Involvement of SHGs for Women Empowerment in Kerala
- A theoretical approach

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Abstract

The study is based on the theme of the Conference, “Facing the Challenges together”. The study concentrates on the transitional status of Indian women, the challenges they have to face, in general. The main theme is to describe on the aspects of women empowerment and to give an overview on the major steps taken by the nation in that connection and on the concept of Self Help Groups (SHGs). The study highlights some of the main objectives of SHGs with regard to women empowerment. Kerala is a small state which has the highest female sex ratio in the country. So explanations regarding SHGs are given mainly from the background of Kerala. The attempt of the researchers is to bring out the importance of women empowerment in the present scenario and the involvement of SHGs in it. SHGs in Kerala are mainly meant to empower the rural poor especially the women in rural areas, but the study concludes that if these SHGs are formed by mixing up women in the upper financial strata along with women in the lower financial strata, the combination would bring out miracles. Facing the challenges together is far better than making trials standing alone.

Keywords: Women Empowerment, Self Help Groups
1. Introduction

“‘You can tell the condition of a nation by looking at the status of its women’ – Jawaharlal Nehru. Women have a unique position in the society. Real development cannot take place if it bypasses women. India has a rich heritage that shows how women of our nation were respected. But gone are those days and now women are treated just like Second grade citizens. Though many policies have evolved and political leaders fight for equality and justice for women, day by day things are going worse. It is no real surprise that women empowerment in India is a hotly discussed topic with no real solution looming in the horizon except to doubly redouble our efforts and continue to target the sources of all the violence and ill-will towards women. The crimes against women fly directly against orchestrating women empowerment in India. To truly understand what women empowerment is, there needs to be a sea-change in the mind-set of the people in the country. Not just the women themselves, but the men have to wake up to a world that is moving towards equality and equity. It is better that this is embraced earlier rather than later, for our own good.

Empowerment is a process which challenges traditional power, equation and relations. Empowerment of women means redistribution of power that challenges the male dominance. It is an active process of enabling women to realize their identity, potentiality and power in all spheres of their life. Empowerment of women aims at higher literacy level and education, increased participation in economic and commercial sectors, awareness about their rights, improved standard of living, participation in decision making process, achieve self-confidence.

Key instruments for supporting women’s empowerment are the self-help groups, mainly concentrated in village areas whereby 10-20 rural women from the same village, mostly poor women, come together to contribute two-weekly or monthly dues as savings and provide group loans to their members. According to Dr. Manmohan Singh, Present Prime Minister of India, “No nation can be civilized if its women are not in par with its men. The basic issue which prevents women from full participatory role in nation building is the lack of economic independence. It is believed that economic empowerment of women is possible through Self Help Groups (SHGs)”. The Self Help Groups’ (SHGs’) guiding Principle, stresses on organizing the rural poor especially women into small groups through a process of social mobilization, training and providing bank credit and government subsidy. SHG is a registered or unregistered group of micro entrepreneurs having homogeneous social and economic background, voluntarily coming together to save small amount regularly, to contribute a common fund and to meet their emergency needs on mutual help basis. The SHG movement has gathered pace in countryside and is directly or indirectly contributing towards the empowerment of women.
2. Relevance of the study and the rationale for choosing Kerala state for the study

Kerala, “God’s own country”, is the 12th largest state in India, by population. As per Census 2011, Kerala has the highest female sex ratio in India, i.e., 1084 females per 1000 males. 1Kerala got selected as state of states in 2013 based on the criteria of GDP Governance, health, education etc. Kerala’s 10% rise in GDP is 3% more than the national GDP. Kerala has the highest literacy rate at 93.9%. Kerala has a high percentage of highly ‘qualified’ or ‘educated’ women, and yet there is relatively a little space for women in leadership and empowered roles, and fewer articulate voices in public and private life. Female work participation rate in Kerala is 25.6% whereas that of men is 51.7%. These statistics reveals the importance of having chosen the state of Kerala for this study.

The fact that these issues are being discussed suggests the beginning of a process of change. Such a process of transformation requires more affirmative action and more active political participation of women in all arenas -academics, politics, media, and social action. In Kerala, where women are highly literate, it is easy to form groups and work for their own empowerment. But in reality whether that empowerment is happening here is a matter of debate.

The study attempts to bring out some important facets related to the women population in India, in general and Kerala in specific. An attempt is made to describe the facts related to Self Help Groups in the nation and Kerala specifically. The study is rather a theoretical approach to the concept and the vast statistics related are not covered in detail due to time constraint, which leaves scope for further researches. The conclusion is arrived at based on the researchers’ perceptions and observations on the concept, thus allowing an element of subjectivity.

3. Objectives of the study

The study attempts:

- To bring out some important facets related to the women population in India, in general and Kerala in specific.
- To describe the main facts related to Self Help Groups in the nation and Kerala specifically.
- To state the researchers’ opinions and suggestions in the chosen area.

The study is descriptive and purely theoretical.

1 Wikipedia
4. Methodology

The study is a descriptive study and the comments given are purely the opinions and suggestions of researchers leaving scope for further analytical studies. Kerala state alone is chosen for making suggestions as the state has enough data in store to support the choice which is highlighted above under “Rationale for choosing Kerala state for the study”. The study has not used any tables or charts as it is a descriptive, theoretical approach. The conclusions are stated in researcher’s words after considering various literatures on the topic.

5. Literature Review

“Self Help Groups” have been a subject of study for various research scholars. The major findings of some of them are as under:

2 The concept of self-help groups gained significance, especially after 1976 when Prof. Mohammed Yunus of Bangladesh began experimenting with micro-credit and women SHGs. The strategy made a quiet revolution in Bangladesh in poverty eradication by empowering poor women. The benefits of self-help groups include mobilization of savings and credit facilities as a pursuit of group enterprise activities. The group-based approach not only enables the poor to accumulate capital by way of small savings, but it also helps them to get access to formal credit facilities. These groups by way of joint liability enable the poor to overcome the problem of collateral security and thus free them from the clutches of moneylenders (Shylendra, 1998).

Klaus Deininger and Yanyan Liu (2009) in their study on long term economic impacts of SHGs in India found that longer program exposure has positive impacts on consumption, nutritional intake, and asset accumulation. Investigating heterogeneity of the impacts suggests that even the poorest households were able to benefit from the program. Furthermore, overall benefits would exceed program cost by a significant margin even under conservative assumptions.

Dr. S. Chithradevi (2012) conducted a study on empowerment of women in self-help groups in rural part of Chennai. One of the major problems she found was the SHG group members are mostly from the poor households and lack resource base and as such suffer from expansion of the economic activities chosen.


4. Dr. S. Chithradevi, Associate Professor, GKM College of Engineering and Technology, Study on empowerment of women in self help groups in rural part of Chennai, Voice of Research Vol. 1, Issue 1, January – March 2012.
A study conducted by EDA Rural Systems Private Ltd and Andhra Pradesh Mahila Abhivruddhi Society (2006) revealed that SHG leaders are more likely to be better off and have some schooling compared to overall members. Nevertheless, the majority of leaders too are illiterate – 60% compared to 74% of members overall. Fifty-one percent of the SHGs are functionally literate defined as over half the members have completed at least primary schooling. Forty-nine percent are illiterate meaning that all members have no – or less than primary – schooling. In as many as 30% of the SHGs, none of the members have had any schooling at all a proportion which is especially high in Rajasthan (55% of sample SHGs taken for this study ) and much lower in AP (5% of sample SHGs taken for this study). Low literacy has implications for record keeping and accountability.

Seibel, H.D., and Khadka, S., (2002) stated that vast number of SHGs had been established in recent past as self-reliant, autonomous and local financial intermediaries with 85 women members through NGOs, Government agencies and banks.

A study conducted by Puhazhendhi and Satyasai (2001) revealed some critical elements for the successful formation and functioning of groups. These elements include a voluntary nature of the group, small size and the homogeneity of membership. SHGs are described as being transparent (openness) with a participatory decision-making process, and the capacity to facilitate a quick use of funds for micro-enterprise creation. Regular meetings of the members also foster meaningful relationships for the members of the SHGS. The groups are a platform for discussion for other issues than savings and credit; the topics of gender and social problems also are highlighted.

6. Women’s transitional status in India

“Yathra Naryasthu Poojyanthe, ramanthe thathra devatha” (Manusmrithi) meaning “Where women are honored, divinity blossoms there”.

Womanhood has been reverenced in the ancient Indian culture as a manifestation of divine qualities. The ancient saints in India believed that the seeds of divinity grow and blossom in a truly cultured society where women are given due respect and equal opportunities to rise and dignity.

The status of women has undergone tremendous changes over the last millennium. From equal status with men in ancient times through the lower points of the medieval period to the
promotion of equal rights by many reformers, the history of women in India has been eventful. Their transitional status can be depicted with the help of following diagram

ANCIENT TIMES

![Diagram showing equal status between men and women in ancient times.]

In ancient times, in India, women enjoyed equal status with men in all respects of life. They got educated just like men and were allowed to decide on their life. They had equal rights with men on all matters related to finance and managing homely affairs. They came to the forefront in administrative activities as well as in the warfare. Later this status of women began to decline especially from 500 BC onwards.

MEDEIVAL PERIOD

![Diagram showing decline in women's status during the medieval period.]

During the medieval period, women’s position in Indian society further deteriorated. Society encouraged child marriages and banned remarriage of widows. Education was denied to majority of women. Still, in spite of these conditions, women often became prominent in the fields of politics, literature, education and religion. In South India, many women administered villages, towns, and divisions, and ushered in new social and religious institutions despite of the obstacles that they had to face. Many great people fought for women and they tried to regain the status of women.

DURING BRITISH RULE

![Diagram showing regained status between men and women during British rule.]

During the British rule, many women came to the forefront and fought for the independence of the nation. Women started slowly to regain their position by entering into the political reform movements. Many leaders fought for restraining child marriages and for educating women. Women played an important part in India's independence struggle. Sarojini
Naidu, a poet and freedom fighter, was the first Indian woman to become President of the Indian National Congress and the first woman to become the governor of a state in India. Slowly and steadily women began to regain their equality status with men.

INDEPENDENT INDIA

Women in India now participate fully in areas such as education, sports, politics, media, art and culture, service sectors, science and technology, etc. The Constitution of India guarantees to all Indian women equality, no discrimination by the State, equality of opportunity, and equal pay for equal work. In addition, it allows special provisions to be made by the State in favor of women and children, renounces practices derogatory to the dignity of women, and also allows for provisions to be made by the State for securing just and humane conditions of work and for maternity relief. Women participate in full swing in almost all fields of Politics. Women are equally good in Academics like men.

Following are some of the major matters to be considered related to women, which are given as related to India in general and Kerala in specific.

6.1 Women Demographics

India’s population as per 2013 statistics is 1,270,272,105 (1.27 billion). The total male population in India is 655,875,026 (655.8 million) and the total female population is 614,397,079 (614.4 million). Sex Ratio in India at present is 940:1000, i.e, 940 females per 1000 males. It is found that more than 50% of India’s current population is below the age of 25 and over 65% below the age of 35. Every year, India adds more people than any other nation in the world, and in fact the individual population of some of its states is equal to the total population of many countries. For long, the overall sex ratio in Kerala has been favourable to females and has been the most widely discussed indicator of women’s status. It was 1020 females per 1000 males in 1961 and increased to 1058 in 2001. This is in sharp contrast to India’s 930 females per 1000 males in 2001. Further, the overall sex ratio is favourable to females in all districts in Kerala as per 2001 statistics.

State of Kerala’s population as per the latest statistics is found to be 33,387,677. The sex ratio here is 1084:1000, i.e. 1084 female per 1000 males which makes Kerala, the state with highest female sex ratio, in India. This female sex ratio was almost on this high scale itself when the 1991, 2001 and 2011 census is considered (1036:1000, 1058:1000 and 1084:1000 respectively). This increasing female sex ratio in Kerala is at the same time increasing tensions as well when the problems that they have to face are considered.
6.2 Literacy Rate

Sad to find, India has the largest illiterate population in the world. The literacy rate of India as per 2011 Population Census is 74.04%, with male literacy rate at 82.14% and female at 65.46%. Kerala has the highest literacy rate at 93.9%. It is found that in Kerala, the literacy rate is increasing, from 89.91% as per 1991 census to 93.91% as per 2011 census. The female literacy rate is also showing improvement in Kerala, from 86.17% as per 1991 census to 91.98% as per 2011 census which shows a good sign for the upliftment of Kerala women.

6.3 Work Participation Rate

\(^8\)As per Indian Census 2011, female work participation rate is 25.6% whereas that of men is 51.7%. The female participation as main worker is only 14.7% whereas that of men is 45.1% out of the total 30.4% main workers category. When the percentage of marginal workers considered with relation to the work participation is 8.7%, the sex ratio participation in that category is opposite to that in main worker’s category (11% female participation compared to 6.6% men participation).

\(^9\)In Kerala, as per Census 2011, the percentage of workers to total population (Worker Participation Rate- WPR) is 34.78%. Among the males WPR is 52.73%. Among female the rate is 18.23%. The percentage of main workers among the workforce is 80.30%. The census shows that the percentage of male main workers has increased (83.20% in 2001 to 84.95% in 2011) whereas that of female main workers has decreased i.e. from 70.54% in 2001 to 67.87% in 2011.

6.4 Major Challenges Faced by Women

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

10Violence against women in India is an issue rooted in societal norms and economic dependence. Discriminatory practices are underlined by laws favoring men. Inadequate policing and judicial practices deny female victims proper protection and justice. Although female participation in public life is increasing and laws have been amended, India still has a long way to go to make Indian women equal citizens in their own country. The distribution

\(^9\) www.censusindia.gov.in

10 India: Violence Against Women. Current Challenges and Future Trends, By Dona John, Omair Ahmad & Maria Schneider (www.freiheit.org)
pattern of crimes against women has not changed much in the last few years, but between 2001 and 2011 the overall number of incidents of crime against women rose steadily, and was 59% higher than in 2001. In India, where the culprits are largely known to the victim, the social and economic "costs" of reporting such crimes are high. The major challenges that Indian women (no exception for Kerala women) face includes the following: This list is just an indicative one; the challenges are far more in reality.

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

7. Women Empowerment

The term “Empowerment” literally means, increasing the spiritual, political, social, educational, gender, or economic strength of individuals and communities. It also means to invest with power, especially legal power or official authority. Empowerment is the process of increasing the capacity of individuals or groups to make choices and to transform those choices into desired actions and outcomes. World over “Women Empowerment” is a topic under discussion. In the simplest of words it is basically the creation of an environment where women can make independent decisions on their personal development as well as shine as equals in society.

14 The United Nations Development Programme constituted eight Millennium Development Goals (MDG) for ensuring equity and peace across the world. The third MDG is directly related to the empowerment of women in India. The MDGs are agreed-upon goals to reduce certain indicators of disparity across the world by the year 2015. The third MDG is centered towards promoting gender equality and empowering women: “Eliminate gender

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11 Misogyny means man’s hatred for women, the feeling of hating that a man has for women.
12 An honor killing, or honour killing is the homicide of a member of a family or social group by other members, due to the perpetrators’ belief that the victim has brought shame or dishonor upon the family or community.
13 Abduction meaning Kidnaps
14 http://www.womenempowermentinindia.com/
disparity in primary and secondary education, preferably by 2005, and in all levels of education by no later than 2015”. While India’s progress in this front has been brave, there are quite a few corners that it needs to cut before it can be called as being truly revolutionary in its quest for understanding what women empowerment is. The Ministry for Women & Child Development was established as a department of the Ministry of Human Resource Development in the year 1985 to drive the holistic development of women and children in the country.

7.1 Swayamsiddha

Swayamsiddha is one such scheme for empowering the Indian women both socially and economically to enable them live with dignity and self-reliance. The scheme lays stress on access to micro-credit and envisages block and panchayat-level participation among women, cutting across all regional, economic and social groups.

7.2 Self Help Groups

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

7.3 Evolution of SHGs in India

In 2001, a National Policy for Women Empowerment was launched and during the month of February that year (which was celebrated as the month for Economic Empowerment of Women), the Integrated Women’s Empowerment Programme (IWEP) or "Swayamsiddha" was also launched and a national-level seminar on property rights for women was organised during this phase by Government of India. The programme assumes significance in the light of the fact that in recent years the empowerment of women has been recognized as the central issue in determining their status. The principle of gender equality is enshrined in the Indian Constitution in its Preamble, Fundamental Duties and Directive Principles. The Constitution not only grants equality to women but also empowers the State to adopt measures against discrimination to them in any manner. Swayamsiddha, as the name itself suggests, is aimed at making women self-reliant and giving them enough confidence to fend for themselves.

The programme laid stress on enabling women to have a full understanding of social, economic and political issues. The programme will bring together groups of people with

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common goals and objectives. IWEP has a vision to develop empowered women who will be bold enough to demand their rights from family, community and government and those who have increased access and control over material, social and political resources. It envisages enhanced awareness and improved skills for women with an accent on economic self-reliance. One of the principal aims of the IWEP is to improve women’s access to micro-credit and strengthening the savings habit among rural women. This will enable them to have control over their economic resources. IWEP will thus create an organizational base for women to come together, to analyse and fulfill their needs through existing programmes of the State and Central governments and to access institutional credit. The programme will facilitate them access to various schemes from a single window.

The State Governments will identify nodal departments for implementing IWEP which will in turn identify block-level implementing agencies called Project Implementation Agencies (PIAs). Women need not run from pillar to post in search of information and aid as the scheme will ensure easy and instant redressal of problems. A subsidy-free approach to women’s empowerment will be inculcated.

Each self-help group will have about 15-20 members with one leader or key person. Homogeneous groups of women belonging to the same socio-economic status will be formed, networking self-help groups (SHGs) with panchayat institutions and government functionaries. Community-orientation, innovative interventions and creation of community assets will all form a vital part of the activities of the PIAs or the SHGs. These will in turn strengthen the process of group formation, mobilization and stabilization. IWEP holds special significance in that it has been started during the Empowerment Year for Women and at a time when gender and women perspectives are being mainstreamed in all developmental processes. The Government has decided to establish policies, programmes and systems to ensure the mainstreaming of the gender perspective in the process of development. Wherever there are gaps in policies and programmes, women-specific interventions will be undertaken to bridge these. Coordinating and monitoring mechanisms will also be devised to assess the progress of such mainstreaming mechanisms from time to time. This also extends to the various programmes and schemes the Government has formulated for the welfare and empowerment of women. IWEP is also being constantly monitored and evolved and interventions being created based on feedback from various blocks and districts. The self-help groups will particularly reach out to destitute women, particularly those in extreme poverty, disadvantaged women, disabled widows, and elderly women, single women in difficult circumstances and women in conflict situations.
7.4 Women Empowerment through SHGs

Women can form Self Help Groups, voluntarily for solving their common problems, through self-help and mutual help. SHGs here in India provide forums for women, especially from the poorer sections of society, to develop space and support to each other. SHGs provide savings mechanisms especially to suit the needs of the members. It also provides a cost effective delivery mechanism for small credits to its members. SHGs with bank linkage are formed catering to the poorer women sections of society. But this does not mean that only poorer women can develop SHGs. SHGs can be formed by poorer women alone or with the mixing up of women from upper strata of society who can provide the needed assistance. The Self Help Groups (SHGs) Guiding Principle stresses on organizing the rural poor especially women, into small groups through a process of social mobilization, training and providing bank credit and government subsidy. The main objective of SHG concept in India is to improve the economic development of women and create facilitating environment for their social transformation in the lift of gender discrimination in work and the household. In India, SHGs are doing their best for the economic growth of the country.

8. Self Help Groups in Kerala ensuring Women Empowerment- A theoretical perspective

As cited earlier, in Kerala the female sex ratio is higher than any other states in the country. Thus it proves that once this women power is collectively used, it not only ensures their personal empowerment but an overall empowerment of the state as well as the nation.

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

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

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

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

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

Many studies have been conducted concentrating on the SHGs in Kerala. The major findings in most of them is that women in Kerala are more oriented and if proper assistance is given at the right time, they can become self-reliant and can definitely face any challenges together because they believe in the saying, “United we stand, divided we might fall”. Various poverty alleviation programmes are linked by the Government with the Self Help Groups; workout to overcome the basic challenges that common women face here. Kerala women who are excess in number over men here, must prove that quality wise also they are above or at least equal to men. Women have come out of the four walls of their kitchen to the forefront of almost all fields of importance, working in groups, using the resources to the fullest extend and even contributing their share to the development of their state, their nation.

9. Limitations of the study

- The chance of subjectivity in the study is unavoidable due to the element that personal opinions of researchers might call for difference of opinion from readers to the study.
- The sample state was chosen based on researcher’s opinion and perception.
• The study is a fully theoretical approach leaving scope for further analytical studies.
• SHGs can be studied from various angles but the study does not cover all those areas.
• The vast statistics related are not covered in detail due to time constraint, which leaves scope for further researches.

10. Suggestions and Conclusion

The following are the researchers’ suggestions to improve the efficiency of SHGs to reap even more benefits.

• The self-help groups should be changed as a mixture of women from upper financial strata along with the women from lower financial strata, highly qualified as well as less qualified, highly talented as well as physically challenged.
• While forming SHGs care should be given to select people from different languages, religions, castes etc which will in turn lead to National integration.
• Upper caste poor women also should be motivated to join with lower caste poor women in forming SHGs keeping aside all forms of unethical social practices.
• The jobless women and the retired class of women with higher education must willingly come forward and give academic as well as practical training and assistance to the illiterate members of SHGs.
• To attract more people towards this movement, Provident Fund, Medical Benefits, Pension etc should be introduced.
• More computer literate women must come forward and assist the SHGs in taking advantage of the most modern technologies.
• Most of the SHGs now are homogeneous; they must be turned heterogeneous after considering the above suggestions.

This mixture will create a kind of “Synergy”. Women need no power over men, as many people doubt. They need to be self-empowered. They must have power over themselves. India, who respected the women race always, must triumph hard to empower the women here. Present traumas that women face here must have an end. Women here must be trained to go straight forward, even though the midst of a number of No’s. They must be made aware of the beautiful feeling of being flowers by taking risks to come out from the buds where they were safe but suffering all pains within. When women unite, money, men, machines, follow them and miracles happen. In all stages of their life, women must be given due respect and let every heart here in India, everywhere in the world murmur what Manusmrithi tells, “Yathra Naryasthu Poojyanthe, Ramanthe Thathra Devatha” (Where women are honored, divinity blossoms there). Like the saying goes, a woman is a full circle. Within her is the power to create, nurture and transform. Where women work in groups, all prosperity emerges.
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