

**WOMEN EMPOWERMENT THROUGH SELF
EMPLOYMENT LOAN SCHEMES OF STATE LEVEL
FUNDING AGENCIES**

Thesis

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University of Calicut
For the award of the Degree of
DOCTOR OF PHILOSOPHY IN COMMERCE**

By

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DECLARATION

I hereby declare that this thesis entitled '**Women Empowerment through Self Employment Loan Schemes of State Level Funding Agencies**' submitted to the University of Calicut for the award of the Degree of Doctor of Philosophy is an original record of research work carried out by me under the guidance and supervision of Dr. P.V. Basheer Ahammed., PG Department of Commerce, P.S.M.O. College Tirurangadi.

I also declare that no part of this thesis has been presented for the award of any degree, diploma, fellowship, or other similar title or recognition of any University/Institution before.

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CERTIFICATE

This is to certify that this thesis entitled '**Women Empowerment through Self Employment Loan Schemes of State Level Funding Agencies**' prepared by Mrs. Fathima Adeela Beevi. TKS., for the award of the Degree of Doctor of Philosophy in Commerce of the University of Calicut, is a record of bonafide research work carried out by her under my supervision and guidance. No part of the thesis has been submitted for any degree, diploma, fellowship or other similar title or recognition before.

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LIST OF ABBREVIATIONS & ACRONYMS

ADS	:	Area Development Societies
ANOVA	:	Analysis Of Variance
BC	:	Backward Class
BPL	:	Below Poverty Line
CDS	:	Community Development Societies
CGMSE	:	Credit Guarantee Fund scheme for Micro & small Enterprises
CLT	:	Calicut
CMD	:	Centre for Management Development
DAY-NULM	:	Deendayal Antyodaya Yojana - National Urban Livelihoods Mission
DWCRA	:	Development of Women and Children in Rural Areas
DWCUA	:	Development of Women and Children in Urban Areas
EDP	:	Entrepreneurship Development Programme
EKM	:	Ernakulam
FSEW	:	Female Self Employed Workers
GC	:	General Category
ICC	:	Internal Complaints Committee
ICT	:	Information and Communication Technology
IFL	:	Interest Free Loan
IL&FS	:	Infrastructure Leasing & Financial Services
iWTC	:	international Women Trade Centre
JC	:	Job Clubs
KESRU	:	Kerala Self Employment Scheme for the Registered Unemployed
KSBCDC	:	Kerala State Backward Classes Development Corporation
KSCFFD	:	Kerala State Co-Operative Federation for Fisheries Development Ltd

KSFE	:	Kerala State Financial Enterprises
KSMDFC	:	Kerala State Minorities Development Finance and Corporation
KSWDC	:	Kerala State Women's Development Corporation
KVIB	:	Khadi and Village Industries Board
KVIC	:	Khadi & Village Industries Commission
LPRs	:	Labour Participation Rates
MC	:	Minority Community
MFI	:	Micro Finance Institutions
MPSC	:	Multi-Purpose Service Centers
MSME	:	Micro, Small and Medium Enterprises
MSY	:	Mahila Samridhi Yojana
NABARD	:	National Bank for Agriculture and Rural Development
NBCDFC	:	National Backward Classes Development & Finance Corporation
NGO	:	Non Government Organizations
NHFDC	:	National Handicapped Finance & Development Corporation
NHG	:	Neighborhood Groups
NMDFC	:	National Minorities Development & Finance Corporation
NREG	:	National Rural Employment Guarantee Scheme
NSFDC	:	National Scheduled Caste Finance & Development Corporation
NULM	:	National Urban Livelihoods Mission
OBC	:	Other Backward Classes
PCs	:	Personal Computers
PH	:	Physically Handicapped
PMEGP	:	Prime Minister's Employment Generation Programme
PMRY	:	Prime Minister's Rozgar Yojana
PRIs	:	Panchayati Raj Institutions
PSU	:	Public Sector Undertaking

REACH	:	Resource Enhancement Academy for Career Heights
REGP	:	Rural Employment Generation Program
SC	:	Scheduled Caste
SCAs	:	State Channelizing Agencies
SEP	:	Self Employment Program
SEQI	:	School Education Quality Index
SGSY	:	Swarnajayanti Gram Swarozgar Yojana
SHG	:	Self Help Group
SJSRY	:	Swarna Jayanti Shahari Rozgar Yojana
SPEM	:	State Poverty Eradication Mission
SPSS	:	Statistical Package for Social Sciences
ST	:	Scheduled Tribe
STEP	:	Support to Training and Employment Program
TALLY	:	Transactions Allowed in a Linear Line Yards
TV	:	Television
TVM	:	Trivandrum
ULB	:	Urban Local Body
USEP	:	Urban Self Employment Program
WCD	:	Women and Child Development
Wi-Fi	:	Wireless Fidelity
WSHG	:	Women Self Help Group

Chapter I

Introduction

Introduction

“Empowering woman is a prerequisite for creating a good nation, when woman 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”

– **Dr. A.P.J Abdul Kalam.**

1.1. Introduction

The status of women in India has been changing year to year. At present, Indian women participate in almost all spheres of life - education, sports, politics, media, art and culture, service sectors, science and technology, etc. Nevertheless, the discrimination between men and women is still prevalent in the society. Consequently, both the central and state Governments have taken a number of initiatives to launch schemes and programs to bridge the gap between men and women. The National Policy for the Empowerment of Women (2001) was an important step taken by the government for ensuring equal access to women to health care, quality education, participation and decision making in social, political and economic life of the nation. As a result, the Government of India confirmed 2001 as “Women Empowerment Year” and a number of schemes have been formulated for empowering women in general and the poor women in particular. Government of India implemented many programs at the national and state level for ensuring better living to women, especially poor women.

In Kerala, many public sector enterprises and State Channelizing Agencies (SCAs) of national corporations are there to provide self-employment loan to women for improving their quality of life and making them empowered in all areas of life. State level funding corporations act as agencies for giving financial assistance to start income generating activities as small businesses or micro enterprises for ensuring sustainable livelihood to lower socio- economic groups, especially poor women.

Women empowerment and Self-employment

Women in Kerala perform better than their counterparts in many fields, but the economic participation of women is not recognized. As per the 68th Round of NSSO, the Labour Participation Rates (LPRs) of Kerala is 40.3%, in which female rate is 24.8 per cent and male is 57.8 per cent. Accordingly, the dissimilarity between male and female LPR in the state is extremely high. This poor percentage of labour force participation of women makes them redundant.

Thus the role of self-employment is inevitable to enhance the share of economically active women in a state like Kerala where the educational level of women is very high and for those women who are reluctant to receive wage employment in low salaried opportunities. The percentage of Female Self Employed Workers (FSEW) in Kerala is 36.7 in rural areas and that in urban areas is 36.1, which shows that opportunities are still opened for women to transform idle or jobless women into self employed ones.

Women empowerment is attained only when women are turned into an essential part of labour force and there should be a favourable situation to them for working profitably without affecting household tasks. It is required that their work is recognized and treated evenly. Self-employment is the best alternative to women to be economically independent without affecting household responsibilities. The state is offering many self-employment programs to the people, particularly women through which participation of women in all spheres is possible.

1.2 Need and Significance of the study

Achievements of Kerala are high in the field of women development and the equality of gender status compared to any other states in India. As per the observations of Census 2011, women in Kerala constitute more than 50% (i.e. 52.02%) of the population and a high female literacy ratio of 92.07% and a sex ratio of 1084 for 1000 male as against the all India figures of 48.2%, 64.6% and 943/1000 male respectively.

In spite of all these achievements women in Kerala face many problems. The Female Workforce Participation Ratio (FWPR) is least in Kerala i.e. 18.23% as against the all India average of 25.5%. The ratio indicates that the unemployment among female in the state is higher and the sexual division of labour has resulted in the concentration of woman in low paying unorganized sectors such as agricultural labour, cottage and traditional industries and selected service sectors. Despite the powerful trade union movements, equal wages for equal work still remains a dream and gender discrimination at the work place is quite common. Lack of participation of women in the economic process and lack of control over resources have been the major cause for not improving the status of women in Kerala. The violence against women and incidence of sexual harassment continue to increase and political involvement of women in various leadership levels is too dismal.

If women are not treated equally, society will be deprived of the service of half of the total population which will hinder the overall progress of the nation. Hence, effective women empowerment programs are essential for solving most of these problems, so that they can join the workforce and contribute to the family income and influence the family and social affairs. To achieve empowerment, women have to be financially independent and aware of their rights and privileges. Self-employment is considered as an important tool for empowerment of both educated and uneducated women.

The Government of India devised a number of self-employment schemes for the upliftment of poor women and most of them are being implemented through state level funding or channelizing agencies in Kerala. The present study is being made for identifying those state level funding agencies and also assessing the influence of self-employment in the socio-economic condition of the poor women. For assessing the impact of empowerment, Kerala State Women's Development Corporation is selected, since other agencies' programs are focused on specific social or geographical groups including both male and female. KSWDC is established for improving the standard of living of poor women by providing financial assistance, job oriented training and gender awareness programs with least or free of cost and all those programs are focused on empowerment and upliftment of women in Kerala.

1.3 Research problem

As per the statistical profile of women in National Census 2011, Kerala is a model state of India in terms of health and education but the state is trailing behind in gender related matters. Unemployment and economic dependency are the main problems that leave women with no voice in their households. According to School Education Quality Index (SEQI) of NITI Aayog, Kerala achieved the crown position by acquiring 76.6% as score. Even the lower female workforce participation (24.8%) happens to be the main hurdle on the way of progress. More than general education, women are needed the skill oriented education which makes them employed or they have to be self-employed. So the empowerment of marginalized women through education, training and employment is essential for the sustained growth of the literate women in Kerala.

In Kerala, 42.43% of families belong to Below Poverty Line (BPL). They do not have bare minimum income to support the food requirements, health and education. Effective women empowerment through self-employment is essential to make them economically independent which may gradually improve their socio economic status. Women also face lack of financial support to start up new ventures.

Poor women do not approach banks or other financial institutions because of high interest rates, complex formalities and costs of procedure. Considering these facts, the Government of Kerala introduced many self-employment schemes through state level agencies like KSMDFC (Kerala State Minorities Development Finance Corporation), Kerala State Welfare Corporation for Forward Communities Limited (KSWCFC), KSBCDC (Kerala State Backward Classes Development Corporation), KSWDC (Kerala State Women's Development Corporation), KSCFFD (Kerala State Co-Operative Federation for Fisheries Development Ltd), Kudumbashree, PMEGP (Prime Ministers Employment Generation Program) for improving the status of women into a self- sustaining level. There is a great need to examine the extent of institutional finance in the form of self-employment loan and its influence in the lives of women.

In this context, the present study is made and presented in two parts. In the first part, an attempt is made to assess the role of state sponsored major funding agencies in providing self-employment and entrepreneurial schemes for the welfare of the poor in general and women in particular. A broad outline is given about these institutions and their schemes and the extent of their utilization in chapter four. The second part, which is the crux of the study, deals with the role of KSWDC, the pioneer institute for funding the self-employment schemes exclusively for women empowerment.

For the past 32 years, KSWDC has been encouraging women by providing self- employment loan to set up small units like tailoring, vegetable shops, cow/ goat rearing, tuition centres, textile units, readymade garments etc., which also disbursed considerable amount of funds particularly for the welfare of women. However, no study has yet been undertaken to analyze the influence of the schemes of KSWDC on women in Kerala in terms of its influence over economic resources of the family, participation in the household decision making etc. Thus, KSWDC is purposefully selected among the state level funding agencies for examining the empowerment of beneficiaries.

Based on these issues, the following **research questions** are probed:

- ? Which are the major state level funding agencies in Kerala to grant financial assistance for self-employment?
- ? How far are they able to meet the demands of the beneficiaries?
- ? Is there any funding agency focusing only on upliftment of the status of women in Kerala?
- ? Is there any difference in the perception, level of awareness and attitude of the beneficiaries regarding the support of KSWDC based on the socio economic categories of women?
- ? Whether the beneficiaries are satisfied with the support of KSWDC in implementing self-employment projects?
- ? To what extent the self-employment loan schemes of KSWDC influence the personal, social, economical, psychological, political and legal status of the poor women?

In this backdrop, the study is made to identify the state sponsored funding agencies for self-employment and to pay special attention to the work and quality of life of poor self-employed women through the loan schemes of KSWDC.

1.4 Objectives of the study

Following specific objectives are set for the study:-

1. To identify the state level funding agencies granting loans for self-employment in Kerala.
2. To outline the role of funding agencies on women empowerment in terms of fund disbursement and its utilization.
3. To assimilate the self-employment loan schemes launched exclusively for women and the role of KSWDC.

4. To examine the perception, level of awareness and attitude of respondents towards the assistance of KSWDC.
5. To study the satisfaction of beneficiaries with regard to implementation of self-employment projects.
6. To check the influence of self-employment loan scheme of KSWDC on the economic, social, educational, psychological, political and legal status of women.

1.5 Hypothesis

Following hypotheses have been framed based on the objectives of the study and tested with appropriate statistical tools.

Ho: There is no significant difference between the perceptions of beneficiaries with respect to their categories.

Ho: There is no significant difference between the level of awareness of beneficiaries with respect to their categories.

Ho: There is no significant difference between the attitudes of the beneficiaries with respect to their categories.

Ho: There is no significant difference in the satisfaction level of beneficiaries with regard to implementation of self-employment projects with respect to their categories.

Ho: There is no significant relationship between the awareness level of beneficiaries and their perception.

Ho: There is no significant relationship between the attitude of beneficiaries and their level of awareness.

Ho: There is no significant relationship between the satisfaction of beneficiaries regarding implementation of self-employment project and the attitude of the beneficiaries.

Ho: There is no significant difference between economic empowerment of the beneficiaries with respect to their categories.

Ho: There is no significant difference between the social empowerment of the beneficiaries with respect to their categories.

Ho: There is no significant difference between the educational empowerment of the beneficiaries with respect to their categories.

Ho: There is no significant difference between the political empowerment of the beneficiaries with respect to their categories.

Ho: There is no significant difference between the psychological empowerment of the beneficiaries with respect to their categories.

Ho: There is no significant difference between the legal empowerment of the beneficiaries with respect to their categories.

Ho: There is no significant difference in the empowerment of the beneficiaries due to their self-employment.

1.6 Variables used for the study

Information about state level funding agencies are collected and compared on the basis of seven variables and their sub variables. Similarly, the level of empowerment of beneficiaries is checked with the help of 10 main variables and 65 sub variables. All the variables used in this study are presented in the tables below:

Table 1.1

Variables used for secondary data

Variables	Sub variables
Self-employment schemes through Employment Department	<ul style="list-style-type: none"> ▪ Year of launching ▪ Eligibility ▪ Annual family income ▪ Maximum amount of loan ▪ Subsidy ▪ Age of applicants

Variables	Sub variables
Self-employment schemes of KSWDC	<ul style="list-style-type: none"> ▪ Annual family income ▪ Maximum amount of loan ▪ Age of applicants ▪ Rate of interest per year
Self -employment loans of KSBCDC with the assistance of NMDFC	<ul style="list-style-type: none"> ▪ Annual income ▪ Interest rate ▪ Period of repayment ▪ Age limit ▪ Maximum amount of loan
Self -employment loan schemes of KSBCDC with the assistance of NBCFDC	<ul style="list-style-type: none"> ▪ Maximum amount of loan ▪ NBCFDC loan ▪ Interest rate
Self-employment loan schemes of KSBCDC with own funds	<ul style="list-style-type: none"> ▪ Family income ▪ Amount of loan ▪ Duration ▪ Interest rate
Self-employment loan schemes of KSMDFC	<ul style="list-style-type: none"> ▪ Project cost ▪ NMDFC contribution ▪ Annual family income ▪ Beneficiary contribution ▪ Rate of interest ▪ Repayment period ▪ KSMDFC contribution
Performance of State level funding agencies for self-employment	<ul style="list-style-type: none"> ▪ Number of beneficiaries ▪ Total amount of loan ▪ Amount disbursed for women beneficiaries ▪ Percentage of amount of loan to women beneficiaries
Comparison of selected State level funding agencies	<ul style="list-style-type: none"> ▪ Year of commencement ▪ Area of focus ▪ Nature of beneficiaries ▪ Types of scheme ▪ Special scheme for women

Table 1.1 presents the variables used for meeting the requirements of the first three objectives of the study and its analysis. Information about state level funding agencies are collected and presented on the basis of those variables.

Table 1.2

Variables used for primary data analysis

Variables	Sub variables
Socio Economic Factors	<ul style="list-style-type: none"> ▪ Number of respondents ▪ Educational status ▪ Marital status ▪ Nature of self -employment ▪ Mode of business ▪ Age ▪ Return On Investment ▪ Year of experience ▪ Installment per month
Perception	<ul style="list-style-type: none"> ▪ Extra income to household affairs ▪ Feel secure in job ▪ Decisions for family ▪ KSWDC is the best choice for a decent income ▪ Officials are supportive ▪ KSWDC is able to offer employment opportunities
Awareness	<ul style="list-style-type: none"> ▪ KSWDC is the best choice for financial assistance ▪ KSWDC's terms and conditions are affordable ▪ Low interest rate ▪ Promote women empowerment ▪ Less formalities for loan
Attitude	<ul style="list-style-type: none"> ▪ Positive mindset towards KSWDC ▪ Satisfied with the activities of KSWDC ▪ Willing to take business risk ▪ Supportive mechanism is heartening ▪ Earnings supports to family

Variables	Sub variables
Implementation	<ul style="list-style-type: none"> ▪ Implementation as per the directions of KSWDC ▪ Timely services from KSWDC ▪ Satisfied with fund received ▪ Expansion of self-employment units ▪ Support in all business affairs
Economic Empowerment	<ul style="list-style-type: none"> ▪ Family income increased ▪ Capable to contribute to family expenses ▪ Make decisions regarding utilization of money ▪ Meet children's educational expenses ▪ Able to buy household necessities ▪ Away from unnecessary spending ▪ Able to meet personal requirements ▪ Save a portion of income regularly ▪ Able to manage income and expenses
Social Empowerment	<ul style="list-style-type: none"> ▪ Social status improved ▪ Join and talk to others ▪ Recognition from family and community ▪ Move freely ▪ Help and support from others ▪ Improved knowledge regarding health issues ▪ Awareness on social issues ▪ Actively participate in cultural activities
Educational Empowerment	<ul style="list-style-type: none"> ▪ Knowledge about banking procedures ▪ Doing banking transactions independently ▪ Able to write and maintain ledger ▪ Able to fill up forms ▪ Competent to understand SHG and NHG concept ▪ Understand and solve problems easily

Variables	Sub variables
Political Empowerment	<ul style="list-style-type: none"> ▪ Improved political awareness ▪ Attain position of power ▪ Freedom to introduce new style of leadership ▪ Able to discuss political views ▪ Able to vote on own decision ▪ Active participation in political meeting
Psychological empowerment	<ul style="list-style-type: none"> ▪ To do all activities independently ▪ Speak boldly with higher officials ▪ Go anywhere without fear ▪ Freely share views with others ▪ Involvement in decision making ▪ Knowledge about own strength and weakness ▪ Confidence and positive thinking increased ▪ Self-respect and self-efficacy increased ▪ Sense of inclusion and privilege
Legal Empowerment	<ul style="list-style-type: none"> ▪ Knowledge about various laws of women ▪ Access to resources and options ▪ Attend campaigns for right awareness ▪ Stand advocacy for rights and legislation ▪ Use legal system to rectify rights violation ▪ Support from others for exercising rights

Table 1.2 demonstrates the variables used for collecting and analyzing primary data. Beneficiary's data including perception, attitude, awareness and their empowerment level and efficiency of implementing the projects etc., are collected and presented.

1.7 Scope of the study

The first part of the study confines to the self -employment loan schemes of state level funding agencies in Kerala. Major funding institutions under public sector which provide self -employment loan to beneficiaries are selected for the study. The second part deals with the core topic relating to KSWDC, which grants self-employment loan schemes exclusively to women. The perception, awareness and

attitude of beneficiaries, implementation of self-employment projects, influence of self-employment loan schemes on economic, social, educational, psychological, political and legal empowerment of women etc., are examined. For this assessment, 371 beneficiaries from Kerala State Women's Development Corporation are selected predominantly from forward community, Scheduled Caste / Scheduled Tribe, backward category and minorities.

1.8 Operational Definitions

The important terms used in the study are explained below.

Women empowerment

Women empowerment refers to increasing the spiritual, political, social and economic strength of women. It is the outcome of the process by which women challenge gender based discrimination against women or men. The empowerment encourages women to gain skills and knowledge that will allow them to overcome obstacles in life or work environment and ultimately help them develop within themselves and in the society. Women empowerment is probably the totality of the following capabilities:-

- Household decision making power.
- Having access to information.
- Having resources at their disposal for taking proper decisions.
- Having positive thinking on the ability to make change.
- Ability to change others' perceptions.
- Education & employment status.
- Freedom of movement and political participation
- Financial autonomy and having a bank account.

○ State Level Funding Agencies

State level funding agencies are the public enterprises or corporations or Government sponsored bodies which provide financial assistance in the form of self-employment loans.

- **Self -Employment**

Self-employment means that people work independently to produce goods and services which are sold for a price. These people have to support themselves and family to meet requirements out of their own resources.

- **Kerala State Women's Development Corporation Limited (KSWDC)**

Kerala State Women's Development Corporation (KSWDC) was established in 1988 under the Companies Act 1956 with the objective of formulating, promoting and implementing women welfare and development schemes to enable them to earn a better living. The Department of Social Welfare, Government of Kerala has entrusted the KSWDC to channelize the overall development of women in the state.

- **Beneficiaries**

Persons who are benefitted through the self-employment loan schemes of corporations/agencies. It includes persons from backward classes, minority communities, scheduled castes and BPL categories from forward communities.

- **Minority Community**

Beneficiaries belonging to Muslims, Christians, Sikhs, Buddhists, Parsis and Jains come under the classification of minority community.

- **Scheduled Caste**

Beneficiaries belonging to scheduled castes, notified by the Kerala State from time to time. It includes beneficiaries from Pulluvan, Pallan, Pulayan, Mannan, Kuruvan, Vedan, Valluvan etc.

- **Backward Category**

Beneficiaries belonging to backward classes listed by the State government which include Ezhava, Thiyya, Arya, Kalari Kurup, Viswakarmas, Kudumbi, Nadar, Kannadiyans etc.

- **General Category**

Economically weaker women from forward communities are considered as general category. Warriar, Nambeeshan, Panikker, Nair, Menon etc., are listed as general categories by the State government.

1.9 Research Methodology

The study has been designed as descriptive research based on both secondary and primary data. Secondary data is used for analyzing the performance of self-employment loan schemes of various state level funding agencies in Kerala for a period of five years from 1st April 2014 to 31st March 2019. Primary data is used for analyzing the level of empowerment of beneficiaries of KSWDC with regard to self-employment loan schemes.

Population of the study is known and the sample selected was in proportion to the population size. Sampling frame constitutes the entire beneficiaries of self-employment loan schemes of KSWDC for the period from 1st April 2012 to 31st March 2017.

1.9.1. Sources of data and Instruments used for collecting data.

The study is based on both secondary and primary data. Detailed and specific sources of data are explained below:

- **Secondary Data**

The required secondary data are collected from final accounts, annual reports, periodicals, booklets and other published sources and websites of KSMDFC, KSWCFC, KSBCDC, KSWDC, KSCFFD, Kudumbashree and PMEGP. Data are also

obtained from the official websites of State Planning Board, Government of Kerala and Government of India as well as from other related websites. The personal visits and contacts with authorities of the organizations also have supported the researcher to collect the relevant secondary data.

○ **Primary Data**

Primary data are collected by administering interview schedule among the beneficiaries of self-employment loan schemes of KSWDC. The information regarding perception, awareness and attitude of beneficiaries as well as the way of implementation of projects etc., are collected along with the beneficiaries' empowerment level. Discussions and informal interview with directors of each regional office of KSWDC have been conducted to obtain an in depth knowledge about the activities, particularly the self-employment loan schemes.

1.9.2 Sampling Design

For collecting primary data, multi stage sampling technique is used. In the first stage, the State of Kerala is divided into three regions, namely, southern region, central region, and northern region. KSWDC has regional offices at each region through which programs are offered to the public. The classification of 14 districts under each region is given below figure.

Figure 1.1

Districts coming under each Regional Office

Southern Region	Central Region	Northern Region
<ul style="list-style-type: none"> • Kottayam • Pathanamthitta • Kollam • Trivandrum 	<ul style="list-style-type: none"> • Palakkad • Thrissur • Ernakulam • Idukki • Alappuzha 	<ul style="list-style-type: none"> • Malappuram • Calicut • Wayanad • Kannur • Kasargod

In the second stage, Trivandrum, Ernakulam and Calicut districts are selected from southern, central and northern regions respectively by using lottery method. In the third stage, 130 respondents from Trivandrum district, 107 respondents from Ernakulam and remaining 134 respondents from Calicut are proportionately selected as mentioned in Table 1.3.

Table 1.3*Total no: of samples from selected Districts*

Region	Trivandrum	Ernakulam	Calicut	Total
Population	3695	3041	3794	10530
Sample Size	130	107	134	371

Source: Primary data

In the fourth stage, in order to represent each key group of beneficiaries, samples are drawn proportionately from minorities, backward category, SC/ST and general category from each district. As a result 371 respondents comprising 186 from minorities, 93 from backward class, 54 from SC/ST and 38 respondents from general category are selected by using systematic random sampling method. Table 1.4 depicts selection of the number of respondents from each district by combining all categories.

Table 1.4*Selection of respondents from each District*

Categories	Trivandrum	Ernakulam	Calicut	Total
Minorities	65	54	67	186
Backward class	33	26	34	93
Scheduled Caste	19	16	19	54
General Category	13	11	14	38
Total	130	107	134	371

Source: Primary data

The category wise selection of respondents from Trivandrum, Ernakulam and Calicut districts are proportionate to the total no: of beneficiaries from minorities,

backward class, SC/ST and general categories, which is presented in the following Table 1.5.

Table 1.5

Total no: of respondents from each category

Category	Minority Community	Backward classes	Scheduled Caste/Tribe	General Category	Total
Population	5280	2641	1534	1075	10530
Sample size	186	93	54	38	371

Source: Primary data

1.9.3 Calculation of Sample size

Sample size of the study is decided by using the following formula (Krejcie & Morgan, 1970):

$$S = \frac{\chi^2 NP(1-P)}{d^2(N-1) + \chi^2 P(1-p)}$$

Where,

S = Sample size

χ^2 = Table value of chi-square for one degree of freedom at 95% Confidence level is 1.96. i.e. $(1.96)^2 = 3.841$

N = Population size (10530)

P = Population portion (assumed to be .50)

d = the degree of accuracy expressed as proportion (.05)

$$\begin{aligned} \text{So the sample size} &= \frac{3.841 \times 10530 \times 0.5 \times 0.5}{((0.05)^2 (10530 - 1) + (3.841 \times 0.5 \times 0.5))} \\ &= 10111.4325 / 27.28275 \\ &= 370.6163 \text{ (rounded to } \mathbf{371}) \end{aligned}$$

1.9.4 Selection of Sample from sampling frame

Systematic sampling method was used to select respondents from the sampling frame. It starts by picking every k^{th} item from the sampling frame of categories by using the following formula:

$$k = \frac{N}{n}$$

Where n is the sample size and N is the population size. In this study every 28th beneficiary from the list was selected for constituting sample size. Selection of respondents for the study is briefly mentioned in the illustration below.

Figure 1.2

Selection of Sample Size for the study

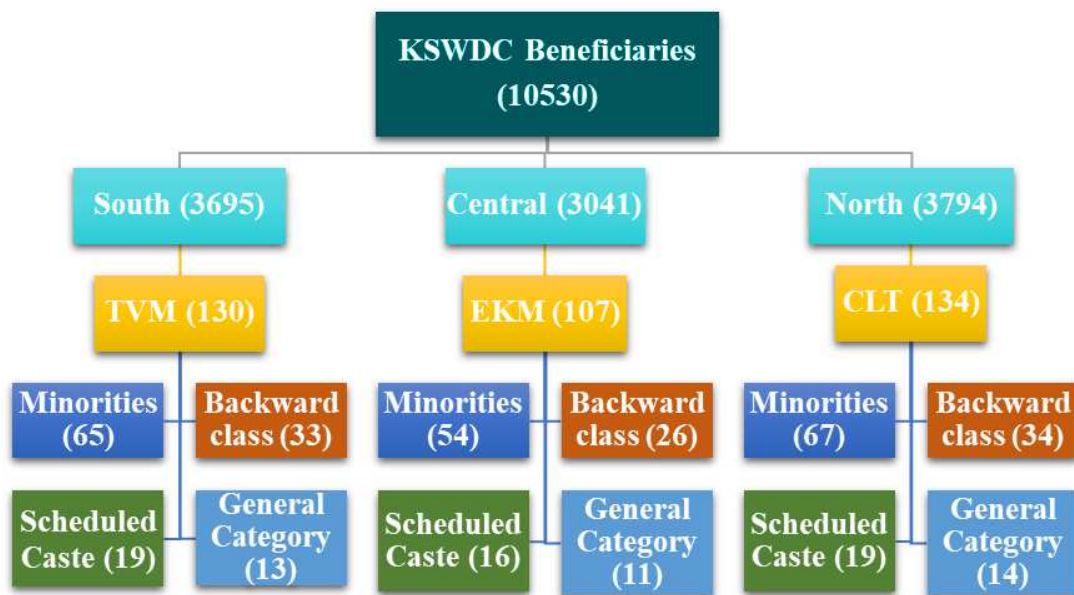


Figure 1.2 shows a diagrammatic representation of selection process of respondents from population for collecting primary data.

1.9.5 Tools and techniques used for data analysis

The study makes use of descriptive statistics such as frequency, percentage, mean, standard deviation and percentile for examining and analyzing the data. The various statistical tools such as Test of homogeneity of variances (Levene statistics), One Way ANOVA, Robust tests of equality of means (Welch statistics), Scatter diagram on linear regression equation etc., are also applied in the study for certifying arguments by the researcher as well as for testing hypothesis. The implication and purpose of using the above tests are explained in the sixth chapter. Statistical Package for Social Sciences (SPSS 20.0) is the software package used for doing all these tests.

The descriptive statistics such as frequency, percentage, mean, standard deviation etc., are used for explaining and analyzing the socio economic factors of the respondents. Perception, attitude, awareness and efficiency in implementing the self-employment projects are analyzed with the help of percentile, mean value, One Way ANOVA and Welch's ANOVA etc. Scatter diagram on linear regression equation is used for understanding the relationship between awareness level and perception of beneficiaries, attitude and level of awareness of beneficiaries as well as the project implementation and attitude of beneficiaries etc., and regression analysis is used for testing related hypotheses. For assessing the influence of self-employment on empowerment, percentiles, mean value, One Way ANOVA and Welch's ANOVA etc., are applied.

1.10 Pre - test and Reliability statistics

Pre testing of interview schedule was conducted to improve the various components of the research when it was used in the main study. For this, information is collected among 50 beneficiaries from Calicut district to understand the reliability and validity of the variables used in the study. Five point Likert scale was used in the statements for collecting information from respondents.

Table 1.6***Reliability Statistics***

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	No: of Items
.888	.965	99

Source: Primary data

Reliability of the main statements is tested by using Cronbach alpha coefficient and the value of the result is .888 showed in Table 1.6. An alpha value higher than or equal to 0.70 is considered to be a standard value for representing strong internal consistency among scaled statements. It means that all statements are highly inevitable and the data is suitable for further research.

1.11 Content Validity Test and Normality Test

Content validity evaluates whether a test is representative of all elements of the concept. It is made with the assistance of experts, statisticians and academicians in this field and also includes their observation while selecting tools and developing interview schedule. The experts also judge the interview schedule in order to check whether the content exactly assess all essential aspect of the topic.

Shapiro-Wilk test was used to check the normality of data set used in the study. The result shows that the data is normal, as the p values are greater than 0.05. It ensures that the samples are selected from the normally distributed population which is mandatory to carry out ANOVA and other statistical tests.

1.12 Period of Study

The study was conducted during the period starting from August 2013 to July 2020. The secondary data for evaluating the performance of self-employment loan scheme of state level funding agencies are collected for five years from April 2014 to March 2019. The primary data collection through an interview schedule among beneficiaries of Kerala State Women's Development Corporation was carried out during the period from October 2017 to March 2018.

1.13 Limitations of the study

- Only the empowerment due to self-employment of the respondent are assessed. Other factors are exempted.
- The secondary data referred only to the self-employment loan details for the period from 2014 to 2019 based on the data published by the respective corporations.

1.14 Chapter Scheme of the Study

The report of the study has been presented in seven chapters. Following details are included under each chapter:

Chapter 1: Introduction

The first chapter is introductory in nature which consists of the need and significance of the study, statement of the problem, objectives of the study, hypotheses and variables used in the study, scope of the study, operational definitions used, research methodology, period of the study, limitations and chapter scheme of the study.

Chapter 2: Review of Literature

The second chapter represents the review of literature relating to women empowerment programs as well as self-employment to identify the research gap based on the assessment of earlier studies.

Chapter 3: Women empowerment and Self-employment - Concepts and Theoretical Framework

This chapter explains the conceptual framework related to empowerment of women and also covers the theoretical aspects regarding self-employment.

Chapter 4: State Level Funding Agencies in Kerala for Self-Employment

The fourth chapter deals with the major funding agencies or public sector institutions which grant self-employment loans and comparison between those

institutions and schemes. It presents the fund utilization by the agencies for self-employment in general and particularly to women beneficiaries and also includes the analysis of secondary data concerned to it.

Chapter 5 : Kerala State Women's Development Corporation Limited (KSWDC) - An Overview

The fifth chapter highlights the profile, programs and schemes of KSWDC and its effect on the lives of women in Kerala.

Chapter 6 : Women Empowerment through Self -Employment Loan Schemes of KSWDC

This chapter deals with empowerment of women through self-employment loan schemes of KSWDC. The socio-economic background of the sample respondents and their responses are mentioned there. A detailed analysis and interpretation of the primary data are presented here.

Chapter 7: Summary, Findings, Suggestions and Conclusion

The last chapter sets out the summary, findings, and suggestions and also presents the concluding remarks of the study. This chapter also shows some areas for further research.

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Chapter 2

Review of Literature

Review of Literature

2.1 Introduction

The present chapter contains summary of studies on the area of women empowerment reviewed from scholarly articles, books, theses and other sources. Literature review provides a theoretical base for the research and helps to understand the advancements in the research area.

The reviewed studies have been classified under the following heads:

- ◆ Self-Employment, Kudumbashree and Entrepreneurship
- ◆ Education and Employment
- ◆ Self Help Groups and Micro finance
- ◆ Women Empowerment and Unorganised Sector

2.2 Self Employment, Kudumbashree and Entrepreneurship

Saeid Abbasian & Carina Bildt (2009) investigated whether entrepreneurship among immigrant women in Sweden may be a way to achieve integration in working life and thereby increasing their empowerment. The study was limited to 16 female entrepreneurs and concluded that entrepreneurship can be a tool for increasing empowerment among educated immigrant women.

Siwal BR (2009) studied the structure, functions and process of Kudumbashree and convergence of services at local level and how far gender issues have been incorporated in the overall program. The achievements of Kudumbashree have been impressive; women show self-confidence and a sense of self-worth. Kerala has a massive modern education system for women at all levels, favourable gender/human development indices and good utilization of services and awareness leading to multiplier effect of Kudumbashree.

Dhanya MB & Sivakumar (2010) analyzed the economic impact of micro finance beneficiaries and whether the economic empowerment has resulted in the generation of self-reliant women. Thiruvananthapuram district of Kerala state was selected for the case study. The survey shows about the positive impact of the development program of Kudumbashree, a micro finance institution in Kerala.

Mahila Shalini Kusuma (2011) has focused on the effectiveness of the financial institutions in providing economic empowerment among women entrepreneurs in the city of Visakhapatnam and analyzed various aspects relating to economic activity undertaken by women entrepreneurs like nature, development, challenges and problems faced by them in the work site and at home. Majority of them have sole proprietorship enterprises like beauty parlours and food processing units. Women owned businesses are highly increasing in almost all countries. The potentials of women have gradually been changing with the growing sensitivity to the role and economic status in the society. Socio cultural barriers, market oriented risks and motivational factors etc are some of the problems faced by them. Women also lack awareness about financial assistance. Even then the women entrepreneurs are positively related with economic empowerment.

Chandrasekar KS and Siva Prakash C.S (2011) discussed the socio-economic background of the women working in ICT enterprises, women empowerment, evaluation of sustainability and success of women ICT based enterprises in Kerala. Kudumbashree women ICT initiative has got enormous prospective as a wonderful tool for empowering and uplifting the poor women class and also social and economic obstructions could be effectively successful over this

innovative program. The ICT units were facing lack of support from the agencies for input/resource and there exists a greater demand of external support for sustainability. It is only possible when the supporting agency and government positively appraise and extend support.

Palaneeswari T & Sasikala SV (2012) examined empowerment of women by addressing two dimensions, economic empowerment and personal empowerment. They focused 150 women involved in self-employment from rural area Thiruthangal near Sivakasi. The analysis indicates that self-employment not only helps the respondents to generate additional income but also enables them economically independent and self-sufficient.

Kenneth Kalyani and Seena PC (2012) made an in depth exploration of various programs that enhance and empower the women from the below poverty line of Puthenvelikkar Grama Panchayath of Ernakulam District of Kerala. A self-prepared questionnaire is administered among them to assess their socio- economic development after participation in Kudumbashree. Collective effort has been needed to attain women empowerment, which leads to sustainable social development. Economic development is achieved through the participation of Kudumbashree and its members' status of living has improved in the family, educational, nutritional and health needs of children were well satisfied and also lead to economic independence which increased the social participation of members.

Vasanta Kumari (2012) evaluated the role played by the micro enterprises in the economic empowerment of women entrepreneurs and compared the role of promotional agencies in their economic empowerment. By organizing poor women into groups, they not only expand options available to them for their development but also provide them with opportunities to develop their confidence and skill to improve their status and to bring about a change in the attitude of the society towards women. Micro enterprises in India lead to the economic empowerment of rural poor women. This allows them to express and impose their views because they make adequate economic contribution to the family.

Jainendra Kumar Varma (2013) in his article explores the concept of women entrepreneurs and their status and also the reasons for their slow progress in India. The male dominated society acts as a barrier to woman's entry into the business. Women in India lead a protected life. They are also less educated, economically not stable, not self-dependent which reduce their ability to bear risks and uncertainties involved in a business unit. Awareness programs should be helpful to women in creating awareness about various areas of business. Women face so many problems especially financial, child care, household and work time related. So the multifaceted women specific problems cause low growth and slow development of women entrepreneurs in India. EDP, awareness program and training can improve the status of women entrepreneurs in India.

Krapa Kishore Babu (2015) focused on empowerment of women through entrepreneurial activities. It was exposed that large number of women entrepreneurs have selected the activities relating to manufacture and trade. More than half of the respondents opined that their past experiences have encouraged them to obtain the current entrepreneurial activity. Financial viability of venture and past experience has provoked about 95 per cent of the respondents. Majority of women believed that their position in the family and the public has enhanced due to entrepreneurial activities and they have the power on their incomes. It was found that the role of the Government agencies in constructing a friendly atmosphere for the success of entrepreneurship is not up to the expectations of the respondents. Another thing noticed by the researcher that inadequate political awareness exists in the study area and to make women empowerment more meaningful it should get improved further.

Deepa TS (2017) evaluated the women entrepreneurial program of MSME sector in Kerala and through which extent the women are empowered. It was found that the women entrepreneurs have improved a lot in their life style as well as positive and confidence level increased. But, it shows inefficiency while dealing with operational aspects of enterprises. It was suggested that the proper training should be given to those women entrepreneurs in order to get more improvement of their

ventures and also required additional fund to promotional as well as marketing activities of the products.

Shiney. G (2018) focused on the different parts of micro credit dispensation through Kudumbashree. Respondents acquired overall empowerment through micro credit program even they lack proper planning and execution of the program. So the policy makers bring more attention on this by realizing the actual potential of Kudumbashree by empowering women, contributing to development of the economy and removing poverty from the society.

2.3 Education and Employment

Ashly Mathew (1995) in her thesis investigated the employment pattern of pulaya women and how such changes had been instrumental to their societal mobility. The study conducted by comparing occupational status of pulaya women with social condition, social interaction, economic mobility, social attitude and education. Pulaya women who have contacts with urban areas are affected by social change much faster than those in remote villages. It is concluded that pulaya caste in general seems to be an ambitious caste and the social mobility of the pulaya women which has a very slow and wave ring beginning some decades back, has now reached a stage which is noticeable and which promises a momentum in future.

Manjula. K (2002) highlighted the sectoral variations in rural employment structure in Kerala and identified the major determinants of diversification. The work participation of rural women in Kerala is lower than that of the nation as a whole. The women workers were found increasingly seeking employment outside the agricultural sector but there are not enough opportunities. They are empowered in secondary and tertiary sectors of the economy as daily wage labour. Due to the absence of protective legislations and other arrangements these workers are often at the mercy of their employers.

Rosa K.D (2004) has discussed the degree of empowerment achieved by employed women in various dimensions as personal, organizational, familial and societal. The study proved beyond doubt that employment is an important element

leading to the empowerment of women and it leads to high female work force participation.

Mohammed Hossain & Clem Tisdell (2005) examined and analyzed the relationship between women workforce participation and various direct indicators of women empowerment and welfare on the basis of micro level data from urban Bangladesh. The study was carried out by comparing the position of the working women relative to non-working women and the study reveals that working women have greater autonomy in family and community than non-working women. This study concluded that women workforce participation have positive impact on women empowerment.

Jaimon Varghese (2006) critically evaluated the implementation of national literacy campaign and the socio-economic background of women literacy workers. Literacy workers are voluntary workers and have taken up the task of imparting literacy to the adult illiterate women without expecting any remuneration. Literate workers are 100% literate and their social and educational profile is better than the average women and they also had a higher level of empowerment before taking up the voluntary literacy work. The active involvement in the yearlong literacy work has enhanced the self-esteem, self-concept, self-confidence and social competence of the literacy workers. An isolated event like participation in literacy campaign does not really make significant changes in the lives of literacy workers unless accompanied by more challenging levels of social participation like participation in the SHG movement.

Sumit Mozyndar et.al (2006) identified the various demographic and socio – economic factors responsible for the observed levels and changing patterns of female workforce participation rate across the state of Kerala. It was clear that, social and economic development were not simultaneous. A remarkable change in the cropping pattern has displaced large volume of women workforce from agriculture, especially in the rural areas, and the primary sector is no longer the most significant channel of employment. Economic activity among women has only increased in the tertiary sector. These have further led to the intensification of unemployment in the

state, more so among the educated females. All the northern Malabar districts have witnessed a fall in the work participation rate among females, whereas the southern districts have witnessed marginal increase. Agriculture dominated districts of Palakkad, Idukki, Wayanad continues to be the highest women-employing districts. Migration, reduction in paddy cultivation, growth in per capita income, male work force participation, sex ratio and female literacy have to certain extent emerged as the variables having significant correlation with female work force participation rate.

Nayak Purusottam & Mahanta Bidisha (2009) reveal that women in India are relatively disempowered and they enjoy somewhat lower status than that of men in spite of many efforts undertaken by the Government. The study concludes by an observation that access to education and employment are only the enabling factors to empowerment. Achievement of the goal however depends largely on the attitude of the people towards gender equality.

Fatemah Satr Nabavi (2010) observed the gender inequality among muslims and its effects on the status of women in Iran and India and tried to find out the reasons behind the differences in two countries. The conditions of the people of these two countries in general and the women in particular are different. Economically Muslim women are highly dependent on men and poverty is the most important reason for education backwardness and only educated and employed women are influencing decisions.

Suguna M. (2011) examined the importance of education in women empowerment. Education is a milestone of women empowerment because it enables them to respond to the challenges, to confront their traditional role and change their life. The growth of women's education in rural areas is very slow. Education of women changes their position in society and also brings a reduction in inequalities and functions as a means of improving their status in the family. To bring more girls, especially from marginalized families of BPL, in mainstream education, the government provided a package of concessions in the form of free books, uniform, boarding and lodging, clothing and scholarships and so on.

Mehta Hemangi D (2011) made an attempt to study the role of education on women empowerment of Arts, commerce and home science students in various dimensions such as political, social, economic, cultural and psychological empowerment. The study was conducted for understanding the importance of education among under graduate students and to find reasons for why they need empowerment. The study concluded that education is an essential element for the empowerment of women.

Poonam Chauhan (2012) explored the level of empowerment of members of women co-operatives and compared it with the level of empowerment of self-employed and wage earning women in unorganized sector. The study focused on the six parameters including economic empowerment, education awareness, health awareness, decision making ability, exposure to media, Social contact etc. After the analysis, the researcher confirmed that the level of empowerment among women in co-operatives is significantly higher than the level of empowerment among women employed in unorganized sector, women employed in the un organized sector faced serious problems and constraints related to work such as lack of continuity, insecurity, wage discrimination, un healthy job relationship, absence of medical and maternity care etc. The study suggested that the development agencies should identify and form more no. of women SHGs and co-operatives as they help in the economic upliftment of not just women but the family as a whole. The study also illustrates that cooperation and cohesion increases as the level of women's participation and social capital increases.

Ramakrishnan R. (2012) looked into the current trends, patterns and interacting factors affecting the quantitative and qualitative aspect of school education system in India with special focus on women's education that can lead to their empowerment. Women's education played a very important role in the overall development of the country. It not only helps in the development of half of the human resources, but in improving the quality of life at home and outside. Factors like poverty, presence of child - labour market, absence of assured employment after schooling and infrastructural problems are identified as reasons for the low levels of

literacy. Education appears to improve women's ability to process and utilize new information, increases the likelihood, lead to a greater role for women in decision making and less domestic violence.

Makkina Suneeta (2012) in her thesis analysed the status of women labour in agriculture within the frame work of economic and social perspectives. The major occupation of rural women lies with agriculture and related activities, there by contributing about three forth of the labour required for agricultural operations. The prosperity and the growth of not only a nation but also the remaining half of the population depend on the status and development of its female population. It revealed the socio- economic conditions of the female labour households are low and poor and the status of women in rural community has not been changed. Maximum number of female agricultural labour household was living below the poverty line and they were not getting proper wages for their work. The number of male total workers was slowly decreased, while the number of rural female workers was increased, but there were very few government developmental programs for women agricultural labourers. Only privileged sections were benefited from the developmental programs, the weaker sections were benefited only to a limited extent. Social backwardness, illiteracy and under employment were found to be determinants of poverty among agricultural labour.

Akhtar Hossain and Birbal saha (2013) discussed the variation of literacy rate in West Bengal across the districts with special focus on muslim female literacy rate. Muslims were the most backward section of society, standing at bottom position in the educational field and also socio economic development when compared to the general population. Raising the level of literacy is only solution to bring social consciousness among them. Socio-economic conditions, illogical allocation of resources and inattention of planners and policy makers towards these regions lead to the low level development.

Rakhi Chandrasekhar (2017) identified the influence of National Rural Employment Guarantee Scheme (NREG) on empowerment of rural women from Wayanad district. Work participation helped women more to economically empower

than psychological and personal. The researcher opined that the empowerment is a long term process which needs more time to become self-reliant and independent by the women category.

2.4 Self Help Groups and Micro finance

Shabana et.al (2001) examined the contribution of microfinance programs like Self Help Groups, Bank Linkage program to empower the women. The micro finance industry has given more attention for delivering financial services to women. Micro finance has been successful in supplying production loans to women who run tiny businesses but on the other side, these initiatives produced negative effects. The problem of male influence is one of the most difficult challenges they faced. Though loan was sanctioned in the name of women, but often it is exploited by men and other family members. Even then microfinance has proved to be successful in empowerment of women, reducing dependency on money lenders, easy access to credit to their members and savings and moderate economic benefits. There has been tremendous growth in the progress of SHG Bank - Linkage. NABARD - SHG Bank linkage program has been a major effort to connect thousands of SHGs across the country with formal banking system. Microfinance programs have confined themselves to distribution of loan to women but receipt of a loan and utilization of loan has guaranteed improving economic status of women.

Vijaya lakshmi (2003) in her thesis “impact of Self Help Groups on empowerment of women in Pondicherry region” has analyzed the effectiveness of Self Help Groups on the empowerment of women in terms of their relative strength, weakness and the social, economic motivation on the upliftment of rural women. The scheme, which was visualized with rural India in mind, has brought about substantial changes in the living conditions of the villages. Government and non-government organizations should embark upon aggressive campaign to educate them on the benefits of forming Self Help Groups.

Linda Mayoux (2005) observes and argues that there is need for a serious rethink of many currently accepted “best practices” in the light of existing evidence of gender impact. There is an evidence of significant potential for micro finance to enable women to challenge and change gender inequalities at all levels if there is a strategic gender focus.

Deepti Umashankar (2006) seeks the impact of participation in Self Help Group on the empowerment of women and the context of the group approach while conceptualizing any program for rural women. The study looked at various dimensions of empowerment - material, cognitive, perceptual and relational. Access to credit can help in expansion of material base of women by enabling them to start and expand small businesses often accounted by market access, the women also experienced “power within”, feelings of freedom, strength, self-identity and increase in levels of confidence and self-esteem. SHGs have enabled women to have a voice in the community affairs and they have been able to tackle problems such as lack of drinking water and electricity, access to health services and children’s education.

Ranjula Bali Swain & Fanyang Wallentin (2008) analyzed the microfinance programs like Self Help Group bank linkage programs by using household survey data on SHG from India. The results show that for SHG members, economic factors, managerial control and behavioral changes are the most significant factors in empowering women.

Rathi Devi (2009) identified the programme of SHGs and its effectiveness for the empowerment of women in educational, economic, social, political and psychological aspects. Empowerment process starts with the beginning of group formation gradually the members of the groups become aware about various social and technical related activities through the group. The study points out that the scheme had launched with good aim, but it has not reached to the poor people in our society. If this situation continues the real women empowerment will be in paper, not in reality.

Mercy Kumari P. (2009) examined the empowerment of women attained through SHGs mainly focusing on the importance of active participation of women in SHG movement for their overall empowerment. Women of SHGs in the study area

have attained empowerment in terms of socio- economic and politico - cultural aspects to a remarkably greater extent, especially in respect of decision - making process at domestic level with their predominant role. It has brought in positive changes in terms of social, economic, political aspects of the poor women concerned. It has created awareness which has broadened their intellectual faculties to take part actively in the decision making process at domestic and society level as well as their sense of confidence and self-reliance have got improved.

Malarvizhi M (2010) studied the socio - economic characteristics of the members of the Self Help Group and the significance of SHGs in promoting social empowerment of women. Women's involvement in the process of decision-making and creating awareness were the most urgent requirements of a modern society. SHGs are the new development concept which appears to be the most powerful tool for the empowerment of the poor in general and the women in particular. It made a change in the poverty condition and more particularly empower the poor women to become self-sufficient and self-reliant.

Subramanian S (2010) has evaluated the performance of the Self Help Groups, the changes in the social conditions of the members, and the impact of the SHGs on the beneficiaries in raising the income and levels of living of the rural poor women to cross the poverty line. Empowerment of rural women benefited not only to individual women but also to the families and the community as a whole. The performance of SHGs was good for the development and empowerment of women.

Arockiasamy (2011) studied the empowerment of rural women through SHGs at individual, household, self-help groups/enterprise and at the community level. The study states that participation of women is a main ingredient for the successful empowerment. The study accepts all the four levels that greater participation of women in the project leads to greater levels of empowerment at the individual, household, Self Help Group/enterprise and community level.

M. Babu Rao (2011) examined the socio- economic characteristics of the SHGs and social and political empowerment achieved by its members. Main motive behind the formation of the group by the sample respondents was to obtain the

financial support from the government and in turn to support the family. There is a shift from borrowing of loans for consumption purpose to production purposes after joining SHGs. Women were aware about the importance of economic activities and their role in the family. Improved awareness level, adequate training raised self-employment opportunities, increased savings and increased self-confidence to borrow from various sources etc. There are various drawbacks such as inadequate amount of loan, negative attitude of banks, delay in sanctioning of loan, lack of knowledge to manage financial affairs of the group due to lower levels of education and lack of knowledge on the rules and regulations for the functioning of the SHGs.

Maharunisa Begam (2011) in her thesis “A study on economic empowerment of SHG women through Micro enterprises in Thanjavur district” examines the economic empowerment of women through SHGs by comparing SHG members and non-members to assess the impact of SHGs in their economic independence. The performance of Swarnajayanti Gram Swarozgar Yojana (SGSY) assisted women SHGs is evaluated with reference to changes in income, expenditure pattern, savings and assets of their members and incidentally compared their performance in SHG units. There is a significant change in the income, savings, borrowings, expenditure and asset position of the members after joining SHGs. Even then, lack of long term finance, marketing and competition are the major general problems faced by them. The main challenges found with regard to the performance of home role such as non-availability of time to spend with family, difficult to meet the demands of all the family members and challenges faced in time spent toward education of children etc. SHGs receiving institutional support and economic assistance under the SGSY Scheme have done admirable service to economic empowerment of women.

Shaik Haseena (2011) in her thesis entitled “communication for development of rural women : A study of Self Help Groups in Andhra Pradesh” focused on the importance of communication on the development of rural women and how they change their attitudes and behavior molding a new life style and culture for next millennium. It is found that communication leads to overall development by using different types of communication channels. Print media is a prominent player in

communication for development and Self Help Group is one of the most interesting aspects of development for creating a platform for sharing of experiences, collecting knowledge, problem solving and resources mobilization.

Uttara Ray (2011) in her research work made an effort to study the impact of work in Self Help Groups on their daughters in terms of girls' status on education, nutrition, health care participation in domestic activities and traditional practices. The study focused to compare and analyse the experience of girl children and their perception of mother's role in their upbringing and also to analyse the possible implication of intergenerational change in women's role on the status of girl children. Mothers who participated in SHGs were more enthusiastic to support the education of girl children and they also brought changes in the budgets of food for the family but quality in terms of nutritious food as per developmental stage of girl children is ignored due to lack of knowledge and awareness. The empowered mothers played an ideal model for the tender mind of girl children.

Ravindra. C Satpute (2012) in his thesis presented the need and importance of micro- credit for economically disadvantaged population and the role played by Self Help Groups in offering micro credit. It would be of great help to the implementing agencies to bring necessary improvements in the Self Help Groups for attaining the overall empowerment of women and men. Through this study he made a link between women empowerment and SHG. Because most of the beneficiaries of micro finance belong to women rather than men. The SHGs are an effective tool of micro credit for financially disadvantaged group especially for women and the participation helps the respondents to increase their strength in terms of self-confidence, self-reliance, self-esteem, self-respect and social, economical and political capacity building for the eradication of rural poverty.

Patil S.B. (2012) analyzed the socio- psychological characteristics of SHG members and the role of communication and mass media in the formation of SHGs. The study focused on the various communication channels used by women SHG members to form their groups as well as availing information about loans. The role of media and new communication tools like use of mobile phones and internet in addition

to the regular media like TV, radio and newspapers in empowering rural women. The ICT tools like mobile, TV, radio and newspapers have influenced in formation and working of women Self Help Groups through which women empowerment was possible. Training programs also placed a vital role in capacity building and women empowerment. Traditional caste system, gender gap and lack of education among women SHG members are the major constraints.

Bindu Madnab Panda (2012) in her conceptual paper deals with the poverty alleviation programs of Odisha and the importance of micro finance in women empowerment towards the inclusive growth of Odisha. This paper concluded with the importance and need of participation of women in the economic activities to achieve inclusive growth. The innovative steps taken through the SHGs must be welcomed and be extended to many poor women for their empowerment to build a new healthy and violence free women empowered and developed Odisha.

Harshada Rathod (2012) evaluated the impact of micro finance on women promoted SHGs and to review the socio- economic status of its members. Age, caste, religion, education, marital status, family income and housing conditions are the important variables examined. There is no relationship between the employment status and income level. All decisions were taken by both husband and wife jointly. Two third of the respondents reported that they were self-motivated to join SHGs. Socio- economic empowerment has been considered as an instrument for holistic development and created a positive impact. Training, obtaining government loan and marketing are the main hindrances of income generation activities. Women empowerment has acquired an important place in government policy and it is essential for raising their socio- economic status in the society.

Mini Mol M.C and Makesh K.G (2012) studied the nature and extent of impact of participation in SHGs on rural women. The concept of SHGs for rural women empowerment has not yet run its full course in attaining its objective. Further efforts in refining group characteristics and realigning group objectives can ensure furtherance of effectiveness of SHGs in translating rural women into a more powerful section of the society.

Anbuoli P (2012) tested the role of microfinance in getting women empowerment in the underprivileged situation. Empowerment procedures of women have to be analyzed against the back drop of the socio - economic context they live in. Role of microfinance in women empowerment stresses that provision of finance for their development is the highest rated factor. It is difficult to consider that a minimum microfinance scheme would have sustainable impact on the women empowerment. Problems in women empowerment is no unity among the members and less fund for beneficiaries to get anticipated services.

Kumud Chandra Goswami (2012) studied the nature of finance used by women street vendors and problems faced by them in procuring financial resources. Micro finance is provided for two basic purposes namely productive purpose and consumption purpose to individuals or to some institutions that are very needy and under/unprivileged class. Big financial institutions are not interested to finance such parties. Banks/ MFI/ NGO etc should take initiatives to various schemes for financial and non-financial needs. Financial problems can also be eliminated when women street vendors form SHGs among them and lend funds as and when necessary to its members.

Nirmala C. (2012) analyzed women empowerment through micro financing in their needs, sustainability and constraints. Micro finance has contributed considerably for the empowerment of women. Women were highly empowered in their family and comparatively medium in the community. They were able to save and spend more for their children's education. They face difficulty to get permission to go out, less recognition in the community, lesser participation in government programs and there is not much empowerment in their asset position.

Arockia Amuthan (2012) analyzed the changes in the social conditions of the members of the Self Help Groups and impact of micro credit on Socio-economic empowerment. Self Help Group is an important tool which helps the rural women to acquire power for their self-supportive life and nation building efforts. Empowering women is not just for meeting their economic needs but also more holistic social

development. The Self Help Group empowers women and trains them to take active part in socio - economic progress of the nation.

Subramanyam N. (2012) focused the progress of SHG- Bank Linkage program and micro finance management. SHG- Bank linkage has become the dominant mode of micro finance in India and has been successful in encouraging significant savings and high repayment rates. SHG- bank linkage is a successful step in providing access to finance to the rural needy people. A large number of people have been engaged in various income generating activities to challenge poverty. As a result of income generating activities taken up by women, family income had substantially increased. Apart from the economic changes tremendous social changes are also evident from the study. Women began to command more respect, found due affection and a rightful place in the family. Their involvement in family decisions has been substantially enhanced. As group, women have gained more confidence and power.

Tasqurun Nessa, Jamal Ali, Roslan & Abdul Hakim (2012) examined the impact of micro credit program on women empowerment by considering various dimensions like economic decision making, household decision making, freedom of movement, ownership of property and political and social awareness. The participation in micro credit program was consistently significant in explaining the aggregate measure of empowerment, as well as in explaining each dimensions of empowerment. Empowerment of poor women can be significantly improved by encouraging them to participate in micro credit programs.

Srimathi S (2012) evaluated the effectiveness of Self Help Group for the economic empowerment of women entrepreneurs. Micro credit or micro finance for the poor women has received extensive recognition as a strategy for poverty reduction and for economic empowerment. Government officials should cooperate with group leaders and members for successful implementation of the schemes. Some of the SHG beneficiaries had no clear idea about thrift and loans. They have to be educated and awareness has to be created with regard to the process of empowerment like achievement motivation, risk taking ability, decision - making ability and

management orientation had significant difference between rural and urban SHGs and there is an increase in women earning capacity and improvement in financial status of the family after joining Self Help Groups.

Syed Shabib al Hasan and Bushra shahzad (2012) their article emphasized on microfinance sector and examined its challenges on eradicating poverty and empowering women. Women empowerment and poverty alleviation require unprecedented efforts to serve the underprivileged segment of the society. Microfinance played a crucial role in cultivating the livelihoods of the underprivileged stratum of society. The strengthening of micro finance institutions could bring results like empowerment of women, alleviating poverty, enhanced employment opportunities and elevated social standards.

Rajendra Prasad N.L (2013) analyzed the use of micro financial services by the women clients and regards to services. Usually in a male dominated society, women were under estimated and discriminated in all spheres of life like family and social life or their economic and political life. The conventional duties of managing household create hindrances in their social and economic empowerment. Many Government and Non-Government Organizations promote women empowerment especially in rural areas. Likewise, leading public and private sector banks are also offering schemes exclusively designed for women to set up their own ventures.

Srinivasa Rao Behara, MR. MV Suryanarayana (2013) investigated on the impact of micro finance with respect to poverty alleviation and socio-economic empowerment of rural women. Micro finance is one of the avenues for enabling low income population to access financial services and also strengthen collective self-help capacities of the poor. Empowerment is the state of feelings of self - empowered to take control of one's own destiny. Empowering women puts the attention on education and empowerment which are an essential element to sustainable development.

Lakshmisha K, B.H Suresh (2013) examined contribution of micro finance program like Self Help Group, Bank linkage to empower the women. Microfinance is a proven strategy for reaching poor women, reducing dependency on money lenders, easy access to credit to their members and savings and moderate economic benefits.

Microfinance programs have confined themselves to distribution of loan to women but receipt of loan and utilization of loan is guarantee of improving economic status of women.

Preeti Soni (2013) has studied the impact of SHGs on income generating capacity of individuals and problems faced by the SHGs while functioning. Provision of financial support through easy access to bank loans and subsidy is vital for development of poor women. SHGs have been playing a key role in the empowerment of women. Many SHG women used the financial resources to avail income generating assets. SHGs help poor women to improve the standard of living. Many women inclined towards SHGs which implies that these women want equality and self-respect. NGO's role is appreciable as the work in rural area to train poor women to undertake different income generating activities like candle making, tailoring, and agarbati making which made them economically independent and develop self-confidence.

Srinivasa Rao (2013) focused on the socio economic and living conditions of leaders and members of SHGs, caste- wise SHG distribution and its performance, the overall impact of SHG in socio- economic and political aspects, SHG members awareness on legal aspects and their knowledge and skills improvement, decision making, participation in community level activities and gender equality. Majority of women SHG families were engaged in daily labour works in unorganized sectors. SHG participation helps women, to become aware about legal acts, policies, programmes and schemes, and many are enhancing their personal skills, life skills and training skills to tackle various problems. It indicates that women can be empowered socially if they are provided with the opportunity to participate, take decisions and manage things.

Reji (2013) analyzed the economic empowerment of women through the activities of SHGs. This study was conducted to assess the effectiveness of SHGs in industrially developed Ernakulam district and industrially backward Idukky district. Majority of the respondents' income after joining SHG are higher than the income before joining SHG in both districts. SHGs are the important institution for improving

the life of women on various social, political and economic components and SHGs are also helping for the economic empowerment of its members.

Basavaraju. S (2014) studied the influence of Sthree Shakthi Program on economic empowerment of women. The researcher focused on the socio-economic situation of women and it was found that the status of women improved due to Sthree Shakthi Programs. The study concluded that empowerment schemes are successful for imparting confidence level of women and it spread a positive impact on poverty and helpful to create employment among rural women. Conversely, the research found the lack of suitable policy initiatives exist in the study area.

Roy Mathew Vettoor (2015) analyzed the influence of SHGs in fund utilization and borrowing pattern of SHG members and their standard of living. The study found that the status of SHG women gradually improved in house hold as well as in society. Women members are far better in social, financial and personal empowerment than legal and political. In case of the efficiency of SHG units, the study reveals that they are economically sustainable but not operationally.

Prasanna Josphen (2017) has studied empowerment of women through SHGs and examining their socio-economic status and income generating activities. The Guntur district is intentionally preferred for the study. It was found from the study that more than 90 percent of respondents have improved their leadership qualities, are conscious about lawful rights, have enhanced their self-reliance and bravery are participating in social activities. Respondents are aware about significance of family planning and about HIV/aids after joining SHGs. The study suggested that government should acquire steps to supply resources to SHGs on concessional rates and also start DWCRA bazaars in selected places for selling products.

Babu TS (2018) examined the socio political participation of NHG members. Kudumbashree and their activities with the micro finance especially the economic empowerment achieved by the women to eliminate poverty. It was found that NHG make changes in social, economical, political and cultural life of women and the micro finance offer financial security to their endeavours. To make uniformity in the

activities of SHG, a legal framework of SHG in country is mandatory, suggested by the researcher.

2.5 Women Empowerment and Unorganized Sector

Jacob George (1994) in his thesis made an attempt to assess the social background of women agricultural labourers and examined the women's socio-economic status and the extent of their control over the means of production. They do not have the basic amenities of life, even proper sanitation facilities.

Claire Aster P. Maneja B.A (2002) studied the demonstration of women's agency through their technological engagement with in a development project that aims to facilitate economic empowerment. An understanding of the complexity of women's agency is crucial for development practice, because women's capacity to exercise choice, as well as to act, is determined by their particular social, cultural systems. Empowerment can benefit from its engagement with technologies, but as the evidence showed a minimum frame work for capacity building needs to be set in place. Further, development interventions must work with women stakeholders to ensure that women's opportunities to utilize technologies are not reserved by cultural dictates on privacy, restrictions on mobility, or the unequal division of labour within the house hold.

Partibha (2005) explored the status and various problems faced by elderly women along with exploration regarding the role of family, self-care practices. Majority of the elder women neither associated with society nor they occupied headship status in the family.

Supriya Garikipati (2006) in her thesis examined the impact of lending facility to women for their house hold vulnerability and economic empowerment. It shows that the loans given to women are mainly diverted into productive or consumption needs of her household where the credit needs are high, which may not result in her empowerment. The benefit to women is greatest where loans are used for self- managed enterprises and especially so if individual loans are pooled into group

projects. So that credit must be accompanied by programs which are aimed at building the group's economic capabilities, rather than individual benefits.

Annette B. (2007) analyzed the causes of gender discrimination and the problems and constraints at home and workplace which affect women's participation in the construction sector. Construction sector is the largest employer in India after agricultural labour in the unorganized sector. Women workers are not allowed to acquire skills and become masons and they were remaining unskilled till the end of their working life. Many women construction workers were illiterate, widows, only earning members of the low income family and they faced harassment at home and workplace. There is also gender discrimination in work, wages and in promotion opportunities.

Shyamalie H.W. (2008) identified the socio economic factors which contributed to the status of women, entrepreneurial behavior of women and their involvement in various activities and examined the livelihood security of women and problems faced by them in socio-economic upliftment. Decisions, rights, marital status, education and social participation were the significant pointers determining the status of women. The most important problems faced by women were lack of training programs, followed by no loan facilities for household infrastructure. Low literacy, sex ratio, caloric intakes is a serious concern which needs to be addressed through concerted efforts and policy support.

Tinkhonei Haokip (2008) examines the concept of empowerment and its various dimensions among different communities in Manipur, analyses the various factors associated with their condition and whether these factors have contributed to their empowerment or not both for tribal and non-tribal women. Various social, cultural, economic, religious and political factors have contributed to the empowerment but not to contribute the extent. The women of Manipur are putting efforts to raise the standard of living the tribal women are still lagging behind as compared to the non-tribal women who were enabled to move forward. The family members encourage and support the women to pursue her dreams and use her potentials to make a considerable difference in the society and to the nation as a whole.

Jyoti Sunil Shetty (2009) focused on social mobility of urban women of Mali community belonging to other backward castes (OBCs) in Pune. Social mobility of urban women is measured on the basis of the factors such as premarital and marital status, education, occupation, extent of social participation, extent of social distance between the Mali women and the upper castes, change in attitudes and beliefs towards institution of marriage, family, rites and rituals in religion, level of political participation and utilization of mass media. The urban Mali women are traditional, conservative and orthodox in their outlook. On the whole Mali women's attitude and economic independence has not changed but slight awareness is seen among some of the respondents towards social participation and economic independence. Though the process of mobility among women is slow the awareness is seen among few of them which can help them to achieve social mobility in future.

Mohan Kumar and Sarjit Singh (2010) looked into the impact of the crisis based on the household level data elicited during crisis period from labour households in gem polishing and construction industries in Rajasthan. During the crisis period, workers in general tried to adjust to the wage loss and consequent income fall by spending less on their physical as well as social life, followed by reduction in expenditure on health and education. The expenditure reduction was mostly done by the workers in the lower income start. Further that the scale and magnitude of unemployment and income fall due to the crisis on the living standard were more severe for labour households of scheduled castes and tribes and for migrant workers. The only viable solution to the deterioration in the living standard of workers is their political mobilization and their organized act to exert pressure on the state to increase budgetary allocation for social service and relief package, at least in the short run.

Paladaya Parvathi Devi (2010) studied the status of women in India in general and scheduled caste women in Andhra Pradesh in particular. She evaluated the various schemes for the empowerment of women living below poverty line particular by in rural areas. Most of the scheduled caste women earned their livelihood through agricultural labour. Many of them have to work inside the house and going to

work outside the house. They are burdened with double work compared to men. There is a significant improvement in the literary levels of scheduled castes women many of them cite poverty as the main reason for pursuing school education. Rather they were keen on securing economic emancipation empowering themselves through schemes like DWCRA and SHGs. Poverty and alcoholism of the male members of the family were the two obstacles to the empowerment of SC women.

Uttara Soman (2010) has explored the various dimensions of empowerment exercised by women IT professionals of techno park, Kerala. Majority of women who are highly empowered in terms of their professional qualification, technical knowledge, job skills, income and investments, literacy in occupational designation, possession of luxurious material assets, access to high living standards and social networking are acting as agents of social change in Kerala society. The strategic path traversed by women professionals in placing themselves out of patriarchal system has the potential for being a prescriptive model in adding transforming thoughts to the process of redefining the status of women in the larger society.

Rachana Kaushal (2010) discussed the 73rd Amendment Act and its impact on the status of women, their role in governance and the consequent socio- economic, political empowerment. The 33% women's representation in the Panchayati Raj Institutions includes membership and office holding at the apex levels. One big impact that is self - evident is the increased participation of women in local self-governing bodies at all levels. Women are capable of providing leadership to the people if they are given time, support resources, training and freedom from men.

Joshna Mahesh (2010) has studied the inclusive participation of different social categories particularly women in the Panchayath Raj and the impact of 73rd constitutional amendment on the participation of women. It measured the leadership and other qualities of women members holding offices of Presidents/Vice presidents etc. Major section of elected women representative were not well educated, it has made some impact on the intensity of political emancipation of women.

Sujatha T.M. (2011) conducted research for analyzing the socio economic characteristics of women belonging to socially and economically disadvantaged

groups who underwent Entrepreneurship Development Program in Bengaluru rural district. Entrepreneurship Development Programs were only to “ritually” complete the training program without the ultimate goal of empowering disadvantaged women. EDP trainees had no attitude towards certain skills and therefore they went back to their earlier traditional low paid jobs and attended training programs only as participants.

Geetika et.al (2011) analyzed the unbalanced utilization of human capital and its fall out in informal sector of India. The widespread informal sector in the county is a major contributor to its development but at the same time it is faced several problems such as no proper service rules, no wage rules and no possibilities of career advancement. Besides, their contribution turns out to be less than their male counter parts, which means almost half of the population contributes to less than half to the national income. Women seek jobs in informal sector because it is easy to enter and there are little or almost insignificant barriers of skill, training and other formalities. There is discrimination in wages, nature of work and availability of work on the basis of sex.

Patel Baldevbhai Prabudas (2011) has examined the economic empowerment through effective Law enforcement. He states that the law can only be an instrument of change that must be effectively used. The absence of effective law enforcement, results in low rates of confidence which in turn encourage the feeling that the accused can get away.

Fouzia Khurshid (2011) assessed the attitudinal change among the Muslim women with regard to education, employment, marriage, adoption of small family norm and status in the family. Positive change in the attitude of Muslim women in Kashmir and that realization of the necessity of being educated and employed, proper utilization of talent, and growing sense of responsibility of improving the economic condition of family reflect the change attained by them. They aspire to achieve equal status and empowerment by utilizing the opportunities of education and employment made available to them.

Yadar Sudhha B et.al (2011) assessed the level of empowerment of women in Jamnagar district. Better education, opportunities for employment and a shift in the attitude of society in general towards women will lead to women empowerment. Education of girls should be made national priority. Men often ignore women's issues. Empowerment of women will go a long way in improving the health and quality of life of women and families and will lead to accelerated development of our society.

Babu Lal Agarwal (2011) studied the impact of the benefits derived from the SGSY program for the enhancement of leadership skill and empowerment of women. Implementation of the program brought several changes. It increased social mobility, leadership qualities, decision making ability, removal of social evil, improvement in the economic status, reduction in rural migration, and it also led to the empowerment of women.

Thresiamma Varghese (2011) analyzed the various dimensions of women empowerment like economic empowerment, household empowerment and social empowerment. Women empowerment index that the women in Oman are empowered but still her interest towards domesticity affects her empowerment, otherwise women would have been more empowered. In fact, social power plays an important role in generating and sustaining gender in equalities between men and women. They have more than average level of understanding about their legal and political rights. Participation in seminars and lectures and encouragement for taking waged employment would help or strengthen the role of women in decision making. Public policies are extremely important to strengthen the legal institutions that guarantee equal rights and opportunities to women.

Roshan Lal, Ashok Khurana (2011) studied the status of women and gender issues related to agricultural sector. Women's lower education levels, less access to productive resources etc., compel women to remain in subsistence agriculture profession. Women continue to discrimination in hiring and promotion. Women's labour power is considered inferior because of employer's preconceived notion of women's primary role as home makers. As a result of discrimination against female labour, women are concentrated in the secondary sector of labour market. Their work

is low paid, low status, casual and lacks potential for upward mobility. Women's status is low by all social, economic and political indicators.

Vasantha Kumari (2011) evaluated the Mahatma Gandhi National Rural Employment Guarantee Program and its impact on women empowerment. MGNREGS in India has been facing teething problems. They have succeeded in providing employment to the rural poor especially women and in developing infrastructure in the country. On the empowerment aspect of beneficiaries it provides a ray of hope.

Amit Kundu and Arghya Kusum Mukherjee (2011) examined the women's participation in SGSY (Swarnajayanti Gram Awarojgar Yojana) program and its impact on education, health and women empowerment. Women who are comparatively more empowered than others while participation make changes in their status, mobility and social interactions.

Islam Mohammed Rafiqul (2012) examined the situation of women with regard to empowerment and assessed the factors that influenced the situation. Women empowerment is only in the embryonic stage in Bangladesh. The main barriers to empowerment appear to be social and cultural norms as well as the opposition from their husband's attitude and the influence of the norms on them. Education seems to play one of the most important roles for women empowerment.

Neeru Gary (2012) has tried to find out level of gender discrimination among various types of enterprises in the unorganized manufacturing sector of India after economic reforms. The gender distribution of the employment in the unorganized manufacturing sector of India shows that the female workers are increasing but this increase is mainly due to increase in part time jobs. Women are mainly occupied in unpaid and part time jobs while their share in hired works and full time jobs is very low and their overall share in total employment in the unorganized manufacturing sector of India. They have to work harder than men and bear more burdens and more participation in the development of rural economy of India. It is also felt that the problem of poverty cannot be tackled without providing opportunities of productive

employment to women which provide the necessary economic base and improve their social status.

Khema Sharma (2012) made an attempt based on the secondary studies to investigate the changing scenario of employment among women in informal sector in India to explore the women's employment opportunities in informal sector. It also examined the level of gender discrimination among various types of enterprises in unorganized manufacturing sector of India after economic reforms. This paper deals with the role of informal sector on income and employment generation and brings to focus the contributions of women in agriculture and non-agriculture in informal sector. 94% of total women workers work in informal sector in India but they have to face gender discrimination which is almost inexistent in formal sector and their contribution in terms of income is less than the male counter parts because female employment in India is in self-employment and unpaid work. Government measures are required for giving priority to the development of informal sector and policies relating to income generation of women need to be linked with it.

Shiji Shukla et.al (2012) focused on the performance of a few selected programs under the ministry of women and child development. The ministry of women and child development plays an indispensable role towards uplifting the suppressed population, through programs like STEP, working women's hostel, the national credit fund for women etc. Training and development of the entrepreneurial skills educate them and make them self-reliant and independent- both financially and socially.

Wahed Mohiuddin and Ramlal P (2012) examined the role of women in India and the factors associated with women empowerment and the patterns of women empowerment. There are various factors for empowering women for Self Help Group programs, the results seem to indicate that the micro finance approach is not sufficient. Providing training, awareness raising workshops and other activities over and above micro finance programs that focus on financial services also have an impact on the empowerment in technology. The changing economic scene and global

communication have helped women to cope with the changes. Women's increased earning capacity also leads to a positive effect on child nutrition.

Puttaraja and Heggade O.D (2012) analyzed the factors influencing the economic empowerment of tribal women. The socio - economic empowerment of tribal women could be kept as a long term development goal in India. Economic independence and education of tribal women will go a long way in attaining self-reliance for women. So empowerment, awareness, education, competitiveness, willingness, confidence, self-motivation, mind set, encouragement from family and society is essential for the economic empowerment of tribal women. The success achieved in this regard is helpful to bring tribal women into the mainstream of inclusive growth process in India. Reducing poverty and unemployment of the tribes would pave the way toward their empowerment.

Vandana Dave (2012) carried out the study related with women construction workers, agriculture labourers and domestic helpers working in the unorganized sector. Women were exploited to a greater degree as they were paid less compared to men for similar nature of work and hours spent on work. The conditions of work in the unorganized sector were unsatisfactory and the problems confronted by them were acute. And that their illiteracy, poverty and indebtedness forced them to work for lower wages and under unjust conditions. Majority of the migrant women were occupied in the construction industry and were only employed in unskilled and low paying jobs as coolies, labourers and helpers. Besides lack of institute in terms of forming trade unions among female workers, adverse impact of technological growth on women labour, absence of purposeful human resource development policy on improving women's employability through training, inadequate legislation and ineffective enforcement of safeguards to protect female workers particularly in terms of their working conditions are the major causes leading to pathetic condition of woman workers.

Kesionye E.N. and Okolo A.N (2012) examined women participation in economic activities as a tool for self-reliance and development in Nigerian society. Farming, trading, craft, food processing, hair dressing, poultry and the likes were the

major economic activities performed by women. Personal savings, family assistance, philanthropist's assistance, loans and credits, cooperative society assistance, group and health promotion, food supply and distribution were the sources of fund available to women for their financial activities. Lack of government support, corruption by program implementers, cultural restrictions, family burden, husband influence and illiteracy/ low level of education were the obstacles encountered by them. Provision of sustainable land tenure system, provision of soft loans and credits, training programs, funding, establishment of cooperative societies were the strategies to enhance women participation and changing the cultural practices of belief against women.

Neha Mittal (2012) examined the socio economic background of women workers in the unorganized sector. She gives an overview about the acts of Government of India for the upliftment of women and also made a depth study for focusing more on the problems of unorganized women. It is suggested that a creditable employment strategy needs to focus to enhance educational level of the workers, social status of workers including women, specific industries that can absorb a higher proportion of males and females and creation of quality job.

Varma Sidramappa and Shanta Astige (2013) highlighted the importance of women and the components of women empowerment. An empowered woman is free from dependence, free from mental, physical or moral abuse from her family, social group or nation and she enjoys the right to develop herself to her full potential spiritually, intellectually, artistically, socially and politically according to her choice. Meeting together, raising questions and seeking answers are all important in the struggle for gender justice. The problem of dependence on outside leadership faces very movement, because leaders are often unwilling to remove from their positions of power.

Quimbo S. and X. Javier (2013) proposed a model that attempt to integrate various perspectives and explain the incidence of domestic violence or the likelihood that a woman in a union experiences domestic violence psychological factors such as the man's personality traits and beliefs on how women should behave are

recognized as possible determinants of domestic violence. It has become increasingly common for organized groups to call for “economic empowerment” as a means to end violence against women. Women who decide on daily needs and on spending own income have been found to be less likely to report experiencing domestic violence.

Asheesh Bisht et.al (2013) analyzed the role of NGOs for eradication of rural poverty through women empowerment. NGOs Play an active role in the micro level and work with limited resources. Empowered women who are socially, politically and economically efficient can help in bridging the gap between the rich and poor and also can impact these values to the coming generations. Government and NGOs should emphasize more on the women empowerment and social, political and economic upliftment of poor women than just economic upliftment.

Hanamanthappa B. Sedamkar (2013) examined the occupational structure and sociological background of the women workers in the unorganized sector. Compared to all other sectors, the problems and challenges faced by workers in unorganized sector in general and women workers in the unorganized in particular are more. There is lower wage for workers have lower status in family and society. There is a need for training in handicrafts and artistic works and also need for financial assistance, so that women have to work and earn themselves.

Arundhati Patil (2013) suggests that empowerment of women is multi-faceted, multi-dimensional and multi layered concept. It is argued that in the era of British rule and after the independence, legal provisions have been made to bring reforms in the society. All the efforts were directed towards promising the social environment suitable for protecting human rights of an individual especially the deprived one. Women are still regarded as the poorest of the poor. The role of legal system is very crucial and determines to protect rights of these women and enable them to live in dignity.

2.6 Conclusion

The empowerment of women has been recognized as the central issue for determining the status of women. Several studies are conducted in the area of women

empowerment related with micro finance, women entrepreneurship, Self Help Groups, self-employment, education, kudumbashree, female work participation, female literacy etc. A few of them have been reviewed here with a view to find the existing data gap. It is noticed that the self-employment loan schemes of state level funding agencies especially the influence of self-employment loan scheme of KSWDC on empowerment of women has not been studied yet. To fulfill this gap the present study has been undertaken to identifying various state level funding agencies providing self-employment loans and assessing empowerment of women through self-employment loan scheme of Kerala State Women's Development Corporation.

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Chapter 3

**Women Empowerment & Self-
Employment – Concepts and
Theoretical Framework**

Women Empowerment & Self-Employment - Concepts & Theoretical Framework

“To awaken the people, we should first awaken the women, because once a woman has been awakened then the whole nation and family gets awakened with her”

– Pandit Jawaharlal Nehru

3.1 Introduction

As a result of the contributions of social activists, many social, economic, and political instructions were included in the Indian constitution. Currently, women in India are active in various areas such as education, sports, politics, media, art, culture, service sector, and science and technology. But due to the deep-rooted male-dominated mentality in the Indian society, women are still mistreated, dishonored, distressed, and exploited and subjected to discrimination in various fields. Women in India continue to face violence such as rape, dowry killings, acid attacks, human trafficking, etc. According to a global poll conducted by Reuters, India is the “fourth most dangerous country in the world for women”. Thus, there has been a need for strong attention in social, economic, political, and legal levels for empowering women.

In Kerala, women are relatively empowered, and they are holding positions in many institutions. But the figure is negligible because many women do not prefer to work, yet if they like, many people/in-laws do not favour working. But there is a trend in forming small groups of women called Self Help Groups (SHGs) for which they have started small scale industrial units or women individually started self-employed units for contributing something to their family as well as to the society. The government of Kerala has incorporated a variety of services and schemes to bring women to the mainstream and pursuing them to their dreams.

This chapter explains the conceptual framework related to the empowerment of women and covers the theoretical aspect of self-employment.

3.2 Women Empowerment

The word empowerment explains as a public procedure that encourages authority in people, their communities, and in their society. Women empowerment is about making them stand on their own feet, assist them to take decisions in their life without any restraints from relatives and society. Therefore, it is an absolute freeing of women from socio-economic fetters of dependency and insufficiency. When comparing with gender equality, the term women empowerment covers a much superior set of standards that wants genuine attention. The idea of empowerment flows from the word power. Empowerment of women means that enriching women to be independent, economically self-sufficient, and have self-confidence which enables them to face any hard situation and motivates them to take part in different socio-political development programs. As a result, the public must admit women as individuals capable of making decisions concerning them and society, growing their monetary, political and legal supremacy and to make sure equal right as men to achieve goals for growth and expansion, and also progress the quality of life of their families as well as the society.

Hence empowerment helps women for acquiring at least the following:

- ✓ Self-confidence to argue their privileges, such as free-living with a sense of self-respect, esteem, and pride.

- ✓ Have absolute control of their life inside and outside of their house as well as a place of work.
- ✓ Make their personal choices and decisions.
- ✓ Have equal rights to join in social, religious, and community programs.
- ✓ Have an identical social position in the public.
- ✓ Have equal privileges for social and financial integrity.
- ✓ Determine monetary and fiscal preferences.
- ✓ Acquire an equivalent chance for education.
- ✓ Obtain a similar employment chance without any gender partiality.
- ✓ Catch a secure and comfortable working atmosphere and obtain their voices heard.

3.2.1 Types of women empowerment

Women standing along with men as per the constitutional and legal provisions of the country and have taken a huge step towards the inclusion of women in various fields. Elimination of inbuilt attitude of gender bias and inequity like the imprisonment of women to the private domestic area, restrictions on their mobility, poor access to health services, nutrition, education and employment, and prohibiting them from the public and political field, etc., were mandatory for the true development and growth. But, female feticides, domestic violence, and dowry murders are continuing in the society, and strong regulations, attention, and awareness are required for those hindrances to attaining the overall empowerment of women.

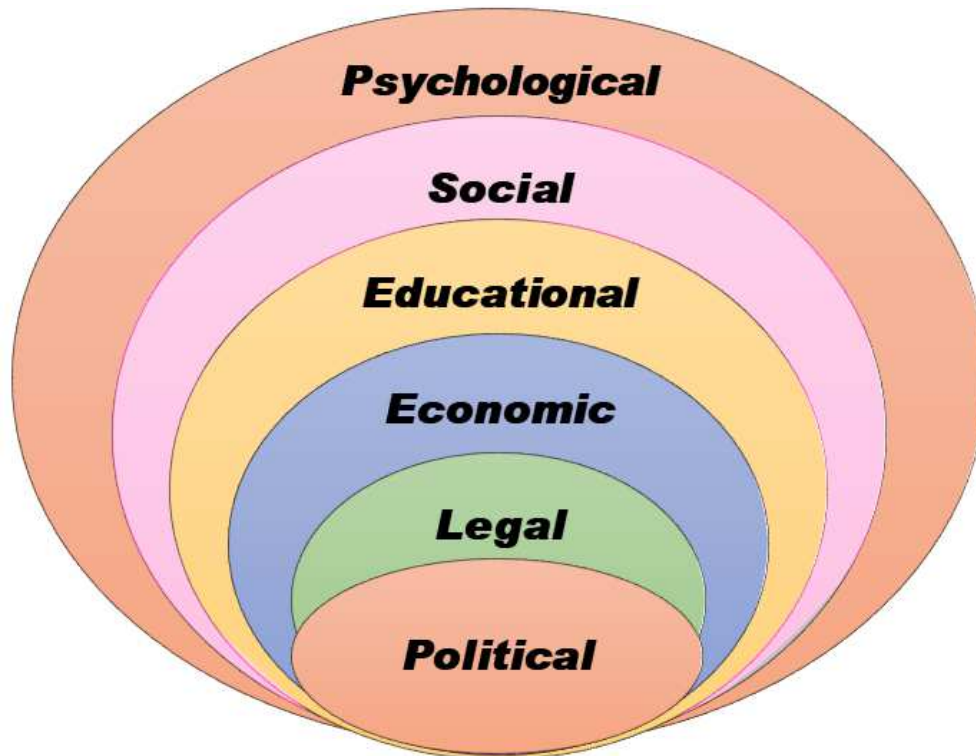
Figure 3.1**Dimensions of Women Empowerment**

Figure 3.1 presents different types of women empowerment; each one is explained below:

↑ **Psychological Empowerment:**

Psychological empowerment is a combination of self-respect, self-efficacy, self-discipline, self-reliance, self-realization, optimistic and it eventually guides to safety and satisfaction of women. A woman who is psychologically empowered can extend the self-image and have the courage to overcome dishonor.

↑ **Social Empowerment:**

The most serious part of the social empowerment of women is the encouragement of gender equality. Gender equality means that in society both women and men enjoy equal opportunities, rights, and responsibilities in all stages of life.

↑ **Educational Empowerment:**

It means permit women to gain knowledge, talent, and self-assurance to take part completely in the growth process. Education gives the power to make a selection that enhances their and their family's physical condition, enlarges women's consciousness towards human rights, their confidence, and their actual capability to state those rights and they are also marrying later and having fewer kids. Education adds to women's self-sufficiency and facilitates them to find a superior career, participates in open discussions, and make demands on government for healthiness, social protection, and the like. Women can now utilize the platform of e-learning to acquire more knowledge from the comfort of their houses.

↑ **Economic Empowerment:**

It means that making women financially independent from their male counterparts. Economic empowerment gives the ability to enjoy women's right to manage resources, property, earnings, and their time and empower to handle risk and increase their financial position and wellbeing.

A higher quality of life within the family as well as in the society can be accomplished through sustainable income from small entrepreneurial units owned and controlled by women like cottage industries. When females are empowered economically, society treats them as equal members and they can also contribute to their communities and they achieve more self-esteem and confidence. Many institutions provide loans with low-interest rates and motivate women to set up small business units which help them to attain individual as well as household requirements. Land rights also have an important role to empower women economically and give them self-confidence and bargaining power.

↑ **Legal Empowerment:**

It means addressing the gap between the set of laws prescribed and what takes place. Legal empowerment not only recommends the provision of an efficient legal

structure that is supportive of women's empowerment but also extends awareness among women about their legal privileges and acts preventing their maltreatment.

↑ **Political Empowerment:**

It supports the female to participate in political activities and the decision-making process. Political participation is the capability to take part in an election and express their opinions and the capacity to run the workplace being elected. Participation is not restricted to the area of political affairs; it also encourages participation in the family and educational institutions and it also includes the ability to make choices individually.

3.2.2 Women Empowerment in India

India is a male-dominated country in every respect and females are enforced to be responsible for only family care and live in the home with many limitations. Almost half of the population consists of women, so the overall development of the nation always depends upon the status and position of the women. Therefore, the joint efforts of men, government, laws, and women are required for empowering women into the mainstream of society.

Women are being hidden by their family members and the public for many reasons. They have been targeted for many types of cruel and unfair practices in the form of well-developed customs and traditions. There is a practice of worshipping many female goddesses in India and giving honor to women. It requires the empowerment of women in the country in every phase of life.

Socio-political rights like the right to work, right to learn, right to decide for themselves, etc. for females were fully limited by the male members of the family. Various unfair practices towards women have been abolished by the well-known social reformers of India through their nonstop efforts. Raja Ram Mohan Roy, Ishwar Chandra Vidyasagar, Swami Vivekananda, and Acharya Vinoba Bhave, etc. also had raised their voices and worked hard for the betterment of women in Indian society. In India, the Widow Remarriage Act, 1856 was passed by the constant efforts of Ishwar Chandra Vidyasagar to improve the condition of widows in the country.

Recently so many constitutional and legal rights have been executed by the Government of India to eradicate ill practices and gender biases against women. More than the laws and regulations, the continuous effort of each one including women is compulsory to resolve such a big issue like the mistreatment of women in society. Modern society is being more conscious about the rights of women and their contribution to society as well as the nation which results in the increasing number of Self-Help Groups (SHG), Non-Government Organizations (NGOs), etc., functioning in this way for the wellbeing of women. Women are now comparatively more open-minded and self-confident and capable to breach the societal obstacles to attain their privileges in all fields.

Some of the laws conceded by the assembly such as Dowry Prohibition Act-1961 makes illegal the demand, disbursement, and acceptance of dowry and can be punished by custody along with fine, Equal Remuneration Act-1976 ensuring equal wages for the same work to all, Sexual Harassment of Women at Work Place (Prevention and Protection) Act 2013, which helps to make a favourable environment at the workplace for females where they have not faced any kind of sexual harassment, Maternity Benefit Act-1961, Medical termination of Pregnancy Act-1971, Commission of Sati (Prevention) Act-1987 and Immoral Traffic (Prevention) Act-1956, etc., and its succeeding amendments have a bigger impact by way of inclusion of women in all areas with respect. The Hindu Succession (Amendment) Act 2005 assuring that women obtain an equivalent share in the inherited property, the indecent representation of women (Prohibition) Act 1986, the Hindu Marriage Act 1955, Prohibition of Child Marriage Act 2006, Pre-Conception & Pre-Natal Diagnostic Techniques (Regulation and Prevention of Misuse) Act 1994, etc. are some other Acts to uplifting and supporting women with legal rights. The government of India has also approved Juvenile Justice (Care and Protection of Children) Bill, 2015 to provide protection to women and reduce crime against women in India. This Act is the substitute for the earlier act of Juvenile Justice (Care and Protection of Children) Act, 2000 to decrease the juvenile age from 18 to 16 years in cases of terrible offenses.

A collection of government programs and policies such as Rastriya Mahila Kosh and Support to Training cum Employment for women (STEP) etc., are formed to bring financial development of rural women by way of self-sustainable employment. The Beti Bachao and Beti Padhao programs are intended to reduce female infanticide and promoting the significance of educating the girl child. Swadhar (1995), Swayam Siddha (2001), SABLA scheme (2010), National Mission for Empowerment of Women (2010), etc., are certain schemes which are established for the welfare of women. The National Commission for Women, Department of Women and Child Development, and the Parliamentary Committee on Empowerment of Women, etc. are initiatives for the evaluation of Acts and to propose amendments to the Government. The National Policy for Empowerment of Women (2001) is to deal with all types of physical and emotional forms of cruelty against females that may or may not arise from customs and traditions. A variety of Government schemes focus on the social, financial, and educational empowerment of women at the state and central level. Women's reservation bill provides reservation of 33% of all seats in the Lok Sabha and in all State Legislative Assemblies which also promote the condition of women in politics and other fields.

Apart from all those schemes and legal rights, the Indian constitution has also protected gender equality through the following articles: -

Article 14 – Equality before the law “The State shall not deny to any person equality before the law or equal protection of the law within the territory of India Prohibition of discrimination on grounds of religion, race, caste, sex or place of birth”

Article 16 (2) – Equal Opportunities “No citizen shall, on grounds only of religion, race, caste, sex, descent, place of birth, residence or any of them, be ineligible for, or discriminated against in respect of, any employment or office under the State”.

Article 23 – Prohibition of traffic in human beings and forced labour.

Article 39(a) – The citizen, men & women equally have the right to an adequate means of livelihood.

Article 40 (after the 73rd Amendment) – 1/3rd of seats in panchayats shall be reserved for women.

Article 42 – State shall make provisions for just and humane working conditions & maternity relief.

Article 51 A (e) – One of the duties of every citizen is to renounce practices derogatory to the dignity of women.

To bring women empowerment into Indian society, it wants to recognize and eliminate the main reason for the ill practices against women due to the male-dominated system of society. It needs to change the old mindset against women jointly with the constitutional and other legal provisions to eliminate social, economic, political, caste and gender-based discrimination and granting women the freedom to make choices in their life.

3.2.3 Importance of women empowerment

Women comprise around half of the nation's population and most of them remain economically dependent, without employment. Many of them are even ignorant of the fact that they are entitled to positions that men have. The result is that the economy of the country is perverted due to the underutilization of available human resources. Women are generally considered less competent, both intellectually as well as physically compared with men. As a result, the opportunities extended towards them become unfair and prominent without actual assessment of their competencies. Although scientific data declares women to be more skillful at multi-tasking than men, they still stay the second alternative for employers in the country.

In major parts of India as well as the world, women are still depressed about basic schooling and are never allowed to follow higher education regardless of possessing the intelligence needed. This massive waste of talent is holding economies backward.

Women's empowerment results in the whole growth of the society. An educated woman with knowledge about physical condition, cleanliness, sanitation can

create a better disease-free environment for her family. A self-employed woman can contribute not only to her family's finances but also contributes towards the addition of the country's overall GDP. A shared source of income is much more likely to strengthen the quality of life than a single income family. Women conscious of their legal rights are less likely to be victims of domestic violence or other forms of exploitation. Their inherent ability towards the organization and attractive maintenance of home makes them exclusively suited for political and social leadership roles. The constitution of India has provided some special powers to women including 33% reservation of seats and the 'New Panchayati Raj' for empowering women at least at the village level. The participation of women in political and other common positions will lead to a decrease in corruption which also adds to the benefit of empowering women.

It is a truth that women are built differently than men by nature, yet this difference cannot be translated as a weakness. In the last few decades, India has observed some changes in the position and role of women in society. There has been a change in policy approaches – what was focused on 'welfare' in the seventies, 'development' in the eighties and 'growth' in the nineties, has now been transformed with the modern term of 'empowerment'. Empowering women socially, economically, educationally, politically, and legally is going to be an extraordinary task. It will not be easy changing the inherent perception that women are substandard, reliant, and expendable, resulting in a culture of disregard for women in Indian society. It might be attainable if an organized approach from the Government and law enforcement agencies of the country focused on the right direction that would relax only with the freedom of women from all forms of immorality.

The empowerment of women has significance because of the following reasons:

Under-employed and unemployed: Women constitute approximately half of the world population. Many women around the world are unemployed. The world economy suffers a lot because of the imbalanced opportunity for women at workplaces.

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

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.

The 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 their family, but it also helps develop the society.

Economic Benefits: Women's empowerment also leads to more economic benefits, not to the individuals but society as well. Unlike earlier days when they stayed at home only and do only kitchen pieces of stuff, nowadays, they roam outside and earn money like the male members of society. Women empowerment helps women to stand on their legs, become independent, and to earn for their family which grows the country's economy.

Reduction in domestic violence: Women's empowerment leads to a decrease in domestic violence. Uneducated women are at higher risk for domestic violence than educated women.

Reduction in corruption: Women's empowerment is also beneficial in case of corruption. Women empowerment helps women to get educated and know their rights and duties and hence can stop corruption.

Reduce Poverty: Women's empowerment also reduces poverty. Sometimes, the money earned by the male member of the family is not enough to meet the needs of the family. The additional earnings of women help the family to come out of the poverty trap.

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

Incomparable in some sectors: Women are considered unique for certain jobs.

The empowerment of women would result in the overall development of society both at the micro and macro level. Active participation of women in economic activities and decisions would contribute towards overall economic development. A male-dominated society with deep-rooted socio-cultural morals continues to affect the improvement of women's empowerment. The need of the hour is a democratic society, where there should be no place for gender superiority. The Government policies should be to recognize and remove forces that are intended towards keeping the custom of male supremacy over its female.

In India, women have been always made a subject of shame killings and they have never been given their basic rights for proper education and freedom. They are victims of day to day violence, abuse, and other several ill-treatments in the male-dominated society. In India, there is a high level of gender disparity where women are badly treated by their family members as well as society.

According to census most of the illiterate part of our population is women. The real meaning of women's empowerment is to make them well educated and leave them free so that they can make their own decisions in any field. The Government as well as the society should take initiative to empower women so that they can be independent and not rely on men to support them and take care of them. The women of India should be strong, broad-minded, and mature in taking their own decisions.

Decision making in national topics or any other topics of relevance should also encourage the participation of women.

The principle of gender discrimination and equality is already imprinted in the Indian constitution in its preamble, fundamental rights, fundamental duties, and directive principles. The National Commission for Women was set up by an Act of parliament in 1990 to preserve the rights of women.

The Government of India has adopted and approved different schemes and programs and international conventions and human rights instruments to secure equal rights for women, such as the National Credit Fund for Women (1993), Food and Nutrition Board (FNB), Information and Mass Education (IMF), Convention on the Elimination of all Forms of Discrimination Against Women (CEDAW), 1993, the Mexico Plan of Action (1975), the Nairobi Forward-Looking Strategies (1985), the Beijing Declaration as well as the Platform for Action (1995), Convention on the Rights of the Child (CRC), International Conference on Population and Development (ICPD) and other such instruments. The New Panchayati Raj system is also one of the many other efforts on the part of the Government of India to empower women in the rural community.

Along with the change in standards and manners of the society, education also plays an important role in bringing the required behavioral changes among women and makes them efficient and prepares them in terms of knowledge, capability, and competence to address different problems.

3.2.4 Challenges of women empowerment in the Indian context

The bias against the girl child begins from the birth itself and it is only the beginning of a lifelong struggle to be seen and heard. Boys are favored over girls hence female infanticide is a common practice in India. Therefore, women should have the capacity to overcome all challenges they face. Some of the challenges are summarized below:

Male dominance: The conventional Indian society is a male conquered society ruled by the diktats of self-proclaimed caste lords who are the guardians of traditional and

unfair customs. They put the burden of customs, culture, and admiration on the shoulders of women and mark their development.

Economic Backwardness: Economic development of women will be possible through the conversion of women into the human resource, that is, unemployed women transformed as employed one. There is a need for a complete change in the attitude of society towards women participation in the workforce, as women constitute only a small portion of the workforce. This involvement directs not only the economic development of women but also the overall progress of the country.

Implementation gaps: The Government provided concentration for developing new schemes, policies, and programs but not gave much importance in the appropriate monitoring and execution of the programs so that the exact purpose of the schemes could not be accomplished.

Loopholes in the legal system: The legal measures and the presence of loophole in the judicial system make possible to increase the number of crimes against female like rapes, extortions, acid attacks, etc. even if there exist several Acts to their safety.

Short of political willpower: The male supremacy exists in the field of politics and its related are as so that the female is enforced to stay as unspoken listeners.

To overcome all those challenges, the status of women should be uplifted. The development and empowerment of women are possible only through the endorsement of gender equality and eliminate the preferences of male children over females. The idea of equality should be first happening at the household-level then only it should be taken to the public. This gender equality can be attained through steady awareness programs with the support of various media across the country. Following concepts can also be used to promote gender equality:

Transforming dominance with Equality: A strong male-dominated society embedded with socio-cultural morals is also helpful to empower women. There is no scope for dominance in a democratic society. The Government should identify and eradicate male supremacy over females.

Education: It is the most important and crucial tool for women empowerment. Education makes women aware of their privileges and duties. Educational achievements of a woman can lead to a positive impact on the family and across generations.

Political participation: Women should have access to property, rights, and entitlements and they should be providing decision-making powers and appropriate position in governance. The women's reservation bill also supports to improve the successful participation of women in the political affairs of the country.

Bridging implementation gaps: Government and other organizations must monitor the programs which are implemented for the welfare of the women as well as for the society.

The idea of fast-tracking courts, quick communication of justice to the victims of rapes and other crimes against women, is a good initiative taken by the courts and the Government. Empowering women socially, economically, educationally politically, and legally is going to be a dreadful mission. It is also not easy to change the customs and beliefs of women which are so intrinsic in Indian society. Comprehensive and time-consuming effort in incorrect direction is required to take away women from all forms of immorality and restrictions to protect themselves and safeguard their value and pride.

3.2.5 Barriers of women empowerment

Cultural norms, misuse of internet and technology, certain customs, and traditions, revealing personal information on websites, etc. are some of the obstacles on the way of empowerment of women. Unfairness against women in the form of cyber annoyance, sexual harassment, online pornography and flaming, unfair hiring practices, career progression, and unequal pay, etc., are great barriers and also lead to exploitation of women mainly in the workplace of almost all industries such as business and trade, banking and finance, sales and marketing, civil service, hospitality, teaching, education, etc. Some of the barriers are noted below:

- Due to the inbuilt domination of the males, they often do not permit their female counterpart to go up as high as them.

- The heavy volume of domestic tasks.
- Restrictions to take part in social, monetary, and religious activities.
- Many families in society still have an attitude to give the first choice to the male child than the girl child for education and a healthy diet etc.

The solutions for the empowerment of women include the following:

- Awareness through mass communication is needed to educate women and men about their duties to encourage and practice gender parity.
- Assemble national data and recognize the areas where violence and gender inequality are the most. This information can be used by the Government, Non-Government Organizations (NGOs), and field employees to increase the position of women.
- The public should be made conscious that both boy child and girl child are equal, and they both should have equivalent access to resources.

3.2.6 Principles of Women Empowerment

The participation of women in all sectors is necessary to build a stronger financial system, attain globally settled goals for growth and expansion of the nation and progress the quality of life of women, men, families, and society. Make sure the inclusion of talent, ability, and energies of women from the upper level to the bottom level of the organization. The principles of women empowerment consist of practical guidance to business and private sector organizations on how to strengthen women in the office, market, and the public. The principles which are framed by UN Global Compact in collaboration with UN Women and those are the customized form of Calvert Women's Principles. Those principles are summarized below:

1. Create high-level business leadership for gender parity.
2. Consider all women and men fairly at the workplace without discrimination.
3. Make sure the safety, security, and welfare of both women and men employees.

4. Persuade the education, training, and professional growth of women.
5. Execute enterprise growth, supply chain, and sales promotional practices that empower women.
6. Encourage equal opportunity through community initiatives and promotion.
7. Report the progress of women to the authority for ensuring gender equality in the organization.

3.2.7 Tools of women empowerment

Some basic elements of women empowerment like the sense of self-respect, right to make choices, access to opportunities and funds, have the supremacy to manage their own life both inside and outside the house and capacity to persuade the path of social change to generate a social and financial order nationally and internationally, etc. also support to enlarge women's economic opportunity, make stronger their legal condition and make confident their voice and involvement in economic decision-making and also lead to the financial empowerment. Economic opportunities of women include an environment that supports women in opening and expanding business units, rising their management and entrepreneurial proficiency, access to a variety of financial services and products which are modified to the necessities of women, and also the livelihood protection for women mainly in rural areas. Education, training, awareness, self-confidence, decision making, access and control over assets, etc. help for the empowerment of women and girls by which they can control their own lives and obtain the capacity to make strategic decisions. Some of the vital tools are explained below:

- **Education**

Education empowers women to face any situation in their life strategically. It helps women to develop a survival mindset and study challenging principles to manage difficult situations and arguments.

- **Self-reliance**

It is an important factor for empowerment. Women should not depend on others like father, brother, boyfriend, husband, etc. for their protection. Women must make use of individual weapons to defend against violence.

- **Making own decisions**

Women should have the capability to make decisions regarding themselves and for their families as well as for society. The decisions should be based on what is true and identifying that woman is responsible for her dealings. A woman must learn to decide when to use or not use their power in self-protection.

- **Recognizing Physical Power**

Women should recognize and use their physical strength to explore opportunities. There is no need to compare their strengths with males.

Women empowerment inspires women and motivates them to make their own decisions regarding their lives and wellbeing in the family and society. It is concerned with a sense of confidence, right to determine choices, access to opportunities and resources, right to control their own lives within and outside the residence, and their capacity to influence the way of social change. The women should not be comparing their capability with men and they should identify their inner power and it could be improved by them to get their real rights in society.

3.3 Self-Employment

Self-employment is the condition of working for oneself, not for an employer. Self-employed persons usually discover their work rather than being given by an employer, receive revenue from a profession, a trade, or a business that they function.

By comparing with employment, self-employment provides lots of benefits to self-employed persons. All those benefits also improve their personal growth as well

as lead to the development of family and society itself. Some of the major advantages of self-employment are discussed below:

Δ Management of all business aspects

One of the major benefits of self-employment is that the self-employed persons have control over each aspect of the firm. All the activities of the company are decided by the owner like the selection of target viewers, decision concerning branding, location of a building, working hours of job, etc.

Δ Less workload

At the starting period of the business, it is required to spend a lot of time building the business but gradually the workload should be adjusted or reduced by the owner by appointing managers and other staff to handle more of the workload.

Δ Freedom to set goals

Being self-employed also gives the freedom to set their own goals, mission, and principles of the firm. As an owner, every activity decided by himself including the quality of the goods or services offered, qualities of the employees hired, etc. So, the self-employed person can control everything and motivating all employees to get the maximum benefit from the amount invested in the business.

Δ A platform for using skills

Self-employed persons can use all expertise in the self-employment business operated by them, no one restricts as employment where the scope of the position holder may have limitations.

Δ Act as job givers than seekers

As an owner of the business, he can recruit and use the expertise of other persons if feel uncomfortable doing any task. Hence many tasks can be outsourced to freelancers or contract workers and hire experts in keeping books of accounts of the business and seek the support of marketing experts.

Δ Problem-solving skill

Self-employed persons have the wisdom to identify how each decision will affect the business. Hence, he can utilize problem-solving skills in the firm up to maximum and can use the information correctly to improve or to make changes in the business in appropriate manner.

Δ Higher Earning Potential

When a person works for a company, he can earn only the agreed salary or income based on the ups and downs of his position in a career. But in the case of self-employed, he can earn more and reinvest his profits into the business to get maximum earnings gradually not immediately. Some small businesses can ultimately open branches or franchise or to expand the current unit itself thus the earning potential grows considerably.

Δ Job safety

If the organization is functioning, the owner of that firm feels job security. He need not worry about getting fired by the boss and need not be anxious about pay package, promotion, etc. hence he has full control over the aspects of running the business.

Δ Employment Flexibility

Other professions usually need to work for a certain specified schedule or hours. Self-employed persons can change the schedule according to their convenience and can decide when what and how to work.

Δ Better standard of living

Even though self-employment creates too many stresses and responsibilities, successful businesses make improvements in their lifestyle.

Δ Tax Benefits

Self-employed persons may enjoy some tax deductions when compared to employees of an organization.

Δ Possibility for Growth and Learning

Self-employment provides practical knowledge about all phases of running a business organization. Self-employed persons are well equipped and resourceful and have capabilities such as sourcing supplies, managing people, promotional and marketing aspects of business and accounting and bookkeeping, etc. There is a possibility to learn more and more along with the growth of the business organization.

Δ Relationship with Customers

Good rapport with customers is maintained by self-employed persons, as the whole activities of the enterprise are managed and controlled by them. Strong relationships with customers facilitate to know them well and offer products and services accordingly.

Δ Pride and Job Satisfaction

Owners feel pride and satisfaction for working their own business and raising it as a successful one, no matter how popular it is. Every small achievement leads them to feel proud. As the unit grows, they feel better job satisfaction which cannot be expected when working for another company.

Δ Legacy

There is an opportunity for a self-employed person to go back to any other profession or take rest by handing over all or part of responsibilities to his children or other family members. Establishing a company or small business is an inheritance that lasts.

3.3.1 Disadvantages of self-employment

It is wise to recognize the negative aspects of self-employment before making an investment or spending money on establishing a new venture. Some disadvantages faced by the self-employed persons are listed below:

∇ **Reward**

The entrepreneur or self-employed persons miss the benefits of regular income in the form of salary. In the case of self-employment, there is no assurance for regular returns-the chance of profit or loss is there. As an entrepreneur, he must shoulder both ups and downs in reward.

∇ **Time**

When an entrepreneur works for himself, he might be too busy to cope up with regular business hours and may not find enough time for breaks. He may be busy to reply to phone calls, messages, and e-mail from clients throughout the day.

∇ **Vacations**

Entrepreneurs are always anxious about the functioning of the units when they leave for a vacation because there might be a chance for losses in the business in their absence. Thus, they are compelled to miss out on some vacations until the business becomes stable.

∇ **Marketing**

A continuous effort of the proprietor is fundamental for the marketing of products and services of a company or marketing of the company itself even when the sales and earnings are high. This can be hard if the owner has other duties even then he is compelled to do because the owner's earnings mainly depend on his hard work alone.

∇ **Environment**

Entrepreneurs may face difficulties concerning the working environment. Sometimes he may feel solitude without the presence of colleagues or else very tough to work in a noisy atmosphere by dogs, kids, and ringing doorbells, etc. All those noises make interruption while doing a serious job without motivated by the superiors.

3.3.2 Self-employment and Employment - a comparison

Self-employment and employment are the two different forms of jobs with diverse benefits and demerits. Self-employment simply means work for oneself, but employment is work for the employer. When one works for himself, he checks and clears all tiny aspects of the firm and makes it perfect for the overall performance and growth of the organization. But employment gives preferences to personal goals rather than organizational goals. Thus, it is crucial to have a look at these two concepts in the same viewpoint which is summarized in the below table 3.1.

Table 3.1

Differences between Self Employment and Employment

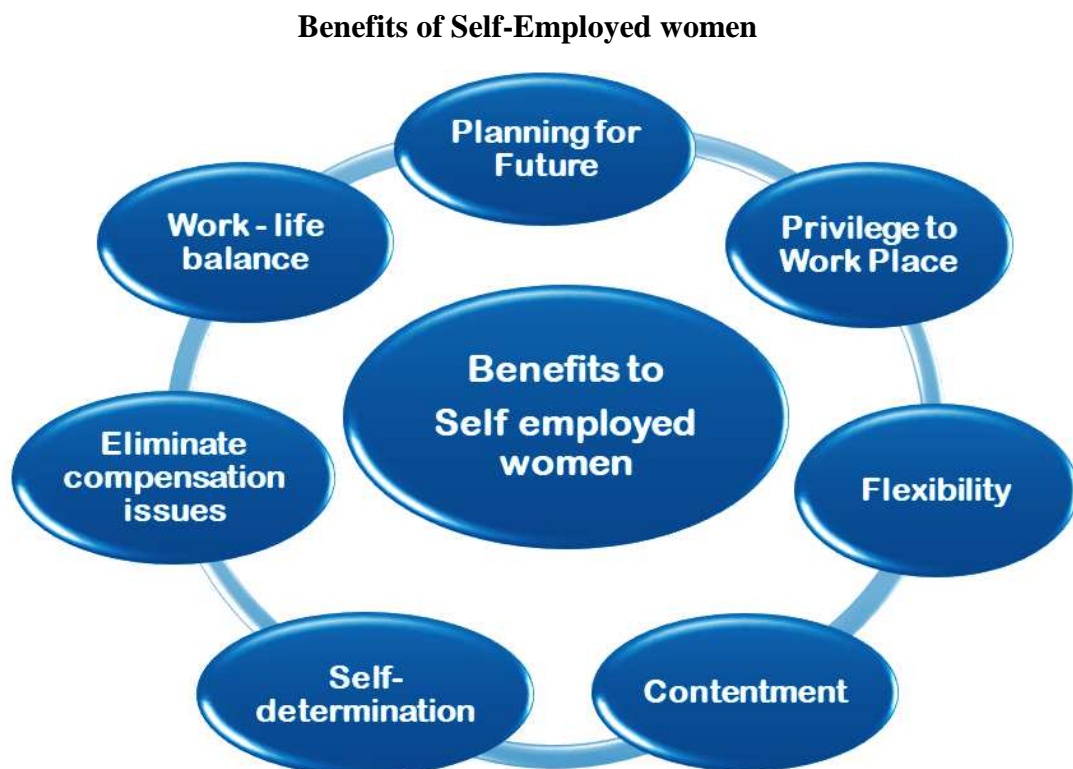
Basis	Self-Employment	Employment
Risk	A large amount of money invested in the business remains at risk until the company reaches the point of maturity.	Employees are usually depending on a regular salary if the company is strong, employees can work satisfactorily.
Time	There is an imbalance between professional and personal life. Since self-employed people normally earn high when they work longer hours throughout day and night.	Normally employees work 40 to 45 hours per week and, they avail of weekends off, vacation and holidays every year.
Liability	A self-employed person may control all activities of the organization. He is liable for all actions taken in the organization.	Employees are responsible for the little tasks nearly related to their works only.
Taxes	Tax should be paid both on personal income as well as income from the business.	He is liable only for personal income along with some medications as well as the social benefits offered by the employers.
Reward	They get freedom for doing work, a sense of achievement or success, job satisfaction, financial benefit, and improvements in their lifestyle, etc., considered as rewards for their hard work.	Several employees do not enjoy their job, they feel dissatisfied when they work for an employer, not for them self. They consider their salary as a reward.

3.3.3 Role of Self-employment on the empowerment of women

Self-employed means a person works for himself, not for other organizations, employers, superiors, or others. Self-employed persons are making earnings by offering products and services to the public - it may be business units selling any homemade items like soaps, pickles, bakery, food products, etc. When women doing any business or offering products and services to the public is called self-employed women.

Self-employed women do not avail eligible leaves like maternity leaves, medical leaves, etc., and some allowances like employees working in a company. They enjoy all those benefits from their income. Still, women prefer self-employment as a profession, by confessing other countless benefits and their level of satisfaction and comfort level is very high compared to employed women and self-employed men.

Figure 3.2



Self-employed women are enjoying the following specific merits:

✓ **Self-determination**

It is very hard to have a disturbing supervisor or manager who always interferes with the works. Many women selected self-employment as the occupation to get freedom from those disturbances and she can work independently according to her convenience. She can create a setting that she loves to function. Self-employed women are also free from all gender-related disputes that are frequently faced by women in the place of work.

✓ **Contentment**

Commonly women workers do not get any appreciation and remuneration that they deserve and their efforts for the company do not get recognition too. Being a self-employed woman, she acquires rewards in the form of compensation and promotion and gets the identity that she ought to have.

✓ **Flexibility**

Self-employed women need not work within a specific time. She can adjust her timing according to her household responsibilities along with caring children. She can work in a comfortable zone. When she likes to work in the morning, she can start work early and finish it soon and the remaining time or evening can be spent with family. Contrarily, in case of a night owl, she can change the work schedule and spend more time for kids during the day.

✓ **Privilege to Workplace**

Along with time adjustment, she can also choose the place of work. Many moms enjoy this privilege because they cannot separate their infants. She can work from her residence and look after the kids as well as handle the household activities.

✓ **Planning for Future**

Employees' planning and preparations may get changed according to the performance of the organization as well as the mood swing of superiors. But self-employed women can plan the future and set up both short-term and long-term goals accordingly.

✓ **Eliminate compensation issues**

Women are not rewarded with equal wages for equal work when compared to male workers. Self-employment acts as a remedy for this issue, women themselves surely get rewards when they manage and establish the firm.

✓ **Work-life balance**

Lots of women workers leave their job because of high mannish working cultures, fixed working hours, etc. which pull back them to raising children. But the self-employed woman can balance both her work life and family responsibilities simultaneously.

3.4 Conclusion

Self-employment offers tremendous benefits to women, especially mothers. It gives more safety and security than expected. Employed women must choose either job or family life or kids. But self-employed women can easily handle both situations fairly without affecting each other. Self-employment provides flexibility as well as the freedom to make good business decisions that direct business into higher levels and facilitate women to lead a positive life. Thus, this chapter furnishes theoretical aspects of women empowerment as well as some concepts about self-employment.

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Chapter 4

**State Level Funding Agencies in
Kerala for Self-Employment**

State Level Funding Agencies in Kerala for Self-Employment

4.1 Introduction

Self-employment turns out to be indispensable in today's world due to the inaccessibility of government jobs and the intensity of the heightening unemployment rate. The Government of Kerala has implemented various programs for supporting self-employment through which many unemployed could be employed and be part of 'nation building'. Self-employment programs are directly implemented by the state government itself through employment department or executed with the support of other institutions such as agencies. This chapter generally identifies the major state level funding agencies which grant financial assistance to self-employment activities and particularly concentrates on the agencies which give financial assistance to women.

4.2 Self-employment loan schemes offered by the Government of Kerala

The major institutions under the Government of Kerala which offer Self-employment loan schemes are as follows:

- A. Schemes of Employment Department
- B. Self-employment Program (SEP) under Kudumbashree program
- C. Schemes of Kerala State Women's Development Corporation (KSWDC)
- D. Schemes of Kerala State Backward Classes Development Corporation (KSBCDC)
- E. Schemes of Kerala State Minorities Development Finance Corporation Ltd.(KSMDFC)
- F. Kerala State Welfare Corporation for Forward Communities Limited (KSWCFC)
- G. Schemes under the Department of Scheduled Castes / Scheduled Tribe Development
- H. Prime Minister's Employment Generation Program (PMEGP)
- I. Schemes of Matsyafed, The Kerala State Co-Operative Federation for Fisheries Development Ltd.(KSCFFD)

Table 4.1***State Level Funding Agencies for self-employment***

State Level Funding Agencies	Schemes / Association
Employment Department of Govt. of Kerala.	⇒ KESRU
	⇒ MPSC/ JC
	⇒ Saranya
	⇒ Kaivalya
Kudumbashree Program	⇒ NULM- SEP
KSWDC	⇒ NMDFC
	⇒ NSCFDC
	⇒ NBCFDC
	⇒ Government of Kerala
KSBCDC	⇒ NMDFC
	⇒ NBCFDC
	⇒ Own Fund

State Level Funding Agencies	Schemes / Association
KSMDFC	⇒ NMDFC
	⇒ Own Fund
KSWCFC	⇒ Dhanalakshmi Bank
Department of SC/ST	⇒ NULM-SEP
PMEGP	⇒ KVIC
KSCFFD	⇒ NBCFDC
	⇒ NMDFC

Source: Secondary data

The above table 4.1 shows the major state level funding agencies or projects which offer self-employment loans which act as SCAs of National Corporations along with assistance from the Kerala Government. Apart from self-employment schemes, these institutions are offering a good number of both financial as well as non financial schemes to the public. The present study covers only self-employment schemes.

4.2.1 Self-employment schemes of Employment Department

Employment Exchanges provide necessary information regarding various self-employment schemes launched by the state like Nehru Rozgar Yojana, Kudumbashree etc. Apart from these programs, there are four self-employment support schemes implemented exclusively through the employment department, Govt. of Kerala. These self-employment programs are implemented through the Employment Exchanges of 14 districts with fewer formalities and which also offer the advantages of high subsidy, no intermediaries, free EDP training, departmental support and free service etc. The schemes are:

1. KESRU (Kerala Self-employment Scheme for the Registered Unemployed)
2. MPSC/JC (Multi-Purpose Service Centers/Job Clubs)
3. Saranya (Self-Employment Scheme for the Destitute Women)
4. Kaivalya (Employment Rehabilitation Scheme for the Differently Abled)

❖ **KESRU (Kerala Self-employment Scheme for the Registered Unemployed)**

Kerala Self-employment Scheme for the Registered Unemployed was introduced by the Kerala Government on 30 March 1999 to promote self-employment amongst the unemployed. Under this scheme, bank loan up to ₹ 1, 00,000 is granted to persons for starting self-employment endeavour out of which 20% is paid back as Government subsidy through employment department. The spouse or parents of the beneficiary are treated as the guarantor and beneficiary contribution is not compulsory.

Registered unemployed persons in employment exchanges, having age in between 21 - 50 with less than ₹1, 00,000/ as yearly family income are eligible for this scheme. Educational qualification should match with the project selected but preference will be given to those with professional or technical qualification, ITI / ITC holders, graduated woman and beneficiaries of unemployment dole system etc. Students are not eligible for benefit under KESRU.

Application forms are available free of cost from the employment exchange where the candidate is registered and filled in applications are to be returned along with the project report and income certificate issued by the village officer. After a first round verification in the employment exchange, the applications which are found eligible are handed over to the district employment exchange authority for inspection. Scrutinized applications are submitted by the district employment officer to the district committee for sanctioning loans through nationalized banks, scheduled banks, district co-operative banks and KSFE. For KESRU, sanctioning authority of loan is the district committee consisting of district panchayath president as chairman, employment officer (self-employment) as convener and regional deputy director of employment as appellate authority.

KESRU beneficiaries are not eligible for unemployment dole and will not be considered for temporary vacancies but will be considered for regular vacancies. The director of employment is the controlling officer of this scheme.

❖ MPSC/JC (Multi-Purpose Service Centers/Job Clubs)

This scheme was launched by the Government on 28 October 2007 as a group oriented self-employment scheme for the growth of enterprises in the unorganized sector. This scheme focuses on the establishment of multi-purpose service centers under properly formed groups of qualified and registered unemployed people in the unorganized sector.

This is a credit guarantee scheme and a bank loan up to ₹ 10, 00,000 is provided for starting self-employment units, out of which 25%, subject to maximum of ₹ 2,00,000/- is repaid as Government subsidy through the Employment Department. Each Multi-Purpose Service Centers should have 2 to 5 members having one team leader and others will be partners and a partnership agreement is to be signed by them. They are separately, jointly and equally liable for satisfying the conditions fixed by the financial institutions in respect of providing security or pledge, for the successful execution of the project and for the settlement of the loan amount.

All unemployed persons in the live register of employment exchanges between the ages 21 - 45 with reduction in the upper age limit of three years to OBC and 5 years to SC/ST/PH applicants are eligible but their annual family income should not exceed ₹1,00,000 and they also should be capable to contribute 10% of cost of the project.

Application forms are available free of cost from the employment exchange where the candidate is registered and it is to be given along with the comprehensive project report and income certificate from the village officer. Primary confirmation as regards to age, earnings, proficiency and qualification to execute the project, accuracy of the documents submitted etc will be done by the employment officer. Then the applications are forwarded to the district committee for granting loans through district co-operative banks, nationalized banks or scheduled banks. Sanctioning authority is the district committee where chairman is the District Panchayath President, District Employment Officer is the convener and appellate authority is Government of Kerala.

Job Club beneficiaries are not entitled for unemployment dole and will not be considered against temporary vacancies but will be considered for regular vacancies. When the loan is approved a joint loan account is to be opened in the names of all the MPSC members and ten percentage of the total project cost is to be transferred to this loan account. Then the financial organization will update the District Employment Officer about sanctioning of the loan. The District Employment Officer will pass the subsidy amount to the loan account of the beneficiaries. The controlling officer of this scheme is the director of employment and supervised through the District Employment Officers.

❖ **Saranya**

Saranya is the self-employment program introduced by the state Government on 24th July 2010 for elevating the most backward and isolated women in the state, namely widows, separated, abandoned, differently abled, wife of bed ridden patients, spinsters above the age of 30 and unwed mothers of ST.

Under this scheme, interest free loan up to ₹ 50,000 is sanctioned for starting self-employment undertaking, out of which 50% is paid back as Government subsidy subject to a ceiling of ₹ 25,000 through employment department. The beneficiaries are directed to repay the amount in 60 equal monthly instalments. The applicant has to pay 10% as contribution and 3% as interest at flat rate, if the project requires an amount more than ₹50000. An additional amount of loan subject to a maximum of eighty percentage of the original loan amount at nominal interest rates is sanctioned for expanding the units those are running profitably and have settled at least 50% of the loan amount.

Saranya scheme is also permitted to start joint units including more than one entrepreneur, thus each person will acquire maximum amount of loan along with subsidy. The beneficiary need not give any security for the loan amount. All unemployed widows, divorced, spinsters above the age of 30, isolated and unwed mothers from ST included in the register of employment exchanges, aged between 18 to 55 years excepting spinsters are eligible for the assistance. The yearly family

income should not surpass ₹1,00,000 and preference will be given to those applicants having professional or technical qualification.

Application forms are accessible at free of cost from the employment exchanges where the applicant is registered and it is to be returned along with thorough project report and income certificate from the village officer. Primary authentication of the documents will be conducted at employment exchanges regarding the correctness of data, income and community certificate, certificate regarding their marital status etc. then it will be forwarded to the district employment exchange concerned. Checked applications are submitted by the district employment officer to the district committee for approving loans. Sanctioning authority of Saranya scheme is district committee where chairman is the district collector, district employment officer is the convener and Government of Kerala is the appellate authority.

The beneficiaries of Saranya self-employment scheme will be considered only for regular vacancies. The controlling officer of the scheme is director of employment and the scheme is observed by the district employment officers and employment officers of town employment exchanges. If the beneficiary fails to repay three repeated instalments, two reminders will be sent to the beneficiary. If no response is received by the exchanges, they will go for further procedures to realize the loan amount with interest. Besides, if it is understood that the loan amount is utilized for other purposes than the project approved, the total amount of loan including subsidy will be recovered through revenue recovery.

❖ **Kaivalya**

The employment department has executed an employment rehabilitation program for differently abled people in the year 2016 for accomplishing the purpose of social inclusion and equality of opportunity for all people with disabilities. This scheme consists of four elements such as vocational and career assistance, coaching classes for competitive examinations, capacity building, interest free finance for self-employment endeavours etc.

a) Vocational and Career Assistance

It includes career guidance classes, motivation, information regarding job opportunities and information regarding services and benefits for physically challenged are passed on to identical group of candidates chosen from the registrants of employment exchanges. The above services will also be prearranged in co-operation with services of special schools, NGOs and other organizations for differently abled applicants.

b) Capacity Building

This scheme gives power to the candidates to face competition for achieving proper occupation of their ambition. The soft skill training is given to differently abled registrants to make them employable and also provide entrepreneurship training for better management of self-employment ventures.

c) Guidance for Competitive Examinations

This scheme includes training for competitive examinations for employment opportunities notified by the Government and public organizations. This is an ongoing training program starting from the point of applying for vacancies and ending with appointments.

d) Financial assistance to Self-employment units

The registrants of employment exchange aged between 21 and 55 and who are capable to read and write are the candidates of this scheme but their annual family earnings should not go beyond two lakhs. An amount of ₹50,000 is given to each applicant and there is a provision for granting an amount up to Rupees one lakh, subject to feasibility of the project. Fifty percent of the loan amount is sanctioned as subsidy and there is no interest charged for the financial assistance. The application form can be obtained from the employment exchanges as well as from the website too. If the applicants are unable to take care of themselves, their father/ mother/ son/ daughter/ husband/ wife etc. are permitted for availing the self-employment loans.

Table 4.2***Self-employment Schemes through employment department***

Basis	KESRU	MPSC	Saranya	Kaivalya
Year of Launching	1999	2007	2010	2016
Eligibility	All unemployed persons in the register of employment exchanges.	Formed groups of qualified and registered unemployed people.	Widows, separated, abandoned, differently abled, wife of bed ridden patients, spinsters and unwed mothers of ST.	for accomplishing the purpose of social inclusion and equality of opportunity for all people with disabilities
Annual Family Income	Family income should not exceed ₹1,00,000			Should not go beyond two lakhs.
Maximum Amount of Loan	Up to ₹1,00,000	₹ 10,00,000	Up to ₹ 50,000	₹50,000 – Rs1,00,000
Subsidy	20%	25% subject to maximum of ₹2,00,000	50% subject to a ceiling of ₹ 25,000	50%
Age of the applicants	Between 21 - 50 years	21 – 45years, with reduction of three years to OBC and 5 years to SC/ST/PH	Between 18 to 55 years. Spinsters above the age of 30.	Between 21- 55 years

Source: Secondary Data

The employment department provides all schemes to those who registered under concerned employment exchanges. It provides financial assistance up to one lakh to individual project and ten lakh to the group of women under Job Club.

4.2.2 Schemes under Kudumbashree Mission

Kudumbashree was set up in 1997 by the Kerala state government. Its formation was in the background of the delegation of powers to the Panchayati Raj Institutions (PRIs) in Kerala. Kudumbashree is basically a public network that covers the whole Kerala. It has a three layer structure consisting of Neighbourhood Groups (NHGs), Area Development Societies (ADS) and Community Development Societies (CDS) at primary level ward level, and local government level respectively. It is

probably one of the largest women's networks in the world. Self-employment programs under kudumbashree project are explained below:

● DAY-NULM - (Deendayal Antyodaya Yojana - National Urban Livelihoods Mission)

It is a central Govt. sponsored scheme, started in Kerala as an extension to the previous Swarna Jayanti Shahari Rozgar Yojana (SJSRY) to eliminate poverty and vulnerability of the urban poor. A family living in an urban area with an annual income below ₹ 50,000 is considered as urban poor in Kerala and they are entitled for all benefits under DAY-NULM.

Kudumbashree Mission is elected as the nodal agency for implementation of the self-employment program of NULM in Kerala. Executive director of kudumbashree is functioning as the state mission director of NULM. Kudumbashree is the poverty eradication and women empowerment program implemented by the State Poverty Eradication Mission (SPEM) of the Government of Kerala.

Features of NULM

- Constructing strong grass root level organizations of the urban poor by way of social mobilization.
- The program enables the urban poor to access profitable self-employment or skilled wage employment chances ensuing in a major progress in their livelihood.
- The mission aims at giving shelters ready with necessary facilities to the urban destitute in a phased manner.
- NULM concentrates on the livelihoods concern of the urban street sellers by helping them to access suitable places, institutional credit, social safety and skills for utilizing market trends.

Self-employment program under NULM facilitates financial assistance to persons or group of persons including urban poor for starting profitable self-

employment units or micro enterprises which are suitable to their skills, capacity and local environment. The scheme also supports Self Help Groups (SHGs) of urban poor to avail easy credit and interest subsidy on SHG loans from banks. It also focuses on expertise, marketing and other support services to the persons, entrepreneurs, SHG members and urban street vendors or hawkers who are engaged in micro ventures for their livelihood and make possible credit cards for working capital necessity of the entrepreneurs. The unemployed urban poor will be confident to set up small enterprises related to manufacturing, servicing and minor business for which there is substantial local demand.

Under this scheme, proper training and Entrepreneurship Development Program (EDP) for running microenterprises are conducted for beneficiaries. A bank loan is sanctioned for starting individual or group enterprises along with an interest subsidy. But the subsidy will be given only in case of timely reimbursement of loan as well as an additional 3 percent interest grant will be given to all women SHGs (WSHGs) who pay off their loan within time.

● Micro Enterprise Loan

Micro enterprise promotion and its expansion is one of the important objectives of kudumbashree mission to support economic empowerment of the poor. The mission developed different strategies including trainings, financial and marketing support to the enterprises etc. The contribution of micro enterprises in rural development and women empowerment is broadly recognized throughout the world. Kudumbashree transformed women and provided a platform for delivering profitable services to the society, thereby improving their earnings as well as standard of living.

Table 4.3***Micro Enterprises during the period 2014-2019***

Year	Number of Micro Enterprises
2014-15	1414
2015-16	1429
2016-17	1544
2017-18	3618
2018-19	5156

Source: Secondary Data

Table 4.3 shows the number of micro enterprises under kudumbashree mission from 2014 to 2019. It proves that the formation of small enterprises increased year by year with the assistance of kudumbashree. In the year, 2018- 19, it was 5156 enterprises.

4.2.3 Schemes of Kerala State Women's Development Corporation (KSWDC)

KSWDC is working for the upliftment of women in Kerala. The corporation came into existence in the year 1988 with a mission to concentrate on the development of women in the state. As per the statistical report of women on national census, Kerala is a model state of India in the conditions of healthiness, schooling, employment, political involvement and decision making but the state is trailing in gender related issues. So during the initial period of the corporation, i.e. from 1988 to 2009, it focused on financial assistance to women for commencing new ventures and getting financial independence in the family. Now, KSWDC is forming and implementing projects for the overall growth of the women in society.

Thus the corporation is granting loans to all marginalized women in the state including backward classes, minorities, Scheduled Castes and scheduled tribes and economically weaker women from general and forward communities for starting self-employment activities with the assistance of national corporations such as NMDFC, NSFDC, NBCFDC etc. The state Government itself provides funds to the KSWDC

for assisting women from general categories, those who have difficulties in financing for self-employment.

Table 4.4***Self-employment Schemes of KSWDC***

Basis	For Minority Community (NMDFC Schemes)	For Scheduled Caste (NSFDC Schemes)	For Forward Classes (Funded by State Government)	For Backward Classes (NBCFDC Schemes)
Annual Family Income	Credit line 1:- Rural - less than ₹ 98,000 Urban - less than ₹ 1,20,000 Credit line 2:- up to ₹ 6 lakhs.	Less than ₹3,00,000 in both rural and urban area.	Urban – Less than ₹ 1,03,000 Rural - Up to ₹81,000	Less than ₹3,00,000 in both rural and urban area.
Maximum amount of loan	Credit line 1 – ₹ 20,00,000 Credit line 2 – ₹ 30,00,000	The maximum amount is ₹ 3,00,000		85% of the project cost or ₹10,00,000/- whichever is lesser.
Age of the applicants	Between 18 and 55 years			
Rate of interest per year	The rate of interest is 6% p.a			Amount up to ₹5 Lakh - 6% More than ₹5 Lakh - 8%

Source: Secondary Data

The various types of self-employment schemes offered by KSWDC and the eligibility criteria for accessing or applying for loan are shown in the table 4.4. The maximum amount of assistance varies from ₹ 3,00,000 to ₹ 30,00,000, depending up on the nature of the schemes.

Table 4.5***Fund disbursement of KSWDC during 2014 - 19***

Year	Amount of Loan disbursed (in Rs. crores)
2014 - 2015	39.78
2015 - 2016	50.84
2016 - 2017	35.91
2017 - 2018	113.59
2018 - 2019	128.48

Source: Secondary Data

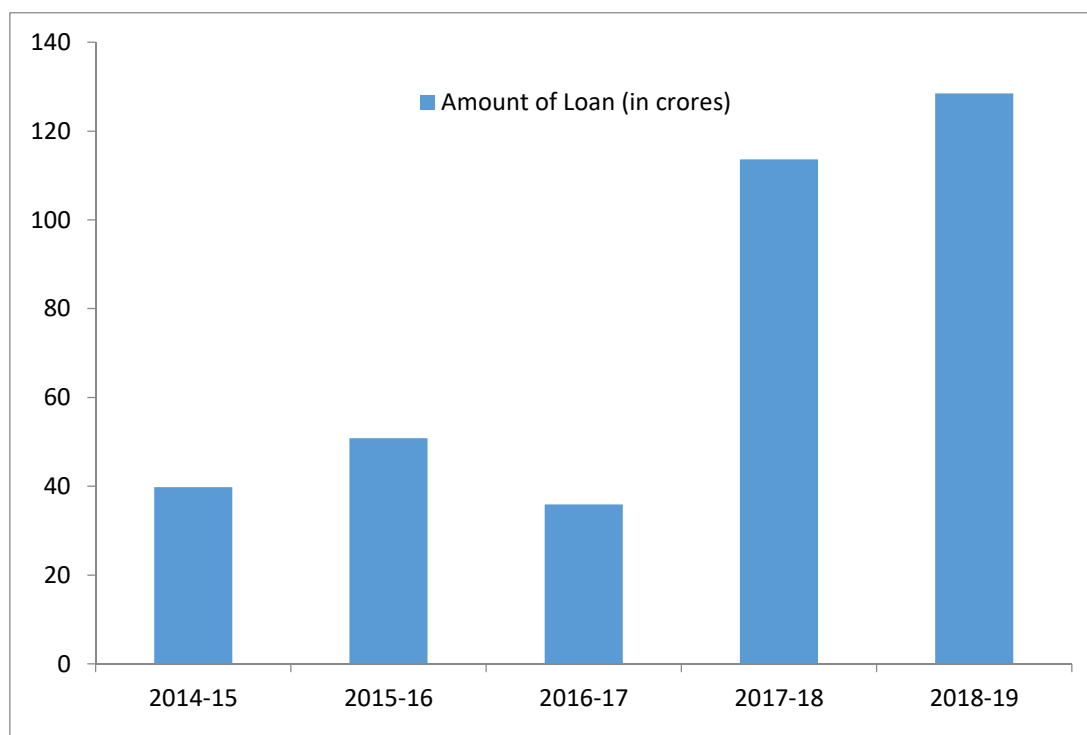
Figure 4.1**Fund Disbursement of KSWDC during 2014 -15 to 2018-19**

Table 4.5 describes the fund details of KSWDC from 2014 to 2019. It shows an increasing trend due to the demand of applicants increased year by year. But the problem shared by the officials is that the amount of funds released by the national corporations is not enough to meet the demand from the applicants.

4.2.3 Kerala State Backward Classes Development Corporation (KSBCDC)

Kerala State Backward Classes Development Corporation Ltd (KSBCDC) was registered on 28 February 1995 under the Companies Act 1956 with the mission of liberty from poverty and backwardness of the specified communities in Kerala. It works as a State channelizing agency of two national agencies - National Backward Classes Finance Development Corporation (NBCFDC) and National Minorities Development Finance Corporation (NMDFC) for executing different schemes for the wellbeing of backward classes and minorities in the state and also funded for the schemes such as self-employment, education, micro finance, matrimony, foreign employment, computer loan, working capital requirement, house maintenance, personal loan etc.

KSBCDC revealed a more specialized approach in activities when compared with other Government endeavors in the related sector. It has been able to nearly fully computerize its activities, make possible online monitoring, proficient to tie up with State Bank of India for reimbursement of loans, quick disposal, small interest rate, ease of access, discounts and rebates for punctual repayment, amiable relationship, straightforward mortgage services, entrepreneurship services, little processing charges and a system for pre-closure of loans etc.

Table 4.6

Self-employment loans through KSBCDC with the assistance of NMDFC

Self-employment Loan - 1	<ul style="list-style-type: none"> • Maximum amount of loan - ₹ 20 lakhs • Interest rate- 6% • Period of repayment - 60 months • Age limit - 18 to 55 years • Annual income - less than ₹ 98,000 in rural areas and ₹ 1,20,000 in urban areas
Self-employment Loan - 2	<ul style="list-style-type: none"> • Maximum amount of loan - ₹ 30 lakhs • Interest rate <ul style="list-style-type: none"> ○ Male - 8% ○ Female - 6% • Period of repayment - 60 months • Age limit - 18 to 55 years • Annual income - less than ₹ 6,00,000

Source: Secondary Data

Self-employment loans through KSBCDC with the assistance of NBCFDC

National Backward Classes Finance and Development Corporation (NBCFDC) came into force on 13th January, 1992 under section 25 of the Companies Act, 1956 to encourage financial and developmental activities for the betterment of backward classes and to help the inferior segment of these categories in skill development and self-employment activities. Programs are implemented through State Channelizing Agencies (SCAs) designated by the particular state Governments / UTs.

Members of backward classes comprising yearly family income below ₹3,00,000 in both rural and urban areas are appropriate to attain loan from NBCFDC and it also supports a variety of income generating activities including farming and allied activities, small business units, artisan and conventional occupation, transportation & service sectors, technological and specialized trades or courses.

Table 4.7

Self-employment loan schemes of KSBCDC with the assistance of NBCFDC

New Swarnima for Women	<ul style="list-style-type: none"> • Maximum amount of loan - ₹1,00,000 • Interest rate- 5% • NBCFDC loan: 95% of project cost.
Micro Finance Scheme	<ul style="list-style-type: none"> • Maximum amount of loan - ₹ 60,000 • Interest rate- 5% • NBCFDC loan: 90% of project cost.
Mahila Samriddhi Yojana (Micro Finance Scheme for Women)	<ul style="list-style-type: none"> • Maximum amount of loan - ₹ 60,000 • Interest rate- 4% • NBCFDC loan: 95% of project cost.

Source: Secondary Data

Self-employment loans of KSBCDC by using own funds

The above two types of assistance are sanctioned for self-employment purposes in association with National Corporations. Apart from those, KSBCDC also offers own fund schemes to its beneficiaries in the age group 18 to 55 years, for starting self-employment or any other income generating activities. Those are explained briefly in table 4.8:

Table 4.8***Self-employment loan schemes of KSBCDC with own funds***

Self-employment scheme	<ul style="list-style-type: none"> • Maximum amount of loan – 10 lakhs • Interest rate: up to 5 lakhs – 6% above 5 lakhs – 8% • Duration - 60 months • Family income - less than ₹ 1,03,000
Personal Loan	<ul style="list-style-type: none"> • Amount of loan - ₹ 3 Lakhs • Interest rate - 11% • Duration - 72 months • Family income - lower than ₹ 6 Lakhs
Suvarnashree Multi-purpose loan	<ul style="list-style-type: none"> • Maximum loan amount - ₹ 2 Lakhs • Interest rate - 9% • Duration - 60 months • Family income - less than ₹ 1,03,000

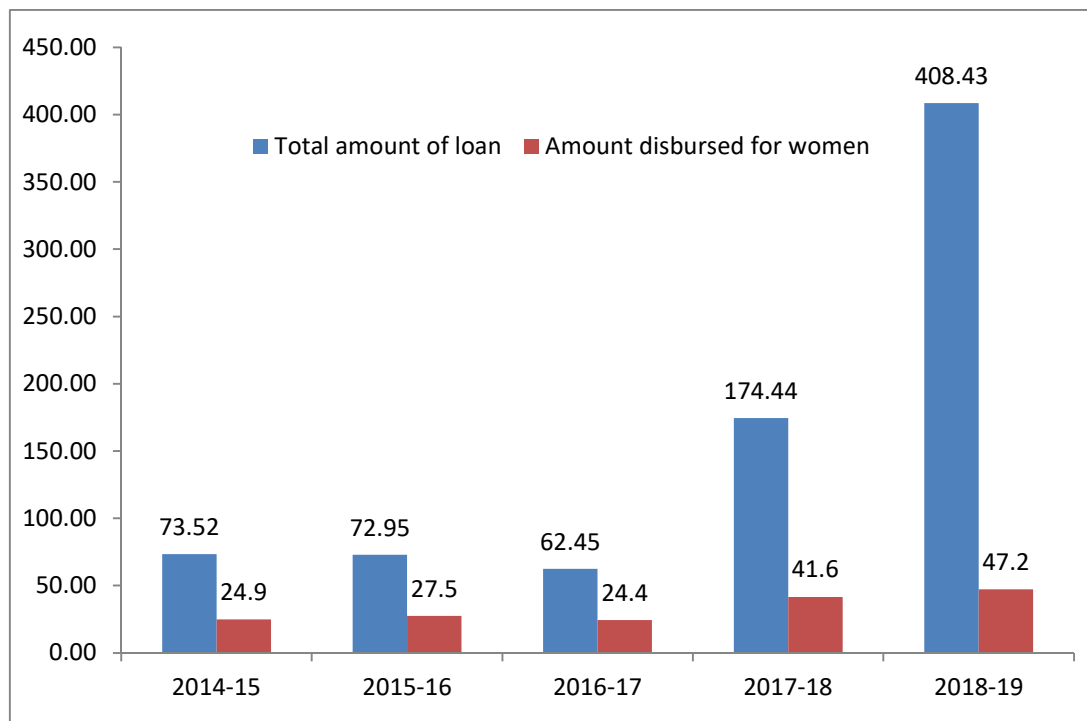
Source: Secondary Data

Table 4.9 exhibits the self-employment loan disbursement details for five years from 2014 to 2019. It can be observed that there is a steady increase in the amount disbursed during the years under review, except for the year 2016-17. But it is revealed that the percentage of amount disbursed to women shows a decreasing trend. In the year 2018 - 19, only 12% of the total disbursement is due to women category.

Table 4.9***Fund disbursement of KSBCDC during 2014 - 15 to 2018 - 19***

Year	Amount of Loan (in Crores)	Loan disbursed to women	Percentage of loan disbursed to women
2014-15	73.52	24.9	34
2015-16	72.95	27.5	38
2016-17	62.45	24.4	39
2017-18	174.44	41.6	24
2018-19	408.43	47.2	12

Source: Secondary Data

Figure 4.2**Fund Disbursement of KSBCDC during 2014 - 2019**

4.2.4 Kerala State Minorities Development Finance Corporation Ltd (KSMDFC)

The Kerala State Minorities Development Finance Corporation Ltd (KSMDFC) was established on 14 February 2013 to encourage financial improvement and wellbeing of religious minorities and suggested communities notified by the central and state Governments. The corporation focuses on providing financial assistance in the form of loans, advances, assurance, securities and other fiscal aids to the notified minority communities in the state including Muslims, Christians, Sikhs, Buddhists, Parsis and Jains who are in the age between 18-55 years and having annual family income below ₹6 lakh as well as the applicant should not be a beneficiary of self-employment scheme of NBCFDC or NMDFC.

The KSMDFC is granting concessional finance for self-employment, micro finance and also offers welfare programs to the beneficiaries belonging to minority categories. NMDFC (National Minorities Development and Finance Corporation, New Delhi) has accepted KSMDFC as its SCA in Kerala and grant funds to execute its programs in the state. KSMDFC also provides its own funds as self-employment

loans for minorities as well as to the persons who returned to Kerala by EXIT from foreign countries on or after Jan 2013. Self-employment loan schemes provided by KSMDFC are explained in table 4.10.

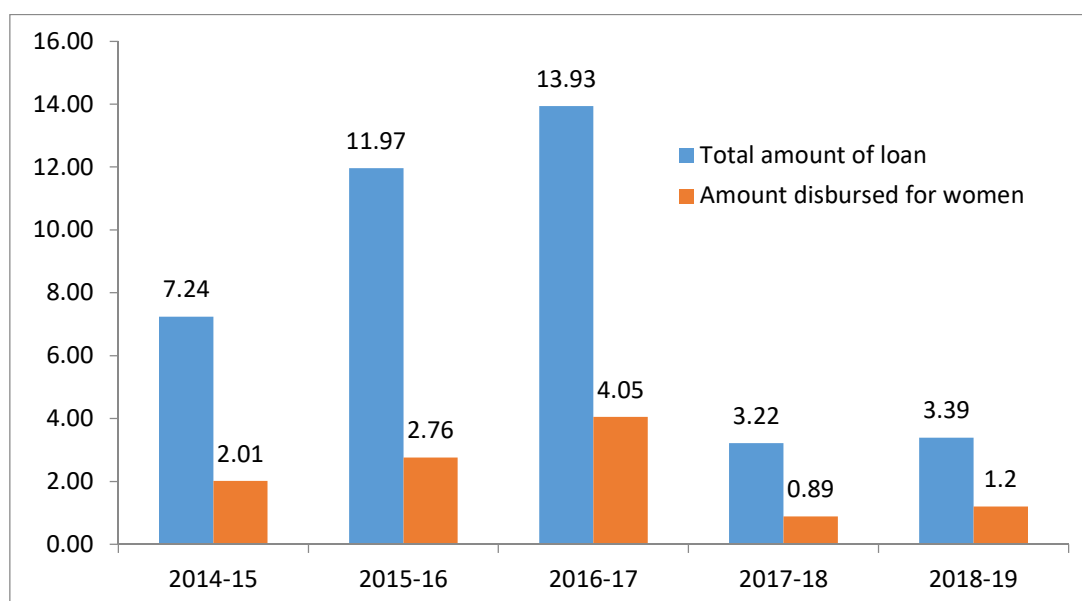
Table 4.10***Self-employment loan schemes of KSMDFC***

Schemes with financial assistance from NMDFC	
Self-employment Scheme - Credit Line 1	<ul style="list-style-type: none"> ▪ Projects cost: up to ₹20 lakh ▪ NMDFC contribution 90% ▪ KSMDFC contribution 5% ▪ Beneficiary contribution 5% ▪ Rate of Interest: 6% ▪ Repayment Period: 60 months (5 years). ▪ Annual family income: Below ₹81,000 in rural area and ₹1,03,000 in urban area
Self-employment Scheme - Credit Line 2	<ul style="list-style-type: none"> ▪ Projects cost: up to ₹30 lakh ▪ NMDFC contribution 90% ▪ KSMDFC contribution 5% ▪ Beneficiary contribution 5% ▪ Rate of Interest: ▪ Women - 6% ▪ Men - 8 % ▪ Repayment Period: 60 months (5 years) ▪ Annual family income: Below ₹6 lakh
Own fund schemes of KSMDFC	
Self-employment Scheme for Minorities	<ul style="list-style-type: none"> ▪ KSMDFC contribution 90% ▪ Beneficiary contribution 10% ▪ Maximum loan amount: ₹20 Lakh ▪ Rate of Interest: 8% ▪ Repayment Period: 84 months (7 years)
Pravasi Loan Scheme or Self-employment Scheme for Minorities Returned From Foreign Countries	<ul style="list-style-type: none"> ▪ Projects cost: up to ₹10 lakhs ▪ KSMDFC contribution 90% ▪ Beneficiary contribution 10% ▪ Rate of Interest: 5% ▪ Repayment Period: 84 months (7 years) ▪ Annual family income: Below ₹1,03,000

Source: Secondary Data

Table 4.11*Fund disbursement of KSMDFC during 2014 - 15 to 2018 - 19*

Year	Amount of Loan (in Crores)	Loan disbursed to women	Percentage of loan disbursed to women
2014-15	7.24	2.01	28
2015-16	11.97	2.76	23
2016-17	13.93	4.05	29
2017-18	3.22	0.89	28
2018-19	3.39	1.2	35

*Source: Secondary Data***Figure 4.3****Fund Disbursement of KSMDFC during 2014 - 2019**

KSMDFC gives out self-employment loan to minorities for starting income generating activities. The above table illustrates the fund disbursed by the corporation for the purpose of self-employment activity. It shows a steady growth over the years that the fund disbursed to women gradually increasing year by year from ₹2.014 crores to ₹4.05 crores during the period from 2014 to 2017. Then the following two years it has decreased, the corporation disbursed ₹89 lakhs (2017-18) and ₹1.2 crores

(2018-19) respectively and the percentages of loan disbursed to women varies in between 23% - 30% range.

4.2.5 Kerala State Welfare Corporation for Forward Communities Limited (KSWCFC)

Kerala State Welfare Corporation for Forward Communities Limited (KSWCFC) is incorporated in November 2012 with an intention to encourage the comprehensive growth and wellbeing of economically backward segments among the forward communities in Kerala.

The corporation provides financial assistance scheme in the form of MSME loans to the person belonging to general community for starting entrepreneurial activities. Self-employment loan scheme helps to set up a little, micro, small and medium scale enterprises and self-employment units in the primary, secondary and tertiary sectors. The corporation also offers interest subsidy scheme to Self Help Groups (SHGs) and Joint Liability Groups (JLGs) rendering assistance.

It is also granting educational loans at concessional rates of interest to the students pursuing professional, graduate, post graduate and technical courses and also various scholarship schemes. Further it provides skill training, job fairs etc. for the overall development of the forward communities of Kerala.

Table 4.12

Self-employment loan schemes of KSWCFC

Self-employment Scheme for general community	<ul style="list-style-type: none"> ▪ Annual income : less than ₹200000 ▪ Maximum subsidy: ₹18000 ▪ Loan granted by Dhanalakshmi bank ▪ Amount provided according to the viability of each project ▪ Benefited only to the persons belong to forward communities in Kerala.
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Source: Secondary Data

4.2.6 Schemes offered by Scheduled Castes Development Department and Scheduled Tribe Development Department.

The department offers monetary assistance to the persons or SHGs who are involved in self-employment. The plan for self-employment is submitted to the bank and if the bank is prepared to grant loan, the department will provide 1/3 of the loan amount as subsidy. The maximum loan amount is restricted to ₹ 3 lakhs for an individual and ₹10.5 lakhs for group of individuals. Any activity can be started as part of self-employment with the support of banks. The applicant should be aged between 18 and 50 and also completed 7th standard schooling. The application and project reports should be submitted to the block/municipal/corporation SC development officer along with certificates of caste, income and educational qualification. Self-employment schemes under this department are explained below:

- **NULM - Self-employment Program (SEP)**

This program focuses on financial assistance to individuals or groups of urban poor for setting up profitable self-employment ventures and micro-enterprises, matched to their skills, training, talent and local conditions. It also supports SHGs of urban poor to get simple credit from bank and gain interest subsidy on loans. Interest subsidy will be provided only to the persons who reimburse the amount of loan in time. An additional three percent interest grant will be provided to all Women SHGs (WSHGs) who repay their loan in time.

Apart from this, the program focuses on technology, marketing and other services to persons, entrepreneurs, SHG members and urban street vendors or hawkers, busy in micro activities for their livelihoods and also provide fund for working capital requirements. The jobless urban poor will be encouraged to set up small ventures relating to manufacturing, servicing and small businesses for which there is great local demand. Each Urban Local Body (ULB) should develop a brief report of such activities or projects, with skills available, marketability of goods, expenses, economic feasibility etc. Thus the local skills and local crafts are mainly

encouraged through this scheme. Appropriate training as well as EDP is conducted for running the micro enterprises.

- **Swarna Jayanti Shahari Rozgar Yojana (SJSRY)**

This is a centrally sponsored program started functioning in December 1997 which is applicable to all urban areas with costs to be shared in proportion of 75:25 between the Central and State Governments. SJSRY is confined to the BPL beneficiaries who have no schooling or up to ninth standard and priority is given to the non-economic criteria. The maximum unit cost will be ₹50,000 and the maximum allowable subsidy will be 15 percent of the project cost, subject to a limit of ₹ 7,500. The recipient is necessary to make a payment of 5 percent of the project cost as margin money. SJSRY also concentrates on training and provide ₹2000 per trainee for upgrading their skills related to their project, comprising material expenditure, instructor fees and other miscellaneous expenses. The entire training duration is through two to six months with a minimum of 300 hours Assistance for infrastructural facilities and marketing of their products are also provided under this scheme. USEP and DWCUA are the main sub schemes of SJSRY.

- ***The Urban Self-employment Program (USEP):***

The program will target the urban poor in India especially those existing below the urban poverty line, as defined from time to time and the special attention will be given to women belonging to SC or ST, differently abled people and other similar categories specified by the Government from time to time. Minimum 30 percent of beneficiaries are from women and the SCs and STs have to be benefited at least to the level of their percentage in the local population as well as a special provision of 3 percent will be set aside for the differently abled.

It includes three different mechanisms:-

- Support to individual urban deprived beneficiaries for starting profitable self-employment units.

- Aid to groups of urban poor women for beginning self-employment undertaking under DWCUA scheme.
- Training and guidance to the beneficiaries, prospective beneficiaries and others related with urban employment scheme for gaining occupational and entrepreneurial skills.
- ***Development of Women and Children in Urban Areas (DWCUA):***

This scheme is introduced exclusively for the urban poor women who decided to set up self-employment unit as a group of at least 10 women appropriate to their ability. In addition to income generation, it also makes them independent. The group of women is eligible to a subsidy of ₹1, 25,000 or 50% of the cost of projects whichever is lesser. The group of women permitted to a lump sum contribution of ₹25,000 as a rotating fund up to a maximum amount of ₹1000 per member. This revolving fund will be available as an easy thrift.

4.2.7 Prime Minister's Employment Generation Program (PMEGP)

Government of India has introduced credit linked subsidy scheme called Prime Minister's Employment Generation Program (PMEGP) by integrating two programs Prime Minister's Rojgar Yojana (PMRY) and Rural Employment Generation Program (REGP) for generation of employment opportunities through establishment of micro enterprises in rural as well as urban areas. PMEGP is a credit related subsidy scheme managed by the Ministry of MSME, Government of India. Khadi & Village Industries Commission (KVIC) is the nodal organization at national level for execution of the plan. At state level it is put into practice with the support of KVIC, KVIB (Khadi and Village Industries Board) and District Industries center. Purposes of the program are explained below:

- To make job opportunities in rural as well as urban region by setting up of self-employment undertakings.
- To offer constant employment to a vast section of conventional and potential artisans and unemployed youth.

This scheme is applicable to all technically and economically feasible projects under micro enterprises sector both in rural and urban regions. The maximum cost of the project allowable under manufacturing sector and business or services sector is ₹ 25 lakhs and ₹ 10 lakhs respectively. Support under this scheme is accessible only by one individual from a family for new endeavours and SHGs including BPL members who are assured that they should not have availed any benefits from other schemes. For those applicants starting self-employment units costing over ₹10 lakhs in the manufacturing sector and over ₹ 5 lakhs in the business or service sector should have above 18 years of age and passed at least 8th standard schooling.

Organizations registered under Societies Registration Act 1860, manufacturing co-operative societies, charitable trusts, self-employment units under PMRY, REGP or any other programs of central or state Government and the self-employment units that have already received Government grant under any other central or state Government scheme etc. are excluded under PMEGP. The beneficiaries will be selected at the district level by a Commission consisting of representatives from KVIC or State KVIB or state DICs and banks and headed by the district magistrate or deputy commissioner or collector concerned. Financial support from KVIC and banks depend on the outlay of project as per the information given below:

Table 4.13

Financial support from KVIC

Classification	Grant from KVIC		Contribution from Beneficiaries
	Urban region	Rural region	
Beneficiaries or Institutions from General Category	15%	25%	10%
Beneficiaries or Institutions from Special Category (SC/ST/OBC/Women/PH/ Ex Service)	25%	35%	5%

Source: Secondary Data

Assets created out of the bank's funding or personal guarantee of the proprietor is considered as the collateral security, but no such security is required up to ₹ 5 lakh. The eligible units will be covered under CGTMSE (Credit Guarantee Fund Trust for Micro & Small Enterprises) excluding margin money or subsidy element.

4.2.8 Schemes of Kerala State Co-Operative Federation for Fisheries Development (KSCFFD) Ltd.

KSCFFD is an apex body of primary level welfare societies in the coastal fishery division with the main purpose of guaranteeing the financial and social progress of the fishermen by applying for different programs. It started functioning in March 1984 for supporting production, acquisition, processing and marketing of fish and related products.

For the development of economic and social welfare of the fishermen in Kerala, the Matsyafed also offers self-employment loans to suitable members of primary societies by channelizing funds from NBCFDC and NMDFC. Under this scheme, 85% of the cost of project is funded by NBCFDC to fishermen belonging to backward classes or by NMDFC to minorities and the SCAs share 10% of the project cost, contributed by the State Government and remaining 5% met by the applicant himself.

Table 4.14

Fund disbursement of KSCFFD during 2014 - 15 to 2018 - 19

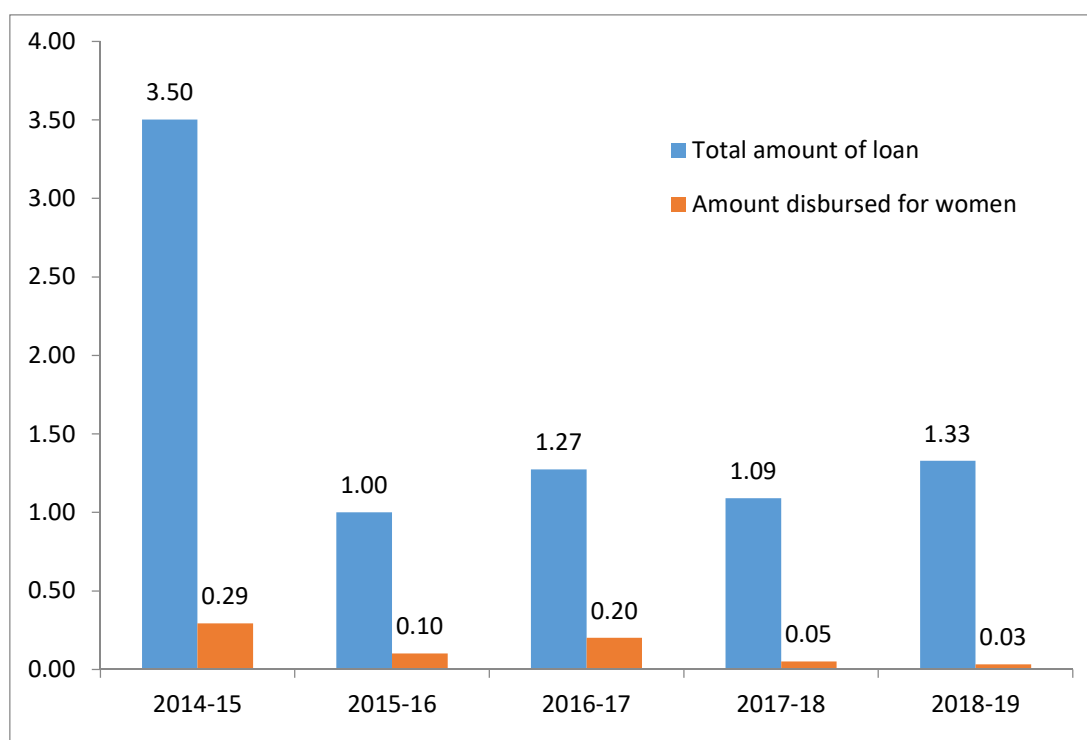
Year	Amount of Loan (in Crores)	Loan disbursed to women	Percentage of loan disbursed to women
2014-15	3.50	.293	8
2015-16	1.00	0.10	10
2016-17	1.27	0.20	16
2017-18	1.09	0.05	5
2018-19	1.33	0.03	2

Source: Secondary Data

Apart from these schemes, Matsyafed grants two special schemes for fisher women as a part of women empowerment program. IFL to Fisher Women: Interest Free Loan granted to fisher women sellers as well as Mahila Samriddhi Yojana (MSY), a micro finance program for sanctioning an amount of ₹60000 under Matsyafed for any productive purpose related to fishing and selling with the support of NBCFDC and NMDFC. The rate of interest is 5% per year to be paid 1% by the SCAs and 4% by the beneficiaries from backward category and minorities.

Figure 4.4

Fund Disbursement of KSCFFD during 2014 - 2019



Considering the fund utilization pattern of KSCFFD, it is understood from table 4.14 that only a smaller amount of loan was disbursed to women beneficiaries during the period from 2014 to 2019. Fisherwomen did not avail financial assistance from the corporation due to lack of interest in fishing and related activities. There is decreasing trend in the fund disbursement to women beneficiaries from ₹29 lakhs to ₹3 lakhs during the specified period.

4.3 Comparison of selected State level funding agencies for self-employment loan Schemes.

For understanding the depth of involvement of agencies with respect to the empowerment of women through self-employment, a comparative study of selected state level funding agencies is made here. The only agencies that have similar associates of government of India are selected for comparison. The number of women beneficiaries, the amount of fund utilized, period of operation, rate of interest, amount of loan, types of schemes, involvement of beneficiaries etc are considered for comparison in order to identify the role of agencies in women empowerment. The following four institutions are selected for comparison:

1. Schemes of Kerala State Women's Development Corporation (KSWDC)
2. Schemes of Kerala State Backward Classes Development Corporation (KSBCDC)
3. Schemes of Kerala State Minorities Development Finance Corporation Ltd.(KSMDFC)
4. Schemes of Matsyafed, The Kerala State Co-Operative Federation for Fisheries Development Ltd.(KSCFFD)

All those above selected agencies acquire funds from the national corporations such as NMDFC, NBCFDC, NSCFDC, etc., and they also offer a financial assistance by using own funds.

Table 4.15***Comparison of Self-employment Schemes of selected State level funding agencies***

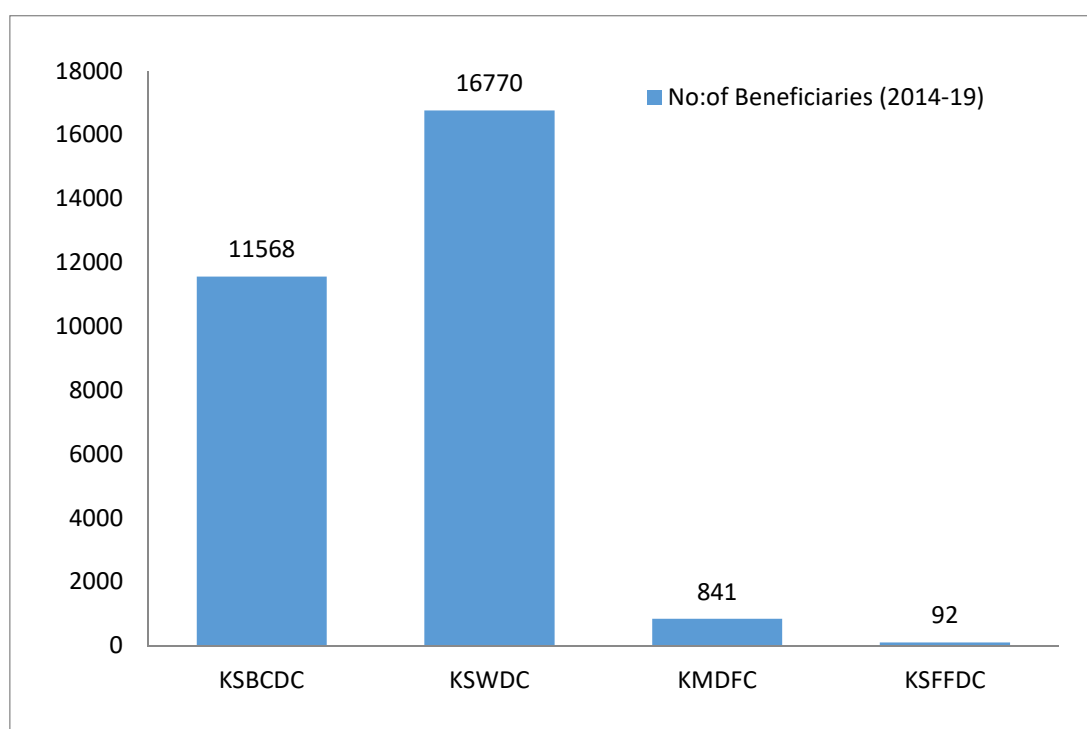
Basis for Comparison	KSBCDC	KSWDC	KSMDFC	KSCFFD
Year of beginning	28 th February 1995	22 nd February 1988	14 th February 2013	19 th March 1984
Focus on	Freedom from poverty and backwardness of the specified communities.	Overall growth and financial independency of women across Kerala.	Financial improvement and wellbeing of religious minority and suggested communities.	Guarantee the financial and social progress of the fishermen community
Nature of Beneficiaries	Men and women from notified backward community	Women from Backward category, Minority, SC/ST and Forward community.	Men and women from notified minorities.	Fishermen and fisherwomen from Backward category and Minorities.
Types of scheme	NMDFC, NBCFDC and Own Fund schemes.	NMDFC, NSCFDC, NBCFDC and Government of Kerala funded schemes.	NMDFC and Own Fund schemes.	NBCFDC and NMDFC funded schemes.
Special scheme for women	New Swarnima scheme for Women but especially for widows, differently abled etc.	All Schemes granted to women only	No unique schemes are introduced for women.	Interest free loan to fisher women vendors and Mahila Samridhhi Yojana.

Source of data: Secondary

Table 4.15 depicts an overview about the selected SCAs. It states that KSWDC offered all schemes exclusively for women in Kerala including all categories while others concentrated on the upliftment of particular community including men and women. Apart from other institutions, KSWDC has been offering and working for the welfare and empowerment of women in Kerala for the last 32 years. Thus KSWDC is selected purposefully for studying the level of women empowerment through self-employment loan schemes addressed to all categories of women.

Table 4.16*Women beneficiaries for the period 2014 - 2019*

State Level Funding Agencies	No: of Beneficiaries
KSBCDC	11568
KSWDC	16770
KMDFC	841
KSCFFD	92

*Source of data: Secondary***Figure 4.5****Women Benefited through Self-employment - A Comparison**

The total number of women beneficiaries from schemes of selected funding agencies is stated in table 4.16. It reveals that 16770 women have benefited from the self-employment programs of the KSWDC, 11568 women have availed financial assistance from KSBCDC. But only 841 women from minority community made use of self-employment loans during the period 2014 -19 from KMDFC and only 92 fisherwomen started small units of fish and related products with the help of KSCFFD.

4.4 Conclusion

Self-employment is the simple answer to the unemployment phenomena. Strategists and economists have studied and concluded that launching a small scale unit with a reasonable investment will have the capability to offer jobs directly and indirectly to a minimum of four to five people.

The analysis of selected state level funding agencies is attempted to identify the capability of agencies with respect to its self-employment loan schemes. This chapter revealed that the selected agencies offered schemes to all except KSWDC which offered all schemes exclusively to women in Kerala. It is concluded that Kerala State Women's Development Corporation (KSWDC) is the ideal one by considering its total fund disbursement and financial assistance to set up more number of units. Hence, KSWDC is promoting women empowerment through self-employment loan schemes.

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Chapter 5

**Kerala State Women's Development
Corporation (KSWDC)**

– An Overview

Kerala State Women's Development Corporation (KSWDC) – An Overview

5.1 Introduction

The Kerala State Women's Development Corporation Ltd. (KSWDC) is selected among state-level funding agencies as a specific and exclusive one for women. All the financial and non-financial schemes are directed to the empowerment of women, particularly the self-employment loan scheme which has high demand among women. Thus, the current chapter deals with the programs of KSWDC to familiarize and understand the activities of the corporation.

KSWDC and Women Empowerment

KSWDC was incorporated on 22nd February 1988 under the sponsorship of the Govt. of Kerala for providing better opportunities to women for their empowerment. The corporation intended the overall progress of women to make them strong participants in united development. By encouraging women to be strong-minded and optimistic, KSWDC equips them with a stable support system and helps them to understand their exact potential. It imagines an equal society where women have financial autonomy and social condition with men. To bring about such an alteration in the status of women in Kerala, KSWDC focuses on promoting activities

that recognize the goal of young women and struggles to encourage gender relations based on impartiality and mutual respect.

Kerala is a model state of India in terms of physical conditions, education, employment, political participation, and decision making but the state is distressed in gender-related matters. KSWDC is recognized for the economic and communal development of women in Kerala. Financial dependency was one of the reasons that leave women with no voice in their households. So, during the opening years of the operation of KSWDC, it focused on giving financial assistance to women entrepreneurs to start initiatives for gaining financial freedom. Later KSWDC took on the responsibility of formulating and implementing projects that promising the overall improvement of women in society. The empowerment of marginalized women through education, training, and the formation of professional opportunities is necessary for the steady growth of women in Kerala.

Self-employment loan programs, finishing school to equip young girls to jobs, career grooming services, and gender awareness programs to marginalized women, etc., are the main activities of the corporation. Many real-life testimonials disclose the organization's commitment to society. The KSWDC also creates, encourages, and implements projects that help to improve the position of women to an independent and successful phase.

Figure 5.1

KSWDC - A Snapshot

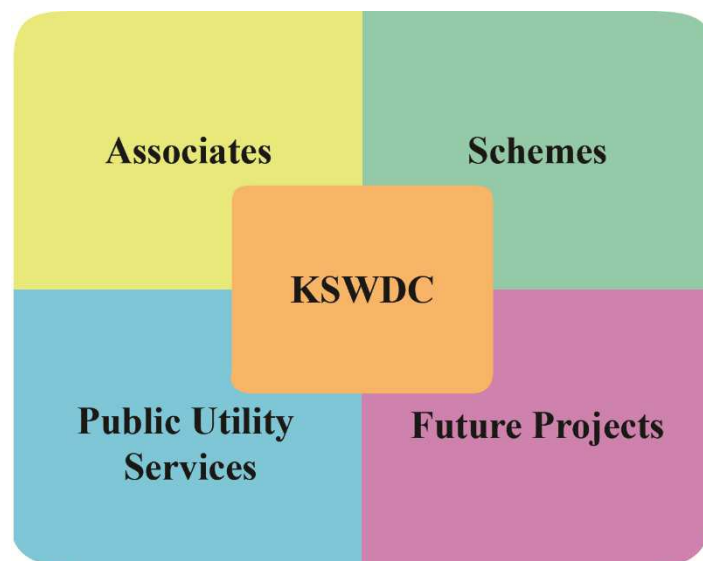


Figure 5.1 presented the outline of this chapter. This chapter deals with KSWDC and its associates/ funded or supporting institutions, the main schemes, the public utility services they offered and also a summary of the corporation's future ventures.

5.2 Supporting corporations /Bodies of KSWDC

There are certain national bodies, departments, and corporations that support KSWDC for the smooth functioning of its activities. Some of the bodies give financial support and others direct KSWDC in a better way.

● Ministry of Women and Child Development, Govt. of India (WCD)

The Department of Women and Child Development was set up in the year 1985 as a part of the Ministry of Human Resource Development for the overall development of women and children. From 30th January 2006 onwards, the department has been upgraded to a ministry.

● Ministry of Social Justice & Empowerment, Govt. of India

The main objective of the ministry is the welfare, social justice & empowerment of underprivileged and marginalized sections of the society including scheduled caste, backward classes, persons with disabilities, aged persons and offenders of drug abuse, etc. All the policies and programs are led to bring the target groups into the mainstream of development by making them self-sufficient.

● National Minorities Development and Finance Corporation (NMDFC)

Minorities Development and Finance Corporation is a public sector enterprise under the support of the Ministry of Social Justice and Empowerment, Govt. of India. The main purpose of NMDFC is to persuade the fiscal development of the notified minorities such as Muslims, Christians, Sikhs, Buddhists, Parsis, etc. The activity mainly focuses on the backward section from the minorities and particularly the working groups and women.

● **National Backward Classes Finance & Development Corporation (NBCFDC)**

National Backward Classes Finance & Development Corporation is a public sector venture under the sponsorship of the Ministry of Social Justice and Empowerment, Govt. of India. The major function of NBCFDC is to persuade the economic development of backward classes and to support the lower section of these classes in skill improvement and self-employment ventures. NBCFDC grants financial aid through State Channelizing Agencies (SCAs) nominated by the State Governments and provides micro-financing through Self Help Groups (SHGs).

● **National Scheduled Caste Finance & Development Corporation (NSFDC)**

The National Scheduled Castes Finance & Development Corporation (NSFDC), an ISO 9001:2000 Certified Company, was set up by the Government of India in February 1989 under Section 25 of the Companies Act, 1956. The purpose of NSFDC is funding for the economic empowerment and skill up-gradation of the persons belonging to the scheduled caste families living below the poverty line.

● **National Handicapped Finance & Development Corporation (NHFDC)**

The National Handicapped Finance and Development Corporation (NHFDC) has been set up by the Ministry of Social Justice & Empowerment, Government of India., registered under Section 25 of the Companies Act, 1956. It is the enterprise for channelizing funds to persons with disabilities through the State Channelizing Agencies (SCAs) nominated by the State Government and Non-Government Organizations (NGOs) under the micro-credit scheme.

● **Department of Social Welfare, Govt. of Kerala**

The Department of Social welfare was formed for carrying out social welfare programs and services. This department mostly alerts on the planning and successful implementation of welfare services for the weaker sections of the society. The social welfare services aim to give necessary care, security and other services to women, children, physically & mentally challenged, bankrupt, orphans, elderly people, sick

and the social deviants like children in need of care and protection, children in conflict with the law, young and first-time short term offenders, etc.

● **State Planning Board, Govt. of Kerala**

The State Planning Board was constituted in September 1967 as an advisory board under Govt. of Kerala. The board was recognized to help the state government in formulating tactics based on a systematic assessment of the resources of the state. The board also has the duty of preparing the annual economic review which is presented along with the budget manuscript to the State government.

5.3 Programs and Schemes of KSWDC

KSWDC (The Kerala State Women's Development Corporation Ltd) is operating for the betterment of women in Kerala. The corporation offers several programs to the women in Kerala, particularly underprivileged women. Following are some of the programs offered by the KSWDC: -

5.3.1 Schemes for Minorities in Association with NMDFC

◆ Self-employment loan Schemes

Under this scheme, the financial aid is provided to the persons belonging to the minority community for starting self-employment units. The fund granted up to a maximum of ₹ 20, 00,000 to the persons having annual family income up to ₹ 81,000 in rural areas and ₹ 1.03 lakhs in urban areas. Those persons having an additional household income of ₹ 6 lakhs per annum can also be benefited by the scheme with a maximum of ₹ 30, 00,000. The rate of interest in this scheme is 6% per year with a 6% penal interest.

Any viable project will be considered under the scheme to encourage self-employment among the members of the minority communities notified by the Central Government and State Government from time to time. The applicants must be in the age group of 18 to 55 years.

◆ Education loan scheme

NMDFC introduced an educational loan scheme to make easy job-oriented education amongst the weaker section of the minorities. Fund granted to the identified and eligible courses should have the highest chance of equipping the beneficiaries for jobs with a maximum duration of five years. Educational loan will be given for applicants within the age group of 16-32 years with a confirmation of admission from the institute. Women and physically challenged candidates get preference and the selection out of the eligible candidates will be on merit basis.

All technical or professional courses including diploma and degree courses may be considered for the scheme and the courses also have a good possibility in the job market. The period of the course will not surpass five years and the college or institute should have been offering the course for the last three years and it should be recognized by the central or state Government or any suitable authority such as AITCE (All India Council for Technical Education) etc. The loan amount will be allowable for costs such as admission fee, tuition fee, examination fee, boarding and accommodation expenses and cost of books, stationery, and other instruments necessary for the course, etc.

The amounts of education loan sanctioned with details are described in the following table:

Table 5.1

Details of Education loan

Parameters	Persons having annual family income of up to ₹81,000 in rural areas and ₹1.03 lakhs in urban areas	Persons having an additional household income of ₹6 lakhs per annum
Amount of Loan Sanctioned (India)	Max. ₹15 Lakhs/ Beneficiary for professional or job-oriented courses in India with max duration 5 years @ 3 lakhs/annum	Max. ₹20 Lakhs/ Beneficiary for professional or job-oriented courses in India with max duration 5 years @ 4 lakhs/annum

Amount of Loan Sanctioned (outside India)	Max. ₹20 Lakhs/ beneficiary for courses abroad with a max duration of 5 years @ 4 lakhs/annum	Max. ₹30 Lakhs/ beneficiary for courses abroad with a max duration of 5 years @ 6 lakhs/annum
Rate of interest	3% per annum	5% per annum
Repayment period	5 Years	5 Years

Source: Secondary data

◆ **Micro Finance Scheme [Loan through NGOs]**

The loan amount is also sanctioned to the women groups for starting self-employment units through Non-Governmental Organizations. The table below presents the details of the microfinance scheme offered by the KSWDC.

Table 5.2

Details of Micro Finance Loan through NGOs

Parameters	Persons having annual family income of up to ₹. 81,000 in rural areas and ₹1.03 lakhs in urban areas	Persons having an additional household income of ₹6 lakhs per annum
Amount of Loan Sanctioned	Up to ₹1 lakh per member of SHG	Up to ₹1.5 lakhs per member of SHG, ₹30 lakhs for a group of 20 members in 1 SHG
Rate of interest	Max 7% per annum	Max 8% per annum
Repayment period	3Years	3Years
Utilization period	3 Months/ 1 month	3 Months/ 1 month
Sanctioning Amount	Limit of ₹25 lakhs per NGO/ Federation This limit is increased to ₹50 Lakhs in case of 100% track record for the past 2 years	Limit of ₹25 lakhs per NGO/ Federation This limit is increased to ₹50 Lakhs in case of 100% track record for the past 2 years

Source: Secondary data

5.3.2 Schemes for Backward Classes in alliance with NBCFDC

◆ Self-employment loan scheme

Under this scheme, women belonging to the backward classes are provided financial assistance for opening new ventures for promoting self-employment among members of the backward classes in the age group of 18 to 55. Any workable project will be considered for financial assistance up to a maximum of 85 percent of the project expenditure or ₹10,00,000 whichever is less, and it is limited to the amount requested by the recipient.

For financial assistance under this scheme, the applicant should belong to any one of the notified backward classes of the state and the annual family income of the applicant should be below ₹1,20,000 in urban areas, and ₹98,000 in rural areas. But it is to be ensured that the applicant should not be a beneficiary to any of the self-employment loans under any scheme of any other corporation, bank, or other agencies. The rate of interest fixed by the corporation for the loan amount up to ₹5 lakhs is 6% per year and for a loan amount, greater than ₹5 lakhs is 8% per annum.

◆ Education Loan Scheme

The education loan to the backward classes for pursuing professional or technical education at the graduate and higher level is provided by the corporation towards the empowerment and development of backward classes in the country. The loan shall be given to the applicants who have obtained admission for any professional or technical course through entrance test or merit-based selection process and course should be allowed by appropriate bodies such as AICTE, medical council of India, UGC, etc. Priority will be given to women, physically impaired and dependent widows, etc. But the financial aid does not cover distance education and off-campus programs.

All applicants in the age group of 16 to 32 can use the sanctioned amount for expenditures such as admission fee, coaching fee, books, stationery & other instruments required for the course, examination fee, boarding & lodging expense, the

insurance premium for student borrower for policy throughout the loan period, travel expenses for studying abroad, etc.

The loan amount sanctioned for studying in India is 90% of the expenditure of the course subject to a maximum amount of ₹10 lakhs per student or ₹2.50 lakhs per year and for studying abroad is that 85 percent of the expenditure of the course subject to a maximum of ₹20 lakhs per student with the annual rate of interest of 3.5% and all other additional expenditure should be borne by students or State Channelizing Agencies (SCAs).

5.3.3 Schemes for Scheduled Caste in association with NSFDC

◆ Self-employment loan scheme

The amount approved to women members of scheduled caste as notified by the Central or State Government from time to time is to those in the age group of 18 to 55 years. The family earnings of the applicant should be less than ₹98,000 per year in rural areas, and ₹1,20,000 per annum in urban areas. The maximum amount of sanctioned is ₹3,00,000 at 6% interest per year with penal interest of 6%.

◆ Education loan scheme

Education loan is passed to all recognized courses with a maximum amount of ₹10 lakhs per student or ₹2.50 lakhs per year for studying in India and also a maximum amount of ₹20 lakhs per student is approved for studying out of the country at 4% rate of interest per annum.

◆ Microfinance scheme through SHGs

The monetary support is also provided to small groups of women for starting the venture. The amount of loan sanctioned through officially registered SHGs which consist of up to 20 persons. The yearly family income of the applicant must be below ₹1,20,000 in urban areas and ₹98,000 in rural areas and also 75% of the members of Self Help Groups (SHGs) or Non-Government Organization (NGO) should be from backward classes and remaining 25% members may be from other weaker sections

such as SC, ST, handicapped, etc. The maximum amount of loan sanctioned is ₹10,00,000 at 4 percent annual interest and the loan amount should be repaid in quarterly installments within 48 months including the moratorium period of six months.

5.3.4 Schemes for Forwarding Classes or General Categories in association with State Government

Loans are granted to economically weaker women of general or forward communities for commencing self-employment units in the age group of 18 to 55. The loan shall be arranged to women members of the general category whose family income is less than ₹ 1,03,000 per year in urban and ₹81,000 per year in rural areas. Any income-generating project is entitled to a maximum loan amount of ₹3,00,000 at 6 percent interest per year and the entire loan amount for women of general communities must be met from the fund provided by the State Government.

5.3.5 Support to Training and Employment Program (STEP) for Women

KSWDC is the Nodal agency for Support to Training and Employment Program for Women. The scheme provides 90% of assistance as grant in aid by the Govt. of India and the balanced fund is to be mobilized by State Govt. or NGO. The scheme provides employment opportunities for at least 500 women and is a very attractive scheme as large-scale programs such as dairy development, agriculture: small scale industries employing many women, etc. Most of the NGOs are not utilizing the above-mentioned fund from the Govt. of India. Even though various NGOs are submitting proposals for assistance under this scheme, it is noted that most of the projects are rejected. To overcome the lack of structured and professional approach in the formulation of projects and identification of viable projects for women, KSWDC proposed to take up the role of a facilitator by promoting the scheme among NGOs, identifying NGOs, and arranging workshops for NGOs. In addition to awareness generation, the corporation has also shouldered the responsibility of helping these NGOs secure funds under this scheme for implementation of self-employment programs for women residing in the geographical area, where their

respective developmental work is centered. The wide components of the training for NGOs include: -

- Managerial Effectiveness
- Effective Communication
- Leadership Qualities
- Creativity in project preparation
- Project idea generation & report preparation
- Project report appraisal
- Office management
- Awareness on STEP

5.3.6 Gender Awareness Sessions

KSWDC has been conducting a variety of programs for creating gender awareness among women and girls in the state. Workshops, seminars, conferences etc., are organized in colleges and offices to create gender awareness and sensitization.

5.3.7 Women Cell

Women cell helps to organize and transform young women into an energetic group by focusing on their strengths and skill sets and enabling them to understand their right potential. The main purpose of a women cell is to make the youth aware of the issues concerned in their society and to equip them with sufficient management skills to handle everyday affairs. Through Women cell, KSWDC has initiated different programs like gender awareness pieces of training, pre-marital counseling, open forum, cultural programs, manuscript publishing, training in IT or Soft skills, creative workshop, street plays, and community involvement programs in the selected women's colleges in Kerala. The amount of ₹25, 000/- will be granted in four installments to the women cell for conducting women-centered programs.

The objectives of the women cell are as follows: -

- To inculcate a sense of social commitment among the youth.
- To perform as a linking channel between society, women, and KSWDC.
- To offer training for women so that they become empowered in their younger age thereby making them self-sustainable in society.
- To build a feeling of empathy among the youth to their fellow beings.
- To explore their inborn talents and exploit them for the betterment of society.

5.3.8 Scholarship scheme and other activities

KSWDC offers ₹5000 as a scholarship for two students at each college. The selected students must hold excellent academic records as well as their annual family income shall not exceed ₹100000. The scholarship applications should attach a recommendation letter from the principal mentioning the number of fees. It should also enclose the attested copy of their mark list and attested copy of the income certificate from the village office.

5.3.9 Internal Complaints Committee

The sexual harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act came into force on 9th December 2013 and it is compulsory for every organization and its employer to set up an Internal Complaints Committee (ICC) for dealing with cases of sexual harassment faced by women at workplace. In association with the Centre for Management Development (CMD), KSWDC organizes workshops across Kerala for creating awareness on the importance of ICC among various Government, PSU, and private organizations for educating them regarding the structure, role, and functions of such committees. The workshop also gives awareness concerning the guidelines issued by the Supreme Court of India to promote the significance of ICC across organizations in the State and to encourage them to implement ICC in their respective organizations.

5.3.10 Self-Defense Training

In the background of the increasing crimes against women, self-defense training is necessary to equip them with self-protection techniques to ensure their safety in society. It helps to build confidence among young girls and women to protect themselves against attacks & violence. In association with Yao Lan Kungfu School, one of the renowned Kungfu schools in India, the Kerala State Women's Development Corporation commenced a program for providing self-defense training for teenage girls in Kerala. The overwhelming response received from various quarters prompted the corporation to extend the project's reach to other schools across the state. The methodized training was provided to a batch of 40 girls from each of the schools through a 14- hour workshop. The self-defense workshop conducted on a simulated environment that helped the students to recognize the situations of potential hazards and apply the self-defense skills that they learned.

The program has been recognized as the need of the hour and has been much appreciated by the students, school authorities, and parents. The KSWDC is envisaging extending the reach of the program to more schools too.

5.3.11 REACH: flagship program on finishing school

REACH (Resource Enhancement Academy for Career Heights), a finishing school project of the Kerala State Women's Development Corporation was started on 29th December 2009 to bridge the gap between acquired skills and required skills for professionally qualified women. REACH is a professional grooming academy that works towards the social, economic, and educational progression of women from all cross-sections of society with the required life-skills to ensure success in life. It caters to the needs of aspiring young women from different walks of life and improvises their talents, bring out their skills and ignite their passion and builds self-confidence so that they are empowered to convert challenges to opportunities and to flourish their full potential.

The REACH is located at Trivandrum and another branch at Payannur in Kannur district. The Institute conducts a wide range of courses and has successfully

positioned hundreds of women in reputed firms with decent pay packages. It also focuses on molding competent human resources as per the present industry trends with creative thinking and emotional intelligence.

❖ **Facilities under REACH**

Finishing schools are well equipped with the facilities to make sure the right learning environment for its students. The common facilities are as follows:

- IT-enabled Smart Classrooms
- Computer lab- PCs, Audio- Visual facility, Interactive board, Wi-Fi
- Language lab – Language-learning software, audio-visual aids
- State of the art Conference hall
- Library – Collection of literary works and self-development books
- Cafeteria

❖ **Courses offered by Finishing School**

- Basic IT Skills
- Communicative English
- Soft skills - Career oriented training
- Placement Orientation
- Domestic Data Entry - IT sector
- Retail Sales Associate (Training in association with Infrastructure Leasing & Financial Services (IL&FS))-Retail Sector
- Certificate in Word Processing and Data Entry Operator
- Post Graduate Diploma in Computer Application
- Diploma in Computer Application
- Certification course for TALLY

❖ **Advantages of the REACH**

- It was awarded the ISO certification within three months of its foundation
- It is the first finishing school for women by the Govt. of Kerala.

- REACH has created a niche market through its innovative outreach activities and new generation branding strategies.
- A broad set of courses developed by understanding the skill requirements of the industry.
- A team of industry experts facilitates industrial visits, internships, and mock tests and interviews to help students through the recruitment process.

The students of REACH have been placed in various reputed organizations such as Rajadhani Group, Muthoot Finance, NIMS hospital, Asianet, Allianz Cornhill, S K Hospital, Sristi Computers, Ananthapuri Hospital, Aptara Learning Private Limited, etc. REACH with its passionate team of expert trainers continues to inspire the right attitude, skills, and knowledge in the young and aspiring women of today and equip them to cope with the strict order to meet life situations and challenges with easiness and confidence. The efforts of the institution and its tremendous training are enlarged by its dynamic placement cell that has long term relationships with several recruiters REACH is getting popular day after day in the minds of people and is standing high as the flagship finishing school program of the Kerala State Government.

5.4 Public Utility Services

Apart from the beneficiaries' concentrated programs, KSWDC also provides the following general services to the women in Kerala.

➤ ***Mithra 181 - women helpline***

The Kerala State Women's Development Corporation (KSWDC) has set up a 24/7 information and emergency helpline for women in Kerala under the Ministry of Women and Child Development, Government of India. The helpline always creates an infrastructure of support for women and for different purposes with the principles of efficiency and continuous feedback mechanisms at its core.

The Mithra 181 is intended in a holistic approach to ensure that no woman is excluded from this service. The helpline is accessible, responsive, and effective in its objective of creating a safe and secure state for them. The Mithra 181 will facilitate a crisis and a non-crisis involvement through referrals to the appropriate agencies such as police, hospital, ambulance services, one-stop center, and other agencies. Teenage girls, women facing domestic violence, or other forms of harassment and transgender can avail of the 24/7 services of Mithra 181 women helpline.

Purpose of the program

1. To make sure women and girls have dependable government involvement in emergencies or need for correct information.
2. To make available a toll- free 24 hours telecom service to women seeking support and information.
3. To give information about suitable support services, government schemes, and programs available to women where she lives or works.
4. To put up a helpline that has a strong follow-up arrangement for every complaint.
5. To give guidance and counseling to women who are in pain and need urgent mental and emotional help.
6. To make a disabled woman pleasant and a helpline to support them.

➤ *She-toilet*

KSWDC implemented a 'she - toilet' project in the state to keep female hygiene and access to sanitation in public places. The first electronic, completely automated she- toilet units are well designed and equipped and carefully caters to all sanitation requirements of women as it contains sanitary napkin vending machines and incinerators to burn the used napkins, along with self- washing and sterilization functions.

These she-toilets are based on cost-effective and eco-friendly technology because the waste decomposition is done with bio enzymes and the water used for self-washing is recycled for future use. Further, the toilets are also having common facilities like automatic payment collection; automatic door opening, 'busy' and 'free' display boards, and an automatic platform cleaning system. The uses of all these technologies overcome all human errors the corporation determined to enlarge the reach of this project further to ensure that each woman has access to clean, hygienic, and fully equipped women-friendly public toilets.

➤ ***She pads: Menstrual Hygiene Management***

Maintaining hygiene during the menses period is important for women's health, mobility, and self-respect. The matter of menstruation often covered in confidentiality and negativity especially in India and related to cultural and religious forbidden and neglected. So, the KSWDC conducts awareness classes and programs on menstrual preparedness and management among adolescent girls.

Sanitary napkin is a commonly wanted product for women to guarantee hygiene during menstruation periods. Limited access to safe and inexpensive sanitary products and facilities is one of the reasons for lack of school attendance, high dropout rates, and ill-health due to infection. The accessibility of affordable high-quality sanitary napkins as per the wants and preferences of women is a blessing to tackle menstrual hygiene issues and for maintaining good health conditions throughout the period. Accessibility to reasonable sanitary pads in the school premises will be a great blessing for every girl child in our country.

Objectives of the program

- To generate knowledge on menstrual hygiene
- To distribute sanitary napkins to girl students of Govt. and Aided schools.
- To allocate napkin vending machines and incinerators to each of the schools covered under the scheme.

➤ ***She stays -Working Women's Hostel***

The major complexity that is faced by the women who are living out of their homes for seeking employment would be the lack of security and suitable lodging. Working women's hostels are the solution for the problem which gives secure shelter like a home away from home where they can go back after a long day's work. Under this scheme, KSWDC offers safe and conveniently situated housing for working women who need to live away from their families due to professional commitments. Currently, hostels have been set up in five districts Trivandrum, Ernakulam, Malappuram, Wayanad, and Kannur and will be started soon in Kozhikode and Kasargode too as a residential opportunity for outstation female employees. This facility is given to women working in a government, semi-government, or private institute.

Advantages of She stay

- 24/7 security services
- Guest accommodation facility
- A secure place in the heart of the city

➤ ***She-taxi***

KSWDC commenced she-taxi services in Kerala for providing standardized transportation services to the state. The taxi service traveler cab system is intended to protect the security of women travelers especially the female employees, students, tourists, etc., by using superior technology. This transformational and unusual project leads to a positive ambiance to begin the ever-growing threats on the safety and security of women. This service helped the social and economic empowerment of women in the state on a huge level. The 24/7 women drive taxi service system is accessible to the women by way of call, SMS, and App-based online system.

Objectives of the project

- To deliver safe and comfortable transportation services to women
- To guarantee the protection of women travelers

5.5 Future Projects of KSWDC

✧ *International Women Trade Centre (iWTC) - the ultimate monarchy for women.*

The main aim of iWTC is the complete empowerment of women, affecting a gradual shift in their social status by making them financially stable and secure by improving their inherited skills and enlightening it to global standards and which makes women independent and self-reliant.

iWTC, is an entirely intended infrastructure for women to educate and nurture their skills, promote their trade, increase their information, and secure the top business opportunities. This center also visualizes the promotion and trade of handicrafts and traditional artifacts, which represents the customs and inheritance of the land. The trade and marketing of such crafts, which replicate the cultural heritage of the region, provides a well-established platform for local women artisans to showcase their abilities and build a better living. This also helps the skilled craftsmen and other artisans with a better lifestyle with stable income and this scheme will set up a permanent store for various artisans to sell their indigenous products and generate a space for conserving cultural heritage and traditions through the performance and exchange of other traditional art forms.

Objectives of the endeavour

The International Women Trade Centre has planned objectives to expand the excellence and skills of women:

- To promote and empower women for tracking their business interests and activities.
- To make a global platform for talented women entrepreneurs that will place them on par with global business houses.
- To offer women entrepreneurs the chance to interact with peers and connect with business leaders in their respective sectors, potential long-term advisors, and investors

- To set up itself as a significant center for women entrepreneurs to follow their business goals in their respective sectors
- To encourage cultural transactions through the trade and marketing of conventional handicrafts.
- To build a space to encourage and strengthen cultural heritage, art, and customs.

✧ ***Entrepreneurship Guidance Programs***

KSWDC has planned to provide entrepreneurship training programs to widows within the age group of 18- 55 years to ensure the economic development of widows by giving financial and consultative assistance to begin business ventures through this scheme. The entrepreneurship development program focuses to strengthen the entrepreneurial quality of women and empowering them to share economic growth rightly. The program is intended to assist widows in strengthening entrepreneurial intention and in acquiring skills and capabilities essential for playing an entrepreneurial role efficiently. The sessions are handled by eminent resource persons with duration of 3 days.

Aims of the training program

- To convey entrepreneurship awareness among the widows in the state
- To generate awareness on various aspects of entrepreneurship
- To create a clear-cut idea about future business endeavors
- To provide financial assistance for widows to set up new ventures
- To ensure the economic upliftment of widows.

✧ ***Day Care and Integrated Skill Development Centers for ST Women***

These centers shall function as skill hubs designed to raise the skills of ST women in different conventional or modern careers depending on their existing skill, current economic trends, and market potential, which would facilitate them to achieve appropriate employment or allow them to become self-employed. Apart from skill

development, these centers also provide maternity and child care amenities. It will include maternity care, nutritional support for pregnant and lactating mothers, conduct medical camps, first aid, ambulance services, and provision of daycare and childcare facility.

Objectives of the scheme

- To set up an integrated skill development center for the complete growth of tribal women
- To grant maternity and child care services
- To utilize ST women as a platform for generating awareness to their community on public issues
- To enhance employability and make certain the economic progress of the tribal community
- To promote tribal's participation in the growth of society and to supply the basic needs of the community

✧ ***Vanitha Mithra Kendra-Women's hostel cum Short stay home***

It is necessary to provide safe and conveniently situated housing along with a daycare facility for the kids below 3 years of age at reasonable rates to the women who are forced to depart their families for employment.

There is a shortage of women-friendly short stay homes in this state, even when lots of women visit Kerala for business or related purposes. Also, there is no provision in the state to lodge domestic violence sufferers, abandoned women, destitute, or as the like just for a single night. Most probably the concerned authorities will have to ask for the help of NGOs or other similar agencies. But all these non-profit organizations will permit admission till 6 or 7 O'clock. By understanding the current social conditions and the violent incidents against women, there is an immense requirement to have transitional homes in each district irrespective of day or night to accommodate women in need.

KSWDC plans to launch 'Vanitha Mithra Kendra' as a working women's hostel cum short stay home in all districts of Kerala to give a secure and suitable accommodation for working women who are away from their household.

Purposes of the project

- To give secure and suitable housing to women at reasonable rates
- To offer a transitional stay to victims of domestic violence, poor, etc.
- To provide daycare services to the children of women inmates

✧ ***Fresh-Up Centers***

KSWDC, in connection with Kerala State Lottery Department, Local Self Government Institutions, and Kudumbashree, is scheduling to set up Fresh-up Centers in a public place.

Fresh-up Centre is envisaged as a small unit like a comfort station to the women including correctly maintained toilets, room for breastfeeding, relaxing areas, and a snack saloon in a well-located environment. The fresh-up centers will be constructed at bus stands, railway stations, tourist centers, and other important places all around Kerala at a reasonable fee. The KSWDC expects that the centers would also help women travelers get essential facilities while on travel. The women should not wait in lengthy queues as the fresh-up centers will offer peaceful environment with clean and hygienic facilities.

Purposes of the scheme

- To grant secure and hygienic comfort stations to women travelers at public places.
- To give relaxed short-stay centers at affordable rates for women to take rest or to breastfeed their babies.
- To make sure the financial empowerment of at least two women through the maintenance of the snack bar and the restroom.

5.6 Conclusion

KSWDC acts as a specific hub for women in Kerala through which women could have the benefit of all facilities under one roof. It offers different types of self-employment loan schemes to the beneficiaries belonging to different categories and caters to certain projects or endeavours to the whole women as a public utility. Thus, KSWDC is considered as a state-sponsored funding agency exclusively for women and offers its programs to the welfare of women in Kerala.

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Chapter 6

**Women Empowerment through Self-
Employment Loan Schemes
of KSWDC**

Women Empowerment through self-employment Loan Schemes of KSWDC

6.1 Introduction

Kerala State Women Development Corporation (KSWDC) is selected among the state level funding agencies for assessing the empowerment level of women through self-employment activities. This chapter deals with the analysis of beneficiary's attitude, perception and level of awareness with regard to self-employment loan schemes of KSWDC and its influence on women's life as well as their empowerment. The primary data were collected from 371 sample respondents by using a structured interview schedule and the collected data are presented by using charts and tables. To analyse the data various statistical tools such as Test of homogeneity of variances (Levene statistics), One Way ANOVA, Robust tests of equality of means (Welch statistics), Scatter diagram on linear regression equation, etc., were used. Statistical Package for Social Sciences (SPSS 20.0) is the software package used for analysis. The hypotheses framed are tested and the interpretations are given on the basis of the results.

6.2 Socio economic factors of the respondents

Socio economic factors of the respondents are presented along with overall result in the table below for describing the data. It includes educational status, marital status, type of self-employment units, mode of self-employment etc. These data help to identify the socio economic background of the respondents.

Table 6.1*Socio economic profile of respondents*

Socio Economic Factors		MC	SC	BC	GC	Total
No: of Respondents		186	54	93	38	371
Educational Status	Primary	8	11	8	5	32
	Secondary	83	14	43	10	150
	Higher Secondary	90	27	38	21	176
	Graduation	5	2	4	2	13
Marital Status	Unmarried	83	38	50	32	203
	Married	103	16	43	6	168
Nature of Self-employment	Tailoring Unit	92	26	33	16	167
	Goat Rearing	7	8	8	5	28
	Agriculture	29	8	11	3	51
	Bakery Unit	14	0	1	5	20
	Textile Unit	10	4	8	2	24
	Cow Rearing	15	3	16	1	35
	Garments Unit	8	3	5	0	16
	Lady Fancy Store	5	1	6	0	12
	Computer Shop	1	1	1	1	4
	Studio	1	0	0	1	2
	Printing Press	2	0	4	0	6
	Beauty Parlor	2	0	0	4	6

Source: Primary data

MC-Minority Community, SC-Scheduled Caste, BC-Backward Community and GC- General Category

As basic information, educational qualification of the respondents is collected. Women with less education has higher tendency to start self-employment programs for livelihood. But, educated women seek appropriate jobs for meeting their requirements.

It reveals that from all categories of beneficiaries, majority have completed higher secondary education (47.4%) followed by secondary education, that means up to SSLC (40.4%). Among all categories of respondents, majority (54.7%) are unmarried women who need more financial independency than married women. Among total respondents from minority 55.4% are married and 44.6% are unmarried women and 70.4% of SC/ST is unmarried and 29.6% are married. Among backward category, 53.8% are unmarried and remaining 46.2% married and 84.2% of general category is unmarried and 15.8% married.

Figure 6.1

Nature of Self-employment by the respondents

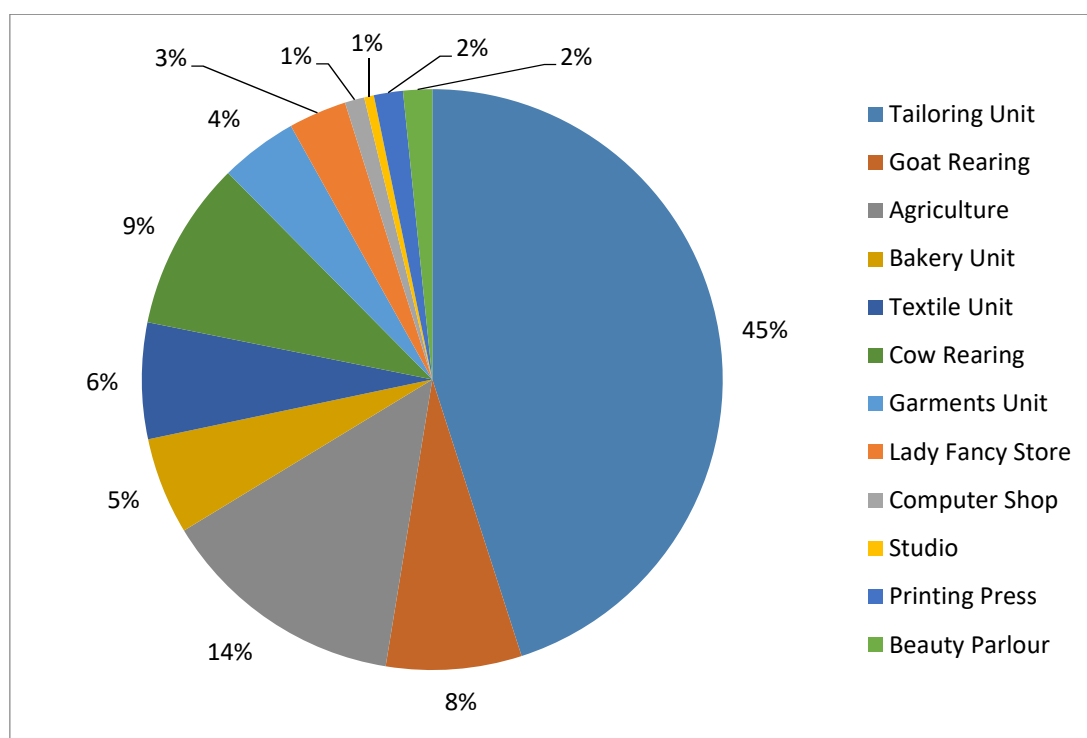


Figure 6.1 presents the nature of self-employment business done by the respondents. Among the various self-employment programs, most of the respondents (45%) are running tailoring units by utilizing the amount sanctioned by the corporation followed by agriculture and farming (13.7%), cow rearing (9.4%), goat rearing (7.5%), textile units (6.5%), bakery units (5.4%), readymade garments unit (4.3%), lady fancy store (3.2%), certain other activities including Printing Press and Beauty Parlor (2% each), Computer Shop and Studio(1% each) etc.

The socio economic factors including age, year of experience, are calculated and presented in the table below to get an overview about the status of beneficiaries.

Table 6.2

Socio economic status of Respondents

Socio economic factors	MC		SC		BC		GC		Σ
	Σ	σ	Σ	σ	Σ	σ	Σ	σ	
Age	42	7.5	39	7.1	41	7.4	40	7.9	41
Year of Experience	6.1	4.7	4.9	4.7	5.4	3.8	5.8	5.1	6

Source: Primary data

MC-Minority Community, SC-Scheduled Caste, BC-Backward Community and GC- General Category

The average age and year of experience are almost same in all categories. In the case of age of minorities, SC/ST, backward and general category the average values are 42, 39, 41, and 40 years respectively. The year of experience in the respective fields of self-employment was for minorities 6.1, SC/ST 4.9, backward category 5.4 and general category 5.8 years.

6.3 Perception, Level of Awareness and Attitude of Beneficiaries towards KSWDC

Kerala State Women's Development Corporation offers many schemes and programs to the marginalized women in Kerala. One of the main schemes is self-employment scheme addressed to more number of beneficiaries. This part of the study mainly concentrates on the beneficiary's opinion towards certain statements with regard to KSWDC and its influence on their life.

The statements were addressed to three impressions such as perception, awareness, and attitude of beneficiaries. ANOVA / Welch's ANOVA test was used for analyzing each statement opined by respondents in various categories. Welch's ANOVA is an alternative to the ANOVA test and it compares means to see whether they are equal or not and used when data breach the assumption of homogeneity of variances.

Table 6.3*Percentiles of perception, awareness and attitude*

Percentiles	Perception	Awareness	Attitude
33.33	4.0000	4.0000	4.0000
66.67	4.6667	5.0000	4.6000

Source: Primary data

The above table shows the percentile value based on the response of women with regard to perception, level of awareness and attitude of beneficiaries. Each statement is checked and influence evaluated on the basis of comparing mean value with percentile value calculated.

The mean value of each opinion is evaluated in such a way that in case of perception the mean value less than 4.00 shows low influence, mean value between 4.00 and 4.6667 with moderate influence and the mean value greater than 4.6667 indicates high influence. In case of awareness, the mean value less than 4.00 indicates low influence, mean value between 4.00 and 5.00 shows high influence.

But in the case of attitude of beneficiaries, the influence is evaluated on the basis that the mean value less than 4.000 shows low influence, mean value between 4.00 and 4.6 placed as moderate influence and the mean value greater than 4.6 have high influence.

6.3.1 Perception

Perceptions vary from person to person. Different people perceive differently about the same situation and they assign different meanings to what they perceive. Beneficiary's opinion or impression about the schemes and policies of the KSWDC are analyzed and different categories of respondents have different perception towards services. So certain statements were addressed to the beneficiaries to understand their perception towards the self employment loan scheme of the organization and those opinions are presented and analyzed here:

Table 6.4

Opinion with regard to perception

Statements / Opinion	MC	SC/ST	BC	GC	Total
Extra income to household affairs	4.301	4.33	4.290	4.210	4.29
Feel secure in job	4.134	4.22	4.215	4.210	4.17
Decisions for family	4.161	4.09	4.096	4.184	4.13
KSWDC is the best choice for a decent income	4.532	4.46	4.505	4.289	4.49
Officials are supportive	4.575	4.53	4.548	4.368	4.54
KSWDC is able to offer employment opportunities	4.494	4.55	4.548	4.289	4.49

Source: Primary data

MC-Minority Community, SC-Scheduled Caste and Scheduled Tribe, , BC-Backward Community and GC- General Category

The above table shows the perception of respondents towards KSWDC and its self employment loan scheme. Each statement is evaluated on category basis and statistical significance analyzed with the help of ANOVA test. The mean score of all statements denote that each statement has moderate influence to the overall level of perception.

All respondents expressed that KSWDC's officials are very supportive and friendly in dealing with the formalities of sanctioning loan. For providing employment opportunities KSWDC is the best option, all women opined beyond category wise differences. It is revealed that the SC/ST women expect little bit more when compared

to others. For statistically testing the indifferences among categories, ANOVA test is employed on the background of the following hypothesis:

Ho: There is no significant difference between perceptions of beneficiaries with respect to their categories.

Table 6.5

Perception of Beneficiaries

Statements/ Opinion	Welch / F	P value	Hypothesis
Extra income to household affairs	.308	.820	Retained
Feel secure in job	.463	.709	
Decisions for family	.351	.788	Rejected
KSWDC is the best choice for a decent income	2.731	.047	
Officials are supportive	1.446	.229	Retained
KSWDC is able to offer employment opportunities	1.749	.157	

Source: Primary data

It reveals from the table 6.5 that there is no significant difference between categories of beneficiaries and their perceptions except one statement. In case of earning decent income from self-employment activities, there is difference in their perception. The respondents from the general category are seen to earn less followed by SC/ST, backward categories and minorities.

6.3.2 Awareness

Awareness can be something the beneficiaries noticed or want to tell others about KSWDC. It also includes quality, knowledge and understanding about the services, terms and conditions of the KSWDC. Some statements were addressed to the beneficiaries in order to evaluate the awareness level of the beneficiaries and their opinions are tabulated and analyzed below. The results are consolidated category wise and differences in their level of awareness are tested by using Welch statistics.

Table 6.6***Opinion with regard to Level of Awareness***

Statements / Opinion	MC	SC	BC	GC	Total
About self-employment schemes	4.612	4.66	4.559	4.447	4.59
Terms and conditions	4.349	4.20	4.322	3.868	4.27
Low interest rate	4.543	4.57	4.53	4.342	4.52
women empowerment activities	4.564	4.48	4.559	4.368	4.53
formalities for loan & intervention	4.311	4.25	4.365	4.105	4.29

Source: Primary data

MC-Minority Community, SC-Scheduled Caste, BC-Backward Community and GC- General Category

Level of awareness is evaluated based on the above statements and responses show that women are moderately influenced and have awareness regarding the activities of KSWDC excepting in case of terms and conditions of KSWDC with regard to self-employment loan in which general category (mean score - 3.86) shows low influence to the total level of awareness. All beneficiaries opined that KSWDC is the best choice than other similar institutions for acquiring financial assistance.

The study checks whether this influence is statistically significant or not, by employing ANOVA for testing the hypothesis:

Ho: There is no significant difference between levels of awareness of beneficiaries with respect to their categories.

Table 6.7***Awareness of Beneficiaries***

Statements/ Opinion	Welch / F	P value	Hypothesis
About self-employment schemes	1.365	.253	Retained
Terms and conditions	4.340	.005	Rejected
Low interest rate	1.358	.256	Retained
women empowerment activities	1.286	.279	
formalities for loan & intervention	1.098	.353	

Source: Primary data

It can be observed that all respondents are moderately aware about the activities of KSWDC without any category wise differences except in terms and conditions of KSWDC in which general category respondents have low influence on the overall awareness level. It can be concluded that there is significant difference between category of beneficiaries and their level of awareness about KSWDC's terms and conditions.

6.3.3 Attitude

It is the tendency of the beneficiaries to respond positively or negatively towards KSWDC and its activities. After availing the services, beneficiaries express their opinions about the activities and support mechanism of the organization. It discloses their belief towards KSWDC. Here the attitude of beneficiaries is evaluated by comparing mean score with percentile value and the researcher has identified each variable's influence into the overall attitude by classifying as high, moderate and low.

Table 6.8

Opinion with regard to Attitude of Respondents

Statements / Opinion		MC	SC	BC	GC	Total
Positive mindset towards KSWDC	Mean	4.63	4.6	4.61	4.47	4.61
	Influence	H	H	M	M	M
Satisfied with activities	Mean	4.37	4.4	4.31	4.3	4.35
	Influence	M	M	M	M	M
Willingness to take business risk	Mean	4.09	3.9	4.01	3.6	4.00
	Influence	M	L	M	L	M
Supportive mechanism inspired	Mean	4.29	4.2	4.24	3.9	4.23
	Influence	M	M	M	L	M
Earnings support to family	Mean	3.88	3.9	3.83	4.0	3.90
	Influence	L	L	L	M	L

Source: Primary data

H- High Influence, M- Moderate Influence and L- Low influence

MC-Minority Community, SC-Scheduled Caste, BC-Backward Community and GC- General Category

Table 6.8 reveals the attitude of beneficiaries towards the activities and support of KSWDC while dealing with self-employment scheme. It shows that women have moderate influence on all statements except in the case of earnings support to family. They are not satisfied with the earnings from self-employment. The mean score of different categories of respondents are checked for ensuring that the opinions of women from various categories are similar or different. For this purpose ANOVA post hoc test is applied for testing the following hypothesis:

Ho: There is no significant difference between attitudes of beneficiaries with respect to their categories.

Table 6.9

Attitude of Beneficiaries

Statements/ Opinion	Welch / F	P value	Hypothesis
Positive mindset towards KSWDC	.941	.421	Retained
Satisfied with the activities of KSWDC	.336	.799	
Willing to take business risk	2.191	.089	
Supportive mechanism is heartening	1.619	.184	
Earnings support to family	1.254	.293	

Source: Primary data

It is can be observed from the table 6.9 that the null hypothesis is accepted in all cases. Thus there is no difference in the attitude of beneficiaries irrespective of the categories which they belong to.

6.4 Satisfaction on Implementation of Self-Employment Projects

The implementation of a business or self-employment plan is very important to women. Well-coordinated plans lead to success of the self-employment units. It simply means the style in which a venture is carried out is important for the successful existence. The KSWDC's assistance for implementing the self-employment project and respondent's expectation with regard to the organization and timely directions from KSWDC officials etc., are analyzed and presented here.

Table 6.10***Percentiles of Implementation***

Percentiles	Implementation
33.33	3.40
66.67	3.80

Source: Primary data

The above table 6.10 shows the percentile value based on the response of women with regard to the implementation of self-employment projects. Each statement is checked and influence evaluated on the basis of comparing those values with the mean value. The mean value of each statement is evaluated in such a way that the mean value less than 3.4, assumed with low influence, mean value between 3.4 and 3.8 with moderate influence and the mean value greater than 3.8 with high influence.

Table 6.11***Opinion about Implementation of project***

Statements / Opinion		MC	SC	BC	GC	Total
Implementation as per the directions of KSWDC	Mean	3.55	3.87	3.58	3.34	3.58
	Influence	M	H	M	L	M
Timely services from KSWDC	Mean	3.69	3.81	3.709	3.39	3.68
	Influence	M	H	M	L	M
Satisfied with fund received	Mean	3.774	3.81	3.763	3.73	3.77
	Influence	M	H	M	M	M
Expansion of self-employment units	Mean	3.31	3.05	3.25	3.57	3.28
	Influence	L	L	L	M	L
Support in all business affairs	Mean	3.77	3.68	3.86	3.36	3.74
	Influence	M	M	H	L	M

Source: Primary data

H- High Influence, M- Moderate Influence and L- Low influence

MC-Minority Community, SC-Scheduled Caste, BC-Backward Community, GC- General Category

Considering the above table, SC/ST respondents are implementing project as per the directions of KSWDC, also they got expected services from the corporation having high influence but general category have low influence to both. All respondents are satisfied with the amount of loan received from KSWDC with moderate influence but SC/ST category has high influence. Respondents from general category opined less influence in the case of support of KSWDC in business affairs. All respondents except general category are not ready to expand business units in future.

Following hypotheses was framed and analyzed for evaluating the relationships.

Ho: There is no significant difference in efficiency of implementing self-employment project with respect to their categories.

Table 6.12

Implementation of Self-employment project

Statements/ Opinion	Welch / F	P value	Hypothesis
Implementation as per the directions of KSWDC	3.600	.016	Rejected
Timely services from KSWDC	2.206	0.087	Retained
Satisfied with fund received	0.069	0.976	
Expansion of self-employment units	1.438	0.231	
Support in all business affairs	4.650	.004	Rejected

Source: Primary data

It can be observed that there is dissimilarity in opinion of respondents with regard to implementation of self-employment projects as per the direction of KSWDC and its support in all business affairs. Both values are less than .05, as a result there is a significant difference in opinions among the categories of beneficiaries.

Respondents including minorities, backward categories, SC/ST and general category are satisfied with their current business unit but they do not want to expand it in future and all categories of respondents are also satisfied with the financial assistance as well as services rendered by KSWDC. In all those cases, the p value is

greater than .05 so there is no significant difference between opinions of four categories of respondents.

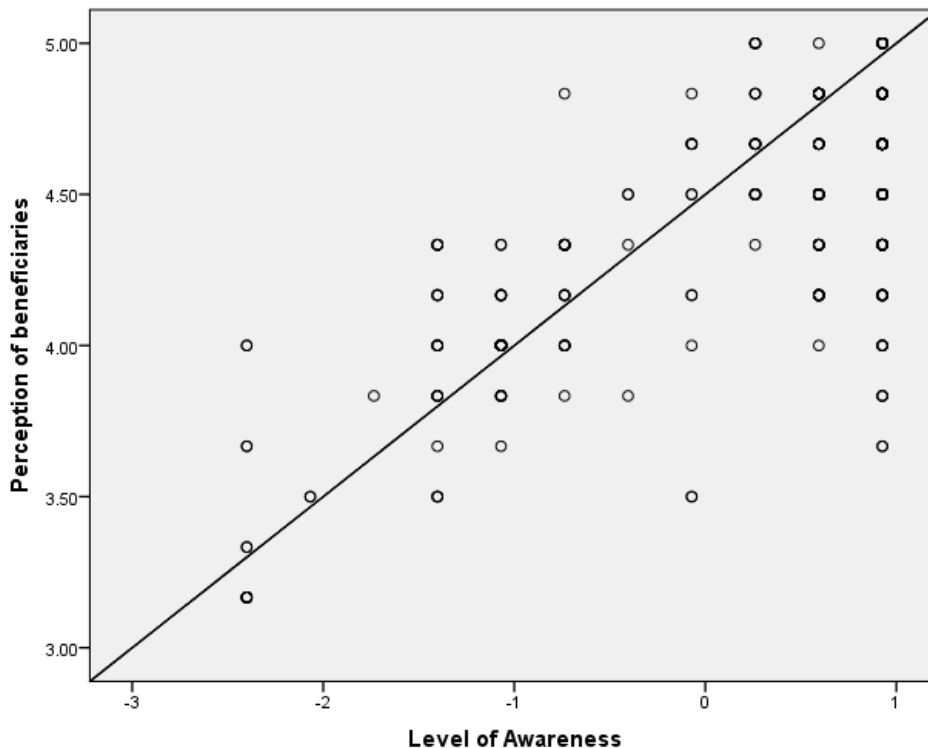
6.5 Perception on level of Awareness

Scatter diagram on linear equation is used for presenting the relation between perception of beneficiaries and level of awareness. Scatter plots show possible associations or relationships between two variables. Linear regression is used to predict the value of a variable based on the value of another variable. Variable to predict is called dependent (outcome) and variable used to predict another variable is called independent. Usually the independent variable is plotted along the horizontal axis (x- axis) and the dependent variable is plotted on the vertical axis (y- axis).

Here perception is considered as dependent variable and level of awareness as independent variable. The relationship between these variables is explained in the figure below:

Figure 6.2

Perception of beneficiaries and Level of Awareness



The above figure 6.2 shows an upward trend from left to right, which means there is a positive correlation between awareness and perception. The level of perception increases with the level of awareness and this pattern resembles a straight line. Level of awareness can be estimated with the value of perception. R squared value of this diagram is 0.597, which denotes that the model is fairly a decent one to predict awareness.

In order to find out the relationship between level of awareness and perception of respondents, the following hypothesis was formed and checked with the help of regression analysis.

Ho: There is no significant relationship between awareness level of beneficiaries and their perception.

Table 6.13

Relationship between Perception and Awareness

Dependent Variable	R Square	Standardized Beta	F	Sig.
Perception	.597	.773	546.997	.000

Source: Primary data

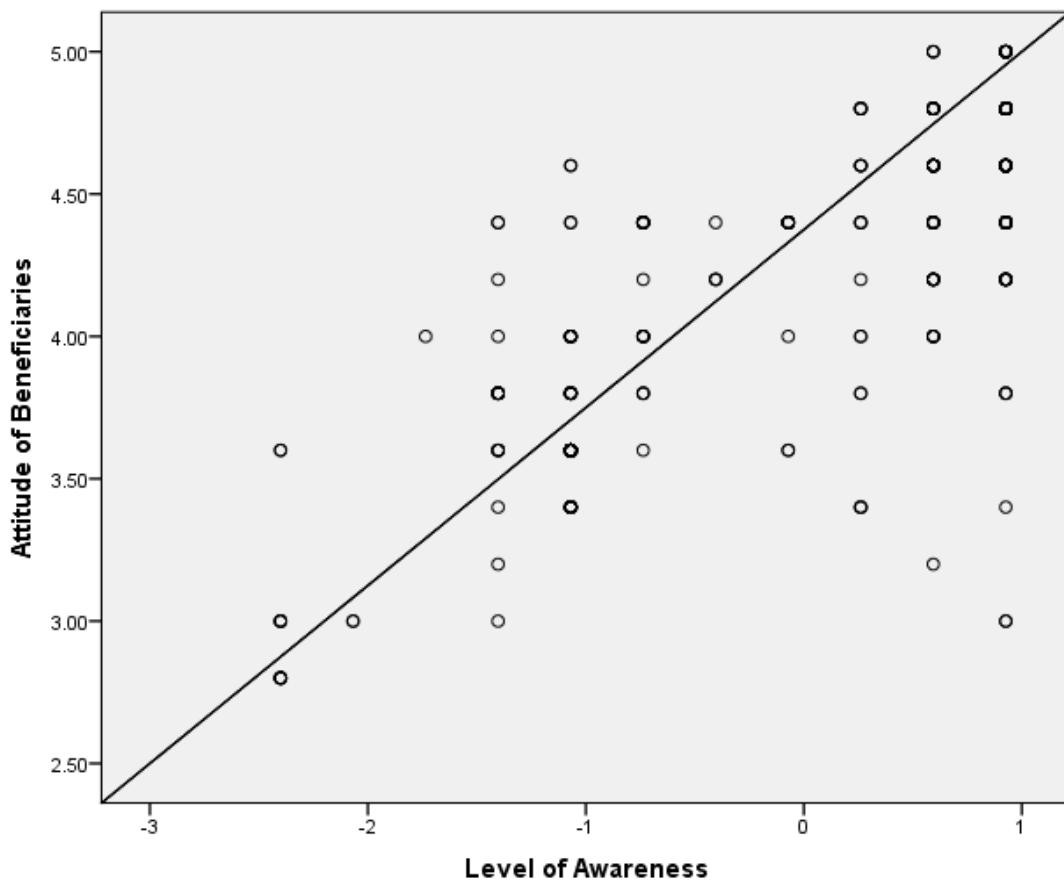
It is clear from the table 6.13 that the P value (.000) derived from the regression analysis is less than 0.05(5%). Hence the null hypothesis, there is no relationship between awareness and perception is rejected. Therefore there is a relation between awareness of beneficiaries and their perception. So beneficiary's perception improved with the progress of awareness.

6.6 Attitude of Beneficiaries and their Awareness

Scatter diagram on linear equation is used for presenting the relationship between attitude of beneficiaries and awareness. Here attitude of beneficiaries is considered as dependent variable and awareness as independent variable.

Figure 6.3

Attitude of Beneficiaries and their Awareness



The relationship between attitude and awareness of beneficiaries is explained in figure 6.3. It is found that the pattern is scattered and there is deviation from the central line. The regression result reveals that the attitude of beneficiaries is predictable with the value of awareness. There is low positive correlation demonstrated.

The following hypotheses are formed and data analyzed with the help of regression test.

Ho: There is no significant relationship between attitude of beneficiaries and their awareness.

Table 6.14

Relationship between Attitude of beneficiaries and Awareness

Dependent Variable	R Square	Standardized Beta	F	Sig.
Attitude	.657	.810	705.88	.000

Source: Primary data

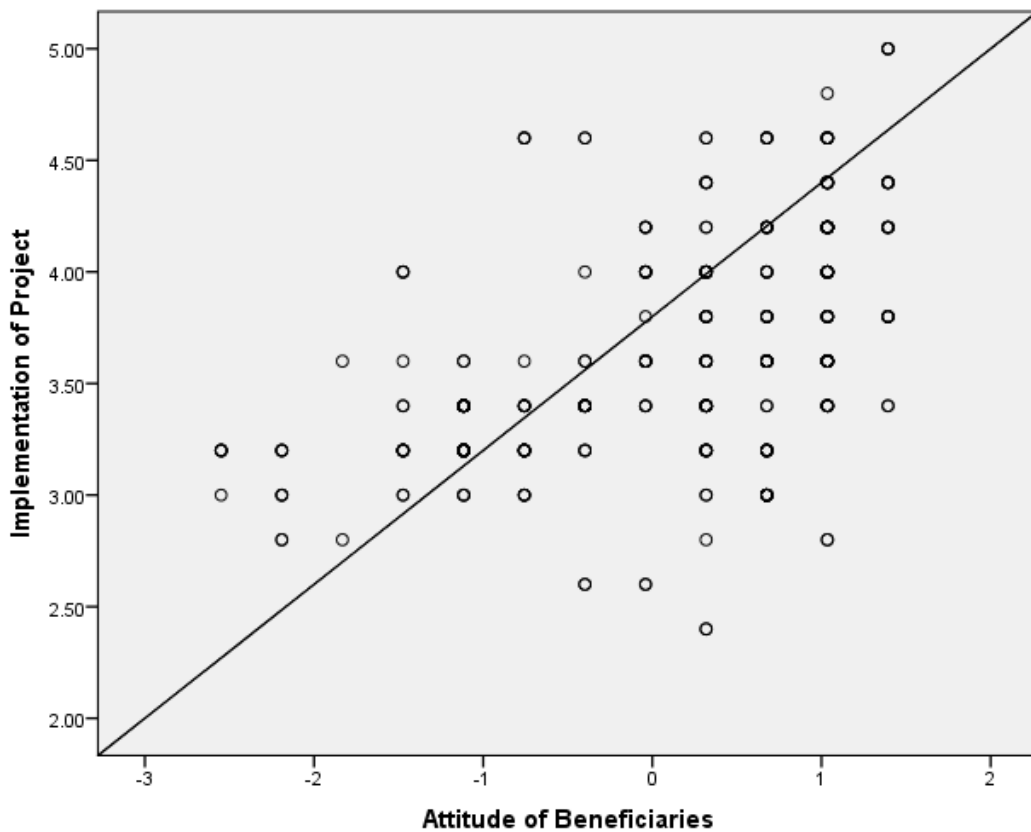
It is clear from the above table that the P value (.000) derived from the regression analysis is less than 0.05. Hence the null hypothesis, there is no relationship between attitude of beneficiaries and awareness is rejected and alternative hypothesis is accepted. Therefore there is a relationship between attitude of beneficiaries and their awareness. R squared value of this diagram is 0.657, which denotes that this model is reasonably honest to forecast awareness.

6.7 Implementation of Self Employment Projects and Attitude of Beneficiaries.

Scatter plots are like line graphs which demonstrate how much one variable is related with another. Figure 6.4 presents the relationship between implementation of self-employment project and attitude of beneficiaries. At this time, implementation of self-employment project is considered as dependent variable and attitude of beneficiaries as independent variable.

Figure 6.4

Implementation of project and attitude of beneficiaries



The scatter diagram 6.4 shows weak positive association which disperses. When the value of implementation increases the value of attitude also tends to increase, but the pattern do not closely resemble a straight line. The regression equation denotes that beneficiary can estimate the way of implementation of project with the attitude of beneficiaries. R squared value of this diagram is .280, which

denotes that this model is fairly moderate to predict the opinion of beneficiaries with regard to implementation of self-employment scheme.

Following hypothesis is formed and data analyzed with the help of regression test to check whether there is any relationship between project implementation and attitude of beneficiaries.

Ho: There is no significant relationship between project implementation and attitude of beneficiaries.

Table 6.15

Project Implementation and Attitude of Beneficiaries

Dependent Variable	R Square	Standardized Beta	F	Sig.
Project Implementation	.280	.529	143.322	.000

Source: Primary data

From the P value (.000) derived from regression analysis, it is clear that there is significant relationship between implementation and level of attitude because the p value is less than 0.05 (5%). Therefore there is relationship existing between project implementation and attitude of beneficiaries.

6.8 Empowerment of Women through Self Employment loan scheme of KSWDC

Economic dependency is one of the main causes that leave women with no voice in their households. The self-employment program enables women to realize their full identity and power. The income generated from the self-employment program and its influence on the various dimensions of empowerment including economic, social, educational, political, psychological and legal are discussed and analyzed here.

Table 6.16***Percentiles of various Empowerments***

Percentiles	Economic	Social	Educational	Political	Psychological	Legal
33.33	3.77	4.00	3.71	2.83	4.00	3.00
66.67	4.00	4.50	4.57	3.16	4.44	3.33

Source: Primary data

Table 6.16 shows the percentile value based on the reply of respondents to the statements with regard to various types of empowerment. The mean value of each statement is calculated and its influence is estimated by comparing it with the concerned percentile value. In case of economic empowerment, mean value less than 3.77 indicates low influence, mean value between 3.77 and 4.00 indicates moderate influence and mean value greater than 4.00 indicates high influence. The same method is adapted in all cases.

6.9 Economic Empowerment

Economic empowerment consists of the process by which women are able to attain financial security and stability in order to have desired changes in their lives. It also enables them to be financially independent and secured in terms of fulfilling their needs and requirements as well as to the expenditures of the family. Thus the economic empowerment is a prerequisite for sustainable development and upliftment of women particularly the marginalized one. So the influence of self-employment on economic empowerment of different categories of respondents is analyzed below and hypothesis is tested by using ANOVA / Welch test.

Table 6.17***Components of Economic Empowerment***

Statements / Opinion		MC	SC	BC	GC	Total
Family income increased	Mean	4.11	4.16	4.06	4.1	4.1
	Influence	High Influence				
Capable to contribute to family expenses	Mean	3.96	3.96	4.00	4.13	3.9
	Influence	Moderate Influence			H	M
Make decisions regarding utilization of money	Mean	4.05	3.98	4.11	4.31	4.0
	Influence	H	M	High Influence		
Meet children's educational expenses	Mean	3.62	3.46	3.68	3.76	3.6
	Influence	Low Influence				
Able to buy household necessities	Mean	3.56	3.35	3.61	3.92	3.5
	Influence	Low Influence			M	L
Away from unnecessary spending	Mean	4.34	4.25	4.33	4.39	4.33
	Influence	High Influence				
Able to meet personal requirements	Mean	3.94	3.85	4.06	4.18	3.9
	Influence	M	M	H	H	M
Save a portion of income regularly	Mean	2.84	2.61	2.74	3.18	2.8
	Influence	Low Influence				
Able to manage income and expenses	Mean	3.82	3.62	3.93	4.05	3.8
	Influence	Moderate Influence			H	M

Source: Primary data

H- High Influence, M- Moderate Influence and L- Low influence

MC-Minority Community, SC-Scheduled Caste, BC-Backward Community and GC- General Category

Economic empowerment of beneficiaries are evaluated and presented in the above table 6.17. Various categories of respondents have opined their point of view about various aspects which contribute to economic empowerment of

women. The family income of the SC/ST has increased with comparatively highest mean score (4.16) followed by minority (4.11), backward category (4.06) and general category (4.01). General category of women is capable to contribute more to meet family expenses than others.

All categories of beneficiaries are kept away from unnecessary spending which shows high influence on economic empowerment and retain their earnings and also the respondents are capable to take decisions with regard to utilization of money. Responses to the statements such as meet education expenses of children, able to buy household requirements and save a portion of income regularly from earnings etc. show overall low influence.

Similarly opinion with regard to statements including capable to contribute to family expenses, able to meet personal requirements and able to manage their income and expenses properly etc. indicate overall moderate influence. In relation to this, hypothesis formed to check whether difference in economic empowerment is statistically significant or not by using Welch/ ANOVA test.

Ho: There is no significant difference between economic empowerment of beneficiaries with respect to their categories.

Table 6.18***Economic Empowerment of Women***

ECONOMIC EMPOWERMENT	Welch / F	Sig	Hypothesis
Family income increased	266	.850	Retained
Capable to contribute to family expenses	.530	.662	
Make decisions regarding utilization of money	1.865	.135	
Meet children's educational expenses	1.480	.223	Rejected
Able to buy household necessities	5.605	.001	
Away from unnecessary spending	.286	.835	Retained
Able to meet personal requirements	2.022	.110	
Save a portion of income regularly	2.510	.062	Rejected
Able to manage income and expenses	2.860	.040	

Source: Primary data

It is found that all statements have no significant differences in respondent's opinions, excluding the statements such as ability to buy household necessities and ability to manage income and expenses. Thus null hypothesis accepted. Thus there are no statistically significant differences between the economic empowerment of beneficiaries with respect to their categories.

But women from general category are able to buy household necessities with moderate influence as well as they are capable to manage income and expenses than others which has high influence. In those cases there is significant difference between economic empowerment of beneficiaries with respect to their categories.

6.10 Social Empowerment

This is the empowerment in which women are developing self-sufficiency and self-confidence and also acting individually and cooperatively to change social interaction. By acquiring social empowerment through small businesses or self-employment units, women are ready to face any social challenge. So the social empowerment led women to get recognition in society and they are capable to fight against the social issues. The level of influence on each statement related to social empowerment is checked and analyzed below. For this purpose certain variables were

identified and asked to the respondents from different categories in order to understand their level of influence through this scheme.

Table 6.19***Components of Social Empowerment***

Statements / Opinion		MC	SC	BC	GC	Total
Social status improved	Mean	4.32	4.12	4.20	4.23	4.25
	Influence	Moderate Influence				
Join and talk to others	Mean	4.39	4.33	4.31	4.36	4.36
	Influence	Moderate Influence				
Recognition from family and community	Mean	4.29	4.01	4.15	4.26	4.21
	Influence	Moderate Influence				
Move freely	Mean	4.27	4.25	4.32	4.31	4.29
	Influence	Moderate Influence				
Help and support from others	Mean	4.21	4.29	4.13	4.31	4.21
	Influence	Moderate Influence				
Knowledge on health issues	Mean	4.17	3.83	4.09	4.10	4.09
	Influence	M	L	Moderate Influence		
Awareness on social issues	Mean	4.02	3.75	3.96	4.10	3.98
	Influence	M	L	L	M	L
Participate in cultural activities	Mean	3.91	3.51	3.88	3.89	3.84
	Influence	Low Influence				

Source: Primary data

M- Moderate Influence and L- Low influence

MC-Minority Community, SC-Scheduled Caste, BC-Backward Community and GC- General Category

Table 6.19 explains the influence of each variable on the overall social empowerment of respondents. Respondents' social status has improved and they revealed their opinion through interaction with others, get recognition from family and community, women acquire more freedom in the form of movement and receive mutual help and support from others etc. have moderate influence. In case of SC/ST, knowledge regarding health issues has low influence but others show moderate influence.

But all categories of women are not aware of social problems and are unable to actively participate in cultural activities with total mean score of 3.98 and 3.84 respectively with low influence on social empowerment. It can be concluded that respondents are socially empowered with moderate influence in almost all cases.

Hence, hypothesis formed to check whether difference in social empowerment is statistically significant or not by using Welch/ ANOVA test.

Ho: There is no significant difference between social empowerment of beneficiaries with respect to their categories.

Table 6.20

Social Empowerment of Respondents

Social Empowerment	Welch / F	Sig	Hypothesis
Social status improved	1.248	.296	Retained
Join and talk to others	.365	.779	
Recognition from family and community	2.613	.054	
Move freely	.122	.947	
Help and support from others	.910	.436	
Improved knowledge regarding health issues	1.580	.198	
Awareness on social issues	1.914	.127	
Actively participate in cultural activities	1.808	.150	

Source: Primary data

It is seen that the P values derived from the test are higher than .05 in all cases. Therefore, the null hypothesis is accepted. So the beneficiaries from all categories have no differences in their opinions and almost all statements show high positive influence on social empowerment.

6.11 Educational Empowerment

Education is the essential element to improve the local activities for socially marginalized women. It familiarizes them with advanced technology and enables competency in book-keeping and records. Education is the basic tool for empowering women by improving literacy, gender sensitivity, equal opportunities, awareness

generation, entrepreneurship, leadership, teamwork etc. It is also considered as an important tool for socio economic development of women to the efficient operation of self-employment units. General as well as specific knowledge for their business and household activities of the respondents are focused and evaluated.

Table 6.21***Components of Educational Empowerment***

Statements / Opinion	MC	SC	BC	GC	Total
Knowledge on banking procedures	4.09	4.12	4.09	4.13	4.10
Doing banking transaction independently	4.38	4.38	4.32	4.31	4.36
Write and maintain ledger	3.77	3.87	3.73	3.23 (L)	3.72
Able to fill up forms	3.83	4.09	3.81	3.84	3.87
Understand SHG and NHG concept	4.36	4.31	4.39	4.21	4.34
Understand and solve problems	4.31	4.57	4.40	4.18	4.36

Source: Primary data

L- Low influence

MC-Minority Community, SC-Scheduled Caste, BC-Backward Community and

GC- General Category

The opinion with regard to educational aspects of empowerment among various categories of respondents are consolidated and showed as mean value. All respondents have knowledge on banking procedures as well as knowledge relating to self-employment with moderate influence. But the general category (3.23) only shows low influence with regard to write and maintain proper ledger accounts. KSWDC transformed loan repayment through banks which help the beneficiaries to acquire more knowledge regarding banking procedures.

The following hypothesis is formed for checking the statistical significance of differences in opinion of the various categories of respondents. For this, test of homogeneity of variances is used.

Ho: There is no significant difference between educational empowerment of beneficiaries with respect to their categories.

Table 6.22***Educational Empowerment of Beneficiaries***

Educational Empowerment	Welch / F	Sig	Hypothesis
Knowledge On Banking Procedures	.062	.980	Retained
Doing Banking Transaction Independently	.235	.872	
Able to Write And Maintain Ledger	1.907	.132	
Able to Fill Up Forms	2.131	.096	
Understood SHG And NHG Concept	.663	.575	
Understand And Solve Problems easily	.457	.713	

Source: Primary data

It is clear from table 6.22 that hypotheses are accepted in all cases. Hence there is no significant difference between levels of educational empowerment with respect to their categories. It can be stated that the educational empowerment of the beneficiaries have improved among the respondents of all categories. The self-employment program and the earnings received from those programs have directed the respondents educationally empowered.

6.12 Political Empowerment

Political aspect of empowerment includes thought of decentralization of power, sharing ideas, transformation of ideas, and respect of each one etc. with the inclusion of democratic values to keep pleasant relationship in the process of development. It creates understanding about their day to day activities of politics surrounding them and it encourages women to participate casting of their votes, contest election and sort out their problems through democratic rights provided under the Constitution. So the political empowerment promotes the socio economic development of women along with the concept of equity and equality in all spheres of life. The relationship between financial independency through self-employment program and the political empowerment are inferred below.

Table 6.23***Components of Political Empowerment***

Statements / Opinion	MC	SC	BC	GC	Total
Improved political awareness	3.20	3.24	3.17	3.36	3.22
	High Influence				
Attain position of power	1.90	2.03	1.81	2.07	1.91
	Low Influence				
Freedom to introduce new style of leadership	2.51	2.87	2.52	2.47	2.56
	L	M	Low Influence		
Able to discuss political views	3.18	3.35	3.20	3.26	3.22
	High Influence				
Able to vote your own decision	4.36	4.27	4.38	4.18	4.33
	High Influence				
Active participation in political meeting	2.77	2.72	2.87	3.02	2.81
	Low Influence		Moderate Influence		L

Source: Primary data

H- High Influence, M- Moderate Influence and L- Low influence

MC-Minority Community, SC-Scheduled Caste, BC-Backward Community and GC- General Category

The political awareness, ability to share political views and power to vote on their own decisions etc have high influence on empowerment of women irrespective of category wise differences. All other statements indicate overall low influence to their political empowerment. Even in case of freedom to introduce new style of leadership, SC/ST respondents' participation in political meeting shows moderate influence.

In relation to this, the ANOVA / Welch test is employed to test the following hypothesis:

Ho: There is no significant difference between political empowerment of beneficiaries with respect to their categories.

Table 6.24***Political Empowerment of Beneficiaries***

Political Empowerment	Welch / F	Sig	Hypothesis
Improved political awareness	0.386	0.763	Retained
Attain position of power	0.818	0.484	
Freedom to introduce new style of leadership	1.66	0.175	
Able to discuss political views	0.404	0.75	
Able to vote on own decision	0.58	0.628	
Active participation in political meetings	.907	.440	

Source: Primary data

It is found that all statements with regard to political empowerment have similar opinions among beneficiaries. Thus null hypothesis is accepted for each statement, there is no significant difference between political empowerment of beneficiaries with respect to their categories.

6.13 Psychological Empowerment

Psychological empowerment creates moral support for the capabilities of the deprived sections and also improves knowledge, capability, self-confidence, self-reliance and mobilization towards the goal etc. It makes women free from fear otherwise it becomes an obstacle for the successful completion of the activities. For the day to day activities of the business units, women should be self-confident to carry out all transactions independently with a positive attitude. Here some aspects of psychological empowerment of respondents are discussed to evaluate whether they are psychologically empowered or not.

Table 6.25***Components of Psychological Empowerment***

Statements / Opinion	MC	SC	BC	GC	Total
Do all activities independently	3.91	3.88	3.78	4.05	3.89
	Low Influence			M	L
Speak boldly with higher officials	4.37	4.42	4.31	4.39	4.36
	Moderate Influence				
Go anywhere without fear	3.79	3.75	3.81	4.05	3.82
	Low Influence			M	L
Freely share views with others	4.39	4.48	4.33	4.34	4.38
	M	H	Moderate Influence		
Decision making	4.22	4.37	4.17	4.26	4.23
	Moderate Influence				
Awareness about own strength and weakness	4.42	4.62	4.36	4.28	4.42
	M	H	Moderate Influence		
Confidence and positive thinking	4.20	4.31	4.11	4.28	4.21
	Moderate Influence				
Self-respect and self-efficacy	4.22	4.25	4.18	4.23	4.22
	Moderate Influence				
Sense of inclusion and privilege	4.16	4.12	4.03	4.10	4.11
	Moderate Influence				

Source: Primary data

H- High Influence, M- Moderate Influence and L- Low influence

MC-Minority Community, SC-Scheduled Caste, BC-Backward Community and GC- General Category

Various categories of women have opined and its influence on their overall psychological empowerment is calculated as mean score in the above table. It is revealed that beneficiaries are unable to do all activities independently and they feel fear to go outside has the lowest influence except for general category.

By participating the self-employment program of the KSWDC, all categories of respondents acquired certain qualities which have moderate influence on the overall development of women. But SC/ST beneficiaries have improved further to share views with others and they also get the power of identifying their own strength and weakness than other categories through self-employment activities.

For understanding differences in opinion, hypothesis is formed and checked using ANOVA or robust tests of equality of means.

Ho: There is no significant difference between psychological empowerment of beneficiaries with respect to their categories.

Table 6.26

Psychological Empowerment of Beneficiaries

Psychological Empowerment	Welch / F	Sig	Decision
To do all activities independently	1.957	0.12	Retained
Speak boldly with higher officials	0.384	0.765	
Go anywhere without fear	1.492	0.216	
Freely share views with others	0.701	0.552	
Actively Involve in decision making	.975	.407	Rejected
Knowledge about own strength and weakness	2.843	.038	
Confidence and positive thinking increased	1.239	.299	Retained
Self-respect and self-efficacy increased	.165	.920	
Sense of Inclusion and privilege	.754	.521	

Source: Primary data

Table 6.26 revealed that the P value derived from ANOVA / Welch test is higher than 0.05 in all cases excepting one case. Hence the null hypothesis, there is no significant difference between psychological empowerment of beneficiaries with respect to their categories is accepted. But it shows a significant difference in opinion of identifying strength and weakness. It is revealed that SC/ST women have improved a lot to understand themselves.

6.14 Legal Empowerment

It is the process through which women become protected and are enabled to use the Act to move on their rights and interests. Thus the legal empowerment increases capacity of women to exercise their rights either as individuals or as members of a society. The level of legal empowerment the women acquired through self-employment program of KSWDC is analyzed here.

Table 6.27***Components of Legal Empowerment***

Statements / Opinion	MC	SC	BC	GC	Total
Knowledge about various laws	3.46	3.38	3.46	3.5	3.45
	High Influence				
Access to resources	3.21	3.22	3.12	3.26	3.19
	Moderate influence				
Attend campaigns	2.33	2.31	2.26	2.65	2.35
	Low Influence				
Stand as advocacy for rights	2.95	2.85	2.97	3.23	2.97
	Low Influence			M	L
Response to rights violation	3.02	2.88	3.10	3.39	3.06
	M	L	M	H	M
Exercising rights	3.96	3.70	3.79	3.55	3.84
	High Influence				

Source: Primary data

H- High Influence, M- Moderate Influence and L- Low influence

MC-Minority Community, SC-Scheduled Caste, BC-Backward Community and GC- General Category

Table 6.27 shows that all beneficiaries have knowledge about various laws related to women as well as they get support from others for exercising rights. Both statements have high influence on overall legal empowerment. All respondents have moderate influence with regard to accessing resources, but they are not attending campaigns with regard to women right, which indicate low influence. Comparatively the general category is ready to stand as advocacy for rights and legislation (3.23). Similarly in case of ability to use legal system to rectify the rights violation, general category opined positively with high influence.

In relation to this, ANOVA / Welch test is used for testing the hypothesis:

Ho: There is no significant difference between legal empowerment of beneficiaries with respect to their categories.

Table 6.28***Legal-Empowerment of Beneficiaries***

Legal Empowerment	Welch / F	Sig	Hypothesis
Knowledge about various laws	.240	.869	Retained
Access to resources and options	.451	.717	
Attend campaigns for rights awareness	1.13	0.337	
Stand as advocacy for rights and legislation	1.382	0.248	
Use legal system to rectify rights violation	1.977	0.117	
Support from others for exercising rights	0.784	0.503	

Source: Primary data

It is found that in all statements, the calculated values are greater than .05. Apart from the category wise differences, there is no significant difference in their opinion with regard to legal empowerment. Hence null hypothesis accepted and concluded that there is no significant difference between legal empowerment of beneficiaries with respect to their categories.

6.15 Overall Empowerment of Women

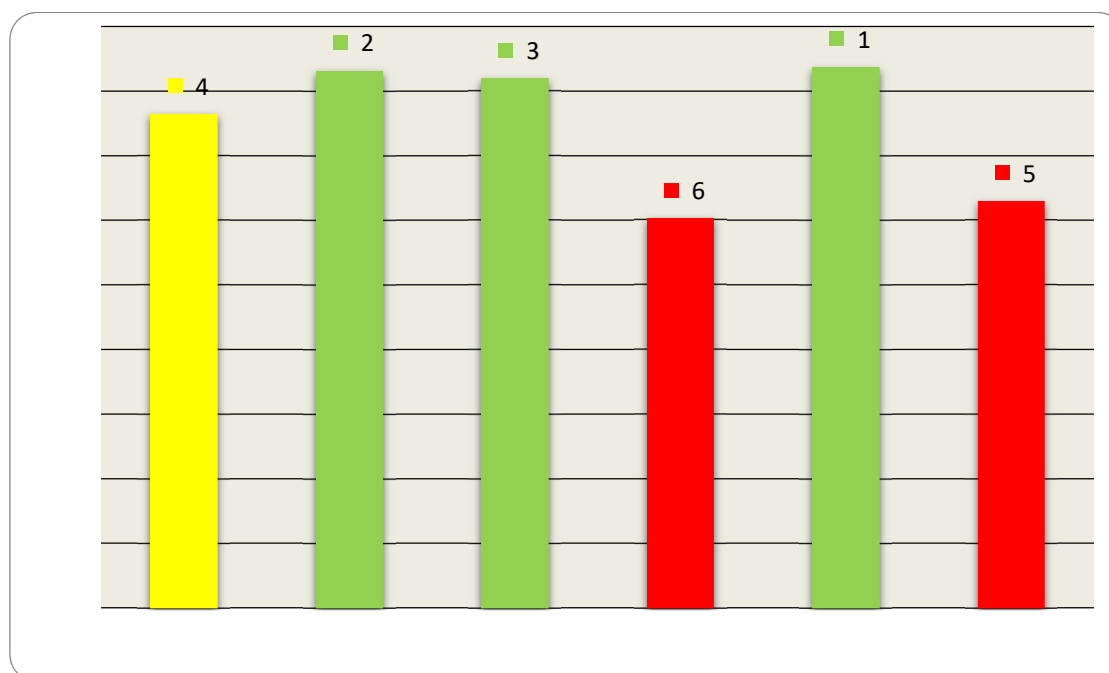
After the analysis of each level of empowerment, it is understood by the fact that women are satisfied and empowered with the help and support of self-employment program of KSWDC. It also helps women to be conscious about their capabilities and strengths. Here the researcher evaluated and compared various levels of empowerment to understand overall empowerment of women and the inter relationship of one dimension with another.

Table 6.29***Dimensions of Empowerment***

Types of empowerment	Mean	Rank	Effect
Economic Empowerment	3.8212	4	Moderate
Social Empowerment	4.1587	2	High
Educational Empowerment	4.0955	3	High
Political Empowerment	3.0144	6	Low
Psychological Empowerment	4.1866	1	High
Legal Empowerment	3.1473	5	Low

Source: Primary data

Table 6.29 illustrates the ranking of different types of empowerment on the basis of mean scores. It shows that women are more psychologically empowered, followed by social, educational, economic, legal and political empowerment. Psychological empowerment actually means the development of feelings that help women to improve their condition, to create self-confidence and to identify self-value and ultimately acquire the capability to control their personal and family life.

Figure 6.5**Level of Empowerment of beneficiaries**

In the above figure 6.5, the effect of empowerment estimated as high, moderate and low by comparing mean values with the percentile value. Mean value lower than 3.57 is considered with low effect, mean value in between 3.57 and 3.86 considered with moderate effect and more than 3.86 with high effect. In this psychological, social and educational empowerment have high effect as well as economic empowerment has moderate effect. Similarly political and legal empowerment have low effect to the overall empowerment of respondents.

To understand whether there are any differences in empowerment of beneficiaries due to self-employment activity, ANOVA / robust tests of equality of means was conducted to test the hypothesis:

Ho: There is no significant difference in empowerment of beneficiaries due to self-employment.

Table 6.30

Empowerment of women and self-employment

Types of empowerment	Welch / F	Sig	Hypothesis
Economic Empowerment	5.63	.001	Rejected
Social Empowerment	1.57	.019	Rejected
Educational Empowerment	1.11	.034	Rejected
Political Empowerment	0.35	.789	Retained
Psychological Empowerment	.751	.024	Rejected
Legal Empowerment	.885	.449	Retained

Source: Primary data

It is understood from the above analysis that there is no significant difference in political and legal empowerment of beneficiaries due to self-employment. But the self-employment activity makes them economically, socially, educationally and psychologically empowered. Thus there is a significant difference in economic, social, educational and psychological empowerment of beneficiaries due to self-employment.

6.16 Conclusion

The category wise differences in respondents' perception, attitude and level of awareness as well as implementation of self-employment projects are very less. The financial assistance from the KSWDC directly affects not only the financial empowerment of respondents but also indirectly makes changes in the social, psychological, political, legal and educational empowerment. The self-employment loan schemes help the beneficiaries to increase their psychological, social and educational empowerments than economic, political and legal empowerment.

Thus the study revealed that psychological, social and educational empowerment have high influence whereas economic empowerment has moderate influence and political and legal empowerments have low influence on the overall empowerment of respondents. It can be concluded that earnings received from self-employment activities support their family income and improve their self-confidence and positive attitude. Women seem to be independent and are capable to do all transactions with regard to their self-employment unit including filling applications, doing banking transactions, complying with legal formalities, supervising routine activities etc.

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Chapter 7

**Summary, Findings, Suggestions
and Conclusion**

Summary, Findings, Suggestions and Conclusion

7.1 Introduction

This chapter deals with the concise note of the study, the major findings derived from the analysis, suggestions on the basis of findings and the chapter ends with concluding remarks of the study. This chapter also points out some areas for further research which are not considered under this study.

7.2 Overview of the Study

Women empowerment is making women to stand on their own feet and assist them to take decisions in their life without any restraints from relatives and society. Therefore, it is an absolute freeing of women from socio-economic fetters of dependency and insufficiency. Self-employment is the best alternative to women to be economically independent, self-sufficient and makes them self-confident to face any hard situation and motivates them to take part in different socio-political development programs. Thus, effective women empowerment through self-employment is necessary to make them economically independent and improve their socio economic status.

The Government of Kerala introduced many self-employment schemes through state level agencies like Kerala State Minorities Development Finance Corporation (KSMDFC), Kerala State Backward Classes Development Corporation(KSBCDC), Kerala State Women's Development Corporation (KSWDC), Kerala State Co-Operative Federation for Fisheries Development Ltd(KSCFFD), Kerala State Welfare Corporation for Forward Communities Limited(KSWCFC), Kudumbashree, Prime Ministers Employment Generation Program(PMEGP) etc for improving the status of women into a self- sustaining level.

There is a great need to examine the extent of institutional finance in the form of self-employment loan and its influence in the lives of women. In this backdrop, the study is made to identify the state sponsored funding agencies for self-employment and to pay special attention to the work and quality of life of poor self-employed women through the loan schemes of KSWDC. Following **research questions** are probed:

- ? Which are the major state level funding agencies in Kerala to grant financial assistance for self-employment?
- ? How far are they able to meet the demands of the beneficiaries?
- ? Is there any funding agency focusing only on upliftment of the status of women in Kerala?
- ? Is there any difference in the perception, level of awareness and attitude of the beneficiaries regarding the support of KSWDC based on the categories of women?
- ? Whether the beneficiaries are satisfied with the support of KSWDC in implementing self-employment projects into reality?
- ? To what extent the self-employment loan schemes of KSWDC influence the personal, social, economic, psychological, political and legal status of the poor women?

The present study is being made for identifying state level funding agencies and also assessing the influence of self-employment in the socio-economic condition of the poor women. For assessing the empowerment of beneficiaries, Kerala State Women's Development Corporation Ltd. is selected, since other agencies' programs are focused on specific social or geographical groups including both male and female. KSWDC is established for improving the standard of living of poor women by providing financial assistance, job oriented training and gender awareness programs with least or free of cost and all those programs are focused on empowerment and upliftment of women in Kerala.

Literature review provides a theoretical base for the research as well as understanding of the advancements in the research area. Several studies have been conducted in the area of women empowerment related with micro finance, women entrepreneurship, Self Help Groups, self-employment, education, kudumbashree, female work participation, female literacy etc. A few of them have been reviewed here with a view to find the existing data gap. It is noticed that the self-employment loan schemes of state level funding agencies in general and the influence of self-employment loan schemes of KSWDC in particular, on empowerment of women has not been studied yet. To fill this gap, the present study has been undertaken to identify various state level funding agencies providing self-employment loans and to assess empowerment of women through self-employment loan scheme of Kerala State Women's Development Corporation Ltd. Following specific **objectives** are set for the study:-

1. To identify the state sponsored funding agencies granting loans for self-employment in Kerala.
2. To outline the role of such agencies on women empowerment in terms of fund disbursement and percentage of women benefited.
3. To assimilate the self-employment loan schemes introduced exclusively for women and the role of KSWDC.

4. To examine the perception, level of awareness and attitude of respondents towards the assistance of KSWDC.
5. To study the satisfaction of beneficiaries with regard to the implementation of the self-employment projects.
6. To check the influence of self-employment loan schemes of KSWDC on the economic, social, educational, psychological, political and legal status of women.

The study is presented in two parts. The first part confines to the self-employment loan schemes of state level/sponsored funding agencies in Kerala. Major funding institutions under public sector which provide self-employment loan are selected for the study. The second part deals with the core topic relating to KSWDC, which grants self-employment loan schemes exclusively to women. The perception, awareness and attitude of beneficiaries, implementation of self-employment projects, and influence of self-employment loan schemes on economic, social, educational, psychological, political and legal empowerment of women are examined. For this assessment, 371 beneficiaries from Kerala State Women's Development Corporation are selected particularly from forward community, Scheduled Caste / Scheduled Tribe, backward category and minorities.

The study has been designed as descriptive research based on both secondary and primary data. Secondary data are used for analyzing the performance of major funding institutions with regard to self-employment loan disbursement for 5 years from 1st April 2014 to 31st March 2019. Primary data are used for analyzing the level of empowerment of beneficiaries of KSWDC with regard to self-employment loan schemes. Population of the study is known and defined in nature. Sampling frame constitutes the entire beneficiaries of self-employment loan scheme of KSWDC for the period from 1st April 2012 to 31st March 2017.

Multi stage random sampling technique is used for selecting the respondents. In the first stage, the state of Kerala is divided into three regions, namely, southern region, central region, and northern region. In the second stage, Trivandrum,

Ernakulam and Calicut districts are selected from southern, central and northern regions respectively by using lottery method. In the third stage, 130 respondents from Trivandrum district, 107 respondents from Ernakulam and remaining 134 respondents from Calicut are proportionately selected. In the fourth stage, in order to represent each key group of beneficiaries, samples are drawn proportionately from minorities, backward category, SC/ST and general category from each district. As a result 371 respondents comprising 186 from minorities, 93 from backward class, 54 from SC/ST and 38 respondents from general category are selected by using systematic random sampling method.

The Statistical Package for Social Sciences (SPSS 20.0) is the software package used for data analysis. The study makes use of descriptive statistics such as frequency, percentage, mean, standard deviation etc. for explaining and analyzing the socio economic factors of the respondents. Perception, attitude and awareness of respondents and efficiency in implementing the self-employment projects are analyzed with the help of percentile, mean value, One Way ANOVA and Welch's ANOVA etc. Scatter diagram on linear regression equation is used for understanding the relationship between awareness level and perception of beneficiaries, attitude and level of awareness of beneficiaries as well as the project implementation and attitude of beneficiaries etc. and ANOVA test is used for testing related hypotheses. For assessing the influence of self-employment on empowerment, percentiles, mean value, One Way ANOVA and Welch's ANOVA etc. are applied.

The entire thesis has been presented in seven chapters. The first chapter is introductory in nature, consisting of the statement of the problem, importance of the study, need for the study, objectives of the study, hypotheses, research methodology, limitations of the study and chapter scheme of the study. The second chapter presents the review of literature relating to women empowerment programs to identify the research gap based on the assessment of earlier studies. The third chapter deals with the theoretical part of the study including status of women, concepts of women empowerment and self-employment. The fourth chapter deals with the state sponsored major funding agencies or public sector institutions which grant self-employment loans. A comparison between those institutions and schemes are also made here. The

fifth chapter highlights the profile, programs and schemes of KSWDC and its effect on the lives of women in Kerala. The sixth chapter covers the detailed field survey information and its analysis. Empowerment of women through the self-employment schemes of KSWDC and the socio-economic background of the sample respondents are also presented. The last chapter sets out the summary, findings, suggestions and conclusion of the study. It also includes some areas suggested by the investigator for further research.

7.3 Findings of the Study

Based on the analysis of the study, following main findings are derived and described under the following heads.

7.3.1 State level funding agencies granting loans for self-employment in Kerala

Following major funding agencies and corporations are identified as the institutions which grant financial assistance in the form of self-employment loan scheme for starting ventures:

Table 7.1

State Level Funding Agencies for self-employment

State Level Funding Agencies	Types of Self-employment Schemes
Employment Department	⇒ KESRU
	⇒ MPSC/ JC
	⇒ Saranya
	⇒ Kaivalya
Kudumbashree Programme	⇒ NULM- SEP
KSWDC	⇒ NMDFC
	⇒ NSCFDC
	⇒ NBCFDC
	⇒ Government of Kerala
KSBCDC	⇒ NMDFC
	⇒ NBCFDC
	⇒ Own Fund
KSMDFC	⇒ NMDFC
	⇒ Own Fund

State Level Funding Agencies		Types of Self-employment Schemes
KSWCFC	⇒	Dhanalakshmi Bank
Department of SC/ST	⇒	NULM-SEP
PMEGP	⇒	KVIC
KSCFFD	⇒	NBCFDC
	⇒	NMDFC

Source: Secondary data

Self-employment schemes of Employment Department, Govt. of Kerala.

The Employment department has been implementing self-employment schemes including KESRU, MPSC/JC, Saranya and Kaivalya etc through the employment exchanges of 14 districts with fewer formalities and which also offer the benefits of high subsidy, no intermediaries, free EDP training, departmental support and free service etc.

- All the schemes are provided to both male and female persons who are registered in the employment exchanges.
- Among the schemes, only Saranya scheme focuses on women, but it concentrates only on most backward and isolated women in the state including widows, separated, abandoned, differently abled, wife of bedridden patients, spinsters above the age of 30 and unwed mothers of ST.
- Main aim of the employment department is to keep engaged a large portion of the unemployed category into any income generating activity.

Schemes under Kudumbashree Mission

Kudumbashree is the poverty eradication and women empowerment program implemented by the State Poverty Eradication Mission (SPEM) of the Government of Kerala. It is probably one of the largest women's networks in the world. It provides micro enterprises loan for starting small units to individual women as well as women groups.

- The financial assistance provided only to woman or group of women who are members of NHGs under kudumbashree.
- Major loan schemes DAY-NULM - (Deendayal Antyodaya Yojana - National Urban Livelihoods Mission) and also Micro Enterprise loan (ME) are provided to promote self-employment.
- The number of micro enterprises under kudumbashree mission from 2016 to 2019 shows an increasing trend. In the year, 2014- 15, it was 1414 which increased to 5156 enterprises during the year 2018-19.

Schemes of Kerala State Women's Development Corporation (KSWDC)

KSWDC focuses on financial assistance to women for commencing new ventures and getting financial independence in the family and also offers other services to the public like She-toilet, She-taxi etc. It is working for the upliftment of women in Kerala. It is identified that:

- All programs both financial and non-financial schemes are directed exclusively towards the overall development and empowerment of women considering all categories of women from SC/ST, forward community, backward classes, minorities etc. rather than concentrating on specific group of women. It considers all marginalized women in Kerala on the basis of their annual income.
- The formalities required for availing loan are simple, services are rendered in a friendly atmosphere and the procedure for repayment of interest and principal are comfortable to all respondents.

Schemes of Kerala State Backward Classes Development Corporation (KSBCDC)

(KSBCDC) was registered with the mission of freedom from poverty and backwardness of the specified communities in Kerala by executing different schemes for the wellbeing of persons belonging to backward classes and minorities in the state.

- ‘New Swarnima for Women’ with 4% interest and a multipurpose loan scheme called ‘Suvarnashree’ are the only two women centric schemes granted. But 9% interest rate is charged for ‘Suvarnashree’ scheme.

Schemes of Kerala State Minorities Development Finance Corporation Ltd (KSMDFC)

It was established to encourage financial improvement and wellbeing of religious minorities and suggested communities notified by the central and state Government including Muslims, Christians, Sikhs, Buddhists, Parsis and Jains etc.

- KSMDFC does not offer any special schemes to women in particular, but there is a 2% reduction in the interest rate to one type of self-employment loan scheme to women from 8% to 6% pa.

Kerala State Welfare Corporation for Forward Communities Limited (KSWCFC)

The corporation provides self-employment loan to set up a little, micro, small and medium scale enterprises and self-employment units in the primary, secondary and tertiary sectors.

- KSWCFC granted self-employment loan to the persons belonging to forward community having annual income less than 2,00,000.
- The amount of self-employment provided only through the Dhanalakshmi bank by considering the viability of the project.

- There is no special schemes offered to the welfare of women from forward community.

Schemes offered by the Scheduled Castes Development Department and Scheduled Tribes Development Department.

The department offers monetary assistance to the SC/ST persons or SHGs who are involved in self-employment. The jobless poor will be encouraged to set up small ventures relating to manufacturing, servicing and small businesses for which there is heavy local demand. Thus, the local skills and crafts are mainly encouraged through this scheme.

- No special schemes are introduced by SC department to women beneficiaries. But Urban Self-employment Program (USEP) gives special attention to women belonging to SC or ST by assuring minimum 30% participation.
- ST department offers self-employment loans to SHGs who have minimum 60% women participation and also gives preference to unwed mothers, widows and female headed families while granting self-employment loans to any income generating activities including petty shops, bakery units, tailoring units, photo copier or DTP centers etc.

Prime Minister's Employment Generation Program (PMEGP)

PMEGP is a credit related subsidy scheme managed by the Ministry of MSME, Government of India. Khadi & Village Industries Commission (KVIC) is the nodal organization at national level for execution of the plan. At state level it is implemented through the support of KVIC, KVIB (Khadi and Village Industries Board) and DICs (District Industries centers).

- This scheme provides term loan only to new projects for promoting self-employment and the formalities and selection process of beneficiaries are slightly complicated. Loan will be sanctioned to only one person from a family, who submits feasible project reports.

- PMEGP considers women beneficiaries as special category and allows them an extra 10% grant from KVIC.

Schemes of Kerala State Co-Operative Federation for Fisheries Development Ltd. (KSCFFD)

The Matsyafed offers self-employment loans to suitable members of primary societies for the economic and social welfare of the fishermen community in Kerala. Matsyafed grants two special schemes for fisher women as a part of women empowerment program. IFL to Fisher Women (Interest Free Loan granted to fisher women sellers) as well as Mahila Samridhi Yojana (MSY), a micro finance program for sanctioning an amount of Rs 60000 for any productive purposes related to fishing and selling.

7.3.2 Role of funding agencies in terms of fund disbursement and number of persons benefited.

A comparison of fund disbursement by funding agencies and number of persons benefitted is conducted in order to identify their role in women empowerment. Thus, women beneficiaries and fund disbursement to women for the period from 2014-2015 to 2018-2019 are particularly studied.

- KSBCDC, KSWDC, KSMDFC and KSCFFDC are specifically selected, among them KSWDC has released more funds to marginalized women in Kerala.
- There is a steady increase in the amount disbursed by KSBCDC i.e. Rs.73.52 crores to 408.43 crores during the period 2014 to 2019 except for the year 2016-17. But it is found that the percentage of amount disbursement to women shows a decreasing trend. In the year 2018 - 19, only 11.56% of the total disbursement is made to women. (47.2 crores out of 408.43 crores).
- Fund disbursed by the KSMDFC to women gradually increased year by year from Rs. 2.014 crores to 4.05 crores during the period from 2014 to 2017. Then the following two years was decreasing and the corporation disbursed

Rs. 89 lakhs (2017-18) and Rs. 1.2 crores in the year 2018-19. The percentage of loan disbursed to women varies in between 23%- 30% range.

- KSCFFDC released funds only to fishermen /women or vendors of fish and related products and they disbursed only two percentage of total amount disbursed, to women beneficiaries in the year 2018-19.
- The result shows a decreasing trend in the funding pattern of KSCFFDC from Rs. 29 lakhs to 3 lakhs during the specified period in the case of women beneficiaries.

7.3.3 Self-employment loan schemes exclusively for women and the role of KSWDC.

- ◆ KSWDC is selected among the funding agencies because all the financial and non-financial schemes are directed to improve the position of women to an independent and successful phase, particularly the self-employment loan scheme which has high demand among women.
- ◆ It offers different types of self-employment loan schemes to the beneficiaries belonging to different categories including backward, minorities, general and SC/ST etc. and also caters to certain projects or endeavors to the whole women as public utility like she-taxi, she-toilets and she-stay.
- ◆ KSWDC offers all schemes exclusively for women in Kerala including all categories while others concentrate on the upliftment of particular community comprising both genders. Apart from other institutions, KSWDC has been offering and working for the welfare and empowerment of women in Kerala for the last 32 years.
- ◆ KSWDC has released self-employment loan to 16770 women across Kerala and allotted Rs.369 crores to the welfare of women in general.

7.3.4 Socio economic factors of the respondents

- ✓ **Education:** Among the total respondents 47.4% have higher secondary education, 40.4% have secondary education, that is 6th standard to 10th standard, 8.6% respondents have acquired only primary education and only 3.5% women are graduated.
- ✓ **Marital status:** 54.7% of the respondents are unmarried and 45.3% respondents are married.
- ✓ **Type of business:** The women have initiated various types of self-employment units by the financial support of the KSWDC. Among these programs, 45% of the respondents have started tailoring units and other units including agriculture and farming constitutes 13.7%, cow rearing 9.4%, goat rearing 7.5%, textile units 6.5%, bakery units 5.4%, readymade garments 4.3% and lady fancy store 3.2% etc. Other units such as computer shop, studio, printing press, beauty parlor etc. constitute the remaining percentage.
- ✓ The average age and year of experience of beneficiaries are almost same in all categories. In the case of age of minorities, SC/ST, backward and general category showed average values as 42, 39, 41, and 40 years respectively. The year of experience in the respective fields of self-employment is for minorities 6.1 years, SC/ST 4.9, backward category 5.4 and general category 5.8 years.

7.3.5 Perception, awareness and attitude of respondents towards the assistance of KSWDC.

Findings on the basis of beneficiary's perception, awareness, and attitude with regard to KSWDC and its activities while dealing with the formalities of self-employment loan scheme are summarized below:

Perceptions of beneficiaries

- ✓ Respondents from all category agreed that they need an extra income for supporting household affairs. The respondents also felt secured in their job and

they perceive that the self-employment units can meet their future needs with the income they earn from their units.

- ✓ All categories of women have similar level of perception with regard to the statements that they get extra income from the unit and also they felt protected in future because of the earnings from the venture.

Table 7.2

Findings with regard to perception of Respondents

Opinion of Respondents	Overall Influence	Result of Hypothesis
Extra income to household affairs Feel secure in job Decisions for family	Moderate Influence	No significant difference.
KSWDC is the best choice for a decent income		Differences in opinion
Officials are supportive KSWDC is able to offer employment opportunities		No significant difference.

- ✓ All respondents expressed that KSWDC's officials are very supportive and friendly in dealing with the formalities of sanctioning loan. For providing employment opportunities KSWDC is the best option, all respondents opined beyond category wise differences.
- ✓ There are no significant differences between categories of beneficiaries and their perceptions except one statement. In the case of earning decent income from self-employment activities, there is difference in their perceptions. The respondents from general category are seen to earn less followed by SC/ST, backward categories and minorities.

Awareness of beneficiaries

- ✓ Women are moderately influenced and have awareness regarding the activities of KSWDC except in the case of terms and conditions of KSWDC with regard to self-employment loan in which general category (mean score - 3.86) shows low influence to the total level of awareness.

Table 7.3

Findings with regard to Awareness of Respondents

Opinion of Respondents	Overall Influence	Result of Hypothesis
About self employment schemes	Moderate Influence	No significant difference.
Terms and conditions		Differences in opinion
Low interest rate		
women empowerment activities		
formalities for loan & intervention		

- ✓ All the beneficiaries opined that KSWDC is the best choice for acquiring financial assistance.
- ✓ All respondents are moderately aware about the activities of KSWDC, except in terms and conditions of KSWDC in which general category respondents have low influence to the overall awareness level.

Attitude of beneficiaries

- ✓ Respondents have moderate influence on all statements except in case of earnings support to family.
- ✓ There is no difference in the attitude of beneficiaries irrespective of the categories which they belong to.

Table 7.4***Findings with regard to Attitude of Respondents***

Opinion of Respondents	Overall Influence	Result of Hypothesis
Positive mindset towards KSWDC	Moderate Influence	No significant differences
Satisfied with the activities of KSWDC		
Willing to take business risk		
Supportive mechanism is heartening		
Earnings support to family	Low Influence	

7.3.6 Efficiency of implementation of self-employment projects by the beneficiaries.

- ✓ SC/ST respondents are implementing projects as per the directions of KSWDC; they are highly satisfied with services provided by the corporation. General category beneficiaries are not following all directions from KSWDC.
- ✓ Respondents are also satisfied with the financial assistance as well as services rendered by KSWDC. SC/ST respondents are more satisfied in this respect.
- ✓ Respondents from general category are less influenced by the support of KSWDC in business affairs.

Table 7.5***Findings with regard to Efficiency of implementation***

Opinion of Respondents	Overall Influence	Result of Hypothesis
Implementation as per the directions of KSWDC	Moderate Influence	Differences in opinion
Timely services from KSWDC Satisfied with fund received Expansion of self-employment units		No significant differences
Support in all business affairs	Low	
	Moderate	Differences in opinion

In addition to the above, there are some points added in relation to the relationship of awareness, attitude and the efficiency of implementation of self-employment projects. The findings are:

- There is significant relationship between awareness of beneficiaries and their perception. Thus beneficiaries' perception depends up on their awareness level.
- There is relationship between attitude of the beneficiaries and their awareness. Beneficiaries' attitude has changed in accordance with their awareness regarding KSWDC and its activities.
- There is relationship between project implementation and attitude of beneficiaries. The way of implementing the self-employment plan is changing according to the attitude of beneficiaries. Thus the formation and implementation of self-employment projects always depend on the attitude of beneficiaries.

7.3.7 Influence of self-employment loan scheme of KSWDC on the economic, social, educational, psychological, political and legal status of women.

Economic, social, educational, psychological, political and legal empowerments of beneficiaries are analyzed and the related findings are:

Economic Empowerment of Beneficiaries

- ✓ Family income of the respondents has increased through the income from self-employment units.
- ✓ All categories of beneficiaries are kept away from unnecessary spending which helps to retain their earnings and also leads to economic empowerment.
- ✓ The women have failed to meet education expenses of children and they are not able to save a portion of income regularly out of their earnings from self-employment.

Table 7.6

Economic Empowerment of Women

Economic Empowerment	Result of Hypothesis
Family income increased	No significant differences
Capable to contribute to family expenses	
Make decisions regarding utilization of money	
Meet children's educational expenses	
Away from unnecessary spending	
Able to meet personal requirements	
Save a portion of income regularly	
Able to buy household necessities	Differences in opinion
Able to manage income and expenses	

- It is found that all statements have no significant differences in respondents' opinions, excluding the statements such as the ability to buy household necessities and ability to manage income and expenses.

- Women from general category are capable of buying household necessities as well as they are capable of managing income and expenses properly than other categories of the respondents.

Social empowerment of Beneficiaries

- ✓ Social status of women has improved and they express their opinion through interaction with others, get recognition from family and community, acquire more freedom in the form of movement and receive mutual help and support from others. So, the Self-employment program improves social relations and communication among women.
- ✓ The earnings from the self-employment units help women to gain more recognition from family and society.
- ✓ SC/ST category respondents show less awareness regarding health issues when compared to other categories.
- ✓ Women are not aware of social problems and are unable to actively participate in cultural activities, with total mean score of 3.98 and 3.84 respectively, showing low influence on social empowerment.

Table 7.7

Findings with respect to Social Empowerment

Components of Social Empowerment	Result of Hypothesis
Social status improved	No significant differences
Join and talk to others	
Recognition from family and community	
Move freely	
Help and support from others	
Improved knowledge regarding health issues	
Awareness on social issues	
Actively participate in cultural activities	

- ✓ So the beneficiaries from all categories have no differences in their opinions and it is found that respondents are socially empowered with moderate influence in almost all cases.

Educational Empowerment of Beneficiaries

- ✓ All respondents have knowledge on banking procedures as well as they are ready to do banking transactions independently. KSWDC transformed loan repayment through banks which help the beneficiaries to acquire more knowledge regarding the banking procedures.
- ✓ Beneficiaries are able to write and maintain ledger accounts properly. Comparatively general category respondents show low influence.
- ✓ All respondents are able to fill up forms, understand the concept of NHG and SHG. Moreover, they all have the capability to solve problems with regard to their units.

Table 7.8

Findings with regard to Educational Empowerment

Components of Educational Empowerment	Result of Hypothesis
Knowledge on Banking Procedures	No significant differences
Doing Banking Transaction Independently	
Able to Write and Maintain Ledger	
Able to Fill Up Forms	
Understand SHG and NHG Concept	
Understand and Solve Problems easily	

- ✓ There is no significant difference between the levels of educational empowerment with respect to their categories. It can be stated that the educational empowerment of the beneficiaries have improved among the respondents of all categories.

Political Empowerment of Beneficiaries

- ✓ The political awareness, ability to share political views and power to vote on their own decisions etc. have high influence on empowerment of women irrespective of the category wise differences.
- ✓ Achieve position of power, freedom to introduce new style of leadership and active participation in political meetings etc. show overall low influence on political empowerment of beneficiaries. SC/ST respondents have freedom to bring new style of leadership (moderate influence) when compared to other respondents.
- ✓ Women from general category and backward classes actively participate in various political meetings and programs.
- ✓ It is found that all statements with regard to political empowerment have similar opinions among beneficiaries.

Table 7.9

Findings with respect to Political Empowerment

Components of Political Empowerment	Result of Hypothesis
Improved political awareness	No significant differences
Attain position of power	
Freedom to introduce new style of leadership	
Able to discuss political views	
Able to vote on own decision	
Active participation in political meetings	

Psychological empowerment of beneficiaries

- ✓ “Beneficiaries are unable to do all activities independently” and they “feel fear to go outside” have the lowest influence except for general category.
- ✓ By participating the self-employment program of KSWDC, all categories of respondents acquired certain qualities such as speak boldly with higher

officials, freely share views with others, actively involved in decision making, confidence and positive thinking, self-respect and self-efficacy and sense of inclusion and privilege etc. have moderate influence on the overall development of respondents.

- ✓ Beneficiaries from SC/ST have improved further to share views with others and they also get the power of identifying their own strength and weakness than other categories through self-employment activities.

Table 7.10

Findings with respect to Psychological Empowerment

Components of Psychological Empowerment	Result of Hypothesis
To do all activities independently	No significant differences
Speak boldly with higher officials	
Go anywhere without fear	
Freely share views with others	
Actively Involve in decision making	
Confidence and positive thinking increased	
Self-respect and self-efficacy increased	
Sense of Inclusion and privilege	
Knowledge about own strength and weakness	Differences in opinion

- ✓ There is no significant difference between psychological empowerment of beneficiaries with respect to their categories. But it shows a significant difference in opinion of identifying strength and weakness. It is revealed that SC/ST women have improved a lot to understand themselves.

Legal Empowerment of Beneficiaries

- ✓ All categories of beneficiaries have knowledge about various laws related to women as well as they get support from others for exercising rights having high influence on overall legal empowerment.

- ✓ All respondents have moderate influence with regard to accessing resources, but they are not attending campaigns with regard to women rights, which indicate low influence.
- ✓ Comparatively, the general category is ready to stand as advocacy for rights and legislation and they have the ability to use legal system to rectify rights violation. But, the SC/ST beneficiaries are unable to use legal system to rectify the rights violation.
- ✓ There is no significant difference between the legal empowerment of beneficiaries with respect to their categories.

Table 7.11***Findings with regard to Legal Empowerment***

Components of Legal Empowerment	Result of Hypothesis
Knowledge about various laws	No significant differences
Access to resources and options	
Attend campaigns for rights awareness	
Stand as advocacy for rights and legislation	
Use legal system to rectify rights violation	
Support from others for exercising rights	

Overall empowerment of women

- ✓ Women are satisfied and empowered with the help and support of self-employment programs of KSWDC. It also helps women to be conscious about their capabilities and strengths.
- ✓ The beneficiaries are more psychologically empowered, followed by social, educational, economic, legal and political empowerment. Psychological empowerment actually means the development of feelings that helped women to improve their condition, to create self-confidence and to identify self-value and ultimately acquire the capability to control their body as well as income.

- ✓ The psychological, social and educational empowerments have high effect as well as economic empowerment has moderate effect. Political and legal empowerments have low effect on the overall empowerment of respondents.
- ✓ There is a significant difference in economic, social, educational and psychological empowerment of beneficiaries due to self-employment.

7.4 Suggestions

A few suggestions are listed below to state level funding agencies and KSWDC for improving their activities and utilization of their fund in a better way.

- ∇ State level funding agencies as well as Govt. departments offer common schemes applicable to both male and female. It would be better to introduce more special schemes to women including self-employment loan schemes with concessional rates which will make tremendous changes in their lives as they can contribute more to the development of family, society and nation.
- ∇ Agencies can adopt promotional strategies like television advertisements, newspaper write ups, articles in magazines etc. to popularize the details of programs offered.
- ∇ Agencies shall conduct gender awareness programs, motivation and development workshops as well as more public utility services such as day care, toilet facility, rest house etc. for women in crowded areas or malls to reach the importance of women empowerment among the society at panchayat level, in association with District Industries Centers (DICs).
- ∇ Beneficiaries shall utilize the loan amount effectively for the purpose for which it is granted by the KSWDC. 61% of beneficiaries are misusing a part or whole amount of loan for meeting personal as well as family expenses such as marriage of daughter, house renovation etc. Thus, KSWDC should adopt a review mechanism for ensuring the utilization of loan to which project it is granted. The corporation can form a monitoring committee and the members of this committee can make periodical visits to the units.

- ∇ Beneficiaries are mostly unwilling to repay the loan amount within the stipulated time. KSWDC may install a technology for intimations or reminders like automated system generated phone calls, SMS and reminder e-mail etc. to be sent to the beneficiaries before the due date.
- ∇ Beneficiaries should be ready to adopt new technologies, introduce innovative products or think about expansion of existing units as well as ready to attend workshops and awareness classes for improving their skill with regard to management and controlling of self-employment units for running them more efficiently.
- ∇ The marginalized women and the actual beneficiaries are located more in the rural or remote areas. KSWDC can start more regional information centers especially in the rural areas for extending the services to the needy people and providing information with regard to services provided.
- ∇ Beneficiaries have faced difficulties to approach the KSWDC. It would be better to locate or commence regional offices at each district especially Alappuzha and Wayanad districts which have more number of beneficiaries than other districts.
- ∇ Additional financial support for the extension of existing units should be provided to the successful business units particularly to the tailoring units, as 45% of self-employment units come under this category. The Corporation can provide a lump sum or they can sanction new loan scheme to those units for purchasing sewing machine or multipurpose embroidery machines on hire purchase or installment basis.
- ∇ Self-employment loan schemes with less than 6% rate of interest should be given to women above 55 years particularly for widows, childless women, separated and spinsters etc. since they need more attention and support than others. Govt. can implement those schemes through municipalities or corporations by providing license to start general stores or stationery shops.

- ∇ Central as well as State Governments should be ready to sanction more amount of loan as self-employment loan as the demand for loan is high. Thus the beneficiaries need not approach other institutions for additional amount.

7.5 Scope for Further Research

- ✓ Comparative study of the schemes of various state level funding agencies.
- ✓ Non-financial assistance schemes provided by the KSWDC and its influence among women.
- ✓ Impact of REACH on women.
- ✓ Fund utilization pattern and financial statement analysis of KSWDC.
- ✓ Financial empowerment of SC and ST women by the schemes of KSWDC.
- ✓ Study of the micro finance loan provided by state sponsored agencies at SHG level.

7.6 Concluding Remarks

The present study ‘Women empowerment through self employment loan schemes of state level funding agencies’ has been made for identifying state level funding agencies providing self-employment loans and also assessing the influence of self-employment in the socio-economic condition of the poor women. For assessing the empowerment of beneficiaries, Kerala State Women’s Development Corporation Ltd. has been selected, since other agencies’ programs are focused on specific social or geographical groups including male and female. KSWDC is established for improving the standard of living of poor women by providing financial assistance, job oriented training and gender awareness programs with least or free of cost. All the programs of KSWDC are focused on empowerment and upliftment of women in Kerala.

Self-employment is the best alternative to women to be economically independent and self-sufficient. It boosts self-confidence and equips them to face any adverse situation and motivates them to take part in different socio-political development programs. Thus, effective women empowerment through self-employment is necessary to make them economically independent which may gradually improve their socio economic status. State level funding agencies are

providing funds to various purposes in which the funds for self-employment is specifically analyzed. It is experienced that the agencies have not much concentrated on the special schemes of self-employment to women, except KSWDC. Both the Central Govt. and State Governments have launched a number of schemes for the upliftment of women to the main stream.

In general, women are satisfied and empowered with the assistance and support of the schemes and programs of KSWDC. The psychological empowerment achieved from the schemes leads them to attain self-confidence and positive thinking. The beneficiary's income status and savings habit have improved and they are able to meet the family as well as personal expenses and they are also able to take their own decisions in the household matters. Most of the women are not much aware of all the schemes provided by the KSWDC. So the promotional activities are needed in order to disseminate the real vision of the corporation among the people.

By participating in the self-employment program of the KSWDC, all categories of respondents have acquired certain qualities such as speak boldly with higher officials, freely share views with others, actively involve in decision making, confidence and the positive thinking, self-respect and self-efficacy and sense of inclusion and privilege etc. have been contributed to the overall development of women. The beneficiaries are more psychologically empowered, followed by social, educational, economic, legal and political empowerment. Psychological empowerment actually means the development of feelings that help women to improve their condition, to create self-confidence and to identify self-value and ultimately acquire the capability to control their body as well as income.

The satisfaction of self-employment activities and the pleasure of contributing to the national income as well as providing livelihood to few unemployed can have positive multiplier impact. Apart from this, it has got the intrinsic benefit of utilizing the local resources, technologies for creative purposes. Similarly, it could make satisfy the requirements of the local people and help them to exploit the local market at micro level. Thus, the Governments may give more attention to the self-employment activities of funding agencies and set aside more funds for this purpose while planning and implementing policies.

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Annexure

8.6A	I feel KSWDC is able to offer employment opportunities					
B. Awareness		5	4	3	2	1
8.1B	About self employment schemes					
8.2B	Terms and conditions					
8.3B	Low interest rate					
8.4B	Women empowerment activities					
8.5B	Formalities for loan & intervention					
C. Attitude		5	4	3	2	1
8.1C	I have a positive mindset to KSWDC					
8.2C	I am satisfied with the activities of KSWDC					
8.3C	I am willing to take any business risk with KSWDC					
8.4C	KSWDC's supportive mechanism is heartening to women					
D. Satisfaction on Implementation		5	4	3	2	1
8.1D	I could execute the business plan as per the directions of KSWDC					
8.2D	I got timely services from KSWDC					
8.3D	I am satisfied with the amount sanctioned by the KSWDC					
8.4D	In near future, I will expand my business					
8.5D	KSWDC support me in all business affairs					

9. Specify the level of empowerment achieved through KSWDC based on the following variables (VH-Very High(5), H-High (4),M -Moderate (3),L-Low (2),VL-Very Low (1))

A. Economic Empowerment		5	4	3	2	1
9.1 A	My family income has increased					
9.2 A	I am capable to contribute to family expenditure					

9.3 A	I am able to make decisions regarding the utilization of money /credit					
9.4 A	Myself easily meet children's educational expenses					
9.5 A	I am able to buy household necessities					
9.6 A	I can keep away from unnecessary spending					
9.7 A	I can easily meet personal requirements and expenses alone					
9.8 A	Myself save a portion of income regularly					
9.9 A	I can simply manage my income and expenditure					
B. Social Empowerment		5	4	3	2	1
9.1 B	My social status has improved					
9.2 B	I can easily join with others & talk to unknown person					
9.3 B	I have got recognition in family and community					
9.4 B	I am able to move freely without restrictions					
9.5 B	I get mutual help and support from other members					
9.6 B	I have improved my knowledge regarding health issues & Immunization					
9.7 B	I have improved my awareness on social problems & family planning					
9.8 B	I am able to actively participate in cultural activities/festivals					
C. Educational Empowerment		5	4	3	2	1
9.1 C	I have acquired knowledge on banking procedures					

9.2 C	I am able to do banking transactions independently					
9.3 C	I am able to write & maintain proper accounting ledger					
9.4 C	I can easily fill up any form without help					
9.5 C	I am competent to understand SHG & NHG concept and approach					
9.6 C	I am able to understand and solve problems without much difficulty					
D. Political Empowerment		5	4	3	2	1
9.1 D	I have improved my political awareness					
9.2 D	I am able to attain a position of power					
9.3 D	I have the freedom to introduce new style of leadership					
9.4 D	I am able to discuss political views with co-members					
9.5 D	I have power to vote according to own decision					
9.6 D	I am actively participate in various political meetings & programs					
E. Psychological Empowerment		5	4	3	2	1
9.1E	I am able to do all activities independently					
9.2E	I can speak boldly with higher officials					
9.3E	I am able to go anywhere without fear					
9.4E	I am able to freely share views with others					
9.5E	Myself actively involved in decision making					
9.6E	I have knowledge about own strength and weakness					
9.7E	My confidence level & positive thinking has increased					

9.8E	Self-respect & self-efficacy has increased					
9.9E	I have a sense of inclusion and privilege					
F. Legal Empowerment		5	4	3	2	1
9.1F	I have knowledge about various laws regarding women					
9.2F	I have access to resources and options					
9.3F	I attend campaigns for right awareness					
9.4F	Myself stand as an advocacy for rights and legislation					
9.5F	I am able to use legal system to rectify rights violation					
9.6F	I am getting support from other members for exercising my rights					