In India, plans and policies as well as the constitution have laid stress on women empowerment. According to a social scientist, empowerment means acquisition of authority and power, taking independent decisions and assuming greater responsibilities in various fields of activities. It is a process which generates changes in ideas and perceptions and creates awareness about one’s rights and opportunities for self development in all important spheres of life. It provides circumstances and opportunities where people can make use of abilities and potentialities to the maximum level in pursuance of some common objectives. Empowerment of women means creating economic independence, self-reliance, political, social and legal awareness, self confidence and positive attitude among women.

Empowerment as a Concept

Empowerment as a concept was introduced at the international women's conference in 1985 at Nairobi. The conference defined empowerment as a redistribution of social power and control of resource in favour of women. Exposure of women to a world outside their home is a result of education and modernization of culture and society. The term empowerment has been widely used in relation to women. Empowerment is a process, which challenges traditional power equations and relations, abolition of gender-based discrimination in all institutions and structures of society and participation of women in policy and decision-making process at domestic and public levels are but a few dimensions of women empowerment. Empowerment in its simplest form means redistribution of power that challenges the male dominance. This does not, however, mean that the empowerment process adopts an antagonists approach. It is only to enable women to supplement and co-ordinate with men. Empowerment is an active process of enabling women.

Empowering women means freedom to use their physical and mental capabilities to the fullest for their own well being as well as those of society. Empowerment of women would mean providing adequate powers and status and as also self confidence to woman’s, So that they can fight against deprivations of all kinds of social discrimination and abuse. Empowerment enables women as a group becomes more independent particularly in economic matters and their
authority in decision - making in the family is increased. Empowerment of women means making of women conscious of their rights, enabling them to take decisions by themselves developing confidence in themselves as individuals and as members in the society. Empowerment to women means the removal of feeling of helplessness in them the investing of power to act on their own behalf to resist exploitation that degraded them. Empowerment in its simplest form means the manifestation of redistribution of power that challenges patriarchal ideology and the male dominance. It is a process that enables women to gain access to and control of material as well as information resources.

Common Objectives of Women Empowerment

1. To create safe and proper environment for women's physical, mental and moral development.
2. To develop skills for taking self-decision.
3. To create capability to present their position in the society effectively.
4. To create awareness among women to be truly ambitious and to dream for betterment.
5. To develop independent identification of women, her position should not be determined by her husband, father, brother etc.
6. To create, feeling of self-pride so that they should not feel week, helpless, powerless, comparatively to their men counterpart.
7. To increase awareness in women for their overall development, to use their latent talent optimally not only for themselves, but also for the society as a whole.
8. To create sound and proper environment for women's pride, prestige and healthy physical and mental development, and
9. To make efforts in organizing the women for fighting against the problems and difficulties related to them.

Women Empowerment in India

Since India became independent in 1947, the democratic government has tried to introduce measures to empower women. Yet the expected measure of success has not occurred due to reasons like bureaucratic delays, political compulsions, social and cultural constraints and the continuing poverty of the masses. Obtaining some measure of economic self-sufficiency and independence is a prerequisite to any advancement of women at a social, cultural and political level. Only then do the discourses on feminism become relevant to their lives. The silver lining in the cloudy sky has been the development of several grassroot movements initiated by women themselves, especially those from the lower sections of the society. Shri Mahila Gridha Udyog Lijjat Papad is an entrepreneurial organisation resulting from one such movement by women. It is primarily a cottage industry, urban in its origin, which has eventually spread to the rural areas and to the other cities and towns in several states of India. A Study of the manner of its origin, growth and spread gives an insight into the self-propelling process of economic empowerment of women that is taking place. ‘Mahila’ (in Hindi) means women, ‘griha’ is house, ‘udyog’, is
work or industry, ‘lijjat’ is ‘tasty’ (in Gujarati) and ‘papad’ is a flat, thin, dried roll of kneaded flour mixed with spicy ingredients, like the tortilla. Papad has a reasonably long shelf life, can be toasted or fried in oil and it serves as a snack or is taken along with food. Throughout India, there have been varieties of papads made and stored at home. Hence, if anyone chose to make it on a large-scale, the market for the product was assured. 

In India women took part in freedom struggle and they fought shoulder to shoulder with men. Recognizing their stellar role in the freedom struggle, Jawaharal Nehru said most of us men folk were in prison. And then a remarkable thing happened Indian women came to the front and took charge of the struggle. Women had always been there of course, but now there was an avalanche of them, which took not only the British Government but their own menfolk by surprise. Such as the strength of Indian women and all that is needed is to give them the opportunities and options for realizing their potential.

The principles of gender equality and protecting the rights and privileges of women and children are enshrined in the Constitution of India, which not only guarantees equality to women at par with men but it also advocates positive discrimination in favour of women, whenever necessary. These are reinforced through the passage of new legislations and amendments to existing laws so as to remove any gender bias. In the political field, by amending the constitutional provisions, one third of the seats have been reserved for women leaders in local bodies, both in the rural and urban areas. As a result, more than a million of women are now politically empowered at the grass roots level. In India, women play an important role in agricultural operations undertaking 60 percent of farm work and contribute in a big way to food production and economic growth. Women have also increased their participation in high-end vocations.

India's economic planning process for women has evolved over the years from a purely welfare approach, where women were regarded as objects of charity, to a development oriented phase and currently to the plank of empowerment that seeks to promote gender equality. The Eleventh Five Year Plan period that seeks faster, more broad-based and inclusive economic growth by providing more people access to basic infrastructure as well as health and education services to all.

A major milestone in women's empowerment in India has been the Self-Help Group (SHG) movement with over 2.2 million SHGS at the grassroots level throughout the country, which translates into more than 33 million households. Help through collateral free loans to these SHGs and many government programmes are also run through these SHGs. In education, which is the critical factor that empowers participation in the growth process, India has launched the Sarva Shiksha Abhiyan that is ‘Education For All’. This Programme seeks to provide elementary education to all children in the 6-14 years age group by 2010 and has a pronounced gender focus, where it seeks to address both in - school and external factors. As a result, there is reduction in the gender gap in enrolment and retention at the school level. Through concerted efforts, female literacy has grown significantly from about 40 per cent in 1991 to about 54 per cent in 2001. The focus is now on improving women's participation in higher education, technical education and vocational courses.
There is also a great leap in gender budgeting. More than 52 ministries have set up gender budget cells and our Ministry of Women and Child Development is constantly interacting with these cells for building capacities and facilitating the integration of gender analysis into the government policies, plans, programmes and budgets. In India, women's involvement in social structuring began early. Particularly women organisations came into existence during the last two decades of the 19th century and the early 20th century. The Ladies Association under the patronage of Brahmo Samaj at Calcutta (1886), Sri Prostrian Mandal at Bombay (1903), Bharat Sri Mahamanda (1910) Women's India Association at Adyar, Madras (1917-1937), the National Council Women in India (1925), All India Women's Conference (1926-1937) were organised to mention only a few. These associations have not only helped in awakening the women but also in representing their interests outside India. Women actively participated in the Indian freedom struggle. Their leadership quality was utilised during independence movement as well as in the post independent India.

**Women Empowerment in Tamil Nadu**

In most parts of Tamil Nadu, women occupied a very low status in medieval and early modern society. Lack of educational facilities, child marriages, prohibition of widow remarriages, prevalence of Devadasi system, etc. were some of the social factors responsible for the low status and misery of women who were reduced to the position of glorified slaves but industrialisation and urbanisation in the state made significant development in the areas of women's empowerment and social development. In Tamil Nadu, women were engaged more in agriculture than in manufacturing or service sector. In the manufacturing sector, women worked as beedi workers and as manual labour for cotton textiles, fish, and food processing and match industry. A few were involved in the manufacturing of electronic and electrical goods.

In a traditionally conservative society like Tamil Nadu, risk-aversion was common. Women were further a step behind the average man, having to contend with gender barriers in financial institutions, discouragement in families, lower levels of education and confidence. The position of rural women in the state has remarkably changed with the formation of SHGs, which started on an experimental basis in 1989 in the rural areas. It helped poor rural women to enter the entrepreneurial world and it also helped them to develop self-confidence, communication, independence, mobility, management and technical skill. Assisted by some NGOs and with a little government support, this movement gained momentum and developed into strong local institution. They have provided legitimate avenues for social mobilisation with access to inputs, such as training, banking services, government services, etc. Most of them in the informal sector are now running micro enterprises or home-based production units such as basket making, mat weaving, beedi making, lace making and the production of agarbathi, candles, garments, telephone mats, handicrafts, paper dice, ink, soaps, washing powder, snacks, fruit juices, pickles, jams, squash, vattal, and other household items etc.
Organisations Promoting Women Entrepreneurship in Tamil Nadu

The Integrated women Development Institute
The institute was set up in 1989 to uplift women and girl children from the distressing situations they encounter, by setting up income generating programmes for deserving women to become self-employed.

The Tamil Nadu Corporation for Development of Women Ltd
The Corporation was set up on 9th December 1983 under the Companies Act, 1956 to focus on empowerment of women to encourage entrepreneurship among women, to identify trade and industries suitable for women, to undertake marketing activities for products manufactured by women and encourage women to form SHGs through giving training and extending credit facilities.

Women Entrepreneurship Promotional Association (WEPA)
WEPA functioning in Chennai is an association of women entrepreneurs, providing training to women in various fields. The association also conducts exhibitions for the members and assists in marketing of the products of members.

Marketing Organisation of Women Entrepreneurs (Regd)
MOOWES provides comprehensive support to women entrepreneurs to achieve success in the business. Its main aim is to ensure women in marketing their products through exhibitions and thus provide an opportunity to tour the country also.

Schemes for Women Entrepreneurship in Tamil Nadu
Indira Mahila Yojana (IMY) is a scheme aims at organizing women at grass root level to facilitate their participation in decision - making and their empowerment. The scheme was launched in 1995 on pilot basis in 200 blocks over a strategy to coordinate and integrated components of sectoral programmes and facilitates their convergence to empower women.

Vocational and Skill Development Programmes
The major focus of the Tamil Nadu Corporation for Development of Women has been to provide support to economically disadvantaged women. The Corporation is funding entrepreneurial programmes, which is opened to all potential women entrepreneurs, preferably first generation. The programme was commenced in 1998-99, which is conducted by the Industry and Commerce at Chennai and Madurai.

Mahalir Thittam
Mahalir Thittam a participatory, people centred and process oriented project, was started in 1997-98 which is directed towards empowerment of women and capacity building of poor women in rural areas through SHGs. It covers the entire state of Tamil Nadu. Currently the coverage extends to rural areas of all the 30 districts of Tamil Nadu. It is an unusual long term partnership between three agencies, the state government, non-governmental organizations and banks (including NABARD) and other financial institutions.
It provides inexpensive and timely credit to SHGs, training for the development of communication skill and entrepreneurship development training. It facilitates to participate in exhibitions, collective negotiation bargaining, emergence of structures like marketing unions and dissemination of information about markets.\textsuperscript{15}

Support to Training and Employment Programme for Women (STEP)

The Programme of STEP was launched in 1987. It aims to upgrade the skills of poor and assetless women to mobilise, conscientise and provide employment to them on a sustainable basis in the traditional sectors of agriculture, small animal husbandry, dairying, fisheries, handlooms, handicrafts, khadi and village industries and sericulture, social forestry and waste land development. The Government of Tamil Nadu has stressed the need to augment resource for such programmes. Women entrepreneurs particularly, the first generation women entrepreneurs, face many constraints particularly paucity of margin money assistance to start their ventures by getting finance from the financial institutions. To overcome the difficulties experienced by these entrepreneurs, the government has sanctioned a sum of Rs. 30 lakhs to give the first generation women entrepreneurs a subsidy of 10 per cent margin money support to the project cost subject to a ceiling of Rs. 50,000/-. 

Anna Marumalarchi Thittam

Government of Tamil Nadu has implemented Anna Marumalarchi Thittam for the promotion of agro based food processing and other related industries in rural areas to generate rural employment and thereby improve the rural economy.\textsuperscript{16} The projects which have commenced production includes food products like mango pulp, fruit pulp, edible oil refining, chips and agro based projects like modern rice mill using polisher and colour sorter etc. The other projects include cold storages, manufacturing of eco-friendly products of coir such as coir pit block, herbal products like aloevera gel, herbal medicines, eucalyptus oil, export oriented aqua-culture items like shrimp, fresh water prawns, floriculture products like flower concentrates from jasmine, export oriented horticulture products like cut flowers, etc.\textsuperscript{17}

In order to enthuse the potential investors in the district to take up industrial venture in agro based and food processing sector in rural areas, the government has ordered a special entrepreneurship development programme through reputed training institutions like Central Food Training and Research Institute, Mysore, Tamil Nadu Agriculture University, Coimbatore, National Institute of Small Industries Extension Training, Hyderabad.\textsuperscript{18}

The Tamil Nadu Women in Agriculture Project (TANWA)

The Tamil Nadu Women in Agriculture Project (TANWA) assisted by the Danish International Development Agency (DANIDA) is introduced in Tamil Nadu in 1986 for involving the women in the agricultural activities through package of services rendered to them. The first phase of the project covered two districts namely Tirunelveli and Sivagangai over a period of seven years ending 1993. The scheme was extended to all the districts except Chennai. The prime objectives of the project are to expose the farm women to a package of 10-12 skills relevant to them in crop production and related activities and to enable them to choose and adopt relevant agricultural practices; to spread agricultural knowledge and skills from TANWA
trainees to non-trained fellow farm women and to improve the access to existing agricultural extension services for women belonging to small and marginal holdings.  

Financial Institutions assisting women Entrepreneurship in Tamil Nadu

In Tamil Nadu, Tamil Nadu Industrial Cooperative Bank Limited, Tamil Nadu Industrial Investment Corporation (TIIC), Tamil Nadu Adi Dravidar Housing Development Corporation (TAHDCO), regional rural banks, public sector banks, private sector banks, etc. provide financial assistance to women entrepreneurs. Some banks have a Mahila Banking Branch which is meant mainly for women and managed by women.

Tamil Nadu Industrial cooperative Bank Limited (TAICO Bank Ltd)

TAICO Bank Ltd was established in 1961 for providing credit facilities to the Industrial Cooperative Societies. The bank also extends loan assistance to SSI tiny sector, small road transport operators and traders. The Reserve Bank of India has recognised the TAICO Bank to provide credit facilities to the Industrial Co-operative Societies under NABARD refinance scheme.

Tamil Nadu Industrial Investment Corporation (TIIC)

TIIC was incorporated in 1949 as a banking company under the Companies Act. It is a premier financial institution that fosters industrial development of Tamil Nadu. It provides financial assistance to tiny / small / medium / large scale industrial units, professionals and vehicle operators. Under the general scheme, loan assistance is provided for small and general scheme, loan assistance is provided for small and medium scale industrial units to set up new industries and expansion / modernisation / diversification of the existing units.

Notes and References

4. Ibid.,p.147.
6. Ibid.,pp.228-229.
9. Ibid.,p.123.
10. Ibid.,p.147.
13. Ibid.,p.165.
15. Ibid.,p.165.
17. Ibid.,p.174.
20. Ibid.,p.457.