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Keywords: rural women, women's hardship, gender equality, self-help groups, women empowerment.

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Empowerment of Women for Improved Quality of Life

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Abstract- Technological developments and information technologies are rapidly changing the economy and lifestyle. However, women in many developing countries are still deprived of their rights and needs. Over the time women in India have faced many problems of inequality and deprivation, which have also been a cause of illiteracy and poverty. Focused attempt to empower women through sensitization of the community, reduction of hardship, improved health care, development of various skills and support for promoting several income generation activities along with necessary policy support, can improve the status of women within 3-5 years, even in the backward regions. While saving time on their routine household duties and improving the health status of themselves as well as that of their children, they have been happy to take up the additional workload for food security and income generation. The initial preferences of rural women for income generation were agriculture and livestock husbandry over non-farm activities because of inherent skills and high demand for the produce. Suitable policy support through legislation and development programs accelerated the process and reduced the resistance of male-dominated societies in many communities. The development of local organizations and regular guidance was very critical for the successful empowerment of women. There was a direct link between women's development and reduction in poverty. Sustainability of women's local organizations like Self Help Groups needed proper planning and support from development organizations.

Keywords: rural women, women's hardship, gender equality, self-help groups, women empowerment.

I. Introduction

Although modern technologies and virtual electronic communication technologies, have accelerated the process of growth and made business and financial operations efficient, they have also increased the challenges of the people of lower-income groups and the less educated in the developing countries. For centuries, it has been confirmed that poverty has been directly linked with illiteracy, community health, suppressed status of women, and social taboos [1, 2]. Therefore, deliberate attempts are being made to address these problems and empower the concerned people to take advantage of emerging opportunities. Due to poor access to new technologies, illiterate and economically backward people have been pushed into unemployment and poverty. In general, the realization about the negative impacts of such skewed development at the national level came very late because of the existing system of monitoring the growth and progress. When the growth was measured by the increase in the Gross Development Product (GDP) or Per Capita Income, the economic data presented a very progressive trend. However, at the micro-level, when the progress was measured at the micro level, there were very shocking revelations about the growth in the developing countries. There were many revealing examples like the establishment of large industries providing job opportunities for the people living in a radius of 20 - 30 km, which made a very significant contribution to the regional GDP. Still, the life of the low-income families living in remote areas was not benefitted in any way. On the contrary, their livelihood was affected adversely due to the increase in the cost of living and pollution of the environment, particularly air and potable water [3].

Therefore, the empowerment of the weaker sections of the society, women and the poor in particular, in the developing countries, was essential for taking advantage of the upcoming technologies for their survival. This study was undertaken to review the current status of rural women in India and to evaluate the impact of various interventions on the empowerment of rural women.

II. Status of Rural Women in India

In the ancient Indian spiritual scriptures, the saints and the prevalent culture recognized a woman as not merely a mother but also as a superior scholarly Institution. It is documented in *Manu Samhita* (Chapter II, Para 145) that "A Guru who teaches Veda is ten times superior to an ordinary teacher and the father is 100 times more than a teacher, but the Mother is 1000 times superior than the father" [4]. However, unfortunately despite of their laudable and vulnerable roles which cannot be substituted by machines or men, women have been neglected for generations. For rural woman her day starts early in the morning with the responsibilities of fetching water, fodder, fuel, and cooking food. She takes care of the children and members of the family, their health, orientation, and education and attends to various income generation activities. She manages all the household matters, looks after the family assets and livestock, handles the purchases and finance, works for almost 14-16 hours, and is the last to sleep at night. Still, there is no recognition for her hard work, just because her work is

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not evaluated in terms of money. Women are ignored in matters, which are of concern to them as well. As a result, women have been the worst sufferers in the society due to hardship, ill health, illiteracy, deprivation, and humiliation. The backwardness of women has been a sign of poverty and women have been the worst sufferers of poverty [5, 6].

India has witnessed a three-fold increase in population over the last 50 years without corresponding growth, especially in rural areas. Over 80 percent of the rural population has been dependent on agriculture, and allied activities and in the absence of any significant drive for giving a boost to agricultural production, with the increasing population, the per capita income has reduced, pushing a large part of the rural population into poverty. During the year 1992-93, 45.3 percent of the Indian population was living in poverty. The poverty in rural India was higher at 51.1 percent, as compared to 31.8 percent in urban areas [7]. Such a striking difference in poverty between rural and urban areas could be attributed to lack of employment opportunities, low rate of illiteracy, inadequate health care services, and neglected status of women. Saddled with the day-to-day household responsibilities, the drudgery of rural women has continued. Despite of their significant role in the development of the family, women were suppressed and given an inferior status in village society. They were not allowed to participate in decision-making issues and were not given the right to express their opinion on matters concerning their well-being. Their health status was at an all-time low. Most of the rural women suffered from various ailments due to malnutrition, neglected postnatal maternity care, poor personal hygiene, and overall neglect [8].

In rural India, agriculture and animal husbandry were the important sources of livelihood. However, out of the 130 million farming families, over 67 percent families were marginal farmers with less than one ha land, and only about 35 percent area was under irrigation. With such small land holdings and without assured irrigation, it was a hard task to ensure the food security of the family. In the absence of other income generation activities, most of the male members migrated to cities for earning wages, leaving the entire burden of the family on women. Thus, the responsibility of managing the farming operations of small cropping area was on women. These families also maintained different types of livestock such as cattle, buffaloes, sheep, goats, pigs, and poultry for supplementary income. Among this livestock, cattle were liked the most, as about 65 million families (50 % of the total rural families) in India owned cattle, while 39 million families (30%) own buffaloes and 33 million families (25 %) families owned goats. However, the productivity of these animals has been very low due to severe genetic erosion and lack of infrastructure for providing breeding, and veterinary services. Because of illiteracy and immobility, the women had no access to technologies and critical inputs required to increase production. Thus, low productivity has been the cause of food insecurity, malnutrition, and poor health conditions resulting in a vicious cycle of chronic poverty [9]. For addressing the challenge of rural poverty during the 1980s, women empowerment was considered as an essential component of the sustainable development in India, and several programs were launched to empower rural women, particularly those belonging to weaker economic sections of the society.

III. Components of Women Empowerment

Several Organizations engaged in the socio-economic development of rural communities analyzed the problems associated with the backwardness of women. They observed significant differences in the status of urban women and rural women. Before hoping to increase the status of rural women with men, it was felt necessary to sensitize the men in the families to make them realize the potential of women. When discussed with rural men, the following reasons emerged, which highlighted the weaknesses of women [10].

Weaknesses of Women, as perceived by men:

1. Women were illiterate, and they had difficulty in reading and writing;
2. Women were over-burdened with household work;
3. Women had to take care of their babies as well as livestock;
4. Women did not know how to make business and count money, and hence they were cheated sometimes;
5. Women were shy and it was unsafe for them to move outside;
6. Women did not have decent clothes to visit public places;
7. Elders in the family did not like women going out;
8. Men would do any job better than women.

The Opinion of women about their inability: When the rural women were asked the reason for their confinement to home and not involved in socio-economic development activities, their common answers were as below:

1. They were burdened with household work;
2. They had to look after their children;
3. Being illiterate, they were liable to be cheated;
4. They had no knowledge and too shy to go on enquiring about technology;
5. Elders in the family considered their going out as disrespectful;
6. They could not travel long distances by walk, and did know to ride bicycle;

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7. They did not have the money required for working capital and operating costs;
8. Money earned by women was taken away by men and spent without sharing any amount with them.

a) Gender Equality

While interacting with the rural women, it was observed that the major obstacles for the progress of women were the older male members in the family as well as in the society, as they were used to seeing their women subdued and non-interfering. Thus, men in many communities had inhibitions in involving women in socio-economic development. They were also concerned about the possible divide between men and women in the family, leading to a lack of harmony. Therefore, it was necessary to sensitize men about the benefits of women empowerment. The development agency discussed with the villagers and convinced that the objective of women's empowerment was to strengthen the economy of the family and maintain harmony without comparing the importance of men verses women in the family. Thereafter the male members were willing to experiment with this new idea. However, they were not comfortable about opening a joint bank account and permitting women to withdraw money. They were also reluctant to add the names of women in the land records. Hence, it was necessary to move step by step to empower these illiterate rural women [6].

After creating awareness about benefits of engaging women in the socio-economic development programs, the men started encouraging the women in their family to take part in the activities. In many regions, the men took a path contrary to tradition, to empower the women. In Rajasthan and Uttar Pradesh, where the *Purdah* (Veil) system was in practice, the woman covered her face with a veil before her husband and other older men in the house as well as in the village. With regular meetings with the Extension Officers of the Civil Society Organizations (CSOs), these women started lifting the veil during the meetings, but covered their face immediately when any older man attended such meetings. Realizing this constraint, men in many villages decided not to come and sit in the front of the women. Instead, they agreed to sit at the back. This initiative enabled women to participate freely. In Uttar Pradesh state, some Village Panchayat Committees comprising of 5 senior and respected men (*Panch*), who sit together and give a decision against any injustice in the community, announced that all the women in the village should be treated as daughters and sisters, thereby allowing them to remove their veils in the village. This feeling among the male members in the community gave a boost to women's participation in various community development programs. In Rajasthan, where many SHGs decided to impose a fine on members arriving late for the meetings, many men encouraged their wives to attend the meetings on time by taking the responsibility of cooking for the family on those days. A more pleasant surprise was that these men did not mind sharing this information with their friends in the village. Such a change could come within 6-12 months [11].

b) Gender-Sensitive Approach to Women Empowerment

For initiating the process of women empowerment, in a community where women were deprived of their primary education, and confined to their houses, without any status, it was necessary to start with attractive entry point activities, without any resistance and controversy. The entry point activity should also benefit most of the people in the village and the impact should be evident within a short period. In fuel scarcity areas, supply of improved smokeless wood stoves helped to sustain the interest of women. Promotion of kitchen gardens, vermiculture, and composting were effective in certain areas where the families had land and water resources. In Eastern UP, where many women were suffering from leucorrhoea, their treatment was given priority over the agricultural development program. After gaining the trust of the local families, activities related to women empowerment could be started with the active participation of women [6].

For the empowerment of women, several activities were introduced under the following categories, such as reduction of women's hardships, sensitization of the community, capacity building, and setting up suitable organizations for sustainable development. It was decided to undertake the women empowerment through the following activities:

- Drudgery reduction to facilitate participation in economic development.
- Identification of strategic gender needs and addressing them.
- Capacity building in technical skills, and leadership development.
- Formation of Self Help Groups for solidarity, motivation, addressing common problems, and micro-financing.
- Economic development to enhance abilities to contribute to family income, access to credit and assets, and reduce economic dependence.
- Staff orientation to adopt suitable approaches to address the problems and encourage participatory development.
- Gender vigilance to ensure women's participation in all fronts, and access to benefits in training, entrepreneurship, and activities of Panchayati Raj Institutions (PRIs).

c) Components of Women Empowerment

Entry Point Activity: BAIF Development Research Foundation, a CSO involved in promoting sustainable livelihood by improving the productivity of natural

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resources, was wanting to employ the women belonging to very primitive tribal communities in establishing fruit orchards on denuded hilly terrains in Gujarat state in India. The objective was to ensure food security and improve community health and literacy. While interacting with the tribal families, initially, only men participated in the meeting. During a discussion about the problems faced by them, they expressed a lack of food security, safe drinking water, and ill-health as the serious problems. Hence, health checkups were organized in their hamlets by sending a team of doctors. There were high incidences of malnutrition, skin diseases, digestive disorders related to endo-parasites, illnesses linked to the women's hygiene, and maturity of cataract. They were treated through regular follow up visits of the medical team to their hamlets. Patients requiring cataract operations were taken to the nearby hospital in the town, where operation camps were organized. Within 5-6 weeks, the villagers started developing trust and confidence in the CSO. The men in the society permitted the CSO to arrange meetings with women, through women development workers. This was the beginning of an organized women empowerment program. However, the women were not keen to take up new workload as they were already burdened with household work, and care of their livestock. Some of the women expressed that even if they worked hard, and earned additional income, the money would be taken away by the men, who would spend it as per their priority, very often, on alcohol, instead of spending on food and clothing. This indicated lack of incentives for women to take up the additional burdens. During this discussion, it was clear that if they had a share in the earnings and freedom to spend the money as per their priority and need, they would take much more interest in such activities.

While interacting with these families, the tribal women revealed their traditional custom of '*wavli.*' Under this custom, women exercised control over their income earned as *wavli*. Traditionally, when tribal women maintain poultry or grow vegetable crops in their backyards as *wavli*, the income generated from this activity is exclusively enjoyed by them. Taking a clue from this custom, women were encouraged to grow vegetables as intercrops in the orchards under *wavli*. The tribal men started considering it a sin to snatch this money from women and they also did not mind the women expanding the *wavli* activity on a larger scale to earn more. This money was generally spent by women on food, clothes, household utensils, and silver or gold ornaments, without seeking the permission of men. This was an excellent custom of keeping the money earned by women with them for their security. Considering the advantages of this custom, the tribal women were supported to grow vegetables and maintain livestock and poultry. In many locations where individual women were not able to work, the neighboring women came together to work in a group. Some families came forward to lease their surplus land to landless women groups to cultivate vegetable crops. For expanding such farming operations, these women needed some training in different skills. The CSO provided the necessary training. While organizing training, special functional literacy classes were conducted for the women who could not even read, and write. The training courses also covered elementary aspects of community health and child care. Women took pride in their advancement. Joint meeting of men and women were organized once in a month, where women also started sharing their experiences and benefits enjoyed by the family. Therefore, men in the community stated encouraging women to participate in various development activities [12].

Hardship Reduction: The initial success motivated the women to take more interest in income generation activities, but they were already over-burdened. To reduce their hardship and workload, several hardship reduction activities were introduced. Earlier, they used to use stone grinders to grind food grains like wheat, sorghum and finger millet. Initially, to reduce the physical strain, a ball bearing set which was used in bicycle wheels, was fitted at the central pivot, which also reduced the grinding time. Later mini-flour mills were established wherever electrical power supply was available. For providing clean drinking water and to save time on fetching water, shallow bore wells with hand pumps were installed at the hamlets. They were taught to chlorinate the open wells in the villages to control harmful micro-organisms. The women also needed facilities such as toilets and bathrooms. Priority was given to support the construction of toilet with septic tank for each house. A bathing platform was constructed outside the house and all the four sides were covered with dried grass or gunny cloth, to enable the women to take bath during day time. The waste water was let out through an open channel in the garden and used for irrigating coconut and banana plants which needed more water. These initiatives saved some time and also reduced illnesses associated with consumption of polluted water. In coordination with the local government, kindergartens were opened and women were advised to send their children to kindergartens and subsequently to school. As midday meals were provided in the kindergartens, there was some improvement in the nutritional status of the children. These families were also supplied fodder seeds of tree and shrub species for planting around their home garden and on barren lands. In 4-6 months, they were able to collect some fodder to feed their livestock.

Capacity Building: With these initiatives and particularly improved health, they could save significant amount time and energy and were willing to take up additional workload for income generation. The women involved in the orchard development program were free to move

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around. They were sent to training centres where they took part in various training and development activities. Generally, the initial trainings were conducted in their own village for 2-3 hours and which addressed their immediate problems. After realising the importance of gaining additional knowledge, they were keen to participate in trainings of longer durations which also required them to stay away from their homes. In many other locations, after the initial meeting, single women who headed their families, came forward to take part in training and for initiating income generation activities. They did not have to face any pressure from their families. Other women from poor families joined later, after considering the advantages of taking part in the women empowerment program and reputation of the CSOs, who were committed to development, without any hidden agenda. After the training on various income generation programs, they realised the need for finance for capital investment and operating expenses. The easy option was to develop their micro-finance organizations.

IV. Development of Women Organizations

As the women collected in a group, they were guided to form Self Help Groups (SHGs) of 15-20 members to discuss the project activities and to mobilize their financial requirements. Preference was given to women belonging to homogeneous socio-economic status and those living in a closer vicinity. The SHGs met regularly once in a fortnight or month and discussed various problems and sought suitable solutions from among their members. Initially, one woman representative of the CSO also attended these meetings and guided them suitably. They also collected an installment of saving, which varied from Rs.5 to Rs.100, based on the decision of the members and depending on the socio-economic conditions of the members in each group. This amount was kept in a joint bank account of 2-3 office bearers who had a good reputation of being honest, and efficient, till the Group was registered as a legal entity This fund was disbursed among needy members at an interest of 12% to 24% per annum, as mutually agreed by the members. Most of the SHGs did not feel the need to lower the interest rate as the moneylenders charged over 5-10% per month. Initially, the members availed loan for medical treatment, purchase of food grains, clothing, house repairs, and education of children. It was difficult for these poor women to start their own business without settling their domestic problems, and health issues [8].

Gradually, these SHGs gained strength to organize various development activities such as the establishment of plant nurseries to raise fruit and wood fuel saplings as a commercial activity in the group. Earlier, the farmers had to purchase mango grafts at a high price from the nurseries located at a distance of 50-100 km. With the initiative taken by the women SHGs, better quality grafts were locally available at 30 percent of the original price, and more farmers were motivated to establish orchards on barren lands. With training in agriculture and animal husbandry, the women invested in improving agricultural production, by availing loan from their SHG, without depending on outsiders. Apart from availing credit, the SHG members also recognized the value of discussion among themselves, which helped in solving various socio-economic problems. These SHGs were linked with a bank either directly or through the Federation of SHGs formed at the block level. The development of these organizations empowered these women to visit different government departments and demand various services for their villages. With women taking interest in education of their children, the quality of education improved. The dominance of the Government officials and vested interests also reduced significantly [12].

V. Popular Women Enterprises

Promotion of micro-enterprises and various income generation activities through agriculture and animal husbandry were the important aspects of women empowerment. Although it was extremely difficult to find remunerative self-employment, there were enormous untapped opportunities in the rural sector. These included both on-farm and off-farm opportunities.

Preference for Agro-Enterprises: While promoting various income generation activities, agro-based activities were given priority because of the following advantages:

1. Target groups were acquainted with most of the primary skills.
2. Easy access to inputs locally.
3. Most of the products had good local demand, and markets were well established. As over 85 percent rural families owned land, and livestock, most of the women could be engaged in these activities without heavy capital investment, till new opportunities were explored.
4. Good chances of success, with low risk of failure due to improper technology, price fluctuation and low demand for the produces.
5. The infrastructure required to accelerate on-farm activities was very well established. Hence, entrepreneurs could progress even in backward regions.

It was, therefore, advantageous to tap all the opportunities in on-farm activities. It was observed that the best strategy was to analyze the on-going agro-based activities undertaken by the SHG members and introduce suitable interventions to enhance production [11]. There were several opportunities to improve post-production handling of the produce through grading, storage, processing, and marketing.

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Animal husbandry and agriculture were the most attractive enterprises undertaken by women. Dairy husbandry was the most popular activity which helped a large number of poor women to ensure their livelihood. The success of this program was dependent on assured breeding and health care marketing. Fortunately, a leading CSO in India, BAIF, had an extensive network of breeding services spread over 80,000 villages in 16 states, apart from the services provided by the State Animal Husbandry Departments. The unique feature of this program was door to door breeding and health care services by a trained technician, who also provided technical guidance and motivated the backward families to initiate various development activities. As most of the rural low-income families owned low productive local cattle or buffaloes, BAIF decided to breed these animals with superior quality bull semen to produce high yielding crossbred cows and buffaloes, which yielded 2000-2500 kg milk as compared to 200-300 kg/lactation produced by their mothers. A family owning three such cows or buffaloes could earn a net income of Rs.45,000 - 60,000 per year and come out of poverty. This program neither required capital investment nor skills. The women could easily manage the cattle as a part-time activity, without disturbing their routine work at home. Cattle and buffaloes could be fed with agricultural byproducts to generate nutritious milk and farmyard manure, which was needed for agriculture. As milk had good demand, dairy farming was an excellent opportunity for small farmers and women to ensure their livelihood, while keeping a small quantity of milk for home consumption. To improve the profitability of dairy husbandry by reducing the cost of feeding, farmers were encouraged to cultivate fodder shrubs and trees on wastelands.

Goat husbandry, piggery, and poultry were also popular income generation activities for women. Goat husbandry was preferred by farmers in arid and semiarid regions, where fodder resources are in scarcity for maintaining cows and buffaloes. Management of these species has been easier as compared to dairy animals, with lower capital investment and shorter gestation periods. BAIF tried to identify the problems of women goat keepers and observed that a majority of the goat keepers considered goat husbandry as a casual household activity and not as an enterprise to make necessary investments to improve production. Thus, a sustainable goat husbandry program was launched to increase productivity through genetic improvement, using popular local breeds. The program started with the formation of Goat keeping Women Groups, with 10 to 12 women members in each group which maintained an elite buck for breeding their does and engagement of trained local youth, preferably a woman, to serve as a Field Guide, for providing various services to goat keepers. These initiatives helped to increase the income of women goat keepers by 300 – 400 percent from the third year. The average annual income increased from Rs. 5000 to Rs. 30,000 - Rs. 35,000 per annum [13]. Women maintaining backyard poultry were able to earn about Rs, 12,000 - 15,000 annually. It was observed that with necessary support services under the value chain, women could undertake animal husbandry and animal husbandry activities profitably for sustainable livelihood.

Other on-farm activities which could be undertaken by women were the production of food crops, vegetables, good quality seeds and plants of various crops of local importance, sericulture, production of agricultural inputs such as bio-fertilizers, bio-pesticides, vermicompost, mushroom spawn, and cattle feed using locally available ingredients and operating Agro Service Centres to market these inputs [11].

Non-Farm Enterprises: In the case of non-farm activities, most of the skills and inputs were brought from outside. There was a very limited scope for marketing these products locally. As some of the activities were new to the local women, the cost of starting the enterprise was very high. As a result, the chances of success, and sustainable growth of these enterprises were low. The non-farm enterprises were often affected due to glut in the market, fall in prices due to competition, and poor market distribution and outlet network. The entrepreneurs were not able to sustain such shocks and ended up in a deep financial crisis, which even threatened their food security. It was therefore suggested starting agro-based activities, followed by different non-farm activities, when the chances of success were high, with high risk-bearing ability.

Under the women empowerment program promoted by BAIF, women SHG members had taken loans for a wide range of income generation activities such as cloth sale, setting up of embroidery unit, stationery production and sale, sale of bangles, and procurement and sale of improved seeds. In Uttar Pradesh, SHGs initiated tailoring, rope making, vermicomposting, nursery raising, and food processing as group activities, while in Gujarat, SHGs members were involved in food processing and marketing, leaf cup production, vermicomposting, mushroom production, nursery management, and sale of dress material. The tribal women groups in Gujarat took up *Warli* painting (Tribal arts) and *Bandhani* (special cloth printing) garment production. Production of detergents, operation of flour mills, consumer stores and fair price shops, preparing food products such as chilly and turmeric powder, pickle, curry powder and finger millet malt were other activities efficiently handled by the women SHGs promoted by BAIF in selected areas. Producing superior quality material and developing a better market were the biggest challenges to sustain these businesses [11].

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VI. Policy Support by the Government

Since the 1980s, women empowerment has been recognized as an integral part of sustainable development in India and other countries. Under the Sixth Five-Year Plan (1980-1985) of the Government of India, there was a shift from women's welfare to women's development, marking the beginning of women's development by adopting family as a unit of development. The 7th Five Year Plan aimed at integrating women into the mainstream of national development, and 27 women-oriented schemes were launched. In the Eight Five Year Plan (1992-1997), the approach was to strengthen women's empowerment and establishment of Rashtriya Mahila Kosh (RMK) to meet the micro-credit needs of poor and asset-deprived women. During this Plan, the Constitution of India was amended to reserve seats for women in the local bodies of Panchayats and Municipalities. In the Ninth Plan (1997- 2002), women were projected as agents of social change and development and seats were reserved for women in the Parliament and State Legislative Assemblies. The Government of India supported the formation of women's SHGs as a major process of empowering women. In 1998, the Government launched a new scheme of Swa-Shakti to create an enabling environment for the empowerment of women through setting up of self-reliant Self-Help Groups (SHGs), and developing linkages with lending institutions to ensure women's access to credit facilities for income-generation activities. Thus, the strategy of empowering women as Agents of Social Change, and Development continued in the Tenth Five Year Plan (2002-2007), with a 3-Fold Strategy for Social Empowerment, Economic Empowerment and Gender Justice. The Eleventh Five Year Plan (2007-2012) recognized women not only as equal citizens but also as major players in economic and social growth [14].

VII. Impact of Women Empowerment

In 2012, there were over 7.43 million SHGs with a membership of over 96.6 million poor households who saved Rs. 9.897 billion, which were recycled for economic development in India [15]. According to the National Family Health Survey, there has been a very significant improvement with concerning gender-related indicators in the last ten years, between 2005-06 and 2015-16. The percentage of girls married below 18 years of age, came down from 47.4 to 26.8 percent. The women having below normal Body Mass Index, reduced from 35.5 percent to 22.9 percent. The literacy of women increased from 55.1 percent to 68.4 percent and the women having savings account in the bank, also increased from 15.1 percent to 53 percent [16].

These initiatives have significantly contributed to poverty alleviation in the country [17]. In the year 2011-12, the poverty in India came down to 21.9 percent and rural poverty also reduced to 25.7 percent. In ten years between the year 2005 – 06 and 2015 -16, the actual number of poor people in India reduced from 630 million to 360 million, a significant fall of 55 percent. With the reduction in poverty, there was a 23 percent reduction in the number of people suffering from malnourishment, 2.4 percent reduction in child mortality, 27 percent reduction in use of fuel wood for cooking and 26 percent reduction in sanitation problems. These improvements could be directly attributed to the constructive role played by rural women, through their development organizations [18].

At the micro-level, women empowerment and improved quality of life were visible in many ways. All the girls were sent to school and for higher education. Many girls from tribal and backward communities, successfully completed their graduation and even post-graduation and secured employment in government and private organizations. They also practiced family planning. Alcohol consumption by men reduced drastically voluntarily. Men started consulting women while spending money on major activities. Child marriage was banned and domestic violence also reduced. As per the new laws, the names of wife and daughter were also added in the titles of land, and immovable properties inherited from the family. Demanding dowry was a punishable offense and provision was made to punish those indulging in harassment of women. These legislations helped women to work in a free atmosphere and take advantage of various opportunities.

VIII. Sustainability

While implementing land-based activities, it was observed that the development of the individual families should be given priority to sustain their interest. As single sector development had several limitations in involving a large number of families, multidisciplinary programs with scope for wider coverage were introduced. Illiteracy and ill-health of the low-income families adversely affected their morale, and capacity. Hence, healthcare, education and organizational development activities should be introduced simultaneously with income generation. They can also take part in solving the problems of the community, particularly those related to women's rights and welfare while taking up women empowerment in new areas.

The women groups can also take greater interest. Many women SHGs had initiated various development activities such as the development of safe drinking water sources, improvement in village drainage and sanitation, operating kindergarten, immunization of children, family planning, sale of illicit alcohol, etc. Many women SHGs have introduced social disciplines among the members of the local communities and participated in local self-government activities in the best interest of the community.

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It has also been observed that many members of the SHGs who have taken the responsibility of managing various activities voluntarily, gradually start neglecting their responsibilities, when they engage in their income generation activities. In such a situation, the functioning of the SHG will tend to decline, and it will become dormant. Thus, the SHGs should consider transforming the organization from charity to a business model in due course, by engaging paid service providers, wherever necessary. They can also affiliate with Producer Companies or other organizations to receive support for expanding their income generation activities.

Women empowerment is a continuous process, the members and coordinating organizations should ensure that the SHGs members are vigilant about new opportunities and technologies to improve their business. They should also acquire regular training on managerial and technical aspects of the business. Linkages with technical institutions to improve the quality of the products and banking institutions for easy flow of finance are essential for further development of micro-enterprises managed by SHGs. As the business environment is unstable, regular monitoring and evaluation of micro-enterprises are necessary. The entrepreneurs should adopt simple systems to control finance, inventory, and costs. As most of the micro-enterprises are operating with a thin profit margin, inadequate cost control may upset the business. They should also look for other opportunities to modify the process or the product ranges for sustainability.

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