CHAPTER – 2

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Non Governmental Organizations (NGOs) have been working actively in the field of development for last three decades. Of late empowerment of women has been made an important component in the activities of the NGOs. They follow different strategies in the pursuit of their empowerment. Many studies have been undertaken by individual researchers, development organizations and research institutes to analyze the work done by Non Governmental Organizations in the field of empowering women, focusing on areas such as the strategies, the methods and programmes and the impact they have created. This chapter makes an attempt at making a review of the relevant literature in this area. The review is divided into two sections: the first section analyzes the various women empowerment strategies and their impact and the second section examines the indicators of women empowerment and the impact they have made on women and their families.

i) NGOs and women empowerment strategies

In her theoretical study on the empowerment of women in South Asia, Batliwala (1994) distinguishes between three different non-governmental organization approaches: the integrated development approach, the economic approach and the conscious raising cum organizing approach. According to Batliwala, those who promote women empowerment through rural development programmes ascribe women disempowerment to their
lack of education, low economic status, lack of access to resources and low decision-making power. Those who promote women empowerment through economic intervention see women’s disempowerment as stemming from their low economic status. Those who promote women empowerment through awareness building and organizing see women’s disempowerment from a complex interplay of factors – historical, cultural, social, economic and political. This study analyses women empowerment strategies from three different paradigms. They are providing integrated services to women, providing economic services and the strategy of organizing women into groups and awareness creation.

Based on the case studies, Murthy (2001) opines that there are different strategies that are possible for women’s empowerment. These strategies can be economic, political, social or integrated strategies. She concludes that women empowerment is contextual and so are the strategies and the process of empowerment. She concludes that intermediary organizations such as NGOs can play a catalytic role in strengthening the struggles of women who are depressed.

Viswanath (1993) found that the overall empowerment of women takes place when they have been organized under NGOs’ economic development program. The study identified mainly two elements necessary to succeed in the battle for achieving empowerment of women - role of organisation and economic development program for women.

A case study on ‘Empowering Marginalized workers: Unionization of Tobacco workers by the Self – Employed Women’s Association (SEWA) in Kheda in the state of Gujarat by Bhowmik and Patil (1997) bring out the strategy of unionization process and subsequent economic and social change
among female tobacco workers in Kheda district, Gujarat. This study analyzed the positive impact of the unionization strategy of organizing women into larger groups.

A study on Swayam Shikshan Prayog- working through the network of women’s collectives by Purushothaman (1998) reconceptualizes social movement theory by advocating the community participation approach to describe grassroots women’s movements in India. The conclusion of her study was that a combination of informal women’s collectives and formal organizations is needed to successfully mobilize resources and change state policies and programmes for women. This study brings out the importance of organizing women groups as well as larger networks for the purpose of advocacy.

Studying the implementation process of Women Development Programme sponsored by International Fund for Agriculture Development (IFAD) in Salem district of Tamil Nadu, Prasad (1998) finds the important role of NGOs in the implementation of project. The study gives importance to the role of NGOs in motivating women to form the groups. The study notes that the basic strength of the project is the social mobilization through the formation of women’s groups. The study also found that rural women could make productive use of credit for micro enterprises. The group dynamics strengthens the entire process of women empowerment.

A study by Bhatia (2000) on the role of voluntary organizations for the education and welfare of women in Kamrup district of Assam found that the voluntary organization were mainly implementing the government schemes in their area of operation although they had listed impressive objectives in their constitution. The study also concluded that the voluntary
organizations were not looking at issues of women empowerment and self-reliance in a holistic manner rather implementing government programmes itself was treated as a strategy. The review of this study brings out the finding that implementing government programmes itself was used by the NGOs as a women empowerment strategy.

Rao (2000) in his study on the “Swasakti banks” which are established, organized and run by dalit women through self-management has observed many changes in the thinking process of women. Those dalit women who were once passive recipients have now become vocal articulate and active stakeholders. They are able to ask for equal wage, assert themselves, have better self esteem, and are able to provide better education, nutrition and health facilities for their girl children. On the community front, they could stop the social evil of ‘Joginism’, a system akin to the devadai system, found in Andhra Pradesh, Karnataka, and Maharashtra. Under this system, the girls from dalit castes and backward castes are set apart under the name of wives of the gods Jogins, who are actually harassed and exploited by the rich and powerful of their villages. The illiterate dalit women could gradually change the social scenario by organizing themselves into a larger group.

A study by Chiranjeevulu (2003) analyzed the role of an NGO, MARI in Andhra Pradesh in organizing women into groups. The NGO played a vital role in mobilizing women and forming a cooperative society and creating linkages with Government agencies to establish the chilli processing unit. The NGO had played an important role in connecting these women groups with financial institutions for the purpose of credit. This is a model for Government and NGO partnership in development process. NGO
can mobilize and motivate people to come together and Government agencies can extend necessary financial, technical managerial and marketing support to establish an enterprise. The study hailed this role of NGO as an important strategy in motivating women. The study revealed that women have tremendous energy to start their own enterprises given the right opportunities. The women of SHGs have developed self-confidence and self-esteem. Economically it has helped to utilize the local resources to create sustainable employment opportunities for women.

According to the study by Rao, (2005) organizing is an important strategy of women empowerment. The study pointed out that the motivational role of NGOs was significant in bringing together women into small groups. The study revealed that this group formation had significant impact on women to create a separate space for them to discuss the issues affecting them. According to the study, the SHGs initially discussed savings and money matters only. But as the time passes, they start discussing any issue that concerns the members. These include issues such as domestic violence, children's education, health problems, education of children, prevention of early marriage of girls, etc. The study also pointed out that the role of the external motivator was very significant in motivating the women. This study underlined that the group had a snowball effect as women discussed serious issues although they came together initially for the purpose of saving and credit.

In another study, Namerta (1998) made an attempt to understand the strategy of initiating income generation activities among women by NGOs. The income generation programmes undertaken by NGOs across the country revealed that most of NGOs could only facilitate the undertaking of
subsistence activities and income from such activities was either equal to or less than the existing wage income. The income from the economic activities promoted by NGOs formed only a small proportion of the total income of the members’ families. This study exclusively looked into the strategy of initiating income generation activities among women and its impact.

Narasimhan (1999) analyzed the less tangible aspect of women’s empowerment strategy in her study “Empowering Women – an Alternative Strategy from Rural India”. In this study she has assessed the effectiveness of an alternative strategy of empowerment of women that begins with awareness generation i.e. empowering women psychologically first, with confidence, information and optimism and motivation rather than economic interventions. Her case study was an NGO by name AWARE (Action for Welfare and Awakening in Rural Environment) in Andhra Pradesh. She finds in her study that two special features mark the strategy of AWARE: that it starts with the psychological aspect rather than income generation, and the other is that it withdraws from a village once the process of change has been initiated so that a dependency syndrome is avoided. This study underscores the significance of awareness creation as a strategy in empowering women.

Reddy (2002) in his study of an NGO called Women’s Development Society (WDS) promoted by National Institute of Rural Development (NIRD), Hyderabad studied the functioning of the WDS and its impact on women beneficiaries. The study revealed that women needed training and guidance from organizations like the WDS to help them to exploit their potential. The intervention of NIRD through WDS has helped women to
gain managerial capacity. They have gained confidence to interact with professionals from external agencies such as District Rural Development Agency (DRDA) and banks. This is a sign of their improved social skills. They were able to articulate their needs and seek help from outside. They were able to come together as a collective force and such a mobilization is considered as an indicator of empowerment in this study.

A study by Kumaran (1997) examines the role of self help groups promoted by an NGO, Rayalaseema Seva Samithi (RASS) in Andhra Pradesh in promoting women’s welfare. The study examined the Self Help Groups with reference to factors contributing to group formation, resource mobilization and participation of members in decision making and socio-economic activities. The study found that the members of SHGs could get loan at a lesser rate of interest and were freed from clutches of moneylenders. It was found that the main factors responsible for the active functioning of SHGs were solidarity and cohesiveness among members. The study brings out the role of RASS in organizing SHGs in villages and conducting meetings of the groups. RASS after identifying area to work, calls for meetings and explains to women the need for starting SHG in their area. The main role of RASS was to motivate people. The interventions of RASS through organizing linkage with banks income generation, brought the women force together in villages.

A study conducted by Gopalakrishnan, (1998) in Karur district of Tamil Nadu among 30 women SHG borrowers concluded that the poor women were worthy of credit and they demonstrate that even modest loans can make a major differences in their physical and psychological welfare.
Bank assistance to SHGs has demonstrated that given an opportunity with able guidance, women are capable of managing their socio-economic political and managerial needs. They are the best persons to generate savings, use money productively, take effective family care and ultimately bring useful changes in rural areas.

A study by Sooryamoorthy (1998) on the impact of SHGs initiated by an NGO called WIN Society in Kerala on the pattern of savings and credit, gathered data from 1116 women members of 60 SHGs functioning in Kerala. The study pointed out the difference in the pattern of saving and credit and use due to one's marital status. This study also looked at the process of women empowerment through the strategy of organizing women into self-help groups.

Studying the impact of self-help groups on the social empowerment of women in South India, MYRADA (2002), reported that women who were involved in the SHG movement had more independence and control over their economic and familial lives. They have also earned the respect of the community and have lessened the hours of housework that they were involved in. The study revealed that organizing women into small groups had brought both visible and invisible changes. Group membership had given them more self confidence and confidence to travel to new places. They have started participating in the decision making process at home regarding financial matters and large number of them have learnt the bank transactions. They have gained confidence to attend gram sabha meetings and raise issues concerning them.
Pattanaik (2003) in her study reveals that SHGs are continuously striving for a better future for tribal women as participants, decision-makers and beneficiaries in the domestic, economic, social and cultural spheres of life. But due to certain constraints like gender inequality, exploitation, the groups are not organised properly and effectively. This study also analysed the self help group strategy with regard to its role in empowering women. It also brings out the limited role of SHGs in the presence of other socio economic hurdles.

A study by Tharabhai, et.al (2004) analyzed the role voluntary organizations in organizing women into self help groups. The study was undertaken among the SHGs from Madurai, Theni and Sivaganga districts of Tamil Nadu. The study brought out the important role played by voluntary agencies in group formation and concluded that organization of SHGs was impossible without voluntary organizations. Analyzing further the impact of this organizing strategy of voluntary organization the study concluded that group cohesiveness, group integration among the members has a positive impact on the SHGs. The saving habit and credit management have created self reliance in women as they have their own resource base. As thrift is a group activity, it encourages mutual dependency among the members. Their economic independence has elevated their level to involve them in the developmental activities of the village. Economic dependence of women on their husbands or other male members has reduced to a large extent because of the SHGs. Voluntary organizations play a vital role in all the spheres of SHGs. Voluntary organizations are acting as the promoters, trainers and executers to facilitate group activities.
A study by Ramachandran and Seilan, (2005) studied 120 respondents belonging to 5 Self Help groups promoted by an NGO under the Mahalir Thittam of Tamil Nadu Women Development Corporation in Kanyakumari District. The purpose of the study was to understand the role of the NGO in helping women to organize themselves into groups. The study found that the NGO went directly to the women and motivated them to organize groups. This study found that NGOs were source of information to form SHGs. The study found that through NGOs and the SHGs, savings have increased, access to credit has increased and the SHGs undertook income generation activities. Monthly income from these income generation activities has increased from Rs.300 to Rs.1200. As result of women's association with the NGO, women are able to contribute towards family income, have upgraded skills and understood banking operations, and develop better communication skills. This has increased their role in decision making at home.

A study by Viswanath (1993) assesses the work of two NGOs in South India: IDS and Grama Vikas. It concludes that the Grama Vikas model is more effective because Grama Vikas' collective programs implemented by the women provide them with practical experience in the management of credit and help them understand financial responsibility. IDS brokers loans for the women from commercial banks and relies on group discussions among women about credit use to inculcate responsibility in them. In India, despite government policy directing various credit agencies to give preference to women in extending credit to the poor, women have not benefited. Non-governmental organizations (NGOs) are important intermediaries, which help women gain access to credit and understand
financial transactions. This study highlights the strategy of playing an intermediary role in order to avail credit to women.

The project evaluation by Murthy, et. al (1999) of the Tamil Nadu Women Development Project(TNWDP) sponsored by IFAD in Tamil Nadu concluded that the strategy of micro credit could not by itself create the necessary conditions for economic and social change. It underscored the importance of NGOs in identification of beneficiaries, formation and supervision of groups, establishment of credit linkages and training of animators. They also found that the weak performance of certain groups was largely due to the inadequate supervision and support. The evaluation study found that the savings in the group reduced the vulnerability of member household and could help women to come out of their homes in helping physical mobility. Men were more willing to take on simple household tasks. Women had gained greater self-confidence, increased representations in Panchayats.

For understanding the impact economic intervention as a strategy by NGOs, Rajasekher, (2000) collected data from 84 women members who received the programmes of SHARE, an NGO in Tamil Nadu. He found that the economic programmes contributed savings and increase in income for women. He made a comparison with another group, which has not received any economic assistance. He found that there was no difference in the areas of control over income and decision making. Therefore, he concluded that offering economic programmes need not necessarily be a strategy for women’s empowerment, as there are larger societal and political forces remain untouched.
The study of SHGs by Pandian and Eswaran (2002) to find out the impact of micro credit at Sedapatti block at Madurai district of Tamil Nadu revealed that micro credit has provided the rural poor access to finance without the burden of collateral through SHGs. This has empowered the women economically and socially. The primary data was collected from 100 members of different SHGs in the area.

Sudharani et al. (2002) in their study on SHGs, Micro credit and women empowerment made an attempt to find out the changes in women after joining the SHGs. The study found that the empowerment of women from SC and ST communities were higher than other groups. It also pointed out that various types of training empowered the participants.

A study by Varman (2003) on the impact of micro credit SHGs on the banking habits included two sample villages from Dindigul district of Tamil Nadu. The study reveals that Self Help Groups intentionally or unintentionally help formal banks by increasing the number of accounts by inculcating banking habits in rural women. The analysis reveals that being a member in SHGs and, more importantly, having leadership experience in SHGs greatly influences the bank account holding.

Malhothra (2004) in her study on the role of microfinance in women empowerment mentioned that micro finance programmes are being promoted as a key strategy for simultaneously addressing both poverty alleviation and women’s empowerment. The study found that the financial provision has a range of potential impacts other than leading to setting up of micro enterprises. They include: increasing women’s income levels and control over income leading to greater levels of economic independence; access to networks and markets giving wider experience of the world outside
the home; access to information and possibilities for the development of other social and political roles; enhancing women's contribution to household income and family welfare; increasing women's participation in household decisions about expenditure and improvement in the attitudes regarding women's role in households and in the community.

A study by Kandiyoti, (1988) suggest that economic development program could automatically increase the economic status of women and thereby their overall status in community and family. He tends to focus on economic development program with the expectation of achieving the goals of empowering women with productive capacities and skills for the future. There is obviously some debate surrounding the specific impact of economic development program on the level of empowerment of women. For multitude of underlying social, cultural and institutional versions, there are often varying degrees of choices for women and varying degrees of ability or empowerment to exercise those choices. Sometimes women could not exercise their choices because of social restriction practiced by their families though they have choices open to them.

Westergaard (1994) through his study examined the different women empowerment strategies of NGOs in Bangladesh. He found that the NGOs used mainly the strategies of providing credit and conscientization. Based on the analysis of the field data, he concluded that NGOs with economic development strategies such as micro credit have improved the economic situations of the members. Greater economic independence has increased group strength and solidarity. This strategy has also led to increased self esteem of women. The conscientization strategy has made women to
challenge the social norms that discriminated against them. In the process, they had also become more active politically.

Khandker and Chowdry (1996) examined the impact of Grameen Bank and Bangladesh Rural Advancement Committee (BRAC) in reduction of poverty. They found that a greater number of loans meant a lower incidence of poverty. They concluded that with more loans, there was reduction at poverty level. The study also revealed that household consumption level, the per capita spending and net worth had increased with help of micro credit from BRAC. The study highlighted the impact of micro credit strategy in reducing poverty among women.

Carr et al., (1996) found that the best way of achieving women’s empowerment is to organize them under a common group or forum with income generation programme support. These studies show that different NGOs in different countries of South Asia have achieved this goal by following multiple development strategies. NGOs generally take participatory and community development approach, which differs from traditional approaches usually taken up by government institutions.

A study by Khandker (1998) of the several micro finance programs in Bangladesh indicates that micro finance programme as a strategy is an effective investment in reducing poverty and enhancing women’s access to financial resources.

Ahmed (2000) studied the micro credit finance programmes by NGOs in Bangladesh among the poor. He points out that the NGOs overemphasized on micro credit even to the neglect of other developmental measures such as education, health education, adult literacy, and skill
training. He concluded that micro credit is necessary for the poor to take up income generation activities, but it is no panacea for all problems. He found that the NGOs in Bangladesh have changed priorities from conscientisation to credit because of the competition among the NGOs. The organization of groups is done only for the purpose of disbursement of credit. He concluded that NGOs should use the strategy of micro credit along with other services for empowerment to take place.

Amin et.al (1998) in their study of five NGOs from rural Bangladesh compared NGOs’ credit members from an NGO programme area with non-members from non-programme area with respect to women empowerment to examine whether or not variation in empowerment could be explained by the variation in membership. The results show that the NGO credit members are ahead of the non-members in all three indices of empowerment. Moreover, the non members within the programme areas show a higher level of empowerment on the autonomy and authority indices than do the non-members within the comparison area. The NGO credit members are empowered by their new sources of financial income related credit group supports. The NGO credit members are reported to be more confident, assertive, intelligent, self-reliant and conscious of their rights.

Rahman (2000) in his study states that micro credit has positive impact on women’s lives. The main benefits are greater involvement in income earning activities, increase in awareness about social, economic and health related issues, increase in the adoption of family planning methods and increase in girls’ education and school enrollment rates.

A study by Akhter (2000) on NGO’s credit programmes and empowerment of women in Bangladesh focuses on the socio economic
impact of the action of two largest NGOs – BRAC and Proshika regarding poverty alleviation and empowerment of women in Bangladesh. The study compares the impact of credit itself and credit with training towards women’s empowerment. It is evident from the study that women’s bargaining within household is not as strong as in the community which is similar to Sen’s idea that individuals “bargain” within the household is unlike in a market place. It appears that notion of women’s empowerment is not only culture specific but it varies in different set up within same culture.

The review of the studies on strategies of NGOs for empowerment of women reveals that the strategies differ based on the situation. The review also reveals that the most common strategy used by many NGOs is organizing women into self help groups as a first step. Various other strategies that emerge from this review are unionization, formation of small groups, conscientisation and awareness creation, linkage with government, implementation of government programmes, formation of SHGs, and micro credit. The emerging importance of micro credit as a major strategy in women empowerment clearly comes out from these studies. It is also clear that organizing women into groups is also a major strategy used by NGOs towards women empowerment.

ii) Studies on women empowerment indicators

Quite a few studies have analyzed women empowerment with reference to certain indicators. The important indicators used to understand empowerment include increased level of awareness, increased savings and income, participation in income generation activities, increased self-confidence, women’s participation in household decisions, increased
political participation, freedom of mobility, access to credit and entitlement to land.

In a study by Schuler et al. (1995 b) in India analyzed fifty life histories of self employed women in Ahmedabad, including 32 members of SEWA, a women’s NGO. They studied the single indicator of empowerment i.e. contraceptive use among women due to their membership with SEWA. The conclusion of the study was that SEWA was empowering women, but it did not translate into greater contraceptive use.

Case studies of 105 Gram Panchayat members from Karnataka done by Stephen (1998) made an attempt to understand the level of empowerment of women based on their political participation. The study revealed that increased political awareness among women coupled with reservation was a route to political empowerment of women.

Devasia (2001) in her study on ‘Rural Women’s Empowerment: A Grassroot Level Experiment’, mentioned that women’s empowerment is not only in financial terms but also concerned with socialization, attitudes and motivation. The author made a survey of the villages among 200 women and girls. The study found that majority of women in the study worked for more than 12 hours per day mostly for the welfare of the family. The study found that the women had a positive attitude towards change and they were not satisfied with the existing state of affairs. The motivation to change and the readiness to socialize and the positive attitude as the indicators of empowerment.
Roy and Niranjan (2004) attempted to study women empowerment by using indicators like education, occupation and age difference between spouses. According to them, these indicate the characteristics that have relevance in influencing a woman’s access and control over resources. The indirect indicators of empowerment include involvement in decision making, freedom of movement and access to money. Another set of indicators include the extent of self esteem, favourable attitude towards girls’ education and practice of family planning. They conducted the study among the women in Tamil Nadu and Uttar Pradesh. They found that the women in Tamil have greater autonomy in making decisions regarding their own healthcare, freedom of movement and access to money. Women in Uttar Pradesh were found to have greater self esteem. They also found the type of family in which women lives has a strong association with the indicators of autonomy. They underlined the influence of different cultural elements in these states as factors responsible for deciding the level of women empowerment.

Analyzing the data from the National Family Health Survey-2, Kishore and Gupta (2004) tries to document the level of women’s empowerment in India. They used five different indicators of the evidence of empowerment. They are women’s participation in household decisions, women’s freedom of movement, women’s acceptance of unequal gender roles, gender preferences for children and educational preferences according to the sex of the child. They also analyzed the indicators of access to potential sources for empowerment, i.e. literacy and education, exposure to mass media and employment. Finally, they also analyzed the indicators of the setting for empowerment i.e. age at first marriage, residence in nuclear
families, spousal age and educational difference and experience of violence. They found that based on these indicators the average women in India are disempowered.

Peerzade (2005) conducted in-depth interviews with beneficiaries of Land Purchase Scheme (LPS), Sericulture Training Programme and beneficiaries of Self Employment Scheme (SES), in Bijapur Taluk of Bijapur district in Karnataka. They have come to the conclusion that women’s empowerment land ownership is the important indicator for women’s empowerment. This study concluded that not all the schemes are effective in empowering women. Merely helping poor women to purchase land under LPS does not solve their difficulties. An integrated approach is expected to be more effective.

An important indicator of women’s empowerment is a larger involvement of women in important family decisions. The research of Amin and Pebley (1993) showed that female Bangladesh Rural Advancement Committee (BRAC) members had a larger role in decision making within the household than control group members. As wives are seen as productive members rather than a burden, this has increased her decision-making power and status subsequently.

Schuler et al. (1995a) in their study in Bolivia surveyed 363 women vendors and producers who received micro credit and 295 who did not have access to it. As part of the study, they conducted in-depth interviews with 30 women and 8 men on contraceptive practices. They used indicators of empowerment in household and community spheres such as
decision making on contraception and use of modern health services. The finding of the study was that micro credit had no effect on empowerment, decision making on contraception or modern health services use.

Pitt and Khandker (1995), observed that access to credit was empowering because the outcome from increased income earned through credit based activities was assumed to automatically lead to greater influence in household decision making. In their study they found a positive relationship between women's role in household decisions and micro credit. In this study the indicator of women's participation in household decision making was studied as an indicator of women's empowerment.

Goetz and Gupta (1996) attempted a comparative study on men and women loanees in Bangladesh. They concluded that men often control loans given to women and thus micro credit programmes are not necessarily empowering women. Use of loans by male relatives was interpreted as loss of women's direct control over loans and seen as reinforcing unequal gender relationships, so that access to credit was interpreted as disempowering. the indicators used in this study to understand empowerment of women was women's control over loans.

Carr, Chen and Jhabvala (1996) discuss the outcomes of grassroots economic empowerment activities for women in terms of direct and indirect 'tangible results' and 'less tangible outcomes'. According to them, direct tangible results can be immediately observed and measured whereas less tangible outcomes may not be visible immediately, but have long-term effect (such as increased awareness and self-confidence). These
less tangible outcomes are as important in defining empowerment as other
direct results.

Hashemi et al. (1996) in their study in Bangladesh surveyed
1248 following ethnographic research in villages. They studied the impact of
microcredit on women with the indicators such as mobility, economic
security, decision-making power, political and legal awareness, participation
in public protests and political campaigning. Their important finding was
that micro credit empowers women by giving them greater economic value
to their families.

Govindasamy and Malhotra (1996) analyzed the data on 7857
women from the 1988 Egypt Demographic Health Survey to study the level
of empowerment. They used the indicators such as freedom of movement,
weight of wives’ opinion in household, and preference for who should
control household budget. They came out with the findings that freedom of
mobility and influence in non reproductive dimensions results in higher
contraceptive use. Women who prefer joint decision making are not less
likely to use contraceptives.

Thomas et.al (1997) in a study analyzed the data on 55,000
households from the Estudio Nacional da despesa Familia (ENDEF) survey.
To study the level of women’s empowerment, they employed the male and
female non-labour income, total income and women’s control of income.
The study concluded that women had control of income in selected areas
such as spending income on providing better nutrient food and better child
health.
Pitt and Khandker (1998) did a study in analyzing the role of micro credit study in Bangladesh. They observed that women's control of resources was an indicator of women's empowerment. The conclusion of the study was that the credit to women but not men increases non-land assets held by women. The impact of female borrowing on total per capita expenditure is twice as large as the impact of male borrowing.

Tzannatos (1999) and Winter (1994), in their study, use a cluster of labor market indicators—including female labour force participation, gender wage differentials, occupational sex segregation, etc. to make their assessment about women's empowerment. As Winter's study is limited to a smaller number of countries, she is able to use a broader set of indicators, covering labor laws and child care options, thus giving greater weight to her conclusion that women's position in the labor market in these countries has improved.

The review of studies done to understand indicators of women empowerment brings to the fore the different indicators used by the researchers for understanding the process of women empowerment. The important indicators used in these studies include increased level of awareness, increased self esteem, self confidence, participation in decision making, freedom of movement, access to resources, control over resources, increased saving, increased income, and participation in income generation activities.

The review of the above studies provides a glimpse of the existing status of the studies on NGOs and empowerment. The studies suggest that women empowerment has different components. Most of these studies had
been undertaken in the past two decades since empowerment of women had been taken up as an important agenda during this time. It also becomes clear that many of the studies relating to women empowerment have been done in the developing countries particularly in the South Asian countries. NGOs have played a significant role in the process of women empowerment even though the programmes had been initiated by governmental agencies in many cases. The studies bring out the NGO effectiveness in delivering services, strategies used by NGOs in women empowerment and the process of empowerment.

The review of the literature on NGOs and Women empowerment suggests that most of the studies focus on a single strategy or a few women empowerment indicators while studying women empowerment. Thus, there is scope to study the different strategies used by NGOs and their impact in the process of women empowerment.

**The Need and scope of the Study**

The review of the different studies undertaken reveals that the impact of the programmes of the NGOs on the concerned target population has been significant and positive. Almost all of them have included women in their development agenda. It thus becomes critically important to understand the role of NGOs in empowering women. Further, over a period of time, the NGOs have undergone various changes in their character and functioning. One reason for this is because of the changes taking place in the government and other donor agencies. The studies undertaken mostly
address the concerns like the role of NGOs in encouraging women’s participation, impact of income generation projects on women, the strength of women’s collectives and the role of NGOs in channalizing the government programme for women. NGOs everywhere are using unique and different strategies for this, depending upon the context and situation in which these women are situated. In each of this situation, the impact of these NGOs and the extent of change they have been able to bring about have been substantial. If a particular NGO has worked for a sufficiently long time, the changes also, it is believed could be deeper and lasting. It is keeping this in mind that an attempt is being made through this research to study the strategies that the NGO adopted and the extent and the type of changes that has been brought about in the communities concerned.

Although most NGOs have programmes aimed at empowering women, these are in fact in a project mode. There is a need to find out whether the NGOs themselves have a policy on gender and empowerment. Such a policy can come out only when the NGO has longer years of experience of working in the field. Therefore it was felt necessary to study an NGO which had considerable number of years experience in the field of development. Tamil Nadu is state where there are a number of NGOs involved in developmental work. A few studies done in Tamil Nadu in the area of women empowerment, (MYRADA, 2000; Varman, 2003; Tharabhai 2004; Rajasekhar, 2002; Pandian, 2000), deal mostly with the role of Self help groups in women empowerment. Thus, it was felt to study the strategies of an NGO who had been working for a considerable number of years in an area. The area to be chosen also needed to be an area which is backward. Thus a backward area in Cuddalore district was chosen, where the strategies
and policies of empowerment of an NGO could be studied. Further the level of empowerment could also be studied.

Tamil Nadu is a state where a large number of NGOs has been involved in promoting all types of developmental activities. As per the directories published by the Central Social Welfare Board up to 1981, there were about 500 NGOs in Tamil Nadu. As per the list provided by the Planning Commission of India in its website, there are about 1208 NGOs working in the state of Tamil Nadu. Most of these NGOs have programmes for the development of women. In the last couple of decades, the number has gone up manifold. From the literature available, it becomes clear that most of these NGOs have women empowerment as an important agenda. This study will make an attempt to understand and analyze the various strategies used by an NGO for empowerment of women and assess the impact of these strategies in the lives of women and their families.

In the northern part of Tamil Nadu, many NGOs have been working to make a difference in the lives of the people. In the district of Cuddalore, where the present study is undertaken, there are more than seven NGOs working on the field of women empowerment. From this perspective, it would be interesting to find out how far their intervention has brought changes in the lives of women and their families. Empowerment of women has already become part of the curricular in sociology. An attempt in this direction would add to the knowledge about the situation of women in India.