilometres from the house, absence of supervisor and contractor, and flexibility in terms of choosing period and months of employment were not made exclusively for women, but have, nevertheless, been conducive for rural women. Nevertheless, women have availed paid employment opportunity under MGNREGS in large numbers. Interestingly, this occurred largely spontaneously.

Women’s participation under MGNREGS, measured in person-days, also exceeded their participation in erstwhile employment generation programmes like the Sampurna Gramin Rojgar Yojana (SGRY) and the Maharashtra Employment Guarantee Scheme

(MEGS). Many studies show that having once tasted the value of bringing home money wage from their own labour, they had developed a sense of confidence and also release from the authority of the family and had started to gain the confidence to take up other types of work in the area and also argues that the payment of equal wages to men and women is one reason for their highest participation in this scheme.

In areas where rural women are traditionally homebound, such as Kerala, the employment guarantee Act has an even more significant role to play as a means of empowering rural women and curbing gender discrimination. The MGNREGS has Potential in empowering women by providing them work opportunities has been commented on by others as well. Thus it shows that the underprivileged majority is not completely marginalized in this elitist political system. With adequate political organization, their demand can prevail over privileged interests. As the bank deposits are increasing, the intra-household status of the woman has also been improving commensurately as she controls substantial cash resources and withdrawal can be made only on her decision.

The Research Problem

Several poverty alleviation and employment generation programmes were introduced by the various Indian states government, Union Territories’ and Government of India. But those schemes are not effectively and efficiently had worked to reduce poverty and increase the living standard of the people in rural India especially women population. Hence 2005 onwards Government of India had introduced NREGP a different scheme for the betterment of women empowerment and development of rural population. Under this scheme has been guaranteed to 100 days work providing every family in a financial year in rural India. The scheme is attractive especially for women because it stipulates that one third of the total workers should be women. Hence this study aims at analysing the impact of Rural Women Empowerment through MGNREGA special



reference to Nilambur block of Malappuram Districts, Kerala.. The present study has been undertaken with reference to the following objectives.

Objectives of the Study

The present study is made with specific reference to the Nilambur Block Panchayat, Malappuram District, Kerala. The main objectives are:

- ◆ To examine the participation of women in MNREGS
- ◆ To analyse Women Employment generated through MNREGS
- ◆ To know the extent to which MNREGS is successful in achieving women empowerment.

Methodology

The data used are both secondary and primary. Secondary data are collected from authentic sources like Government publications such as Economic Review, Economic Survey, NSSO estimates ,panchayath records etc.Primary data are collected using a carefully designed, pre-tested questionnaire from the 120 MNREGS workers understudy who is chosen at random from ‘different pancha

ths(Chaliyar, Chungathra, Edakkara , Moothedam , Pothukal and Vazhikkadavu) in Nilambur Block. Popular tools of statistical analysis are used to analyse and interpret the data.

Participation of women in MNREGS

The MNREGP works in the Nilambur Block is characterized by the presence of a large number of women. In contrast to the high participation of women in the programme as workers, their participation in processes like work selection, social audit and share in the control and management of assets created is not encouraging. Factors that have encouraged women workers’ participation include the nature of the job not requiring special knowledge and skill, outmigration of male family members, the employment opportunity being available at the doorway, the provision of equal and non-discriminatory wages. . The government-sponsored work, timely payment of minimum wages and payment into the individual account of women workers were other attractions. The availability of a paid employment opportunity, not available earlier, at their doorsteps is one of the factors that attracted women to join MNREGS .

Women’s participation in MNREGS

Panchayath	Women Men Workers	%	Workers	%	Total	%
Chaliyar	17	85	3	15	20	16.67
Chungathra	18	90	2	10	20	16.67
Edakkara	17	85	3	15	20	16.67
Moothedam	18	90	2	10	20	16.67
Pothukal	18	90	2	10	20	16.67
Vazhikkadavu	16	80	4	20	20	16.67
Total	104	87	16	13	120	100

Source: Field Survey



The above table shows that majority of the workers (87%) are women. The nature of the job not requiring special knowledge and skill, outmigration of male family members, the employment opportunity being available at the doorway, the provision of equal and non-discriminatory wages are factors that have encouraged women workers' participation in MNREGS

Women Employment and MNREGS

The **Mahatma Gandhi National Rural Employment Guarantee Act-2005(MGNREGA)** is an Indian law that aims to guarantee the 'right to work' and ensure livelihood security in rural areas by providing at least 100 days of guaranteed wage employment in a financial year to every household whose adult members volunteer to do unskilled manual work. The MGNREGA Programme is the first programme to provide guaranteed livelihood security to India's rural poor. It is an innovative programme to boost:- (a) The rural economy, (b) Stabilize agricultural production and, (c) To provide livelihood security to the poor and there by transform the scenario of poverty. The MGNREGA, by providing legal guarantee to work, marks a paradigm shift from all earlier wage employment programmes. It is an inclusive programme covering all the disadvantaged sections of the society. This programme plays a vital role for the upliftment of the women in the rural areas.

Women Employment Generated Through MNREGS in Nilambur Block 2014-15

Sl No	Panchayath	Women Employment (%)
1	Chaliyar	47.8
2	Chungathra	42.3
3	Edakkara	39.8
4	Moothedam	62.4
5	Pothukal	63.2
6	Vazhikkadavu	38.2

Source: Secondary Data computed from Block Panchayath Records

The above table shows the women employment through MNREGS in Nilambur Block of Malappuram District. The highest employment status amongst women in terms of person days can be seen in Pothukal panchayath 63.2%. This is followed by Moothedam panchayath (62.4%), Chaliyar panchayath (47.8%), Chungathara panchayath (42.3%) and Edakkarapanchayath (39.8%). The least employment status is shown by Vazhikkadavu panchayath (38.2%)

MNREGS and Rural Women Empowerment

MNREGS is beginning to create a greater degree of economic independence among women implying empowerment. In the study area, the MNREGS has provided income-earning opportunities to women where hardly any existed before. The interviews with women workers provided insights into the significance of MNREGA work for these women and highlighted the "transformative" role of this scheme in enhancing the empowerment of women workers in rural areas.

Sl. No.	Perception	Increased (%)	Some what (%)	Not change (%)
1	Satisfaction	95	8	0
2	Self confidence (%)	69	19	12
3	Participation in society	37.5	25.4	41
4	Savings 73.9	25	7.5	
5	Repayment of family debt	51.5	47.4	4
6	Education	36	22	55
7	Medicine	64	22.4	14.5
8	Supporting of family	90	10.5	2
9	Empowerment to meet govt./bank officials	61.2	34	8.3
10	Economic independence	75.7	11	17
11	Social Contacts	67	20.2	13.5

Source: Field survey



The table given above indicates that 95% women workers are satisfied with MNREGS works. The main reason for their satisfaction is that; they are guaranteed 100 days of jobs. It means that no longer have they to fear the episode of seasonal unemployment and poverty and not only this MNREGS enabled them to participate effectively in society.

Major Findings

- ◆ 74% women believed that, they could start saving some money only because of the MNREGS
- ◆ Women's MNREGA earnings have increased their contribution to household income. A large majority (75per cent) of the respondents said that they spent wages on regular food and consumer goods
- ◆ The amount earned through MNREGA is insufficient to repay debts. Nevertheless, 51.5 per cent of the respondents said that they had spent their wages on repaying small debts. Not only this, it also helps them to keep themselves away from the grip of local moneylenders
- ◆ The income from MNREGS helped them to meet the needs of expenditure on education of their children (36%), repay family debt (51.5%), medical expenses (64%).
- ◆ 67% women asserted that MNREGS contributed much to the enhancement of their social contact. In other words, the new wage employment programme succeeded ensuring freedom and equality for women in civil, economic and social areas of activity
- ◆ Participation in the scheme has meant that women (70%) are coming out of their homes,not only to work but also to visit banks which they may not have done previously. This enhanced mobility comes with the higher status of being income earning workers. 'Women can now be

seen moving around in places like gram panchayat office, banks, schools, block office without anybody to accompany them.'

- ◆ 95% women workers are satisfied with MNREGS works. The main reason for their satisfaction is that; they are guaranteed 100 days of jobs.
- ◆ The highest employment status amongst women in terms of person days can be seen in Pothukal panchayath 63.2%
- ◆ Majority of the workers (87%) are women. The nature of the job not requiring special knowledge and skill, outmigration of male family members, the employment opportunity being available at the doorway, the provision of equal and non-discriminatory wages are factors that have encouraged women workers' participation in MNREGS
- ◆ Out of 120 women workers interviewed, as many as 78% was found to be confident about use of the money by herself which is great step forward in women empowerment. By putting cash incomes into their hands,MNREGA is beginning to create a greater degree of economic independence among women.

Suggestions

- ◆ The Panchayat must create awareness among the local people about MNREGA. Awareness levels among the workers regarding rights, entitlements, provisions and procedures under MNREGS was found very low which shows poor performance of the officials
- ◆ The amount of employment provided by this scheme is limited in the agricultural sector. Some extent in agricultural sector, it is help to be growth rate on generation of employment and agricultural production in rural India
- ◆ There is need to motivate the small and marginal farmers to register under NREGA, so more



projects may be started for the development of agricultural sector.

- ◆ Social audit under MGNREGA should be strengthened. More creative use of information technology should be made. This can greatly strengthen social audit and reduce chances of fraud and leakage.
- ◆ Facilitate speedy registration, job card and application of programme for improvement of this scheme in prospect.
- ◆ Allocation of fund for the purpose of promotion in a campaign made with the support from media and other agencies. It will help to reduce corruption while the fund allocation.
- ◆ Involvement of NGOs in MNREGS has been very low. This feature requires to be strengthened to make the rights-based MNREGS more successful and meaningful.
- ◆ There should be upward revision of minimum wage and efforts should be made to provide wages on time.

Conclusion

The Mahatma Gandhi National Rural Employment Guarantee Act aims at enhancing the livelihood security of people in rural areas by guaranteeing hundred days of wage-employment in a financial year to a rural household whose adult members volunteer to do unskilled manual work. Apart from the women empowerment point of view which is quite typical in Kerala, MGNREGA implementation has got tremendous potential for economic development of Kerala state, particularly through the socioeconomic upliftment of the rural poor. Besides, MNREGS has the potential to give a new dimension to the work culture in the state. While the workers have been hitherto controlled by contractors and their middlemen who know how to extract work. With the MNREGS implementation the output has been initially very poor as the workers could not be supervised properly. But apart from this, MNREGA has emerged as a very powerful tool for addressing women empowerment. It was found that

the program has indeed a positive impact on women empowerment.

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EMPOWERMENT OF WOMEN THROUGH SELF HELP GROUPS : A STUDY OF CHUNGATHARA PANCHAYATH OF MALAPPURAM DISTRICT.-

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Abstract

In recent years, SHGs have become a significant movement in India. Women participation in SHGs have obviously created tremendous impact upon the life style of rural poor women. The role of women in the economic development of the country is very important. To ensure the women role in the countries development process, they have to be empowered. SHGs empowered women at various levels not only as individuals but also as member of the family, member of the community and also as the members of the society. SHGs are unregistered groups formed as tool to remove poverty and women entrepreneurs and financial support in India. The main objective of the present study is to assess the effectiveness of SHGs in economic empowerment of women. The findings of the study reveal that SHGs have to play a positive role in the economic empowerment of women.

Key words: Self help groups, women empowerment

Introduction

The social status of the women is the reliable indicator of the economic development of a society. All-round development and harmonious growth of a nation would be possible when women are considered as equal part of men. SHGs have been developed as social enlistment of women for improving their position in the society. It is a key instrument for supporting women empowerment.

The empowering of women is vital for the development of the country. Bringing women in to the mainstream of the countries development is a major concern for the government of India and state authorities. The Indian constitution guarantees that there should be no discrimination on the ground of gender. Achieving equal participation in the national development is not merely a question of providing some special concessions and for launching some special programmes for them. To promote the advancement of women through institutional mechanism, at the grass-root level, SHGs have been formed. SHGs are unregistered groups formed by

10 to 20 women members involved in savings and credit activities.

The concept of SHGs serves to underline the principle “for the people, by the people, and of the people” SHGs is the brain child of Grameen Bank of Bangladesh, which was founded by Mohammed Yunus of Chittagong University in the year 1975. The SHGs movement world wide aimed systematically empowering marginalised women by way of conscientization, income generation and capacity building. The participation of women in SHG made significant impact on their empowerment both in social and economic aspects. SHGs made it beneficiaries as good decision makers and also help them to maintain their position in democratic, economic, social and culture sphere of life.

The economic empowerment of women has positive effect on a nations GDP. Empowering women to participate fully economic life across all sectors is essential to build stronger economies, achieve internationally agreed goals for development and sustainability, and improve the quality of life; for women, men, families and communities.



Review of Literature

Pattnaik (2003) in her study reveals that SHGs are continuously striving for a better future for tribal women as participants, decision-makers and beneficiaries in the domestic, economic, social and cultural spheres of life.

Anitha and Revenkar (2007) made an attempt to study rural development through micro-credit, the growth of SHGs from 1992 - 93 to 2003-04, and agency wise SHGs linked on march 31 2004. They concluded that the success of SHGs not only improve the economic status of women but also brought lot of changes in their social status.

N. Manimekalai and G. Rajewari (2000) in their study 'empower of women through self help groups', analysed the self help groups formed by non- governmental organizations in the rural area of Tiruchirapalli District for the purpose of promoting rural women through self employment. The non-government organization namely, Society for Education and Village Action and Empower has been working in 362 villages and helping a total of one lakh women beneficiaries consisting of different avenues of self employment like, petty business, processing production and service units.

Meenakshi Malhotra(2004), in her work entitled, 'empowerment of women' deals with issues leading to empowerment of women with particular reference to rural women. Volume one deals with issues like gender inequalities in labour market and entrepreneurship. Volume two focuses on micro finance options for women empowerment. It looks in to micro credit schemes for rural women and microfinance movement in India. Third volume describes the various programmes introduced to empower women and being them in to the orbit of development network.

Importance of the Study

In the past decades, the health and education levels of women and girls in developing countries have improved a great deal. In many cases they are catching up to men and boys. But no such progress

has been seen in economic opportunity; women continue to consistently trail men in formal labour force participation, access to credit, entrepreneurship rates, income levels and ownership rights. This is neither fair nor smart economies. Bringing women in to the mainstream of the society speed up development and process of overcoming poverty. Investing women is a smart way to mitigate the negative effects of the crisis and help to rebuild the economies of the world.

Statement of the Problem

Economic development is a process by which per capita income of the country increase over a period of time. India has been endowed with rich human resources who needs proper utilisation for the growth and development of the economy. The empowerment of women is crucial for the development of the country. That is why the Government of India launched a new programme known as S G S Y for creating self employment opportunities for rural women. women issues are development issues and by-passing them in development process means leaving almost half of the human resource of the country. The present study is undertaken to enquire the effectiveness of S H Gs in the empowering process of rural women in Chungathara panchayath. This study is relevant and study area is also relevant because Chungathara panchayath of Nilambur block is considered the pioneer in promoting the concept of SHGs. According to banking officials it was in this panchayath that NABARD experimented the SHGs concept in the first phase. All of these peculiarities the present study becomes very relevant.

Objectives of the Study

1. To study the socio-economic back ground of women beneficiaries of SHGs.
2. To assess the effectiveness of SHGs in economic empowerment of women.

Methodology

The present study is based on both primary as well as secondary data. In order to collect primary data questionnaires are prepared and presented personally to 75 women members of SHGs.



Secondary data gathered from the records of SHGs and Government offices. Besides different books, articles, magazines, websites were also referred.

The study Empowerment of Women through SHGs analysed on two dimensions; analysis of demographic information and analysis of women empowerment. The age, family members etc. are analysed as demographic information. Income, saving, expenditure are analysed in women empowerment.

Age wise classification of SHGs members

Age	No. of people	Percentage
20-30	10	13.33
30-40	17	22.68
40-50	32	42.68
50-60	16	13.33
60 – 70	6	8
Total	75	100

Source : Sample Survey

Above table is used to classify SHGs members on the basis of age. It shows that 42.68% of SHGs members including in the age group of 40-50

Educational qualification of SHGs members

Educational Level	No. of People	Percentage
Illiterate	4	5.33
Primary	9	12
Middle	12	16
Secondary	32	42.68
Sr. Secondary	9	12
Graduate	9	12
Total	75	100

Source: Sample Survey

On the basis of sample survey second table shows that educational status of SHGs members. This table very clearly shows that 42.68% of samples have high school education. Only four women members are illiterate.

Marital status of SHGs beneficiaries

Marital Status	No. of People	Percentage
Married	68	90.68
Unmarried	1	1.33
Widow	6	8
Total	75	100

Source : Sample Survey

Marital status of SHGs members shown in the above table . 90.68% of SHGs members are married 8% are widows and only one woman is unmarried in this study.

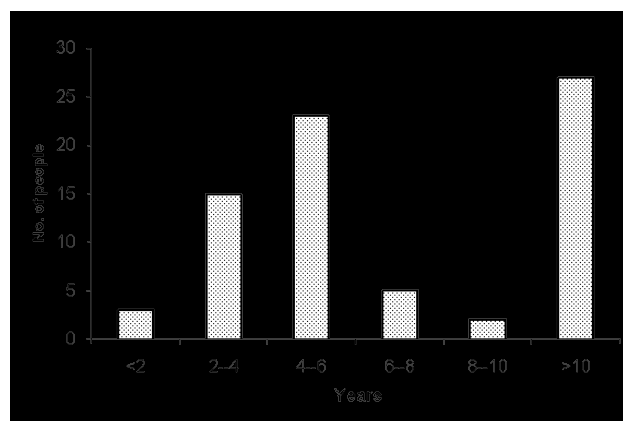
Classification of SHGs members on the basis of number of years with SHGs

Years	No. of People	Percentage
<2	3	4
2 – 4	15	20
4 – 6	23	30.68
6 – 8	5	6.68
8 – 10	2	2.68
>10	27	36
Total	75	100

Source : Sample Survey

In the table 1.7 SHGs members are classified on the basis of number of years with SHGs. 36% of women are members with SHGs for a long time of greater than 10 years.

Figure 1.7: Number of Years with SHG





Economic Empowerment of Women

Poverty and unemployment are the major problems of the rural area. In this study also this is the main problem of the people. In such a context SHGs have been recognised as a useful tool to help rural poor. It is working as a medium for promoting the habit of saving among the women and to enhance the status of the women as decision makers and beneficiaries in the democratic, economic and social sphere of life.

Monthly income of SHG Beneficiaries

Income	No. of People before joining SHGs	After joining SHGs
No earning	10	0
1000 – 2000	26	16
2000 – 3000	17	19
3000- 4000	12	18
4000 – 5000	8	13
>5000	2	9

Source : Sample Survey

Table shows monthly income of SHGs members before and after joining SHGs. In this table before joining SHGs 10 women have no income out of 75, but after joining SHGs there is no one without income. More than that there is a increase in the monthly income of beneficiaries.

Monthly Employment of SHGs Members

Employment	No. of persons before joining SHGs	After joining SHG
No employment	14	5
10 – 15	28	11
15 – 20	21	19
20 – 25 days	9	24
>25 days	3	16

Source : Sample Survey

Monthly employment getting the members of SHGs is shown in the table above table. Before joining SHGs 14 members have no employment but after joining SHGs number of unemployed womens reduced to five. Before joining SHGs only 3 persons get employment greater than 25 days but after joining SHGs 16 persons getting more than 25 days of work per month.

Monthly expenditure of SHG beneficiaries

Expenditure level	No. of beneficiaries			
	Before joining SHG	Percentage	After joining SHG	Percentage
Less than 1000	19	25.33	8	10.68
1000 – 1500	21	28	9	12
1500 – 2000	14	18.68	12	16
2000 – 2500	11	14.68	20	26.68
2500 – 3000	8	10.68	17	22.68
> 3000	3	4	9	12

Source: Sample survey

Table shows that monthly expenditure of SHGs members. When the expenditure level of the beneficiaries are compared on the basis of before and after joining SHGs, 53.33% have expenditure level less than 1500 before joining SHGs. But after joining SHGs 49.36% have expenditure level in between 2000-3000 and 12% have monthly expenditure of greater than 3000 per month.

**Monthly Saving Pattern of Beneficiaries**

Savings	No. of beneficiaries			
	Before joining SHG	Percentage	After joining SHG	Percentage
Less than 100	20	26.68	11	14.68
100 – 150	23	30.68	15	20
150 – 200	16	21.33	19	25.33
200 – 250	11	14.68	18	24
>250	5	6.68	12	16

Source : Sample survey

Above table reveals that 57.36% of beneficiaries saving level less than 150 and only 6.68% have greater than 250 before joining SHGs. But after joining SHGs a tremendous change happened in the monthly saving pattern of the beneficiaries. 49.33 percent of population have monthly saving in between 150 to 250 and 16% have >250 after joining SHGs

Opinion of Beneficiaries regarding increase in the power of decision making

Type of decision	Opinion of beneficiaries			
	Yes	Percentage	No	Percentage
Purchase and sale of domestic animals	71	94.68	4	5.32
Purchase and sale of ornaments	45	60	30	40
Purchase of home appliances	69	92	6	8
Purchase of cloths	56	74.667	19	25.33
Construction and improvement of housing facility	65	86.667	10	13.33
Savings and investment	68	90.667	7	9.33
Education of children	72	96	3	4
Participation in social awareness	70	93.33	5	6.68

Source: Sample Survey

In table 12 classifications has been made to show the opinion beneficiaries regarding increase in the power of decision making. Majority of the sample respondents opined that their power has increased in purchase and sale of domestic animals, purchase of home appliances, savings and investment, education of children and participation in social awareness.

Findings of the Study

- ◆ Majority of SHGs members are in the age group of 30 - 50 i.e. 65.36% of sample respondents
- ◆ Majority of SHGs members have the educational qualification of high school.
- ◆ In the study are most of the SHGs beneficiaries from Hindu religion i.e. 53.33%
- ◆ Majority of SHGs beneficiaries are married i.e. 90.68%
- ◆ Monthly income of majority of sample respondent has increased after joining SHGs.
- ◆ Monthly expenditure of sample respondents has gone up after joining SHGs
- ◆ Savings of sample respondents increased after they become the member so SHGs.
- ◆ Majority of sample respondent opined that their power has increased in taking decision after joining SHGs.

Conclusion

Self helps groups have been successful in empowering rural women through entrepreneurial activities. Increase in income, expenditure and saving habits of rural women were observed. The SHGs had major impact on social and economic life of rural women. Through the SHGs movement women have asserted a dignified position in the family as well as in the society. Their decision making power is also increased. SHGs, as the strategic invention has brought changes in the life of women which was revealed in this study. The improvement was observed in their capacity, confidence and attitude in the study area. The SHGs provide a platform for regular interaction which strengthen mutual trust, co-operation and networking among them. From the study it is understood that the activities of SHGs are



considered more important for the uplift of rural women.

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HEALTH AND NUTRITION OF WOMEN, A MATTER OF CONCERN

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Abstract

Health and nutrition are two sides of a coin. Good nutrition is the corner stone of good health. Women's health and nutritional status is lower than that of men, which places them at greater risk of infection, major reproductive health problems and increased mortality. Healthier better educated women are more productive economically, lasting impact on the economic and social fabric of developing countries. It is time to complete the unfinished agenda for the women of this generation and their daughters who follow. By improving the nutrition of adolescent girls and women, nations can reduce health care costs, increase intellectual capacity and improve adult productivity. Efforts are needed to improve health status of women as women health is a matter of concern. The task ahead is to apply what we know about women's health needs to concrete actions.

Keywords : women, Health status, Nutritional needs, Gender disparities

Introduction

“There is no chance for the welfare of the world unless the condition of women is improved. It is not possible for a bird to fly on only one wing”

Swami vivekanandan

A woman is dynamic in the many roles she plays whether at home or outside home. For many women running a home, bringing up children and taking care of elderly relatives as well as working outside the home, can influence their physical and mental well-being. Ensuring good nutrition and a healthy life style can contribute significantly to women's health

throughout their lives. Health and nutrition of women are paramount for the well-being of a country and is an important factor in gauging the empowerment of women in a country

What is Health and Nutrition?

Good nutrition helps keep you healthy. Nutrition not only affects your body's ability to maintain itself but also helps you manage your risk for developing disease. Health and nutrition are two sides of a coin. Good nutrition is the corner stone of good health. Health is defined as a state of complete physical, mental and social wellbeing and not merely the absence of disease or infirmity. Nutrients are chemical compounds in food that are used by body to function



properly and maintain health. Nutrition is the intake of food, considered in relation to the body's dietary needs. Nutrition is the field of study focuses on foods and substances in foods that help us to grow and stay healthy. The foods we eat provide energy and nutrients such as protein, fat, carbohydrates, vitamins, minerals and water. Eating healthy foods in right amounts gives our body energy to perform daily activities and maintain healthy body weight and lower risk of certain diseases. That is one way to immediately turn your health situation around is through the food you choose to eat.

Health and Nutritional Status of Women

There has been increased recognition over the past decade of the importance of nutrition in women in developing countries. Discussion of women's nutrition in developing countries has focused upon maternal nutrition with regard to the effect of maternal nutritional status on birth weight and lactational performance. Little attention has been given to the well-being of the mother and effects of nutrition on her performance in social and economic activities.

Women's health and nutritional status is lower than that of men, which places them at greater risk of infection, major reproductive health problems and increased mortality. This situation has arisen at least partly from chronic food insecurity and poor hygiene and sanitation practices. Indian women have

high mortality rates, particularly during childhood and in their reproductive years. India's maternal mortality rates in rural areas are among the world's highest. From a global perspective, India accounts for 19% of all live births and 27% of all maternal deaths (NFHS-3 data). The health of Indian women is intrinsically linked to their status in society, especially for those living in a rural area. Research into women's status in society has found that the contributions Indian women make to families are often overlooked. Instead they are often regarded as economic burdens and this view is common in rural areas of the northern belt. There is a strong preference for sons in India because they are expected to care for ageing parents. This son preference and high dowry costs for daughter results in the mistreatment of daughters. Indeed, Indian women have low levels of both education and formal labour-force participation. They typically have little autonomy, living first under the control of their fathers, then their husbands, and finally their sons. These factors have a negative impact on the health status of Indian women. According to researchers who received risks associated with coronary heart diseases in women, a poor diet was linked to 20% of all cases of heart diseases. Diet and nutrition also affect diseases like diabetes; osteoporosis etc. Good nutrient has huge women health benefits. Various studies have been undertaken to find out the dietary intakes and nutritional status of rural women in India as well as the neighbouring countries. Some of the studies carried out among women are listed in table

Studies showing dietary intakes and nutritional status of Indian rural women

Sl.No.	Author & Year	Major Findings
1.	NNMB & INP (1975-2005)	Decrease in energy, protein & Fe intake and increase in fat intake over three decades
2.	Khetarpal (2007)	Low intake of vegetables, fruits & milk products; adequate intake of oil, sugar & jiggery
3.	Johansson & Anderson (1998)	Low fruit, vegetable & calorie intake; 60% women were anaemic
4.	Mallikharjuna et al. (2010)	Low intake of all food groups except other vegetables, roots & tubers; micronutrient deficiency prevalent were Fe, Vitamin A & free folate
5.	Srivastava et al. (1998)	50% of women were undernourished
6.	Tanuja et al. (1995)	23.9% women had <145cm height; 95.9% had <45kg weight
7.	Mittal & Srivastava (2006)	Severe deficit of pulses, green leafy vegetables, flesh foods, milk & fruits; Energy intake is 52-53% of RDA
8.	Singh (2006)	18% & 43% of females consume milk daily & once a week, respectively
9.	Verma et al. (2003)	Calorie, Fe, Ca, Vitamin C, Vitamin A intake <RDA; protein intake >RDA
10.	Pant (1998)	Low dietary & nutrient intake; 42.54% women suffered from CED; >56% were underweight; Mean BMI was 19.26



The health status of Indians, is still a cause for grave concern, especially that of the rural women. This is reflected in the life expectancy (62.5 years), infant mortality rate (57/1000 live births), maternal mortality rate (230/10000 live births) (NFHS-3 data); however, over a period of time some progress has been made.

According to National Family Health Survey (NFHS-3 data), more than a 36% of women have a BMI below 18.5, indicating a high prevalence of nutritional deficiency. Among women who are thin, 44% are moderately or severely thin. More than half of women (55%) are anaemic as depicted by NFHS 3 survey.

Several studies indicated that malnutrition is a serious health concern that Indian women face (Chatterjee 1990). It threatens their survival as well as that of their children. While malnutrition is prevalent among all segments of population, poor nutrition among women begins infancy and continues throughout lifetime (Chatterjee 1990; Desai 1994). Because of the prevailing culture and traditional practices in India the health and nutritional status of women becoming worse affected. The Indian Council of Medical Research (ICMR) has been carrying out regular surveys on diet and nutritional status of different population groups since 1972. According to them the intakes of all the nutrients were lower than the recommended levels suggested by ICMR. The deficit was more with respect to micronutrients such as iron, vitamin A, riboflavin and folic acid and even in protein and energy intake. They also found that 70% of women were not meeting even 50% of requirement of iron and vitamin A.

Rapid growth during adolescence, menstruation and the demands of pregnancy and lactation can result in an increased risk of low levels of nutrients such as iron, folic acid and calcium. Surveys of nutritional status frequently demonstrate chronic shortages of these nutrients, not only in a woman's earlier years but extending through into later life. Low-energy diets, slimming re-gimes, eating disorders and the increasing number of vegetarians make women even more vulnerable to nutritional inadequacies

Factors Causing Health and Nutritional Issues

Health and nutritional issues of women is an outcome of large number of factors like

- ◆ Poverty, food security, food pricing and malnutrition
- ◆ Occupational health problems
- ◆ Environmental pollution and degradation
- ◆ Reproductive health problems
- ◆ Household economy and wages
- ◆ Economic development represented by per capita income
- ◆ Social development especially literacy rates
- ◆ Prices of private health care systems
- ◆ Public health delivery system
- ◆ Gender disparities
- ◆ Violence and abuse

Women Health Problems and Its Impact on Society

Poor health has repercussions not only for women but also their families. Women with poor health and nutrition are more likely to give birth to low weight infants. They are also less likely to be able to provide food and adequate care for their children. Finally a women's health affects the household economic wellbeing, as a woman in poor health will be less productive in labour force. Healthier better educated women are more productive economically, lasting impact on the economic and social fabric of developing countries. Adequate nutrition, a fundamental corner stone of any individual's health is especially critical for women because inadequate nutrition wrecks havoc not only on women's health but also on the health of their children. That is low food intake and lack of nutrition rebounds on the society by causing major health issues to the offspring be it a girl or a boy. Malnutrition weakens women's ability to survive child birth, makes them more susceptible to infections and leaves them with fewer reserves to recover from illness. Malnutrition undermines women's productivity, capacity to generate income and ability to care for



their families. Children of malnourished women are more likely to face cognitive impairments, short stature, lower resistance to infections and a higher risk of disease and death throughout their lives. Even mild maternal malnutrition can impair foetal development. A recent report from Asia shows that malnutrition reduces human productivity by 10% to 15% and gross domestic product by 5% to 10%. In all ways it is greatly affecting the product of women. It affects both physical and emotional health of women that eventually leads to economic losses. Thus malnutrition in women leads to economic losses for families, communities and countries as malnutrition reduces women's ability to work and can create ripple effects that stretch through generations.

Many women who are underweight are also stunted. This may even lead to obstructed labour and need for skilled intervention during delivery leading to injury or death for mother's and newborns. It also is associated with reduced work capacity. Researcher's show that being underweight hinder's women's productivity and can lead to increased rates of illness and mortality. Infants born to mothers with anemia are at greater risk of low birth weight, premature birth, and impaired cognitive developments. Similarly HIV infected mother's transmit HIV virus to their infants.

Women are often responsible for producing and preparing food for household, so their knowledge, or lack thereof about nutrition can affect health and nutritional status of entire family. Healthy women can fulfill their multiple roles, generating income, ensuring their families nutrition and having healthy children more effectively and thereby help advance countries socio economic development. Improving women's nutrition can also help nations achieve 3 of the millennium developmental goals, which are commonly accepted as a frame work for measuring developmental progress. This discusses the importance of improving women's nutrition and suggests policy options for achieving positive change. By improving the nutrition of adolescent girls and women, nations can reduce health care costs, increase intellectual capacity and improve adult productivity.

Gender Disparities in Health and Nutrition issues

Health issues that are common both to men and women affect women differently. Although the symptoms may be similar, the effects of the condition and the care necessary can differ significantly for women. In addition, some of these conditions might affect women primarily or more severely than men. The discrimination against a girl child is systematic and pervasive enough to manifest in many demographic measures for the country. For country as a whole as well as its rural areas the infant mortality rate is higher for females in comparison to that for males. The problem of malnutrition and lack of food intake is more reported with girls and women of the society. Girls belonging to the lower middle class or those below the poverty line suffer the most when it comes to fulfill the demand of adequate nutrition. In the poor families the income is limited that is not even sufficient to fulfill the basic needs of life. Whatever such families have in terms of income and nutrition is given to the male siblings without any consideration to the health of the girls.

According to NIH: National Institute of Child Health and Human Development, women are more likely to die following a heart attack than men. Women are more likely to show signs of depression and anxiety than men. The effects of sexually transmitted diseases can be more serious in women. Osteoarthritis affects more women than men. Women are more likely to have urinary tract problems. Certain health issues and their effects on women are listed below:

- ◆ Almost 12% of women develop breast cancer during their lifetime. Male breast cancer accounts for less than 1% of existing breast cancer cases
- ◆ The health effects of alcohol abuse and alcoholism are more serious in women. These health effects include an increased risk for breast cancer, heart disease, and fetal alcohol syndrome, in which infants born to mothers who drank during pregnancy suffer brain damage and learning difficulties.
- ◆ Women are more likely to die following a heart attack than men are. In addition, women are more likely than men are to experience delays in emergency care and to have treatment to control their cholesterol levels.



- ◆ Women are more likely to show signs of depression and anxiety than men are. Depression is the most common women's mental health problem, and more women than men are diagnosed with depression each year.
- ◆ Osteoarthritis is the most common form of arthritis. It causes joint pain, stiffness, and swelling. Arthritis is the leading cause of physical disability. The condition affects almost 27 million people, and affects more women than men.
- ◆ The effect of Sexually Transmitted Disease on women can be more serious than on men. Untreated STDs/STIs cause infertility.
- ◆ Women are more likely to report having stress, and almost 50% of all women in compared to 39% of the men, reported that their stress had increased over the past 5 years.
- ◆ More women than men suffer a stroke each year.
- ◆ Women are more likely than men are to experience urinary tract problems.
- ◆ Of the approximately 33 million people worldwide infected with HIV, more than half are women. The World Health Organization reported in 2009 that HIV/AIDS is the leading cause of death globally among women of reproductive age
- ◆ A high level of cholesterol in the blood is a risk factor for heart disease. Hypertension, or high blood pressure, is related to heart disease. After menopause, women with hypertension outnumber men with the condition.

Women experience unique health issues and conditions, from pregnancy and menopause to gynaecological conditions, such as uterine fibroids and pelvic floor disorders. The health topics listed above affect women only. Some other conditions affect men too but affect women primarily or more severely. Because women's health is so broad.

Issues Specific to Women

Major health problems faced by women in this modern world are maternal health crisis, cancer, diabetes, obesity, cardiac diseases, arthritis, mental stress, osteoporosis, pre menstrual syndrome etc.

Women tend to delay seeking treatment for their health problems leading to worse outcomes. Women are more likely to suffer from nutritional deficiencies than men are, for reasons including women's reproductive biology, hormonal changes that occur during menstruation, pregnancy, lactation and menopause, low social status, poverty and lack of education. All of which alter their daily intake of nutrients. Socio cultural conditions and disparities in house hold work patterns can also increase women's chances of being malnourished. Globally 50% of all pregnant women are anaemic and at least 120 million women in less developed countries are underweight. **Pregnancy issues** include preconception care and prenatal care, pregnancy loss (miscarriage and stillbirth), preterm labor and premature birth, sudden infant death syndrome (SIDS), breastfeeding, and birth defects. **Gynaecological health and disorders** affecting women include menstruation and menstrual irregularities; urinary tract health, including urinary incontinence and pelvic floor disorders; and such disorders as bacterial vaginosis, vaginitis, and uterine fibroids.

Women are especially susceptible to iron deficiency and anemia during pregnancy. Severe anemia places women at higher risk of death during delivery and period following child birth. Pregnant women are vulnerable to vitamin A deficiency which causes blindness and impaires immune system. **Other disorders and conditions** that affect only women include Turner syndrome, and ovarian and cervical cancers. Investigators discovered that women who sleep 5 hours or less a night had a 65 percent greater risk of rapid decline in kidney function, compared with women sleeping seven to eight hours a night. Violence and abuse affect women from all kinds of backgrounds every day. Sometimes, women are attacked by strangers, but most often they are hurt by people who are close to them. Violence and abuse can cause terrible physical and emotional pain. **Issues related to women's overall health and wellness** include violence against women, women with disabilities and their unique challenges, osteoporosis and bone health, and menopause.



Nutritional Needs of Women

Women have special nutritional needs. It is a known fact that women are more prone to nutritional deficiency because of the kind of reproductive cycle they have and because of the extra amount of household work they perform. The work pattern and the pressure on them demands for more food but sadly their basic need is not met. Adolescent girls grow at a faster rate and they need good amount of proteins, vitamins, and calcium to ensure healthy growth and development. Improper food makes them weak and can become the cause of various diseases like anaemia, weak immunity, hypothyroidism, goitre, blindness, and even death. Women need reasonable access to health services. Women's health needs change throughout the course of their lives and it is important that they have the right information to optimize their health.

Women should consume daily iron and folate supplements when they are pregnant and for at least three months after child birth and should receive other micronutrients as needed. Women require approximately 50% more calories while breast feeding than they need during pregnancy. Maintaining adequate levels of vitamin A is particularly important for nursing mothers since vitamin A is passed on to the infant through breast milk and can help reduce risk of maternal and infant illness and death.

Women have special nutritional needs due to hormonal changes that occur with menstruation, pregnancy, lactation, and menopause, all of which alter the recommended daily intake of nutrients. Of the many diseases that affect women, five have a scientific-based connection to nutrition: iron-deficiency anaemia, osteoporosis, heart disease, type 2 diabetes, and some types of cancer. In addition, many women look to nutrition for the management of premenstrual and menopausal symptoms, chronic diseases, Pregnancy, Lactation etc. The Recommended Dietary Allowances (RDAs) for adult females are given in the Table

Nutrients	RDA
Energy (kcal)	1900
Protein (g)	55
Fat (g)	20
Carbohydrate	55-60% of total energy
Calcium (mg)	600
Iron (mg)	21
Vitamin A (retinol –mcg)	600
Beta-carotene (mcg)	4800
Thiamine (mg)	1.0
Riboflavin (mg)	1.1
Niacin (mg)	12
Vitamin B6 (mg)	2
Vitamin C (mg)	40
Folate (mcg)	200
Vitamin B12 (mcg)	1

Recommended Dietary Allowances *Source: ICMR (2010)*

Government Initiatives

Life time nutrition efforts to improve nutrition of entire populations do benefit women and government can use a variety of approaches to ensure that their citizens receive enough calories and nutrients. Government has introduced several direct and indirect operations to manage the health and nutritional problems in general and especially for women and children. The direct operations include convergence of services, integrated child development services, iron and folic acid distribution, massive dose vitamin A programme, primary health care programme, health and nutrition education etc and Indirect operations include poverty alleviation programmes, environmental sanitation, protected water supply, literacy programme etc



Community nutrition programmes :

◆ Integrated Child Development Service (ICDS) Scheme: Beneficiaries include Children below 6, Pregnant and lactating women, women in the age group of 15-44 years and adolescent girls in selected blocks and objectives are improving the nutrition and health status of children in the age group of 0-6 years, laying the foundation for proper psychological, physical and social development of the child, Effective coordination and implementation of policy among the various departments, enhancing the capability of the mother to look after the normal health and nutrition needs through proper nutrition and health education. The Package of services provided by ICDS are supplementary nutrition, vitamin-A, iron and folic acid, Immunization, Health check-ups, Referral services, Treatment of minor illnesses; Nutrition and health education to women; Pre-school education of children in the age group of 3-6 years, and Convergence of other supportive services like water supply, sanitation, etc

◆ Vitamin A Prophylaxis Programme(1970) : Programme launched by Ministry of H&FW Component of National programme for control of blindness.

◆ Prophylaxis against Nutritional Anaemia : Launched by Govt. of India during 4th five year plan Distribution of iron and folic acid tablets to pregnant women and young children (1-12 years. MCH centres and ICDS projects implement this programme

◆ Scheme for Adolescent Girls (Kishori Shakti Yojna): A scheme for adolescent girls in ICDS was launched by the Department of Women and Child Development, Ministry of Human Resource Development in 1991. Targeted All adolescent girls in the age group of 11-18 years. Common services : Immunization, General health check-ups once in every six-months, Training for minor ailments, Prophylactic measures against anemia, goiter, vitamin deficiency, etc., and Referral to PHC or District hospital in case of acute need.

◆ SABLA scheme (Rajiv Gandhi Scheme for Empowerment of Adolescent girls – RGSEAG) • The SABLA scheme aims at empowering Adolescent

Girls of 11-18 years by improving their nutritional and health status, upgradation of home skills, life skills and vocational skills. The girls will be equipped with information on health and family welfare, hygiene and guidance on existing public services. • The scheme would be implemented using the platform of ICDS and AWCs would be the focal point for the delivery of services. However, where infrastructure and other facilities are inadequate in AWCs, then alternative arrangements will have to be made in schools/ Panchayat Community buildings.

◆ Janani Shishu Suraksha Karyakaram (JSSK), launched on 1st June, 2011, entitles all pregnant women delivering in public health institutions to absolutely free and no expense delivery including Caesarean section. The initiative stipulates free drugs, diagnostics, blood and diet, besides free transport from home to institution, between facilities in case of a referral and drop back home.

◆ Iodine Deficiency Disorder Programme

◆ Emergency Feeding Programme 2001

◆ Village Grain Banks Scheme

◆ Wheat Based Nutrition Programme (WBNP) Implemented by the Ministry of Women & Child Development providing nutritious/ energy food to children below 6 years of age and expectant /lactating women from disadvantaged sections implemented through ICDS

◆ Sampoorna Gramin Rozgar Yojana

◆ National Food For Work Programme

◆ National Rural Health Mission 2005-2012

Achieving the MDG, 12th five year plan goals, Reduce Maternal mortality from 212 to 100, Reduce IMP 44 to 25, Reduce underweight below 3 years from 40% to 23%, Increase child sex ration from 914 to 950, Reduce level of anemia among women 55% to 28% , Reduce total fertility rate from 2.5 to 2.1. Researchers and reports have dictated that in recent years the per capita food consumption rates in the country have drastically increased but even then women are not able to get sufficient nutrition. New needs emerge as women progress through the



life cycle. Talking about women's health and access to health care in such a complex setup thus poses a challenge. A comprehensive revised National Health Policy addressing the existing inequalities, and work towards promoting a long-term perspective plan exclusively for health is the current need.

Way Forward / Suggestions

- ◆ Increased access to nutritional screening and assessment of dietary practices through public health clinics
 - ◆ Increased nutrition education in schools at all levels
 - ◆ Increase federally funded food and nutrition programs to fill gaps
 - ◆ Roster partnerships to eliminate health disparities and promote women's health across lifespan
 - ◆ Conduct health promotion activities giving focuses to prevention of AIDS, violence against women, and overall wellness
 - ◆ Maternal health care must be available, accessible and of high quality; failure to provide such care is a violation of women's right to life, health equality and nondiscrimination
 - ◆ Immediate postnatal care for mothers and newborns includes monitoring for excessive bleeding, pain and infection as well as counseling on breast feeding, nutrition and family planning
 - ◆ Provide infrastructure in basic amenities like safe drinking water, sanitation, housing etc for women especially rural women
 - ◆ Provide access to allied psychological services initiative, telephone counseling, self help and web based support programs.
 - ◆ Providing health literacy as it describes the ability of a person to understand the essential health information that that is required for them to successfully make use of all elements of health system
- ◆ Provide basic education about the emerging diseases, knowledge about micro and macro nutrients , precautions to be take in different stages of life and awareness about various diagnostic methods
 - ◆ Strengthen and check the progress of government initiatives
 - ◆ Promoting greater gender equality, including increasing women's control over resources
 - ◆ Enable the institutions to conduct health promotion activities that are appropriate for audiences based on gender, age, cultural background, and language.
 - ◆ Public health systems need to prevent and treat deficiency diseases
 - ◆ Policy makers should address women's low social status
 - ◆ Interventions that reach adolescents help establish healthy habits that continue into adulthood. Such programs should also involve males: Boys who receive information about women's increased nutritional requirements during pregnancy and lactation may be better partners when they form families.
 - ◆ Measure the effectiveness of the nutritional programs & interventions once initiated.

Conclusion

New needs emerge as women progress through the life cycle. Talking about women's health and access to health care in such a complex setup thus poses a challenge. Improving women's health requires a strong and sustained commitment by governments and other stakeholders, a favorable policy environment, and well-targeted resources. Long-term improvements in education and employment opportunities for women will have a positive impact on the health of women and their families. In the short term, significant progress can be achieved by strengthening and expanding essential health services for women, improving policies, and promoting more positive attitudes and behavior



towards women's health. In the design and implementation of programs, constraints to women's access to care need to be taken into account, such as cultural restrictions against women's ability to travel and limits on women's control over family resources. Outreach, mobile clinics and community based services can be helpful. Clustering services for women and children at the same place and time often promotes positive interactions in health benefits and reduces women's time and travel costs, as well as costs of service delivery.

Women should be empowered to make more informed decisions and to act on them. For example, public education and counseling can increase access to information about self-care and about when care is needed or where it is available.

Effective client-provider interaction is increasingly recognized as a key factor for improving quality of services. Health programs achieve better outcomes when clients believe that their needs are being met and when they are treated with respect and technical competence. Quality can be improved through adequately trained staff, drugs, and supplies, increasing the number of female health providers, establishing convenient hours, reducing overcrowding, and ensuring privacy and confidentiality. In addition to strengthening services, countries can take additional steps to meet women's health needs. Through legislation, legal enforcement, and information, education and communication, harmful practices such as gender discrimination, domestic violence and FGM can be curbed. Close collaboration among government, non-governmental organizations, communities, and women's groups will make services more responsive to women and improve utilization and impact. Efforts to improve women's health must include activities oriented to men. Reaching boys at a young age through school-based and mass media programs can be particularly effective in shaping later attitudes and practices. Programs directed to boys and men are needed to promote safe sex, increase awareness of women's health and nutrition needs, decrease gender bias, and

reduce violent behavior. The task ahead is to apply what we know about women's health needs to concrete actions. It is clear that many women's health problems could be effectively managed through low cost interventions in low-income settings. The World Bank is currently addressing these issues through policy dialogue, lending, research and support to several non-governmental organizations through the Bank's small grants facility. Investments in women's health and nutrition promote equity and generate multiple payoffs for families, the community, the national economy, and the next generation. It is time to complete the unfinished agenda for the women of this generation and their daughters who follow.

There should be initiatives and actions taken against the issue to ensure that even women can enjoy the right to adequate nutrition and live a healthy life. Think from the other end of the spectrum that if women of the society will get good food to eat and stay healthy then eventually they'll be able to serve more, love more, and live more.

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HIGHER EDUCATION AND RURAL WOMEN- SOME FACTS

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Abstract:

Education helps in transforming human beings from ignorance to enlightenment, from under development to faster economic and social development. World Bank (2003) sees women education not as a charity but as good economics .It says to abolish poverty in developing nations, women education is a must. In Third World Nations women education has expanded markedly since 1960s. Even then women are underrepresented at all levels of education than men. Education is an important factor in empowering a woman. Empowerment of women leads to empowerment of a nation. India's is the largest higher education system in the world in terms of number of institutions. India stands third in the world in terms of enrolment to higher education. This paper gives some important facts about Indian higher education system. Indian higher education system suffers from lot of shortcomings. It is not able to produce adequate number of competent manpower. As such, this paper looks into various shortcomings of Indian higher education. This paper also gives an overview of women education in India- its current status, importance, challenges. In short, the main objectives of this paper are to give an overview of higher education in India and to give an overview of rural women education in India. Only secondary data is used for the study.

Keywords: Indian higher education, rural women education in India.

**Introduction:**

“If you educate a man , you educate but one , But if you educate a women ,you will educate a nation” - Mahatma Gandhi

Education helps in transforming human beings from ignorance to enlightenment ,from under development to faster economic and social development. World Bank(2003) sees women education not as a charity but as good economics .It says to abolish poverty in developing nations ,women education is a must .Majority of rural women are unfortunate to receive formal higher education. In Third World Nations women education has expanded markedly since 1960s.Even then women are underrepresented at all levels of education than men .

Education is the most important driving force for progress and development of a nation. In this context, both men and women will have to play an equal and vital role in contributing to the nation’s development .Therefore, equal opportunities of education should be provided to both on equal footing.

Article 26 of United Nations’ Universal Declaration of Human Rights (UDHR) 1948,says

“ Everyone has the right to education. Education shall be free , at least in the elementary and fundamental stages . Elementary education shall be compulsory. Technical and professional education shall be made generally available and higher education shall be equally accessible to all on the basis of merit”.

According to UNESCO’s Report of the International Commission on Education for the Twenty-first Century,education is based on four pillars of learning- learning to know, i.e., acquiring the instruments of understanding; learning to do, so as to be able to act creatively in one’s environment; learning to live together, so as to participate and cooperate with other people in all human activities; and learning to be, an essential progression which proceeds from the previous three.

Constitutional Provision for Gender Equality

Article 15(1) states: “the state shall not discriminate against any citizen on grounds only of religion , race,sex,place of birth or any of them”

Article16(1)states:”there shall be equality of opportunity for all citizens in matters relating to employment or appointment of any office under the state”

Article39(a) states :”the citizens, men and women equally have the right to an adequate means of livelihood”

Therefore, in the Indian Constitution it is assured that no one is discriminated against on the basis of sex. This implies in the area of education too.

Of all the recommendations and sincere attempts made by the Govt at all levels, the progress of women’s education is not yet satisfactory in certain regions in India particularly in rural areas. Women are still lagging far behind men in respect of educational advancement. It has been noted that among the limited number of women receiving education , a majority comes from urban areas. Rural areas on the whole, have poor levels of education.

Education empowers women to large extent. Since most of India come under the rural segment , empowerment of rural women can empower the nation itself. This paper focuses on this factor. That is , empowerment of rural women brought about through education .This paper looks into the various hurdles of rural women participation in education.

Objectives

- ◆ To give an overview of higher education in India.
- ◆ To give an overview of women and higher education.
- ◆ To give some facts of rural women and higher education.
- ◆ To give some suggestions on improving women’s participation in higher education.

Methodology

The study is undertaken by Secondary Data only. Journals and various articles from electronic source have been extensively used.



Over view of Higher Education

Education in India goes back to the history of ancient urban centres of learning at Taxila and Nalanda. Through the advent of British Raj, Western Education got ingrained into the Indian society. Since independence education in India has followed Nehru's vision-With a focus on excellence in higher education and inclusiveness at all levels

Some facts about higher education in India:

- ◆ Only 12 of every hundred students who enrol for class 1 enter the higher education, says Dilip Ranjekar, the CEO of Azim Premji Foundation. The pre-school education in rural areas is low when compared to urban areas.
- ◆ Higher education system covers all post-secondary education beyond class twelve.
- ◆ It consists of three levels of qualification- Bachelors programme, Masters programme, pre-doctoral programme(Mphil), Doctoral programme and post-Doctoral programme.
- ◆ Five universities and eighty five colleges are exclusively set up for women.
- ◆ India has been ranked 120th among the countries of the world in terms of adult literacy.
- ◆ Across nations , there is a positive correlation between the Gross Enrolment Ratio(GER) in higher education and per capita GDP of nations.
- ◆ The employability of graduates shows the success of higher education.
- ◆ Today India stands third in the world in terms of enrolment to higher education(next to China and USA).
- ◆ With 348 universities and 17625 colleges ,India is the largest higher education system in the world in terms of number of institutions.

Some unfortunate facts about higher education in India:

- ◆ Several recent studies reveals that the quality of higher education is pathetic as it is unable to produce required number of qualified manpower.

- ◆ Many private institutions imparting higher education are exploitative and of poor standard.
- ◆ India has only a few institutions like IITs and IIMs which maintain the quality of education. Majority of institutions have exhibited declining standards.
- ◆ Since public funding for higher education has declined ,many institutions have been forced to increase the tuition fees .Thus it comes beyond the reach of the poor.
- ◆ Since higher education itself cannot creates jobs , there is always a mismatch between demand and supply of qualified graduates which leads to educated unemployment.
- ◆ Lack of infrastructure and facilities in higher education institutions of state governments

Challenges faced by Indian Education System

- ◆ Expansion-India's Gross Enrolment Ratio (GER) OF 16 per cent was much below the world average of 27 per cent
- ◆ Excellence
- ◆ Faculty shortage: The shortage of faculties in state and central universities are 40 per cent and 35 per cent respectively.
- ◆ Accredited institutions- As per the NAAC accreditation 62 per cent of universities and 90 per cent of colleges are average or below average as in 2010
- ◆ Low citation impact- The relative citation impact in India is half the world average .
- ◆ Equity: There is wide variations in the GER of higher education across states and the Gross Attendance Ratio (GAR) in urban and rural areas and gender and community wise.
- ◆ Inter state disparity-47.9 per cent in Delhi v/s 9 per cent in Assam.
- ◆ Urban rural divide-30 per cent in urban areas v/ s 11.1 per cent in rural areas .
- ◆ Differences across communities-14.8 per cent for OBCs,11.6 per cent for SCs,7.7 per cent for STs and 9.6 per cent for Muslims.



- ◆ Gender disparity-15.2 per cent for female v/s 9 per cent for males

The target of Government for the end of the 12th five year plan is to achieve enrolment of 35.9 million students in higher education institutions with GER of 25.2 per cent.

Women and Education

The National Commission on women appointed by the Government of India in 1958-59, recommended special hostels, special colleges and special colleges for women. Not only that it recommended special syllabi for women and said that this should focus on the creation of right attitude among them. As the consequence of the recommendations of the commission National Council for Girls, a Comprehensive Development Plan for women were established. It also led to the provision of special funds for women, establishment of special units in the central and state ministries of education which attended the educational needs of women. The commission also pointed out that large number of qualified women were needed as pre primary school teachers, nurses, mid wives, women doctors, pharmacists and social workers. Thus education in these fields were strongly encouraged.

In the mid seventies as consequence of the feminist movements and the declaration of International Women's decade, a parliamentary committee on women was appointed by the Govt of India. In 1978 this committee submitted its report entitled 'Towards Equality'. Its chapter on education points out the difficulties faced by girls in villages to go to schools and how inappropriate most school and college education is to the lives of women. It says that education does not train them to achieve earning ability or empowerment. It also highlights unfortunate consequences of the nation in having so much women educational backwardness. It also says that though the equality of women is a priority on paper, no policy framed actually helps women to get out beyond the roles of wives, mothers and homemakers and supports them to take up full fledged careers. The various findings and statements in this report was an eye-opener for the government

and thus a new focus on the education of women was brought about.

Advantages of Educating a Women

- ◆ Educated girls are more likely to have fewer and healthier children.
- ◆ An educated mother spends more time focusing on the wellbeing of each child as she has only few children.
- ◆ A literate women can get information on how to secure proper care for herself and her children.
- ◆ Education empowers a rural women. This gives her the confidence to get the fundamental rights such as preventive methods for avoiding infant mortality etc.
- ◆ An educated women is more likely to be in the work force.
- ◆ With education she can bring innovations in her working field for example agriculture and thus contribute to the upliftment of her community.
- ◆ Education helps her in securing better decision making power within her household.
- ◆ Statistics proves that it is the income earning women who spends more money on her family than her husband
- ◆ Education to rural women can inspire the ripple effect creating great positive results for their families and communities-improving health, generating income and implementing change.

Education and Rural Women

The overall representation of rural women in higher education is still poor.

From the census data, it is clear that, the pace of increase in female literacy is higher in rural areas. It has increased from 46.13% in 2001 to 58.75% in 2011.

There is tremendous shortage of qualified, competent women teachers particularly in rural areas. According to the NCERT 1995, only 18.90 female teachers were in rural schools. But in urban schools, the percentage is 56.22.



Literacy Rate in India		
Year	Males	Females
1901	9.8	0.7
1911	10.6	1.1
1921	12.2	1.8
1931	15.6	2.9
1941	24.9	7.3
1951	24.9	7.3
1961	34.4	13.0
1971	39.5	18.7
1981	46.9	24.8
1991	63.9	39.2
2001	76.0	54.0
2011	82.14	65.46

Source: Census of India 2011

Literacy Rate Among Male and Female in Urban and Rural India

	Sex	2001	2011	Change
Rural	Males	70.70	78.57	+7.87
	Females	46.13	58.75	+12.62
Urban	Males	86.27	89.67	+3.4
	Females	72.86	79.92	+7.06

Source-Census of India 2011

From the above table it is clear that female literacy in rural India has increased at a faster pace. It also shows that gender gap in literacy rate has come down when compared to 2001.

Rural Female literacy in India 1961-2011

Year	Rural Female Literacy Rate
1961	10.10
1971	15.50
1981	21.70
1991	30.62
2001	46.58
2011	58.75

Source-Census of India 2011

Education Levels of Rural Females in India

Sl.No	Year and Round	Not Literate	Literate and up to primary	Secondary and above
1	2009-10(66 th NSSO Round)	46.7	31.8	10.3
2	2004-2005(61 st NSSO Round)	55.0	29.3	6.7
3	1999-00(55 th NSSO Round)	61.5	26.0	5.0
4	1993-94(50 th NSSO Round)	67.9	23.0	3.4

Source: census of India 2011

Literacy Rate of Kerala

Year	Male	Females
1951	58.35	36.43
1961	64.89	45.56
1971	77.13	62.53
1981	84.56	73.36
1991	93.62	86.17
2001	94.24	87.72
2011	96.02	91.98

Source: census of India 2011

Some hurdles with female participation in Higher Education

- ◆ Poverty
- ◆ Early marriage of girls
- ◆ Overload of household work
- ◆ Fear of exploitation
- ◆ Parent’s preference for boys education to girls education
- ◆ Lack of awareness about education in rural areas
- ◆ Employment in low productivity jobs



Conclusion

- ◆ Awareness for parents in rural areas to educate their daughters. Parents in rural areas specially the conservative ones are mostly reluctant to their daughters to urban areas for higher education.
- ◆ Establishment of competent higher educational institutions in rural areas .
- ◆ Safety should be ensured to the girl students and women teachers. News about ragging etc causes fear in the minds of parents to send their daughters to far away institutions. There are instances where girls are work late in the night especially in the science streams where lot of lab works are involved. In such cases , even inside campuses where girls hostels are available adequate security at night time are not provided.
- ◆ Adequate residential facilities are to be provided for teachers specially in rural areas.
- ◆ Scholarships for meritorious rural women in particular
- ◆ High quality faculty is need of the hour : adequate incentives and conducive environment should be provided to attract and retain high quality faculty.
- ◆ Improve technology for education delivery: teacher should be given adequate training so that they can make use of the updated technology for enhancing teaching –learning experience.
- ◆ Education should be made industry oriented and practical so that students are absorbed in to the labour market after their graduation.

In conclusion, the need for higher education of women , and in particular of rural women , is awesome. The value of educating girls is not recognised fully in rural areas. According to the Country Report of the Government of India, 'Empowerment means moving from a weak position to execute a power'. Education among women is the most powerful tool of attaining power in the society. It helps in lessening inequalities and functions as a means for improving their status within the family. Educated women are more politically active and better informed about their legal rights and how

to exercise them. From the study, it is clear that education to rural women is essential for their empowerment. Empowerment of women is essential for the empowerment of nation as a whole. Especially in a country like India, where most of the area is rural, education of rural women becomes all the more important. Realizing the various hurdles faced by rural women in educating themselves, government should take sufficient steps to educate them. Remember, educating a woman will educate a nation.

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- ◆ International Journal of Multidisciplinary Educational Research, ISSN:2277-7881, vol 1, Issue 2, June 2012 .



ECONOMIC CONSERVATION FOR SUSTAINABLE DEVELOPMENT- A CASE STUDY ON WAYANAD

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Introduction

In the recent years tourism has become one of the fastest growing sectors of the world economy and is appreciated for its contribution to the rural economic development.

This project presents a methodological framework for developing “Rural Tourism” as a new approach for achieving sustainable outcomes in rural regions in Wayanad. Examples are selected primarily from various villages that have huge tourism potential. The model focuses on two dimensions of achieving the results from the development of Rural Tourism both the feasibility study and local participation.

The study identifies a positive attitude amongst the stakeholders especially in local communities towards the re-establishment of traditional cultural practices and encourages socio-cultural regeneration in rural areas. A number of traditional properties have benefited from restoration and have also contributed to the physical regeneration of the villages.

Over the last two decades rural communities and peripheral areas are facing the challenges of continues economic development where as the primary sector-agriculture is in decline. Moreover, since planned era, most of our plans have been focusing upon rural development. Rural Tourism will become another tool to help create jobs, to raise the standard of living, development of social resources, culture and heritage. Moreover, it has to be proved a new approach to achieve sustainable development in rural areas.

This project work provides a brief literature review of Rural Tourism. Identifies the government initiatives and constrain that involved in the process of development of Rural Tourism. Rural Tourism is a form of alternative tourism. In fact, it is relatively a new development against mass tourism.

Objectives

- ◆ To Identify the potential of rural tourism in Wayanad.
- ◆ How R T contributes for the economic conservation
- ◆ To make an assessment of the facilities & services offered by rural tourism destinations.
- ◆ To have a feasibility study of rural tourism in Wayanad.

Statement of the Problem

This study aims at identifying the major impacts of rural tourism in the socio-cultural, economic and environmental areas of the human life in Wayanad. Its scope is limited since the study covers only a small geographical area. The aim of ‘rural tourism’ is to increase the net benefits to people from the rural areas, and increase their participation in the development of the tourism product. Thousands of tourists are coming for enjoying the natural beauty and engaging in various rural tourism activities. The main aim of this research is to identify the potential of rural tourism in Wayanad.



Scope of the Study

Wayanad has much to offer to the tourists, especially rurality. Wayanad is a district with vast potential for tourist attraction. No doubt, Wayanad is endowed with an imperishable interest and land that all men desire to have seen and having seen. Wayanad has a rich bio-diversity in flora and fauna. It has a charm and enhancing scenic beauty. The climate and ecology are different from other destinations. So Wayanad has a great potential to develop as a Rural Tourism district.

In this context, a study has been carried out to find out the major facilities, attracting the tourists and limitations as well. This will help to prepare a suitable action plan for the future development of Wayanad which is potential international destination which will help it to reach the helm of Rural Tourism

Research Methodology

Methodology is the systematic, theoretical analysis of the methods applied to a field of study. It comprises the theoretical analysis of the body of methods and principles associated with a branch of knowledge. Typically, it encompasses concepts such as paradigm, theoretical model, phases and quantitative or qualitative techniques. A methodology does not set out to provide solutions - it is, therefore, not the same thing as a method.

Literature Scan

Webster (1975) defines it as a process leads to rise the capacity of rural people and **Villiers (1997)** says that it is a way to raise living standards of rural people. It is often described as a form of tourism takes place in country side. **Busby and Rendle (2000)** suggests that it has a clear relation to farm tourism. Community involvement is an essential part of rural tourism which establishes many facilities for the benefit of local people, environment and visitors. Rural tourism is a touristic activity, which provides accommodation, catering and programs from the point of view of the hosts, and it may be a cheap and active holiday for the guests. According to **Sharpley and Sharpley (1997)**, rural tourism is increasingly

being used for socio-economic regeneration and diversification. Rural tourism activities provide opportunity for development in community participation of tourism products at different stages of a destination. Wherever tourism is involved, tourism is preserved with the traditional culture and traditional diversity.

Dowling (2001) shares that rural tourism makes a group of many elements. It is a means to preserve that arts and heritage of the destinations. **Mishra (2001)**, **Butler and Clark (1992)** supplement for a diverse economy, **Page and Getz (1997)** considers rural tourism in a business aspect, **Hall (1998)** has observed it as a means to the global environments he says that the expansion of tourism phenomenon in rural areas lead to create local income, and employment. As against conventional tourism it has certain characteristics like, it is experience oriented, the locations are sparsely populated, based on preservation of nature, heritage and traditions.

Lane B (1994) gives a pattern of rural tourism and it should be Located in rural areas, functionally rural, Rural in scale, traditional in character, take different forms representing rural environment, economy, history and location. **Pruthi R.K (2006)** states that there is a good relationship between tourism and environment in rural areas.

Comunity Participation

A community participation approach has long been advocated as an integral part of sustainable tourism development. It is envisaged that the approach can increase a community's carrying capacity by reducing tourism's negative impacts while enhancing its positive effects (**Haywood, 1988; Jamal & Getz, 1995; Murphy, 1985**). According to **Connell (1997: 250)**, participation is 'not only about achieving the more efficient and more equitable distribution of material resources: it is also about the sharing of knowledge and the transformation of the process of learning itself in the service of people's self-development'. **Arnstein (1969)** states that the purpose of participation is power redistribution, thereby enabling society to fairly redistribute benefits and costs. In the context of tourism planning, **Haywood (1988: 106)** defines community participation as 'a process of involving all



[stakeholders] (local government officials, local citizens, architects, developers, business people, and planners) in such way that decision-making is shared'. Community participation have neither suggested alternatives for achieving sustainable tourism development, nor taken into account the demand for such programmes. . **Marisa & Ghogaill (1996)** argued that community participation should be seen as a means to enable local people to influence decision in the political arena about the issues that affect them, but as a means to development through mutual-help initiatives.

Women Empowerment

Homestay is not a hotel, a motel, nor a typical B&B. Homestay is a non-commercialized, private residence with paying Guest(s) who enjoy staying in the comfort and security of a family home. Further, these guests will reside in the family home for an extended period of time, months or sometimes even years. It is safe, affordable housing for international students, interns, traveling professionals and adult visitors from other countries, who are looking to experience and learn about local lifestyle and culture. Homestay is comparable to the so-called bed and breakfast that is so popular in European countries. In most jurisdictions it is perfectly legal to share your house with a limited number of unrelated paying visitors. A **Bed and Breakfast**, which can also be referred to simply as a **B&B**, is a type of boarding house typically operating out of a large single family residence. Guests are accommodated at night in private bedrooms and breakfast is served in the morning - either in the bedroom or, more commonly, in a dining room or the host's kitchen.

Findings

- ◆ Rural tourism provides social interaction and wider network of relations. The local residents are unanimous in the opinion of widening their relationships with their rural tourism activities..
- ◆ Rural tourism can contribute to growth in rural areas. Many of the locations in Wayanad are not known well. Presence of the rural tourism in a remote village of Wayanad, makes the place known to the other world. This publicity

will bring more people to the location which in effect will be beneficial to the local residents.

- ◆ Women become an important economic earner of the family which in effect provides them better opportunity to engage in the planning and development of the family and society. Rural tourism potentials are thus opportunities for the women to empower themselves for the wellbeing of the family.
- ◆ Rural people are suffering from lack of transportation services and fractional distance is high.
- ◆ Higher dependency ratio exists among rural people.
- ◆ Rural tourism creates only low impact on environment. Because rural areas are attracted by visitors or excursionists. They come only for experiencing the calmness and to stay with local people.

Suggestions

- ◆ More transport service from other districts to Wayanad as well as to rural destination.
- ◆ Information offices should be developed in all the major towns and cities.
- ◆ Effective marketing network and efforts should be taken.
- ◆ Policies that could be formulated to generate further business interest in this zone
- ◆ Construction of adequate accommodation units in a natural-friendly manner
- ◆ Provide adequate equipment with a common dress code to the tourist who goes for trekking
- ◆ Maintain penalty can be given for culprits.
- ◆ Government should take initiative for providing sustained water facility in the Hilly and rural villages .

Conclusion

Rural Tourism can contribute to promoting the environmental education of both domestic and the host community. Development of a destination can not be achieved without the sustainable use of the



worlds biological resources. Ecological sustainability and economic sustainability are depend upon the promotion or development of a tourism destination. The development of Wayanad as a rural tourism destination, will effecting district as well as the tourism industry as a whole.

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**SELF HELP GROUP AND WOMEN EMPOWERMENT****Rekha A K**Assistant Professor
Christ College, Trivandrum**Abstract**

The empowerment of women is crucial for the development of the country. Bringing women into the main stream of development is major concern for the Government of India. That is why the year 2001 has been declared as the “Year of women Empowerment” Women’s empowerment is critical to the socio economic progress of the community and bringing women into the main stream of national development has, therefore, been a major concern of the government. The Ministry of Rural Development has special components for women in its programmes and funds are “women component” to ensure flow of adequate resources for the same. One of the major schemes implemented by the Ministry of Rural Development having women’s component is the SGSY. (Swarnajayanti Gram Swarozgar Yojana, SHG- Self Help Group).

This study titled empowerment of women through SHG’s make an analysis of the economic empowerment of women in industrially developed Thiruvananthapuram district. A sample of 50 kudumbhasree units was selected for the purpose of the study. The information has been collected through structured questionnaires. The paper is also an attempt to get the knowledge about the progress of these kinds of self help group and its usefulness to women.

Key Words :Self Help Groups, Women Empowerment

Introduction

The subject of empowerment of women has become a burning issue all over the world including India since last few decades. Many agencies of United Nations in their reports have emphasized that gender issue is to be given utmost priority. It is held that women now cannot be asked to wait for any more for equality.

Inequalities between men and women and discrimination against women have also been age-old issues all over the world. Thus, women’s quest for equality with man is a universal phenomenon. The mission aims at the empowerment of women, through forming self-help groups and encouraging their entrepreneurial or other wide range of activities. The purpose of the mission is to ensure that the women

should no longer remain as passive recipients of public assistance, but active leaders in women-involved development initiatives. Kudumbashree movement was launched on May 17, 1998. The formal function was chaired by the then Local Administration Minister Paloli Mohammed Kutty at Kottakkunnu in Malappuram where Prime Minister Atal Bihari Vajpayee performed the formal launching of the programme.

The mission of Kudumbashree is “to eradicate absolute poverty in ten years through concerted community action under the leadership of local governments, by facilitating organization of the poor for combining self-help with demand-led convergence of available services and resources to tackle the multiple dimensions and manifestations of poverty, holistically”.



Objectives

The specific objectives are:

- ◆ Identification of poor families through risk indices-based surveys, with the active participation of the poor and the communities to which they belong.
- ◆ Empowering the poor women to improve the productivity and managerial capabilities of the community by organizing them into community-based organizations (CBOs).
- ◆ Encouraging thrift and investment through credit by developing CDSs to work as informal bank of the poor.
- ◆ Improving incomes of the poor through improved skills and investment for self-employment.
- ◆ Ensuring better health and nutrition for all.
- ◆ Ensuring BASIC amenities like safe drinking water, sanitary latrines improved shelter and healthy environment.
- ◆ The study is descriptive and purely theoretical.

Methodology

The study is a descriptive study and the comments given are purely the opinions and suggestions of researchers leaving scope for further analytical studies. Thiruvananthapuram district alone is chosen for making suggestions as the district has enough data in store to support the choice which is highlighted above under “Rationale for choosing Thiruvananthapuram district for the study”. The study has not used any tables or charts as it is a descriptive, theoretical approach.

Strategies

The action plan charted out for Kudumbashree is:

- ◆ Formation of women collectives: The poor women from families identified will be organised into Neighbourhood Groups (NHG) representing 15 to 40 families. A five-member team elected from the NHGs will be the cutting edge of the programme. NHGs will be federated democratically into Area Development Societies (ADS) at the Panchayat/ Municipality Ward level and then into Community

Development Societies (CDS) at the Panchayat/ Municipal level. Their organizational structures will provide opportunities for collective public action.

- ◆ More information and training: Weekly meetings of NHGs, sharing of experiences, discussions, organised trainings etc., will broaden their outlook on better health, better education, better social and economic status.
- ◆ Skill upgrades training: To facilitate economic development, suitable skill upgrades training will be given to women.
- ◆ Thrift - credit operations and 24-hour banking system: Enabling women to realize their latent potential, strengthening them through self-help are the main objectives of Kudumbashree. Small savings generated at the families are pooled at various levels as thrift and used to attract credit from banks, which will operate as 24-hour bank for the poor, acting as a sub-system of the formal banks.
- ◆ Better living conditions - Infrastructural facilities: The needs identified at NHG level are shaped as micro plans which are integrated into mini plans at Area Development Society (ADS) level and action plan at CDS level. This will be the anti-poverty sub plan of the local body and this will facilitate convergent delivery of Government programmes meant for the poor. Rather than the traditional system of heavily subsidized approach, Kudumbashree promote self-help approach for building houses, latrines, access to drinking water, sanitary facilities etc., availing the minimum support from Government. A common infrastructural facility in the community strengthens them further.
- ◆ Micro-enterprises for sustainable economic development: Providing skill upgrade trainings, self-employment opportunities and infrastructural development through wage employment schemes are the preparing grounds for further development of successful micro enterprises. Kudumbashree is bent on giving necessary resource support and facilitate forward/backward linkages etc., to promote micro-entrepreneurship among poor women.



- ◆ Power to the people especially the poor women: The skill for identification of needs, fixing priorities, availing resources, bridging gap between needs and resources in a cost effective manner etc., are taught to the poor women groups in various phases. In the decentralization of power to the local bodies and common man, Kudumbashree can act as a healthy sub-system facilitating participation of poor women in the planning, implementation and monitoring of the programme.
- ◆ Leadership - decision making power: Interaction in women collectives will help them to have a better understanding, which will lead to the emergence of leadership. This will help to ensure efficient women leadership to elected governments in future.
- ◆ The ultimate goal: Reaching out family through women, and community through family, is the ultimate target of Kudumbashree.

Women Demographics

As per the provisional reports of census India, population of Thiruvananthapuram in 2011 is 7,43,691 of which male and female are 3,61,994 and 3,81,697 respectively. Although Thiruvananthapuram city has population of 7,43,691 its urban metropolitan population is 1,67,9754 of which 8,13,065 are males and 8,66,689 are females.

In Capital city the women who depend on self help group is very low compare to other district due to the numerous opportunity in public and private sectors.

Literacy Rate

As per the provisional rate of census 2011 the female literacy rate in Thiruvananthapuram city is 91.17%. Among them the working participation rate is 32.23% in this majority of women are working in government sectors.

Small industrial units also available in city.

Major Challenges Faced by Women

Despite of the increasing literacy rate, India is still under the clutches of much violence against women. Women in India, who were given due respect from the ancient periods, are now facing many challenges, various studies reveal this. The

major challenges as revealed by the studies in this connection are as follows Violence against women in India is an issue rooted in societal norms and economic dependence. Discriminatory practices are underlined by laws favoring men. Inadequate policing and judicial practices deny female victims proper protection and justice. Although female participation in public life is increasing and laws have been amended, India still has a long way to go to make Indian women equal citizens in their own country.

The major challenges that Indian women (no exception for Kerala women) face includes the following: This list is just an indicative one; the challenges are far more in reality.

- ◆ An often 11 misogynistic society outdated and sometimes repressive governance structures
- ◆ An inefficient legal justice system
- ◆ A weak rule of law and social and political structures that are heavily male-centric
- ◆ Domestic violence
- ◆ Dowry deaths
- ◆ Acid attacks
- ◆ 12 Honor killings
- ◆ Rape
- ◆ 13 Abduction
- ◆ Cruelty by husbands and in-laws and other social biases

Next move to,

Self Help Groups

Self Help Groups or SHGs are basically small groups comprising of 10-15 members, formed voluntarily to help each other on various jobs of similar characteristic feature. In India, they work mainly as village based financial intermediaries usually composed of women. Self-help groups are generally facilitated by NGOs, and increasingly advise and train members in a variety of on- and off-farm income-generating activities. Another important feature of self-help groups has been the establishment of links between self-help groups and the formal microfinance institutions and commercial banks.



In Kerala, there are a number of SHGs working, which include registered ones as well as unregistered ones. SHGs here work as channels for ensuring micro finance assistance to the poorer groups of the state for the rural development and at the same time it act as stimulants ensuring women empowerment in the state. The women of the state are directed through SHGs with regard to the usage of their smaller savings. The SHGs in Kerala though concentrate mainly on rural women; the basic aim is to make use of the talents and capabilities of women, completely, and to benefit their homes and indirectly the whole society. SHGs bring together those women category that have limited financial resources but abundant capabilities and make optimum use of them. Some of the activities/businesses of SHGs in Kerala include, tailoring, pickle making, garbage removal, vermin compost manufacturing, broom stick making, jewelry making, preparation of snacks, bamboo products' design and manufacturing, etc. Many SHGs now even do IT businesses as well.

In Kerala, "Kudumbasree" is the main SHG or Neighbourhood group Project, which means prosperity of the family, is the name of the women oriented, community based, State Poverty Eradication Mission of Government of Kerala. The mission aims at the empowerment of women, through forming self-help groups and encouraging their entrepreneurial or other wide range of activities. The purpose of the mission is to ensure that the women should no longer remain as passive recipients of public assistance, but active leaders in women involved development initiatives.

This SHG was started in 1998, 3 years before the "Swayamsiddha" project was launched by Government of India.

SHGs in Kerala, like the Kudumbasree units work with the following objectives:

- ◆ Formation of women collectives
 - ◆ Provide more information and training to these groups
 - ◆ Identify their skills and give skill updation trainings
- ◆ Thrift-credit operations and 24 hour banking system
 - ◆ Ensure better living conditions especially for women and enhance development of infrastructural facilities.
 - ◆ Ensure micro finance assistance to these groups
 - ◆ Ensure sustainable economic development of the state through the development of houses of the members involved
 - ◆ Develop the capabilities of women members in planning, implementation and monitoring of programmes
 - ◆ Emerging leaders from the collected women groups
 - ◆ Encouraging the women members to take decisions
 - ◆ Development of family through women, community through families

Many studies have been conducted concentrating on the SHGs in Kerala. The major findings in most of them is that women in Kerala are more oriented and if proper assistance is given at the right time, they can become self-reliant and can definitely face

any challenges together because they believe in the saying, "United we stand, divided we might fall". Various poverty alleviation programmes are linked by the Government with the Self Help Groups; workout to overcome the basic challenges that common women face here. Kerala women who are excess in number over men here, must prove that quality wise also they are above or at least equal to men. Women have come out of the four walls of their kitchen to the forefront of almost all fields of importance, working in groups, using the resources to the fullest extend and even contributing their share to the development of their state, their nation.

Limitations of the study

- ◆ The chance of subjectivity in the study is unavoidable due to the element that personal opinions of researchers might call for difference of opinion from readers to the study.



- ◆ The sample state was chosen based on researcher's opinion and perception.
- ◆ The study is a fully theoretical approach leaving scope for further analytical studies.
- ◆ SHGs can be studied from various angles but the study does not cover all those areas.

Conclusion

Women need no power over men, as many people doubt. They need to be self-empowered. They must have power over themselves. India, who respected the women race always, must triumph hard to empower the women here. Present traumas that women face here must have an end. Women here must be trained to go straight forward, even though the midst of a number of No's. They must be made aware of the beautiful feeling of being flowers by

taking risks to come out from the buds where they were safe but suffering all pains within. When women unite, money, men, machines, follow them and miracles happen. In all stages of their life, women must be given due respect and let every heart here in India, everywhere in the world murmur what Manusmrithi tells, "Yathra Naryasthu Poojyanthe, Ramanthe Thathra Devatha" (Where women are honored, divinity blossoms there). Like the saying goes, a woman is a full circle. Within her is the power to create, nurture and transform. Where women work in groups, all prosperity emerges.

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Panchayat offices of Trivandrum

ROLE OF MICRO ENTERPRISES IN WOMEN EMPOWERMENT: A STUDY ON KUNNAMAGALAM PANCHAYAT

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Abstract

Any attempt to improve the status of women would start with empowerment. Empowerment implies the creation of enabling environment where individuals can fully use their capabilities to take charge of their lives. Micro Enterprises is innovative, women-centred, state poverty eradication programme being carried out since 1998 in rural areas of the State. It aims at eradicating absolute poverty, within a definite time period, under the leadership of Local Self Governments. Micro Enterprises, the poverty eradication mission of the state of Kerala is a community based self help initiative involving poor women. It also played a very important role in the development of Panchayaths in rural area of Kerala state. It can be concluded that. Micro Enterprises became the lifeline to many of the poor

women in the state of Kerala. In the rural segment of calicut 20 Thrift and Credit societies are in operation covering all the 78 Village Panchayats in the district. Most of the Thrift and Credit Societies are capable of providing financial assistance to income generating activities .It is a massive anti poverty programme of the Government of Kerala aiming at eradicating poverty and salvages the destitute from the wretches of extreme deprivation. The strategy of participation and empowerment adopted in Micro Enterprises mission ensures sustainable livelihoods to a many number of poor women. In the decentralisation implemented by us, all levels of governance from Grama sabha to the State Government will be given due importance and make them mutually empowered. Hence, based on this, all are requested to come forward to make the Micro Enterprises a grand success.

Keywords: Microenterprises, Women Empowerment, Kunnamagalam Panchayat



Introduction

Any attempt to improve the status of women would start with empowerment. Empowerment implies the creation of enabling environment where individuals can fully use their capabilities to take charge of their lives. The purpose of empowerment is to free someone from rigours control and to give them freedom to take responsibility for their own ideas and action and to release their hidden resources which would otherwise remain in accessible.

Women empowerment process is one in which women find time and space of their own and begin to re-examine their lives critically and collectively. It enables women to look at old problems in new ways, analyse their environment and situation, recognise their strength and potentials, alter their self image, accesses new kinds of information and knowledge, acquire new skills and initiate action aimed at gaining new control over resources of various forms. When women are empowered, a society with stability is ensured.

Micro Enterprises (Kudumbashree) is innovative, women-centred, state poverty eradication programme being carried out since 1998 and 2000 in rural areas of the State respectively. It aims at eradicating absolute poverty, within a definite time period, under the leadership of Local Self Governments Micro Enterprises, the poverty eradication mission of the state of Kerala is a community based self help initiative involving poor women. This poor women-oriented self help group programme strives to tackle poverty in an integrated manner through an effective convergence of resources and actions. It also played a very important role in the development of Panchayaths in rural area of Kerala state.

The following are the community structures existing for the rural areas:

- ◆ Micro Enterprises Panchayat Samithy
- ◆ Micro Enterprises Ward Samithy
- ◆ Micro Enterprises Ayalkoottam

1. Micro Enterprises Panchayat Samithy

Community Development Society (CDS), a registered body under the Charitable Societies Act is formed by federating various ADSs at the Panchayat/Municipal/ Corporation level.

It monitors the thrift and credit activities of NHGs at panchayat or municipal level. The executive meeting of CDS evaluates and appraises the various activities of Micro Enterprises and takes necessary measures to improve the operations. It ensures the annual auditing of all the NHGs and ADSs. It initiates activities in identifying entrepreneurs for starting Micro enterprises and assists in developing their project ideas. It explores the possibilities for making facilities under schemes of various government, semi government and non-government agencies available to NHGs.

2. Micro Enterprises Ward Samithy

An ADS coordinates and monitors the operations of NHGs in the respective wards of local government. It evaluates the thrift and credit operations of each NHG and provides proper guidance. It identifies individual and group ventures that can be set up by NHGs and provide training. It also facilitate in getting banking linkages after grading them based on the strength of each NHG. In some cases, the certificate of ADS is required to avail loan facility under government / bank scheme. The executive committee of ADS meets every month to evaluate the activities and integrate the records of members, activities and accounts of all the NHGs in the respective ward. It has to report various activities of each NHG and submit their relevant documents related to finance and administration to Community Development Society (CDS).

3. Micro Enterprises Ayalkoottam

The lowest tier constitutes the Neighbourhood Group (*Ayalkoottam* in Malayalam) consisting of 20-40 women members selected from the poor families. Meetings are convened on a weekly basis in the houses of NHG members. In the meeting, the various problems faced by the group members are discussed along with suggestions for improving the situation. In the weekly meeting all members bring



their thrift, which will be collected and recycled, to the system by way of Community Health Volunteer looks after various health-related aspects of the group members including children, women and the aged. Convergence of various programmes undertaken by Health and Social Welfare Departments are also carried out under the leadership of the Community Health Volunteer. Income generation activities volunteer carry out the collection, consolidation and maintenance of books of accounts and registers in connection with thrift mobilisation is looked after by this volunteer

Need and significance of the study

Micro Enterprises is the inevitable offspring of the collective experience derived from the bleak plight of the anti-poverty programmes of the past. When most of the well conceived anti-poverty programmes of the Central and State Governments failed to bring about the desired result. The centrally planned, rigid, individual-oriented poverty eradication programmes of the past didn't give any room at all for the involvement and commitment of the poor and viewed the poor only as resource less "receivers of benefits".

The activities charted out for Micro Enterprises are: -

Formation of women collectives

The poor women from families identified will be organised into Neighbourhood Groups (NHG) representing 15 to 40 families. A five-member team elected from the NHGs will be the cutting edge of the programme. NHGs will be federated democratically into Area Development Societies (ADS) at the Panchayat/Municipality Ward level and then into Community Development Societies (CDS) at the Panchayat/Municipal level. Their organizational structures will provide opportunities for collective public action.

More information/training

Weekly meetings of NHGs, sharing of experiences, discussions, organised/unorganized trainings etc., will broaden their outlook on better health, better education, better social and economic status.

Skill up gradation training

To facilitate economic development, suitable skill upgradation trainings will be given to women.

Thrift - credit operations and 24 hour banking system

Enabling women to realize their latent potential, strengthening them through self-help are the main objectives of Micro Enterprises. Small savings generated at the families are pooled at various levels as thrift and used to attract credit from banks, which will operate as 24-hour bank for the poor, acting as a sub-system of the formal banks.

Better living conditions - Infrastructural facilities

The needs identified at NHG level are shaped as micro plans which are integrated into mini plans at ADS level and action plan at CDS level. This will be the anti-poverty sub plan of the local body and this will facilitate convergent delivery of Government programmes meant for the poor. Rather than the traditional system of heavily subsidized approach, Micro Enterprises promote self-help approach for building houses, latrines, access to drinking water, sanitary facilities etc., availing the minimum support from Government. Common infrastructural facilities in the community strengthens them further.

Micro-enterprises for sustainable economic development

Providing skill upgradation trainings, self-employment opportunities and infrastructural development through wage employment schemes are the preparing grounds for further development of successful micro enterprises. Micro Enterprises is bent on giving necessary resource support and facilitate forward/backward linkages etc., to promote micro-entrepreneurship among poor women.

Power to the people especially the poor women

The skill for identification of needs, fixing priorities, availing resources, bridging gap between needs and resources in a cost effective manner etc., are taught to the poor women groups in various phases. In the decentralization of power to the local bodies and common man, Micro Enterprises can act as a healthy



sub-system facilitating participation of poor women in the planning, implementation and monitoring of the programme.

Leadership - decision making power

Interaction in women collectives will help them to have a better understanding, which will lead to the emergence of leadership. This will help to ensure efficient women leadership to elected governments in future.

Health

Its aims at providing better health and nutrition for all, and it undertakes some activities in the area of public health. It facilitates the convergence of various health programmes. Promoting the execution of various public health programmes, the control of poverty diseases is focussed. Bare foot doctors attend health needs of the community under the name 'santhwanam'. Amrutham is an enterprise promoted by Micro Enterprises to help to improve the nutritional status of children between 6 months and 3 years. It supply food supplement as a part of the take home ration through Agnavadi. It also organises Rural Clean Mission programme under which waste material are collected from residences and commercial places and recycled. This public health improvement programme provides each one of them a regular monthly income also.

Objectives of the study

- ◆ To evaluate critically the decentralising functioning and effectiveness of the community based organisation of Micro Enterprises
- ◆ To evaluate role played by Micro Enterprises in relation to women empowerment which is the basic objective of decentralisation.
- ◆ To critically examine the micro credit enterprises under the Micro Enterprises.

Methodology of the study

Sample

The **primary data** is collected through interviews and meetings with different categories of members of KDMS (NHGs, ADSs and CDSs), and data

collected from **100 households** is very important because the information is the person who saves/borrows/undertake production activity and has constant in touch with other members as well as the offices and financing institutions. Regarding micro-finance enterprise data were collected from kunnamagalam village panchayat.

The **secondary data** including studies, reports and data collected by government and non-governmental organizations have been used for the study. Findings of various studies on similar projects in other states are reviewed. These include books, articles, periodicals and websites of relevant institutions.

Questionnaire

The questionnaire has three parts which is given in detail

- ◆ **Part A - community based operation** is very elaborate with total of 20 questions regarding diverse aspects and activities of the Micro Enterprises project.
- ◆ **Part B-** The questionnaire has **second part** dealing with four sub division **organisational empowerment, leadership empowerment, economic empowerment and knowledge empowerment** with 40 questions and
- ◆ **Part C-** with of Micro Enterprises which consists of 20 questions on operations/Thrift and Credit Societies.

Analysis of the study

1. **To evaluate critically the decentralising functioning and effectiveness of the community based organisation of Micro Enterprises**

This section has been analysed under various section

(a) **Positive impact on children**

It facilitates and promotes the development and growth of children by creating opportunities for discussing social problems concerning them, organizing music and dance festivals and involving with thrift mobilizations. The details are represented in table.



Respondents opinion about positive impact of functions of Micro Enterprises

Positive impact	Respondents
Developing Good Habits	16
Socialisation	30
Improvement in Education	12
Career Development	10
Culture development	20
Others	12
Total	100

(b) Voluntary welfare activities from own resources

Micro Enterprises also provide many voluntary welfare activities. The details are represented in table

Respondents opinion about voluntary welfare activities of Micro Enterprises

Voluntary welfare activities of Micro Enterprises	Respondents
Health	31
Housing	20.2
Education	28.8
Others	20
Total	100

(c) Health

Despite the well acclaimed achievements the health sector, outbreak of epidemics such as *chikungunya* and other debilitating fevers evoked much public attention. KDMS have started devoting much emphasis on activities in improving public health. These activities include health awareness campaign, health survey, barefoot doctor, campaign for banning of plastic bags, distribution of medicines free of cost, blood donation camp, disease diagnosis camp, etc. The details are represented in table

Voluntary Health activities Micro Enterprises

Health Activities	% of Respondents reported under NHG/ADS/CDS
Medical camps including	
Blood donation Camps	32
Immunization programmes	23
Health Awareness Campaign	20
Environment Cleaning	12
Other Health activities	13
Total	100

2. To evaluate role played by Micro Enterprises in relation to women empowerment which is the basic objective of decentralisation.

The decentralised planning guidelines give the CDS representation in the working groups on women’s component plan. It has proved without any doubt that women empowerment which is a best strategy for poverty eradication of Women who were regarded as voiceless and powerless started identifying their inner power, their strength, opportunities for growth, and their role in reshaping their own destiny. The strategy of participation and empowerment adopted in Micro Enterprises mission ensures sustainable livelihoods to a many number of poor women- the positive outcome, which a policy planner can always be enthused with. The details of distribution of members according to type of empowerment after joining NHG empowerment are given in detail in the table below. The details are represented in table

**Distribution of members according to type of Empowerments after joining the NHG**

Distribution of members according to type of Empowerments after joining the NHG Empowerment	Not Improved %	Fairly Improved %	Greatly Improved %	Total %
Organisational Empowerment				
Course in practice	12.90	68.25	18.85	100.00
Work ethics	21.57	56.68	21.75	100.00
Communication skill	17.29	58.62	24.09	100.00
Experience gaining	9.31	62.57	28.12	100.00
Ability to organise group activity	11.51	56.09	32.40	100.00
Economic Empowerment				
Income	59.44	39.01	1.55	100.00
Asset holdings	75.64	23.26	1.10	100.00
Savings	14.34	81.54	4.12	100.00
Chance of getting bank loan	41.01	50.53	8.46	100.00
Leadership Empowerment				
Commitement	16.64	62.16	21.20	100.00
Awareness building	10.32	55.29	34.39	100.00
Capacity building	7.13	62.43	30.44	100.00
Participation	9.0	35.8	55.20	100.00
Taking Action	17.8	20.2	62.00	100.00
Knowledge Empowerment				
Awareness of Women's Empowerment	18.64	28.41	52.95	100.00
Awareness of Women's rights	18.62	46.17	35.21	100.00
Awareness on gender discrimination	21.09	49.36	29.55	100.00



3. To critically examine the micro enterprises under the Micro Enterprises

The programmes conceived as a part of the strategy to reduce poverty are:

- ◆ Microfinance operations/Thrift and Credit Societies
- ◆ Micro Enterprises

Microfinance operations/Thrift and Credit Societies

The Micro Enterprises network has a role to play in facilitating local economic development that pertains to identification of the constraints and challenges facing a particular micro enterprise, resolution of interpersonal issues that crop up in group enterprises, facilitation of bank linkages, following repayment patterns, assessing training needs etc. By decentralising these some of these problems are overcome thus thrift and credit Societies are set up at Neighbourhood (NHG) level to facilitate the poor and to avail easy credits, which have now grown up to Informal Banks. In the rural segment of Calicut 20 Thrift and Credit societies are in operation covering all the 78 Village Panchayats in the district. Most of the Thrift and Credit Societies are capable of providing financial assistance to income generating activities. It was difficult to study the whole of 78 village panchayat so in this study we have collected the data regarding the Kunnamangalam village panchayat which is provided in the table 5.

Kunnamanagalam Block Panchayat: Thrift and Credits 2010-11 (Rs.)

Ward	Thrift	Credit
Kodiyathur	48000	56000
Kuruvattur	62200	34000
Mavoor	34780	23000
Karasseri	85800	67000
Kunnamangalam	93800	23000
Chattamangalam	67200	54000
Mukkam	95000	45000
Koodaranji	104800	100000
Peruvayal	98400	56000
Perumanna	90200	45000
Total	780180	503000

Micro Enterprises

Micro Enterprises foster the economic status of women as an effective means to eradicate poverty. The income generating activities under individual and group initiatives to meet the livelihoods of the poor women are massively promoted. Group farming units, Fruit Processing units, Foot ware units, Condiments units, Umbrella units, Building materials units, Readymade garments units, Soap powder units, Toys units, are some of the examples of Micro Enterprises that are undertaken by poor women under Micro Enterprises.

Group Ventures in Kunnamangalam Block Panchayat

Ventures	No
Umbrella making	2
Small Trading	10
Soap powder manufacturing	26
Lease Farming	16
Pickle making	10
Phenol making	10
Paper bag production	4
Saree painting	10
Toy units	2
Total	90

Conclusion

The clear vision of decentralisation is against the vision put forward by the World Bank and imperialist agencies. The World Bank and others envisage decentralisation as a tool to weaken centralised government machinery and make it irresponsible. When the system becomes wobbly it will lead to anarchy. Micro Enterprises became the lifeline to many of the poor women in the state of Kerala. It assumed the status of helpline to many. It is a massive anti poverty programme of the Government of Kerala aiming at eradicating poverty and salvage the destitute from the wretches of extreme deprivation. The Micro



Enterprises has- launched by the Government of Calicut district in Kerala is a massive poverty eradication programme in contemporary history. The process of empowerment becomes the light to their children, their families and to the society at large. It opens a new vistas in development history. A new paradigm of participatory economics has been found emerging in “God’s Own Country”. Micro Enterprises presents a unique model of participatory development, which can very well be emulated by other developing countries. The strategy of participation and empowerment adopted in Micro Enterprises mission ensures sustainable livelihoods to a many number of poor women- the positive outcome, which a policy planner can always be enthused with. In the decentralisation implemented by us, all levels of governance from grama sabha to the State Government will be given due importance and make them mutually empowered. Hence, based on this, all are requested to come forward to make the Micro Enterprises a grand success.

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PSYCHO- SOCIAL AND ECONOMIC AWARENESS TO EMPOWER THE MARGINALIZED IN SOCIETY

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Abstract

Marginalization is a slippery and multi-layered concept. Whole societies can be marginalized at the global level while classes and communities can be marginalized from the dominant social order. Similarly, ethnic groups, families or individuals can be marginalized within localities. To a certain extent, marginalization is a shifting phenomenon, linked to social status. So, for example, individuals or groups might enjoy high social status at one point in time, but as social change takes place, so they lose this status and become marginalized. Similarly, as life cycle stages change, so might people's marginalized position.

Women, the fair sex, are considered to be the weaker sex and one of the most powerless and marginalized sections of our society. Violence against women and girls continues to be a global epidemic. It is present in every country, cutting across boundaries of culture, class, education, income, ethnicity and age. A growing body of research studies indicates that 20% to 50% (varying from country to country) of women have experienced domestic violence. A multilayered strategy that addresses the structural causes of violence against women is needed. Strategies and interventions attempting to address violence against women should be guided by 5 underlying principles: Prevention, protection, early intervention, rebuilding the lives of victims/survivors and accountability. When planning interventions, there are a variety of stakeholders who should be borne in mind. Key areas for intervention include encouraging women empowerment; advocacy and awareness raising; education for building a culture of nonviolence; encouraging active participation of women in political system; resource development; direct service provision to victims, survivors and perpetrators; networking and community mobilization; direct intervention to help victims/survivors rebuild their lives; legal reform; monitoring interventions and measures; early identification of 'at risk' families, communities, groups and individuals; and data collection and analysis.

.Keywords: Marginalization, Violence, Women, Prevention, Advocacy

Introduction

What is empowerment?

“ Empowering woman is a prerequisite for creating a good nation, when women are empowered, society with stability is assured. Empowerment of women is essential as their value systems lead to the development of a good family, good society and ultimately a good nation”. These were the words of Dr. A.P.J. Abdul Kalam.

Dependent women don't empower women. If women think just that being highly educated and employed, they are empowered, it is a myth. Everyone must understand the empowering woman doesn't mean empowering them in technical area only. Women should remember that they are also rational, intelligent and thinking human beings. When they manage to survive, they are made to live without dignity due to various types of crimes against them. It only proves the point that the societies mind set is still against the girl child. Even the educated &



economically well off sections are not free from this “son preference attitude”. It is because Indian society’s cultural mooring is very strong. The abuse against women takes physical, mental, emotional and economic forms. For the sake of the society, women sacrifice a lot and bear a lot of mental, physical and emotional stress. Even if a woman lives in an abusive domestic environment, she will hesitate to come out of marriage in spite of her economic independence. Women have to awake from deep slumber and understand the true meaning of empowerment. This article highlights the psycho-social and economic empowerment of women in India .

The root Cause-Gender violence

Gender violence is any act of gender-based violence that results in, or is likely to result in, physical, sexual or mental harm or suffering to women, including threats of such acts, arbitrary deprivation of liberty, whether occurring in public or private life. It is one of the most pervasive of human rights violations, denying women and girls equality, security, dignity, self-worth and their right to enjoy fundamental freedoms. Violence against women is present in every country, cutting across boundaries of culture, class, education, income, ethnicity and age. The global dimensions of this violence are alarming. Violence against women continues to be a global epidemic that kills, tortures and maims - physically, psychologically, sexually and economically. Everywhere, women are vulnerable to violence and exploitation. Violence against women is a manifestation of historically unequal power relations between men and women, which have led to domination over, and discrimination against, women by men and to the prevention of full advancement of women

Gender inequality and discrimination are root causes of violence against women, influenced by the historical and structural power imbalances between women and men which exist in varying degrees across all communities in the world. Violence against women and girls is related to their lack of power and control, as well as to the social norms that prescribe men and women’s roles in society and condone abuse.

Inequalities between men and women cut across public and private spheres of life, and across social, economic, cultural, and political rights; and are manifested in restrictions and limitations on women’s freedoms, choices and opportunities. These inequalities can increase women’s and girls’ risks of abuse, violent relationships and exploitation, for example, due to economic dependency and limited survival and income-earning options, or discrimination under the law as it relates to marriage, divorce, and child custody rights. Violence against women and girls is not only a consequence of gender inequality, but reinforces women’s low status in society and the multiple disparities between women and men. Marginalization is a slippery and multi-layered concept. Whole societies can be marginalized at the global level while classes and communities can be marginalized from the dominant social order. Similarly, ethnic groups, families or individuals can be marginalized within localities. To a certain extent, marginalization is a shifting phenomenon, linked to social status. So, for example, individuals or groups might enjoy high social status at one point in time, but as social change takes place, so they lose this status and become marginalized. Similarly, as life cycle stages change, so might people’s marginalized position.

Consequences of Marginalisation and Identity Empowerment

There is no one single factor to account for violence perpetrated against women. Increasingly, research has focused on the interrelatedness of various factors that could improve our understanding of the problem within different cultural contexts.

The important cultural factors are gender-specific socialization, cultural definitions of appropriate sex roles, expectations of roles within relationships, belief in the inherent superiority of males, values that give men proprietary rights over women and girls, notion of the family as a private sphere and under male control, customs of marriage (bride price/dowry) and acceptability of violence as a means to resolve conflict. The important economic factors responsible for domestic violence are



women's economic dependence on men; limited access to cash and credit; discriminatory laws regarding inheritance, property rights, use of communal lands and maintenance after divorce or widowhood; limited access to employment in formal and informal sectors; and limited access to education and training for women. The important legal factors are lesser legal status of women, either by written law and/or by practice; laws regarding divorce, child custody, maintenance and inheritance; legal definitions of rape and domestic abuse; low levels of legal literacy among women; and insensitive treatment of women and girls by police and judiciary. The important political factors are under-representation of women in power, politics, the media and in the legal and medical professions; domestic violence not taken seriously; notions of family being a private sphere and beyond control of the state; risk of challenge to status quo/religious laws; limited organization of women as a political force; and limited participation of women in organized political system.

Women's definitions of their own life situations provide a crucial subjective link between their self-understanding and their perceptions of society. Their subjective views of social realities result from their emotional adherence to particular values. Through a focus on the definition of the situation process, women can redefine problematic aspects of their living conditions as opportunities for change. Redefining life situations is a value-laden activity for women. Optimally, women should select orienting values that expand their perceptions of their current situations, thereby facilitating constructive changes in these conditions. Identity empowerment is an essential factor and it requires an examination of one's internalised beliefs and also includes women's self conscious and deliberate redefinitions of all aspects of the situation of their everyday lives.

Self-awareness and self-knowledge are preconditions of identity empowerment and the initiation of new patterns of behaviour. No significant change in behaviour can occur without a thorough examination of habitual patterns of behaviour, particularly those that include intimates and authority

figures. This scrutiny uncovers people's deepest priorities and preferences. A focus on self enables women to decide which values they cherish most and which they want to claim as their own for future negotiations with others.

Subjugated Women and Empowered Women

To illustrate some of the contrasts between women who are subjugated and women who are empowered, two ideal types-or hypothetical profiles-are presented: subjugated women and empowered women. Although most women are neither completely subjugated nor completely empowered, some of the major substantive differences among women's radically diverse experiences can be understood by examining these two particular constellations of women's attitudes, values, and behaviour.

The two ideal types are derived from a wide range of data drawn from women in families, religion, and work in different cultural settings. The constructs reflect and represent some of the women whose behaviour is examined, but they are a composite of all the data collected. The purpose of presenting these two ideal types is to provide a symbolic communication of some of the most pertinent empirical generalizations about women's behaviour, rather than to substantiate a specific hypothesis.

Two contrasting sets of empirical generalizations are substantive sources for the construction of the two ideal types of subjugation and empowerment.

In reality most women's activities fall somewhere on the continuum between subjugation and empowerment. However, distinguishing between these two particular, more or less coherent sets of possibilities for women deepens understanding about the different situations and responses of women in contrasting age groups, ethnic groups, social classes, historical periods, and cultures.

Subjugated women's values are essentially defined by men's values. Subjugated women's values are complementary and adaptive to the male hierarchy and women's moral standards are based



on the rationale of maintaining the status quo of dominant male values.

The behaviour of subjugated women flows automatically from their allegiance to values defined by the traditional male hierarchy. Male authority structures-and the power resources of males-control subjugated women, with the result that woman's life chances are specified only in relation to these patriarchal structures. When subjugated women adhere to values or behaviour that are not accepted by the male-dominated standards of their society, they are severely morally, emotionally, mentally, or physically sanctioned.

These women find it very difficult-if not impossible-to change their functioning positions in traditional male hierarchies. Whether the act in the context of their families, religion, or work, subjugated women are expected to maintain their subordinate roles and to stay within those expectations.

Male-dominated social pressures limit the life chances of subjugated women. Their choices are essentially predetermined, if they are to gain social approval for their behaviour.

Subjugated women live most of their lives in very restricted personal milieus, extending themselves very little beyond their traditional family domains. Their visions are limited to the confines of their interpersonal networks, and their goals cannot go beyond maintaining family relationships and the wellbeing of family members. Their responsibilities are endorsed by their religious beliefs. Their private worlds are far removed from public worlds of men, and their work generally consists of doing unpaid domestic chores or agricultural labour in the home setting.

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

These women maintain equal-mindedness, rather than act out roles that merely confront and challenge male dominance. Empowered women do not aim at being superior to men. They respond as equals and cooperate in order to work toward the common good.

Empowered women use their talents to live fulfilling lives. They have not only survived the harshness of their own subjugation, but they have also transcended their subjugation, thus moving themselves through survival to fulfilment. Empowered women maintain their strength in the presence of pressures of family, religion, and work, and they contribute toward the empowerment of all women. They are aware of their own uniqueness and, at the same time, of their collective belonging with other women. They know that their individual good and welfare can only be viewed and understood with reference to the well being of all women. They cannot be empowered at the expense of other women or of men.

Unlike subjugated women these women continue to meet their family responsibilities and participate in religion. They choose to do so in ways that strengthen rather than debilitate them, however, which is also advantageous for others. Empowered women do not retreat from these traditional responsibilities, but rather forget their own ways of doing things.

Empowered women can be found in all social groups and all societies. However, the optimal conditions for empowered women are both individual and social, and there are more empowered women in modern societies, because the collective actions of women are more visible and palpable in those settings.

Interventions through psycho social services

In a marginalised society the situation of inequality and powerlessness can lead to subservience and complex psychological problems. The very fact about women's psychology that had been treated as aspects of their inferiority could become the building blocks of a new and more



humane culture. A multi-layered strategy that addresses the structural causes of violence against women while providing immediate psychosocial services to victims/survivors ensures sustainability and is the only strategy that has the potential to eliminate this scourge.

Key areas of intervention include the following:

- ◆ Advocacy and awareness raising in every section of society is the most important need of the hour.
- ◆ Education for building a culture of nonviolence. Curricula that teach nonviolence, conflict resolution, human rights and gender issues should be included in elementary and secondary schools, universities, professional colleges and other training settings.
- ◆ Training for health providers is necessary for early screening and identification of women who are suffering violence.
- ◆ Resource development and utilization also need to be taken into consideration.
- ◆ Networking and community mobilization and creating awareness about the impact of violence on communities convey the importance of preventing violence against women and girls.
- ◆ Direct intervention and direct service provision to victims/survivors and perpetrators would help them rebuild their lives.
- ◆ Legal reform. One step towards upholding the right of women to equal protection under the law is to enact violence legislation that specifically prohibits violence against women.
- ◆ Data collection and analysis. Reliable data on the magnitude, consequences and the economic and health costs of gender-based violence will help to place the issue on the policy makers' radar screen.
- ◆ Early identification of 'at risk' families, communities, groups and individuals would help a lot in preventing violence against women and girls.
- ◆ Above all, 4 underlying principles should guide all strategies and interventions attempting to address violence:
- ◆ Prevention

- ◆ Protection
- ◆ Early intervention
- ◆ Rebuilding the lives of victims/survivors

Conclusion

Violence against women and girls is globally one of the most prevalent yet relatively hidden and ignored issues. It is a health-related, legal, economic, educational, developmental and, above all, a human rights issue. There is a need for coordinated and integrated policy responses; implementation of existing legislation; and greater accountability from government; in order to eliminate this violence. In recent years, there has been a greater understanding of the problem of violence, its causes and consequences. Women also have to learn to be assertive and accept new roles for themselves. They have to develop an optimistic and hopeful approach to life. They need to be empowered through education, employment opportunities, legal literacy and right to inheritance. Human rights education and information regarding violence should be provided to them because this is a matter of their absolute rights. Above all, to conclude I bring in Swami Vivekananda's vision for the empowerment of women. Swamiji found education as the best and only device to solve all problems of women and thereby emancipate them. He conceived of an education by which character is formed, strength of mind is increased, intellect is expanded and by which one can stand on one's own feet.

The change of mindset should start from the family. Men need to be taught to respect women right from their childhood and proper gender sensitization in our society would definitely lead to problems related to marginalisation of our women.

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EMPOWERMENT THROUGH EDUCATION : A CASE OF MUSLIM WOMEN IN KERALA

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Abstract

Empowerment is a process aimed at changing the nature and direction of systemic forces which marginalize women and other disadvantaged section in a given context. Education is the most important driving force for the progress and development of a nation. Both men and women play equal and vital role in contributing to the nation's development, therefore equal opportunities of education should be provided to both on equal footing. Educating women is not a charity, it adds to the good economy of a nation if developing nations want to abolish poverty, they should educate their women. This truly implies for India where more than 65 % of the Indian population fall below the poverty line. In the past Muslim women suffered many problems related with education , but now the situation has changed and many Muslim women get opportunities and attain education and higher status. This study examines the empowerment of Muslim women through education.

key words: *Decision making power,empowerment,opportunity*



Introduction

Women empowerment is a global issue and discussions on women's right are at the forefront of formal and informal campaigns worldwide. The most conspicuous feature of the term empowerment is that it contains the word power. The challenging existing power relations and of gaining greater control over the source of power may be termed as empowerment. In short, empowerment is a process of awareness and capacity building leading to greater participation to greater decision making power and control and transformation action. Women empowerment has an important role in the development process. Women empowerment is synonymous with the achievement of equity and equal mindness of the society, there are many parameters that lead to empowerment of a women such as, education, micro finance, self-help groups etc. Education is one of the key elements and it plays critical role in women empowerment. Education empowers girls to achieve more on their social, career, economic and family lives. Jawaharlal Nehru commended as "an order to awaken the people it is the women who has to be awakened first, once she is on the move, the household moves, the village moves, the country moves and thus we build India tomorrow". So education is one of the key elements of women empowerment. India is a patriarchal society and male dominant in character. So there were not given much importance for women education. In the early times Muslim women suffered many problems in terms of education.

In the past there were no proper educational opportunities for the Muslim women. Only the upper class people got educational opportunity. Minority people like Muslims did not get proper education and hence they had no platform to express their ideas. Muslim women faced many restrictions and atrocities against education from in and out of their community. This situation changed during twentieth century. Muslim community realized importance of education and it led to the upliftment of Muslim women and thus the all-round development. This paper reflects the improvement of life of Muslim women through education in Kerala.

Education and Muslim women

In Kerala, Muslim women are different from those of other states of India. In early times Muslim women did not get educational opportunities like men, because of ignorance about education, traditional religious belief, lack of basic amenities for education and lack of neighbourhood schools and they did not give importance to school education, instead they gave importance only for the religious education. Traditional society believed that man is a protector of society and women have to look after the children and husband. Community forms society, which has a power to know they have preserved weightily, yet they are part of Kerala society. Muslim women are the worst victims of several social contracts and thus faced many problems. Educational backwardness is the most pronounced miseries and disabilities of Muslims educational deprivation. Before the 20th century there was not the concern for the education of Muslims. After the 20th century the educational status of Muslim women has been changed. It shows the wide spread awakening within the Muslim community that utilized economic sponsorship within the community as well as government aid. Even the orthodox group among them had started schools. The Muslim community totally began to recognize the need of the good education. The new attitude of Muslim community also caused for the educational advancement of Muslim society.

Malappuram district has shown significant change in the pattern of Muslim education. There is a radical change in the field of education. Many Muslim women began to study because they understood the importance of education. As a result Malappuram has become India's first e-literate district. After educational upliftment of the Muslim community it helped the modernization and attitude towards the society. Social exclusion of Muslims in malappuram was effectively challenged, when the community made all round progress especially in education.



Objectives of the study

1. To examine the trend of improvement of educational level of the Muslim community in the study area
2. To understand the role of education to empower the Muslim women community

Methodology

Present study conducted in Malappuram district include three panchayaths in Nilambur Block viz, Pothukal, Chungathara and Edakkara Panchayats. For this study we used primary and secondary data.

Collection of data

The education influence to the empowerment of women is assessed by field survey through pre-tested questionnaire sample unit which are selected at randomly to this study. Statistical evidence is given from different panchayath. Study is mainly based on primary data. Secondary data has been used to support primary data, field survey covering for rural area. There are 125 samples are selected for the study. These samples are divided in to different generations which analyze the educational status and empowerment.

Data analysis

The general information has been analyzed with the help of primary data collect from the statistical survey or questionnaire about the educational qualification, acquisition of personal skill, knowledge, participation decision making power etc. statistical techniques like percentage, bar diagram, tables are used for the study.

Variables used for the study

The variables used for study related empowerment of women consist of;

- ◆ Educational attainment
- ◆ Participation in decision making
- ◆ Decision making power

- ◆ Self confidence and courage
- ◆ Awareness and knowledge
- ◆ Acquiring skill
- ◆ Participation in politics
- ◆ Self sufficiency
- ◆ Employment opportunities.

Educational catogary of curespondence

Category	Age					Percent age
	20-30	30-40	40-50	50-60	Above 60	
Lower primary	0	4	44	20	12	16
Upper primary	0	12	12	12	14	8
SSLC	16	20	16	8	8	13.6
Plus two	16	44	8	0	0	13.6
Graduation	20	12	1	0	0	7.2
Post Graduation	48	8	0	0	0	11.2
Non-educated	0	0	16	60	76	30.4
Total	100	100	100	100	100	100

Source: Primary Data

Table shows the educational qualification of the correspondence. Among 125 sample 100% education attained the category of 20-30 and 30-40 are respectively. There is increasing trend of pattern of education older generation to younger generation

Status of Education

Category	Age Group					Percent age
	20-30	30-40	40-50	50-60	Above 60	
Educated women	100	100	84	40	24	69.6
Non-educated women	0	0	16	60	76	30.4
Total	100	100	100	100	100	100

Source: Primary Data