CHAPTER - II

REVIEW OF LITERATURE

The prosperity and growth of a nation depends on the status and development of its women. Women in India not only constitute half of the population, but also influence the growth of the remaining half. She plays manifold roles in the group; as a mother, a sister, a good friend, a home maker and a wife who socialises, educates and loves everyone in the family with impartiality. Thus she is the foundation stone of the family in particular and the society in general. Bringing women out of the house and enabling them to join the mainstream of national life is certainly an important step. At present, the economic stresses and strains experienced by the modern society have compelled women to find out means to augment their family income. The economic status of women plays a key role in determining her social status. The position of women in a society is an accurate index of the development of that society. Therefore the significance of women empowerment and the role of women in the process of empowerment assume more relevance in the present social scenario. A brief review of the earlier studies in this area has been made here with a view to find the existing data gap and to probe deeply into the areas where it is found relevant, especially in the context of state of Kerala.

Dr. Vidyu Lata (1990) who studied the impact of TRYSEM (Training for Youth for Self Employment) on employment, income and social status of women beneficiaries in villages of Haryana State found that training under the TRYSEM has enhanced the status of women beneficiaries. In her opinion, their skills have also been upgraded and they have gained some confidence in performing the
job. The study suggested that the State Government should make wider publicity of the programme and the selection of the beneficiaries should be made carefully as per the guidelines. Moreover, she suggested that the duration of the training should be enhanced by avoiding the political interference and separate credit plan should be prepared for TRYSEM.

Leela Gulati (1991) in her study presents a macro dimension of the work participation by women in India as a whole as well as in Kerala. She also studied the extent to which working women are concentrated in the unorganised sector of the economy in India and Kerala. Based on the macro level observation of life stories of five women engaged in agriculture, fish vending, coir, construction area, and brick making for a period of two years, she found that whatever be the occupation, the job description essentially remains the same, being generally unskilled, low paid and physically exhausting. At the macro level, the employment of women can still be said to be much more concentrated in the unorganised sector of the economy in Kerala than in the country as a whole. In Kerala one out of every 20 working women is classified as cultivators whereas in the country as a whole one third of the working women are so classified. In Kerala, more than four out of every ten working women are occupied in work other than agriculture and household industry, whereas in the country as a whole only one out of every 6 working women is so occupied. The study reveals that at the macro level, the employment of women can still be said to be much more concentrated in the unorganized sector of the economy in Kerala than in the country as a whole.

Sanjay Ketan Jena, (1992) examined the extent to which modern values have been internalized by the working women in Orissa and to what extent their
attitude and behaviour are concurrent with the structure of the society shows the impact of modernization on the attitudes of working women.\(^3\) The main objective of the study is to find out the nature and types of changes that are taking place in the attitudinal and behavioral aspects of working women, particularly educated, under the forces of modernization. He analyses modernisation with the attitude towards higher education, value of education, and status of education.

V. Puhazhendhi and B. Jayaraman (1999) in their study reveal the performance of informal groups promoted by Mysore Resettlement and Area Development Agency (MYRADA), an NGO based in Bangalore and operating in southern India.\(^4\) The Credit Management Groups (CMGs) promoted by MYRADA were selected for this study. The extent of women participation in various activities of the group was assessed by them through comparing the situations existed at the pre and post group formation. In their opinion, the impact of women’s participation on social front could be assessed mainly in terms of improvement in literacy level, housing facilities and level of food security. The study concluded that the informal groups of poor with active intervention of NGOs, adequately supported by training and financial assistance, improved women’s participation, both from economic and social aspects. They also report that there is a greater potential for the group approach in future while conceptualizing and implementing any programme for the poor, especially women for their empowerment.

N. Lalitha (1999) discusses the details of female employment in the unorganized manufacturing sector by selecting three types of enterprises such
as Own Account Manufacturing Enterprises (OAME),\(^5\) Non-Directory Manufacturing Establishments (NDME)\(^@\) and Directory Manufacturing Establishments (DME)\(^#\) in rural and urban areas.\(^5\) The analysis reveals that decline in female workers in the unorganized manufacturing sector is high and most of the women workers are in traditional sectors. The study also reveals that on comparing the OAMEs, NDMEs and DMEs, the incidence of unpaid labour is large in OAMEs mainly due to the dependence on household labour and the female hired workers in the unorganized sector show an increase without any economic or social protection. She suggests that the enforcement of Minimum Wages Act, providing effective economic and social security is to be implemented.

Pradeep Kumar Panda (1999) attempts to explore the inter-linkages between marital status, economic conditions and the employment of the women in Thiruvananthapuram district by examining women’s employment by categorizing them into three, viz., the low class, middle class and the high class.\(^6\) The analysis provides strong confirmation for the importance of marital status when considering young women’s employment in Kerala. He opines that unlike other states in India, household and non-household Industry to absorb a large proportion of female workers in Kerala and the unmarried daughters do not

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\(^5\) Own account manufacturing enterprises (OAME) which are household enterprises making use only of family labour;

\(^@\) Non-directory manufacturing establishments (NDME) who employ at least one wage (hired) worker and have between 2-5 workers in total; and

\(^#\) Directory manufacturing establishments (DME) employing between 6-9 workers in total of which at least one would be a hired worker. These three sub-categories co-exist with the formal or organized sector which are statistically defined (by the Factory Act) to be employing ten or more workers.
seem to be part of the strategy of social and economic mobility among well-off households in the State. The study also shows that married women with children in the family are less likely to be employed than women without children and there is a strong and positive effect of husband’s profession on women’s employment.

P.M. Mathew (2000), who analyses the impact of Training in empowering the rural women in Kerala, tries to find out the level of awareness created among women their rights and issues and the changes that have occurred in the social and economic status of women in the family and the society. He finds that the trained women have more economic and social independence and can increase quality and skills and socio-economic status in the family and the society. He suggests that Training centres should be established in every District for imparting skill training for women for their empowerment so that they can earn and become more self-reliant, thereby enabling them to get more acceptance and recognition in the family and the society.

Jaya. S. Anand (2000), analysing the influence of Micro Finance in empowering the women of Kerala, reveals that SHGs can really become agents to fight globalization. She opines that opportunities for deserving people, remunerative marketing, skill up gradation and technological training and promoting business counseling centres at the grass root level should determine the success of micro enterprises and adequate credit should be provided. She opines that the anti-poverty approach focuses mainly on the productive role of women and it aims to increase the employment and income generating options of poor women through better access to productive resources. She also
suggests that poverty alleviation and promotion of balanced economic growth require the increased productivity of women in low income households.

Lakshmy Devi K.R. (2002) analyses the factors that determine the female labour participation in Thrissur district in Kerala, by adopting a multi-stage random sampling technique for the selection of households, reveals that education facilitates women’s entry into modern sector activities outside the traditional agriculture or petty trading activities. She comes to the conclusion that education, marital status, presence of children, type of family, socio-economic status of parents and employment status of parents and husband are the major factors influencing women’s employment status.

Dr. B. Suguna, (2002), analyzing the working and benefits of SHGs in Andhra Pradesh as a collective action for empowerment and new women’s movements, opines that SHGs are rated as the most successful anti-poverty programme and contribution to women empowerment by functioning in a highly democratic way. He concludes that through this collective action with the ideology of empowerment, SHGs are fast emerging as women movement through out the nation, especially in Andhra Pradesh where 50 per cent of such SHGs in the country are formed.

Jaya S. Anand (2002) evaluating selected SHGs and NHGs of Malappuram district, their performance, the presence of factors required for their successful functioning, the role of promoting agencies and the impact of SHGs and micro credit on women empowerment observes that both external and internal factors play an active role in making the groups self reliant. In her opinion, the roles of coordinators and promoting agency are the most important external factors, while the capacity of the group leader is the most important
internal factor. She concludes that increased income, savings and assets economically empower the members and enhance their self-confidence.

S. Radha and Balu Roy Chowdhury (2002) seeks to examine women participation in Panchayati Raj in Kerala and to assess its impact on local development opines that rural Kerala has witnessed sweeping changes because of the new process of women’s political empowerment. They found that the elected women function under severe constraints, which hinder their success and are being prevented from getting together in a common platform for women. They suggest that efforts to mainstream women in politics must be a continuous process by which, regardless of reservations, communities become supportive to women leaders capable of taking over the local governance functions. They also suggest that the capabilities of women belonging to all communities should be built up, not necessarily of those in the reserved constituencies alone, with a view to provide women with the much needed capacity to play an active role in the decision-making processes at the level of family and community and to build mechanisms to protect themselves, their children and families.

R. Mahesh (2002) examines the rural labour situation and the functioning of the rural labour market in Kerala by identify the factors leading to shifts in the structure of the rural labour force with special reference to the felt shortage of farm labour to carry out routine agriculture operations in the district of Tiruvananthapuram. He finds that women remaining in the agricultural work force are mostly elderly persons and more than half the rural labourers in the village go to other places for work. He also points out that majority of them work in the non-agricultural sector and women constitute a minority among the mobile labour force. He concludes that the non-agricultural sector in the village
provides only limited employment opportunities, which has prompted some workers to shift occupations and some to shift places.

Sujit Kumar Dutta and Dilip Kumar Ghosh (2002) analyse how literate persons appropriate more benefits of ‘Integrated Rural Development Programmes’ (IRDP) and assess the awareness level, skill development, income generation and asset formation of IRDP beneficiaries of the Birbhum district of West Bengal asserts that literacy is indispensable for reaping the benefits of any programme, which is meant to meet the needs of the poor and illiteracy forces them to forget their individualities. They suggest that IRDP is to be linked effectively with ‘Total Literacy Campaign’.

Lynn Walter (2003) states that Canadian women (31 percent) are almost as likely as men (33 percent) to belong to a union, with unionists concentrated in the public sector and an enabling environment for women’s empowerment in the Caribbean countries will be strengthened once the legal and institutional framework is successfully addressed. In Linn’s opinion, Leadership programmes must be fostered in the schools so that girls can enhance their self-esteem and gain a broader view of their opportunities by citing an example from Cuba that the women of Cuba have a strong history of feminist action and the current legislation that accords them a higher status and level of empowerment than their sisters in many Latin American Countries. The women of the Netherlands Antilles are resourceful and creative and have resorted to informal economic activities and other means to supplement their meager incomes. Micro enterprises are being encouraged, and several organizations have set up funds to help women become micro entrepreneurs.
Dr. Gladis Abraham (2003) reports that women are always reluctant to organize themselves and fight for their rights which often become an important reason for their exploitation.\textsuperscript{16} Gladis opines that for fighting against the socially constructed gender bias, collective strength of empowered women is needed. He suggests that Women’s groups and NGO’s should be strengthened and awareness about the dignity of women should be given to this male dominated society. Gladis also suggests redefining of women’s work, framing of new employment policies aiming at the development of women, developing various social support systems for women’s employment, including care for children, health care, maternity benefits, productive insurance, clean and peaceful working atmosphere, etc., by the Government and private agencies.

T. Chiranjeevalu (2003) in study conducted in Warangal district of Andhra Pradesh finds that women have developed abundant self confidence and self esteem through SHG movement besides tackling their social, economic and gender issues through this movement.\textsuperscript{17} He suggests that Government and non Government agencies can play a major role in mobilising, organizing and sustaining self help groups and also in imparting necessary managerial, technical and marketing skills to the group members for seeking livelihood opportunities. He also suggests the inevitability of the promotion of non-farm related micro enterprises for securing development of poor women.

A.K. Jain (2003) narrates the training of rural women in several skills through Community Polytechnic Scheme in which he has opined that the scheme played a significant role in transferring modern techniques to the villagers, thereby improving their quality of life.\textsuperscript{18} It is also noted that apart from training there are other components of Community Polytechnic scheme which
are helping rural women in solving their technology related problems and in making the use of alternative and cost effective technologies. He concludes that rural women need vocational training in the villages itself and they also like to work at homes as and when they get free time.

S.K. Panda (2003) states that formation of Self Help Groups and linking of the banking institutions with SHGs is necessary in mobilizing rural saving for meeting the credit needs of the rural areas and providing managerial skill to the Groups. He opines that even though micro finance helped the target group in increasing their income and fairly good rate of recovery, provision of assets as well as provision of skill and appropriate technology is also essential to cross poverty line. He views that the micro finance through self help groups is a potentially useful channel for generation of employment in coming years and will result in economic empowerment.

Dr.H.D.Dwarakanath (2003) reveals that SHGs working under DWCRA in Andhra Pradesh have successfully demonstrated how they were able to mobilize thrift, appraise credit needs to maintain linkage with the banks and enforce financial self discipline among them. He opines that women groups and mandals are continuously striving hard for a better future for rural women by enhancing the status of women as participants in the domestic, economic, social and cultural spheres of life.

Sangeetha Purushothaman (2003) explains about the role of ‘Swayam Shikshan Prayog’, an informal network of non-governmental organizations and women’s collectives in the development process. She stresses the need for and effectiveness of flexible forms of organizations in mobilizing resources for poor women, facilitating their participation in the development process, by
pointing out that a decentralized organization can increase the visibility and participation of poor women for enabling them to bargain for resources, while simultaneously protecting the autonomy of the organizations in which they are involved.

Melanie Kumar (2003) narrates the daunting task taken by ‘Street Jagruti Samiti’ for empowering adolescent domestic workers in the slums of south Bangalore with the observation that the situation of domestic workers may improve if the proposed Karnataka Unorganized Welfare Bill 2001 is enacted and implemented.\textsuperscript{22} The author states that ‘Chaitanya Yuvamitra Sangha’ (CYS) which means ‘awakening among adolescent girls’ was formed to empower the girls and creating a sense of leadership among them by providing informal education and conducting awareness programmes for domestic workers with a view to provide services for this neglected group.

M.K. Krishnan Embran (2003) examines the factors that inhibit and obstruct women from advancing in the field of entrepreneurship by considering the fact that majority of women entrepreneurs are from low income families and have no business tradition and experience.\textsuperscript{23} He suggests that subsidy and assistances offered to small enterprises should be continued and selected entrepreneurs should be given training, finance, managerial guidelines, and marketing assistance for a period of at least 5 years.

T. Dhanunjay Rao (2003) pointed out that Centre for Community Development (CCD), a voluntary organization of Tribal women in Orissa has come forward to strengthen the women empowerment process by means of education, organizing leadership training, village meetings, exposures, skill development trainings, workshops, programmes, etc. among the tribal women.\textsuperscript{24}
He opines that the impact of training is the entry into politics and will lead them to a drastic change from shy, indifferent, ignorant, incapable and submissive women to become capable, self-confident, knowledgeable and self-esteemed individuals, capable of undertaking any challenging tasks.

J. Bhagyalakshmi (2004) points out that India, as a signatory to the UN Convention, has taken several measures to ensure development and advancement of women and concerted efforts are needed in agriculture and allied sectors to ensure that benefits of training, extension and allied programmes will enable them more effective in their own area of operations. She asserts that all forms of violence against women, physical and mental, whether at the domestic or societal level shall be dealt with effectively and discrimination against girl child and violation of her rights shall be eliminated by undertaking strong measures, both preventive and punitive, within and outside the family. She further reveals that women play a major role in agriculture and allied sectors and their contribution is hardly recognized as far as social empowerment of women is concerned by suggesting that the areas which needs focus are education, health, nutrition, drinking water, sanitation, housing and environment.

D. Sunder Raj (2004) observes the conceptual framework of self help as a tool for empowerment and the SHGs contribute significantly to the overall development of rural women. He reports that SHGs have been able to empower women and train them to take active part in the socio economic progress of the nation by making them sensitized, self-made and self-disciplined for succeeding in their day-to-day life. He agrees that women, once
considered ‘non-productive and non-asset worthy’, are now regarded as ‘agents of change and economic development’, by participating in SHGs.

Malathi Ramanathan (2004) charts the growth of ‘Shri Mahila Griha Udyog Lijjat Papad’ in South Mumbai, a model attempt to make women economically self-reliant. She opines that empowerment of women implies much more than an earning capability because individual lives of women are affected in terms of their personal equations at home, their reproductive rights as well as the right to education and personal space in patriarchal society. She views it as the rise and growth of an organization, resulting from a group of women’s practical step to get supplementary earning besides observing that the capacity to earn one’s livelihood and the resultant self-confidence are necessarily the first step in the ladder to empowerment.

Najeema Vijayan (2004) reports that women is the change of social and economic change in a country and Women’s Empowerment Year (WEY) 2001 was to initiate and accelerate action to improve access to and control of resources by women so that they can take their rightful place in the mainstream of the nation’s social, political and economic life by pointing out that gender disparities will continue to persist with uncompromising tenacity in rural areas and among disadvantaged communities. She confirmed that only education can bring about empowerment and the National Policy on Education (NPE) envisages the use of education as an instrument of basic change in the status of women and provides for a well-conceived edge in favour of women in order to neutralize the cumulative distortions of the development by encouraging participation of women in vocational, technical and professional education at various levels.
Archana Sinha (2004) points out the effective approach of women empowerment through micro credit and its negative aspects. She reveals some positive facts of micro finance such as women’s ability to influence decisions, increased self-confidence, and status, economic and political empowerment and finds that there exists a positive correlation between credit availability and women’s empowerment. She points out some limitations such as time consuming meetings, and time consuming income generating activities without reduction of traditional responsibilities increase women’s work and time burden. She also points out that additional stresses and pressures are introduced which might increase vulnerability and reflect disempowerment and men withdrawing from their responsibilities in certain types of household expenditure. She suggests Micro Finance as a tool for empowerment of the poorest which increases the productivity of self-employment in the informal sector of the economy—generally used for direct income generation, rearrangement of assets and liabilities for the household to participate in future opportunities.

Dr. S. Ram (2004) locates and analyses the occupational problems of women employees in rural areas, especially grama sevikas, teachers and nurses. In his opinion, new occupational role of woman creates problems of adjustment because of absence of any stabilized pattern of mutual expectations and they are not acquainted enough with the official procedure and formalities related with this job. She points out that some occasional non-sympathetic problems from the superior officers, absence of promotions, unfair deal in transfer matters, touring jobs, etc., disturbed the family life of women employees.

Usha S. Nayar (2004) focuses on how women in the past and in modern India have chosen the path of spirituality, and how Indian culture has positioned
women vis-à-vis spirituality.\textsuperscript{31} She stresses on the fact that in the Hindu pantheon of Gods and Goddesses every God has a Goddess; denotes male and female principles which work together as equal partners in the universe and underlines the fact that spirituality mediates relationships, heals, provides succor to the emotionally needy, physically abused, and rebuilds fundamental trust in oneself. She suggests that the modern approach to spirituality, as a means of reaching equilibrium or harmony through gender equality seems only natural and the modern Indian women should rediscover the Goddesses of her culture as a means of empowering herself and to use the Goddesses as tools of an all-powerful, all-enduring feminine energy.

S.C. Joshi (2004) observes that the progress of a country can be measured by advancement and status of its women as they formed the vital part of the society.\textsuperscript{32} He views that women suffer from one kind of discrimination or other everywhere and every time, and recommends recognizing the role of women as a dynamic factor and valuable asset for the overall process of development. He suggests that the most urgent task is the innovative blending of the role of women in the design of action programmes, policy instruments and monitoring procedures in all sectors of development.

Dr. Mahi Pal (2004) discusses the social development status of women particularly in terms of their general health and nutrition, sex ratio, education and physical quality because these aspects of their development are very necessary for their empowerment and capacity building as reproductive and productive factors in Indian society and economy.\textsuperscript{33} He points out that birth-weights of babies born to women in poor income groups are much less than higher income
groups and has been so over the last five decades and efforts must be initiated to improve the health and nutritional status of rural women and children.

Sujatha. K (2004) analyses various issues of DWCRA women beneficiaries and their socio economic features in terms of age, religion, educational qualification, residential accommodation, group formation and identification, group dynamics, motivation, monitoring and marketing of products, etc. in Ernakulam District of Kerala. She points out that the man day for women are increased after joining the DWCRA group, which improved their level of earnings, savings and levels of living considerably. She suggested that proper direction should be given by the Government to motivate the women groups in each Grama Panchayats to take up inter related economic activities.

Prof. P. Leela (2005) cited that empowering women requires a fundamental and dynamic change in the perception of women, expectations from women in the society and a scientific and rational understanding of women’s problems and needs because Globalization has brought about a change in the pattern and levels of employment for the women workers of the country and in the quality of their lives. She observes that globalization reduced the employment opportunities of women in the unorganized sector and women workers need to be provided with access to skills and technology. She suggests that access to information regarding the new employment opportunities being opened up by the market economy and they also need some safety nets and social security benefits like child care provisions, maternity benefits and better working conditions. She opines that the need of the hour is globalisation with a human face and a greater role for women in shaping policies which affect their lives through employment opportunities and poverty reduction policies.
Dr. A. Sailaja Devi and Prof. M. Sundara Rao (2005) focus on functional literacy and education, health and nutrition, development of skills to take up new income generating schemes, social and cultural development, organisation of thrift, credit and processing societies of tribal women in Andhra Pradesh. They opined that the status of women can be elevated only when they will be made economically, socially and psychologically independent in the society. They found that social change through equal treatment for the girl child and reducing son preference, schooling for both boys and girls, empowering women and providing them new skills for income generation needed and establishment of thrift and credit societies, grain banks and adult literacy centres in the tribal areas is essential for uplifting tribal women.

N. Narayana (2005) examines the issues of gender equality and empowerment of women in the emerging information economy. He points out that the most promising potential for women is in the creation of new jobs and work in data processing activities by pointing those women in India occupies 27 percent of professional jobs in the software industry, which is worth 4 billion US dollars annually. He opines that the empowerment of women via technology enables them to challenge discrimination and overcome gender barriers. He also suggests to integrate gender perspectives in the development and implementation of national ICT (Information and Communication Technology) policies, programmes and strategies, Increasing existing funding mechanisms to support women's initiatives in ICT-based entrepreneurship, Encouraging greater participation of women in the ICT industry, Integrating ICT education in school curricula etc, to create an enabling environment that supports women's
participation in information economy and thereby enhance economic empowerment of women.

S. Iyyampillai (2005) probes about the empowerment status and determinants available for women empowerment in Tamil Nadu. He observes that women of upper communities and class enjoy greater status than the women as well as men of lower communities and class. He points out that better endowment and entitlement and enjoys greater empowerment status than others. He suggests that giving better education, health and employment to improve the women’s empowerment status, particularly at the lower strata of the society.

Dr. M. Koteswara Rao (2005) points out that Indian woman have a multi faceted personality and duties such as housekeeping, child rearing, assisting in agriculture and industry, cattle rearing. He opines that she strongly influences the moral, social and creative development of her children but continues to be under developed and oppressed. He observes that though women make a substantial contribution to the family income through home based activities, which is treated as supplemental and goes unnoticed. He sees that education, health, work force participation and political participation are the important factors in the development of women in rural India. He again observes that despite all the measures and constitutional guarantee, women had lagged behind men in almost all walks of life.

K. Manoharan Nair, Girija. B (2005) reveals that NHGs are effectively functioning as grassroots forum for different citizen participation in governance and shows many NHGs are engaged in all planning process and are also involved in settlement of family disputes, educational programmes of children, health programmes, cultural activities, thrift schemes and project implementation.
as part of empowerment of women. They opine that many of the poverty alleviation programmes through organized credit channels have not achieved the required success and to bridge the gap between the demand and supply of funds in the lower rungs of rural economy, the micro finance schemes of NABARD have made a smooth foray into the role played by micro finance in eradicating poverty and empowering women to manage the enterprises.

Dr. K. Chandrakumar (2005) points out that more than 30 programmes for rural development have been implemented for the alleviation of poverty and well being of rural poor. He states that The principle of welfare was the earliest policy approach towards women and first five year plan envisaged various welfare measures to women, second plan focused on prevention of atrocities against women, third and fourth plans focused on education, fifth plan showed a shift from welfare to development and emphasised the need of employment and income, sixth plan adopted a three pronged thrust on health, education and employment of women, seventh plan concerned about equity and employment for women, eighth plan shifted focus from development to empowerment and ninth plan adopted specific strategies for empowering women to play their role as agents of socio economic development. He points out that there has been tremendous urge among them for empowerment, development and emancipation in all spheres of life.

Siddhartha Sarkar (2005) attempted to trace out the problems associated with the process of women participation as well as the manner in which working women’s lives in the informal sector in Cooch Behar district of West Bengal and being affected by the process of economic development and social change and tries to examine the level of women labour participation in domestic service.
opines that among all categories in the informal sector, earnings of domestic servants are the lowest and their problems are many and are being employed generally for household tasks such as washing, sweeping, cooking, cleaning, etc. and they contribute a major part of their earning to the family and few of them have saving potentials and are worst exploited. He recommends providing minimum wages, leave facilities, annual increment, extra wages for extra work and setting up of formal domestic workers unions by legislation.

Dr. Shakunthala Gupta and Disha Mittal’s (2005) analyses the activity status of women enterprises in Punjab and use of finances and power in it. They found that the main attributes of women operated micro enterprises in the informal sector are self-operated, self-financed, poor technology based and dominant presents in the service sector and suggest that women organisations can arrange training programmes like skill upgradation, marginal skills, production and marketing to support and supplement women entrepreneurship. They conclude that a collective effort on the part of women entrepreneurs to create new work structures and broaden the forms of solidarity is required.

R. Sooryamoorthy (2005) analyses whether women really enjoy the freedom to avail loans for themselves from SHGs. He reports that members can take any number of Loans during their membership period, provided the loans taken are paid back before applying for the new. It is found that a higher percentage of the members had taken loan facility to help others in the family, close relatives and friends. He reveals that three fourth of the married women members had taken loans for their husbands and only a quarter of them had given it for others such as parents, brothers, sisters, friends and neighbours. He finds that though women do not avail all the loans for themselves and for their
exclusive use, the pattern of loan-use among themselves and others for whom they had given the loans is not dissimilar.

Dr. Kuruba. G (2005) analyses the gender dimensions of economic reforms programmes at macro level and focuses on the initiatives aimed at promoting gender considerations in the formulation of economic reform policies. He explores the means to avoid barriers on the way of economic reform reaching the women with special focus on social security and safety needs and gender dimensions are to be more seriously considered while formatting and implementing economic reform programmes. He concludes that there is an urgent necessity to integrate gender dimensions into many aspects of economic reform programmes and suggested that a comprehensive economic policy is to be formulated taking into account the gender dimensions in order to empower women in all societies.

K. Sreelakshmamma (2005) examines the trends of DWCRA in Andhra Pradesh by an assessment of the impact of DWCRA programme on the economic conditions of the beneficiaries. She explains that the man day of women are increased after joining the DWCRA group and are able to contribute considerably to their family total income after they joined the DWCRA Programme. She found that there is empowerment in financial, educational, social and political fields for the beneficiaries through DWCRA activities and they are satisfied with it as an income generation programme.

Radhakrishna Rao (2005) narrates the success story of ‘Prakriya’, a programme for community mobilization and capacity building for rural women in rural Uttaranchal. He reports that it was formed by the Dehradun based Rural Litigation and Entitlement Kendra (RLEK) by using available resources, dairy,
goat and chicken farming and cultivation of non seasonal vegetables and running half a dozen schools in the remote villages which are managed by SHGs and introduced an innovative concept of common kitchen in villages called ‘community kitchens’ in collaboration with Hindustan Petroleum Corporation Ltd which saved the women from the drudgery of walking for miles on end in search of fuel wood. He reports that the villagers have realized that the meaning of development is the overall empowerment which enables them to fight for their cause and entitlement.

Dr. P. Venugopal (2005) reveals that ‘Strength and Weakness’ are the internal and Opportunities and Threats are the external problems for judging empowerment of women in India in the light of following SWOT analysis. He opines that major strengths are-women folk constitute a major part of total labour force, requirement of qualifications in the organized sector, the employment in unorganized sector has been increasing, education and social status of the women has also been increasing etc, but weaknesses such as women has been subject to inequalities and subsidiary status related to man, discrimination of wages in unorganized sector, lack of education, training and entrepreneurship. The author urges setting up of Central Social Welfare Board, National Commission for Women, National Policy for Empowerment of Women and several efforts have been made through various programmes to improve the status of women. He recommends adult education programme for unorganized workers and the Labour Department should introduce a special wing to prevent socio-economic, physical, mental and sexual exploitations of women.

Prof. M. Bapuji and Dr. M. Koteswara Rao (2005) analyses the women welfare schemes incorporated in different five year plans in India along with
various rural development schemes launched for the welfare of women. They point out that welfare of women becomes one of the India’s primary goals right from the independence while empowerment has come to forefront in the nation’s political agenda only in 1980s. They opined that the women organizations and their leaders have a vital role to play in empowering women and awareness among women themselves and a thorough change in their value orientation and psyche are essential for women empowerment. They conclude that Indian society can claim itself as a civilized society and its democracy as a perfect democracy only when gender equality is achieved in all the spheres of society.

Dr. Shahul Hameedu (2006) made an attempt to assess the role of Kudumbashree Neighbourhood Groups in micro financing and the extent of empowerment of women through it. He reveals that women working together as a group can ensure better access to existing schemes and programmes and group pressure could be effectively used to motivate women to improve their economic development and it becomes a tool to provide the poor women with access to credit, enable them to undertake income generation programmes results in economic empowerment of women.

Maleeha Raghaviah reports that NHG thrift has become a community asset by providing bank loan without asset or security for BPL women. He narrates the dual role of NHGs such as moping local savings and developing local activities for income generation with linkages to banks and promotion of the concept of thrift to develop the saving habit and it reveals that the rather than making economic gains on larger scale, the emphasis has been in enabling women to take on the world confidently and on improving their management
skills. He opines that Kudumbashree created the sense of confidence that has been generated among women to launch into self-employment ventures in spite of the lackluster entrepreneurship culture in the state. He again opines that Kudumbashree mission envisages micro-enterprise as one of the tools of poverty reduction, asset building and diversification and ultimately a better life.

Sheetal Sharma (2006) reveals that education would surely liberate and equip women to take control of their lives accomplish her dreams and enhance her status and it is the cornerstone of women’s empowerment because it enables them to respond to opportunities, to challenge their traditional roles and to change their lives by way of a holistic approach that deals with all the major interrelated issues of economic welfare, social justice, education, health, religious and customary traditions. He again opines that such a transformation education for women is must for self-reliance as it empowers them to handle self and surroundings feeling and relationships without being intimidated. He reveals that Women will gain power only when both men and women begin to respect and accept the contribution of women.

Dr. P.O. Abraham and Johnkutty P. (2006) shows the Kudumbashree have grown as the largest micro finance institution in Kerala within a short period. They pens that Kudumbashree project offered ample opportunities to the poor, who were neglected by the formal banking sector, to avail of financial services in the form of thrift and credit and promoted economic empowerment of the poor women by the reduction of poverty in the state. They finds that 91.92 percent of the total NHGs in Kerala is represented by rural sector, 6.73 percent by urban sector and 1.3 percent by tribal sector, the thrift mobilization showed a cumulative growth rate and thrift loan disbursed had increased, in the rural
sector. They suggest that adequate monitoring on the part of government agencies is required to lead the project to more glory.

anon. (2006) opines that Women’s empowerment is a holistic concept, which entails adequate resource allocation in all areas including health, education, water, sanitation, nutrition, sustained employment, access to credit, asset ownership, skills, research and technology. In his opinion political participation and spatial mapping of social infrastructure and access to employment opportunities for women would clearly highlight resources available, overall gaps, resource allocation etc. to the womenfolk.

C. Gangaiah, B. Nagaraja and C. Vasudevulu (2006) ascertain the impact of Self-Help Groups on the generation of income and employment in organizing and managing their own finance and distributing the benefits among themselves by analysis of Rashtriya Seva Samithi (RASS), a Non-Governmental Organisation in Karakambadi village. They found that proper utilization of financial assistance generates gainful employment opportunities in the rural economy and the credit extended to rural women also had a quality-improving effect on the families resulted in improvement of human resources. They opine that the socio-economic programmes reinforce each other and promote all-round development of the children, the women, the households and the communities.

Loveleen Kacker (2006) examines the experience of SHGs, growing response of banks to group lending, increasing opportunities provided through the panchayati raj system for women in decision-making, and the experience gained through other programmes which strengthens the processes to promote the social and economic development of women and creates an environment for social change to improve their quality of life of SC/ST population under Swa-
Shakti Project, a Rural Women’s Development and Empowerment project in Tamil Nadu. He finds positive results such as economic and social empowerment, skill development, community asset creation, convergence of services, etc.

A. Abdul Raheem (2006) studies the technology upgradation and up to date market information for creating awareness on matters pertaining to price trend of commodities in the marketing system in rural areas to SHGs. He observes that rural women are really empowered socially and economically after having become members of Self Help Groups, but it is the duty of the Government to assist the women in starting many more SHGs covering all rural areas in the country and the promoting agency must monitor continuously overall attitude of SHG members pertaining to their respective SHGs.

Dr. P. Loganathan and R. Asokan (2006) analyse the inter regional performance of SHGs in terms of their total number, level of credit and per capital credit per self help groups. They reveal that SHGs have provided access to credit to their members, promoted saving, reduced dependence on money lenders and above all empowered rural women. They show that there are vast credit variations among the states and among the regions such as southern region is the best region in financing SHGs, next to that the performance of central region, eastern region and western region is moderate. They observed that these economically, socially and psychologically backward women become informed very quickly through Bachat Gat activities.

Sheetal Sharma (2006) discusses the practical measures and associated difficulties in the process of empowerment of women with the help of census data of marginal workers, goals, objectives and suggestions of National policies
of empowerment of women and tries to point out the existing position of women and Government initiatives for empowerment. She points out that property rights shape the allocation of resources and decision-making authority, especially in the household, the ownership of land can considerably improve women’s ability to bargain and gain access to credit and also achieve higher levels of productivity and can positively contribute towards the welfare of the poor and would help in bringing about effective change in the nature of current status of poverty. She suggested reviewing of existing policies for securing the assets of the poor by documenting experiences in countries that have successfully established the rule of law and systems that have broadly distributed legal property rights in the past.

P. Sikka, V.B. Dixit, R.K. Sharma and A. Manuja, (2007) narrate about Buffalo rearing of farm women which covers more than 50 percent of the working hours of women in comparison to 10 percent of the working time of their counterpart, men. Hence they require training at the grassroots level. They states that though women are the real keepers and conservers of this species which is the backbone of rural economy they were never entrusted in activities involving money matters as animal purchase, its insurance, purchase of feed and fodder, treatment/vaccination of animals etc. Hence they must be recognised. He concluded that multi -pronged approach involving a thorough women oriented technical package of health and feeding management of livestock, organizational interventions for capacity building of rural women and consideration as a challenge for extension workers should be strategy for more profitable and desired gains.
Dr. Indubhusan Singh and Dr. Usha Kumari (2007) point out ‘Jeevika’ empowerment programme for rural poor and women under ‘Bihar Rural Livelihood Promotion Project’ organized with the objective to improve rural livelihoods and enhance social and economic empowerment of the rural poor.\(^{61}\) Government, by developing organizations of the rural poor and producers to enable them to access and negotiate better services, credit and asset from public and private sector agencies and financial institutions, to invest in building capacity of public and private service providers and to play a catalytic role in promoting development of micro finance and agri-business sectors. They narrate the project as the life saving drug to cure the serious ailments of economic backwardness, women-problems, lowest saving rate, lowest rural industrialization, lack of technical and legal information lack of social mobilization, etc.

P. Ambika Devi, K.T. Geetha and K.R. Gomathi (2007) focus on women vendors in rural and urban areas of Coimbatore district spread over seventeen trades with the objective to study the socio economic profile of women vendors, their work pattern and income\(^{62}\). Monthly income earned by rural women vendors are much less compared to their counterparts in urban areas and the increase in income in rural and urban areas have been identified through the analysis. They found that the educated women in urban areas could earn more and providing basic education to the women in informal sector is an urgent need.

Dr. M. Pargunan (2007) discusses the various problems in strengthening of women’s participation in all spheres of life, which has become a major issue in the discourse of economic and social development in the last decades especially the promotion of women in politics is supposed to be implemented through
affirmative action is still contested. He stresses the need for the empowerment and autonomy of women and the improvement of women’s social, economic and political status essential for achievement of transparent, accountable government, administration and sustainable development in all areas of life. He suggests that the need of the hour to empower women is to provide necessary political education and proper orientation. According to him, if employment, income and social security were improved women would automatically become economically stronger which will lead them to become powerful forces in contributing to the social and economic development of India.

Dr. R. Suneetha (2007) evaluates the impact of DWCRA programme in empowering rural women. An attempt is made to know how far this DWCRA programme empowered rural women to overcome the financial problems of women in Kodumoor mandal in Kurnool district. She inferred that there is significant growth in income generation of rural women after the implementation of DWCRA programme.

N.C. Rath, Lipi Das, S.K. Mishra and S. Lenka (2007) discuss the problems in uplifting the women in agriculture. They opines that emancipation of women is not an act of charity; the liberation of women is a fundamental necessity, education is the key which opens the door to life and it can be an effective tool for women empowerment. Empowering women contributes to social development, access to productive resources is critical for enhancing women’s economic choices and setting up of self help groups will provide access to credit, organisational efforts should be made for integrating farm women into development, need-based and skill-oriented training programmes should be organized for farm women and technological upgradation is needed. They point
out that literacy and education are the most essential inputs for empowerment of women. They conclude that the mainstreaming of women in agriculture will enable the women to become equal partners in the process of national development.

Dr. Abdul Samad (2007) discusses the various initiatives made by the Local bodies in Kerala for women empowerment and the reservation as the most important favourable factor that led to the empowerment of women in Kerala. He opines that basic interest in political activity, cooperation with already existing women empowerment activities and politically oriented family background has played lesser role to the cause of their political empowerment. He denotes the fact that the party and the family of the member/candidate should work hand in hand for the liberation of women. Lack of mandatory reservation was the biggest hurdle and unfavourable situation that kept women far from political power. He suggested that political parties should encourage women and various assignments should be given to them to acquire leadership quality. He points out that relative’s support is important, women in Kerala have no unfavourable elements for entry into politics and Kerala has become a model to others in gender justice and hundreds of women have attained political empowerment.

Santha. S (2007) aims at investigating the socio-economic status and problems of women entrepreneurs in Kerala and Tamil Nadu. She revealed that the major problem faced by the women entrepreneurs in Kerala was financial and they should be provided with adequate credit not only at the initial stage but also subsequently for expansion, diversification and modernization. She finds that in both states, 86 percent of the women entrepreneurs have very high decision making power, enjoyed a very high power in solving their business
problems, possessed a very high leadership skill and were involved in social activities for mental satisfaction and social commitment. She recommends starting training centres in every District, set up District women Entrepreneurship Promotion Cell, conduct periodical meeting of women entrepreneurs, formulate liberalized Loan schemes, open women SSI Bank branch in every District, develop competitive mind and finally she suggests change of attitude towards women entrepreneurs.

K.K. Khullar (2007) discusses about Mahila Samakhya, an innovative programme of the Ministry of HRD that has transformed the lives of the women-folk by running schools, banks, markets and are playing a positive role in society through a decentralized and participative mode of management. He points out that women have taken up issues of dowry, female feticide, child labour, etc, and ‘Didi Bank’ (Sister’s Bank) and ‘Jago Behna (Arise sister) in Bihar have created a great impact on the awareness of women. He opined that greatest achievement of the Mahila Samakhya is to create awareness of the need to struggle for a gender-just society where women can lead a life of dignity, self-confidence as equal partners to build a self-reliant India, it has increased women’s recognition and visibility both within the family and community, it has given women the authority to demand accountability from government’s delivery systems and finally, it has increased women’s participation in Panchayati Raj bodies.

Dr. P. Vimala (2007) observed that micro credit is emerging as a powerful instrument for poverty alleviation in the new economy and it has received extensive recognition as a strategy for poverty reduction and economic empowerment. She points out that economic empowerment of the poor women is the only sure means to efface the manifestation of poverty from Kerala
through micro enterprise development. She opined that Kudumbashree is a unique system for poverty eradication involving poor women to work together in order to bring a positive shift in the socio-economic status of women.

Dr. Indubhusan Singh and Dr. Usha Kumari (2007) discuss the role of Non-Governmental Organizations and financial institutions in rural women development. They report that women in many countries still lack right to inherit property, own land, get education, obtain credit, earn income or work outside home, control their fertility and are still widely under-represented in decision making at the household or social level. Empowerment by means of modest income generation projects is clearly insufficient to ameliorate the prospects for a high quality of life for women. They suggest that encouraging women through formal and non-formal education to involve themselves in the service sector can strengthen self-employment in rural area in the service sector, which will generate additional income leading to economic independence of women.

V. Balakrishna (2007) assesses the functioning of the insurance scheme called ‘Kutumba Rakshma Yojana’ scheme came up from District Rural Development Agency (DRDA) Warangal in Andhra Pradesh offering group insurance scheme to thousands of SHG Women. He narrates that members have to pay Rs. 100 per annum and the claim will be paid to the nominee, in addition to this an amount of Rs. 1,200 is paid as scholarship to children studying in 9th to 12th standards. He points out that SHGs themselves are actively involved in identifying eligible members, processing claims, submission of required documents, etc. to claim money. He stresses the importance of insurance scheme for rural women for their development and empowerment.
Suman Singh, Puja Mathur and Madhu Rathore (2008) find out the most drudgery-prone tasks in animal husbandry and health hazards associated with farm women of Udaipur district in Rajasthan. They point out the most drudgery-ridden tasks in this area such as collecting and bringing fodder, chaffing fodder, milking, collecting dung, making cow dung cakes, cleaning shed and feeding animals are done by women. They reveal that all these operations are done manually and the efficiency is low along with considerable physical and mental fatigue and other health problems. They conclude that concerted efforts made through skill training, field demonstrations, constant technical support and motivation resulted in acquisition of knowledge and skills in handling various drudgery-reducing technologies in animal husbandry changed the practices of women and improved their work efficiency in animal husbandry.

Ruby. J.A. (2008) reveals the importance of micro-finance and micro-enterprises in the empowerment of women by making an appraisal of the NHGs and she identifies their problems and constraints and also the role of Kudumbashree project in women empowerment through micro financing. She analysed the impact of the scheme in rural and urban areas. She finds that micro-enterprise as a means of their livelihood and Kudumbashree has been successful in generating self employment opportunities. She concludes that Kudumbashree has been instrumental in enhancing economic empowerment of women as 70 percent of the respondents have availed Micro finance for themselves.

Hemanta Kumar Dash, (2008) discusses some of the social and economic issues confronting farm women today, their implications and opportunities available to them. He opines that poverty, unfavorable social
climate, inadequate access of women to various resources like land, credit, technology, opportunities, and different social and market related services are the crucial bottleneck in the process of women development. He pens that in addition to all these, male migration and consequences, Malnutrition, Natural calamities, global warming and health risk and natural resource degradation are other concerns affecting farm women. He concludes that they have many conflicting roles to manage socio-economic challenges to brave and on the other hand, numerous opportunities are available to them today to earn a more productive livelihood and live healthier.

Madhu Rathore and Dr. Suman Singh (2008) show that entrepreneurship of women will not only enable them to get better jobs and economically self sufficient or independent, but societies will also gain. They point out that education must be practical and well adapted to their needs, especially in relation to health, nutrition and legal rights. They reveal that women are spreading their wings to higher level of 3Es namely Engineering, Electronics and Energy seeking gainful employment in increasing numbers with the education and new awareness. They opine that in the present global competitive business and industrial situation the women entrepreneurs can play a greater role and emerge themselves, in yet another new dimension to the entire universe.

Renu Verma (2008) narrates empowerment of rural women through the concept of micro finance. She reveals that micro finance helped the poor women by providing independent sources of income outside the home, which reduces the dependency on the husband’s income, by increasing the assertiveness of women and providing independent source of income with exposure to new sets of ideas, values and social support. She opines that
studies from all parts of the world have consistently found that increasing self-esteem of women is the most striking impact of micro-finance and can improve their negotiating powers with their husbands, avoiding family quarrel over money and gaining respect from extended family and in-laws. She reveals that rural poor are actually efficient managers of credit and finance and overcome the perception that poor people need loan at subsidised rate of interest on soft terms and that they are handicapped by lack of education, skills, capacity to save, creditworthiness and are not bankable.

Dr. P. Ambika Devi and Dr. K. Sobha (2008) enquire into the performance of women beneficiaries of PMRY. They aim at assessing the success status of women who had availed PMRY loan with the help of the District Industries Centre (DIC) by analysing caste, type of family, marital status, educational level and occupation, investment made, years of experience and age of the self-employed women. They reveal that after availing Prime Minister’s Rozgar Yojana loan, not only the economic position of the women beneficiaries had improved, but also their status in society, and decision making along with their family members had also shown improvement. He concludes that it has also emerged as a major scheme of employment generation in the country and a successful scheme in uplifting the morale of the women beneficiaries by raising their self-confidence, decision making status, improving their communicative skills and problem solving ability.

Lathika K.K (2008) assesses the empowerment of women at individual level, empowerment status at group level and the extent to which individual empowerment has spread to public space in terms of participation in community activities. She also examines the extent of participation in community activities
by individual empowerment, measures the group level empowerment status and identifies the problems confronted and matters affecting them. She finds that individual empowerment maintains an inverse relation with the number of NHGs in the district. She also finds that Kudumbashree has been successful in boosting the self image levels of beneficiaries by offering the required knowledge and imparting the needed attitudinal change. She concludes that the new intakes nourished with the Kudumbashree endeavour aid in enhancing women capabilities thriving to occupy a good position in the empowerment arena.

Sujata Kumari and Dr. Vandana Kaushik (2008) study on entrepreneurial de-motivators and the risks in the environment of the entrepreneurship by comparing the entrepreneurial and non-entrepreneurial subjects. They find that presence of a number of risk factors viz., financial crises, accidents, enemy, draught, natural calamities, civil disturbance and losses during storage of products. They find out the external environment de-motivators like lack of participation, group competitiveness and mutual trust and the internal environment de-motivators such as problems in collection and selection of raw material, feeling of insecurity, poor quality raw material etc. They conclude that due to all these rural women entrepreneurship is unable to keep its pace in the economic welfare of women.

A. Kadharilal & Dr. N. Premavathy (2008) draw a picture of new entrepreneurial culture existing in Tamil Nadu for the empowerment of women entrepreneurs, the type of business they are concentrated, Government initiatives and policies and other supportive systems. They evaluate various existing entrepreneurial development programmes, training, and subsidy for units which are run by women, etc. They reveal that the existing development
programmes are adequate and appropriate to help women entrepreneurs for their betterment and a new entrepreneurial culture is developing among women entrepreneurs based on the values and strengths, such as creativity, Flexibility, openness to cooperation, a human approach to business relations and attention to social and cultural as well as financial goals in business.

N.J. Nair (2008) narrates that Kudumbashree initiatives have come a long way in socially comparing women workers, but they face new challenges. He states that Kudumbashree or the state poverty eradication mission, which has given to be the largest net work comprising 36 lakh women members has made remarkable strides within a decade and proved how well-defined goals and the right course of action can make a success of a movement for social and economic empowerment of women below poverty line. He shows that the unique network has also posed a formidable challenge to the marketing systems evolved by established business groups in the State and it is badly in need of efficient marketing support. He opines that proper maintenance of accounts and effective marketing system should be implemented for overcoming barriers.

Dr. Vasantha Kumari. P (2008) discusses the help of Kudumbashree to the poor women to alleviate poverty through micro enterprises. According to her Kudumbashree believes that efficiency in the management of micro finance is fruitful only if it is properly invested through micro enterprise development. She opines that Kudumbashree programme is said to be fruitful only if it creates a positive impact on the living standards of beneficiaries. She reveals that Kudumbashree through micro finance programmes and micro enterprises helped the poor women to alleviate poverty, improve their economic conditions and contribute towards their empowerment. She concludes that the activities of
Kudumbashree opened the doors of credit to the poor women who have no access to bank credit.

Dr. Sheetal Sharma (2008) shows a clear picture about the rate of literacy among females in rural India during the past 5 years.\textsuperscript{83} She opines that education would emancipate and endow women with ability to control her life, accomplish her dreams and enhance her status and the task is challenging yet not impossible. She points out that the economic growth, social prosperity and sustainable development of a nation is contingent upon the general awareness and educational status of masses in the present age of advancement of science and technology. She indicates that women as a whole are still disadvantaged in terms of education and enjoying benefits of economic growth and concludes that among various reasons poverty is one of the prime cause for lack of education and higher drop out rate among girls especially in rural areas.

Dr. Deepali Singh & Dr. Nafees A. Ansari (2008) narrate the women empowerment programmes and policies in different five year plans.\textsuperscript{84} They state that the first plan was welfare oriented; the second focused on grass root level development, the third and fourth accorded high priority to education and health, from the fifth plan there was a shift from welfare to development, in the sixth plan thrust on health, education and development, the seventh plan focused on developmental programmes, the eighth plan further shifted the approach from development to empowerment, the ninth plan emphasized on reservation of one third seats for women in the Parliament and State Assemblies, in the tenth plan empowerment of women and strategies continued and the eleventh plan has to address the issues relating to feminization of poverty, difference in wage rates and exploitation of women. In addition to all these it will follow five-fold strategy
such as economic empowerment with special focus on women in agriculture, social empowerment and engendering social change; political empowerment to facilitate entry and effective functioning of women in Parliament, PRIs and in premier government services; strengthening mechanism for effective implementation of women related legislations; creating institutional mechanisms for gender mainstreaming and strengthening delivery mechanisms for effective implementation of women related programmes.

Anil Philip (2008) analyses the importance of socio cultural development of women in our country by narrating the example of a girls’ baseball team from Punjab facing hard times because of insufficient funds. According to him the Punjab girls aspire to participate in the women’s world baseball cup in Japan, the five girls who have practice in a game, not very familiar in India belong to poor families and they have failed to garner the required finance for the trip and its expenses, the hopes of these girls hinge on government aid of some NGO to help them out, this is just an example of women’s empowerment or the lack of it and often women’s empowerment is not discussed beyond the social or economic aspects. He points out that the provisions of the Constitution of India granting equality to women in various spheres create the legal framework within which the department of women & child development functions for women’s development and the Government of Kerala has been continuously formulating strategies and initiating processes to bring women into the mainstream and they play a supplementary role to the other general developmental programmes in the sectors of health, education, rural development, etc. He opines that all these efforts are directed to ensure that women are empowered both economically and
socially and thus become equal partners in national development along with men.

M. Amin (2008) observes problems faced by women entrepreneurs and suggestions for improving women entrepreneurship in our country. He points out that women are still less likely to start a new business in India than men because they have to face several problems such as preparation of viable project, procedural complexities, getting suitable workplace, non availability of financial services, marketing of products, illiteracy, management skills problems, poor self image, etc. He suggests that they should form Self Help Groups, should use easily available human and physical resources and special type of training and development programmes should be arranged. Besides, Indian society needs to bring about an attitudinal change with regard to the role of women as an entrepreneur, which will lead to the development of an appropriate environment for enhancing their entrepreneurial talents.

Hena Naqvi (2008) points out different efforts made for minimizing the gender disparities to ensure gender justice and gender equality. She observes that conspicuous efforts for gender equality began in the year 1974 with the formation of a women’s committee to study the status of women in India. She finds that the gender ratio is continuously decreasing and gender disparities are increasing in prominent sectors like health, education and employment. She also finds that women’s participation in decision making process is negligible and the rate of crime against women is increasing. She concludes that the working group on empowerment of women for the eleventh plan tackled the problems of engendering policies and strategies, violence against women, implemented
schemes of empowerment, advocacy, awareness generation and support services for women.

M.A. Oommen (2008) shows that Kudumbashree has a remarkable impact on empowerment of women in Kerala by improving their ability to bargain collectively, to plan projects and to create a sense of solidarity among them. He reports that ‘a somewhat unexpected finding’ of ‘poor economic empowerment measured in terms of improvement in assets and income.’ He reveals that 75.6 percent of the respondents in the study reported no improvement in assets and 59.4 percent reported no improvement in income and less than two percent of the respondents said that their conditions had improved greatly. He states that Thirty-nine percent reported ‘fair improvement in income’ and 23 percent reported improvement in assets, more than 90 percent of ST households and 82 percent of the SC households did not report any increase in income or assets. According to him joining Kudumbashree helped women to improve their self-confidence and acceptability in the community, reduced alcoholism among Kudumbashree families, improved sanitary conditions, progress in housing, better employment generation and better nutritional status were among the other positive impact of Kudumbashree mission.

Beena George (2008) attempts to compare the impact of micro finance programmes of the Governmental and Non Governmental Organizations on rural women empowerment in Central Kerala. She makes a comparative analysis of the performance of Kudumbashree mission, CHASS (Changanacherry Social Service Society), and the ‘World Vision of India’ and found that membership in Government Organisations and NGOs and engaging in IGAs have had some impact in rural women. She points out that there has been considerable
improvement in the role and status of women in their families and there has also been a change in their personal and social relationships.

Dr. Jitendra Ahirrao (2009) stresses the importance of micro finance in empowerment of women and opines that empowerment is a social action process which promotes participation of people, organisation and communities in gaining control over their lives in their community by the formation of SHG and micro financing for enhancing their socio-economic position in the society. He observes that majority of rural women who are associated with self help group activity positively succeeded to gain them empowered. She again points out that micro finance programmes are currently being promoted as a key strategy for simultaneously addressing both poverty alleviation and women’s empowerment. He also noticed that women in particular stand to gain a lot from micro finance because it gives them an independent means of generating wealth and becoming self-reliant in a society that does not offer them much scope for entrepreneurship.

Dr. B.K. Mohanty (2009) examines the impact of SHG movement and micro financing initiatives of the Banks, NGOs in economically underdeveloped regions in Orissa, better known as ‘KBK Regions’. He finds that when the cumulative number of physical SHG growth is increasing at the same time the SHG growth rate in financial terms is also increasing and there is a positive correlation between the physical and financial movement of SHG growth rate. He recommends building strong and efficient micro-finance institutions and introducing low cost reduction ways of doing business like transferring funds via mobile phones. He finds that the micro financing interest rates are high which range about 25% and recommended to encourage more microfinance
institutions because the more the competition, the more will be innovative idea for the reduction of the interest rates by way of reducing the cost of the management. He suggests that this is a good opportunity for the public sector banks to boost the SHG movement to enable the villages to absorb the benefits of globalization.

D. Nagayya and D. Koteswara Rao (2009) review the recent trends in the SHG-Bank Linkage programme with special reference to Kudumbashree projects in Kerala among other similar organisations in south India. They observe that the formation of the grass root level organisation is the fulcrum and life blood of Kudumbashree mission. They reveal that capacity of the poor woman in several areas has gone up considerably and status of women in family and community has also improved. They conclude that the Kudumbashree scheme has gained national and international acclaim as an ideal and workable model of participatory development for eradicating poverty.

Annette Barnabas (2009) analyses the problems of women construction workers as masons in Tamil Nadu by making an attempt to determine the barriers which prevent women construction workers from being promoted as masons. The study analyses the reasons and it has been found that women should be empowered because of their skills, good spending habits, capabilities, potential, and their aptitude to work sincerely. She suggests that the methodology offering informal training could be extended to train and empower women for masonry work.

Rameswari Pandya and Sarika Patel (2010) observe the problems faced by women in the unorganized sector through a study of women workers in the embroidery industry in Surat. According to them the over all picture that
emerges is one of greater disadvantage for women workers in general and those belonging to SCs / STs in particular. They point out that apart from such inherited disadvantages as lower social position, their limited asset position, access to resources and low level education and skill are the factors adverse to them. They suggest that the overall situation of women workers calls for interventions of a promotional nature from different entry points but with a strong emphasis on education. They sum up that more and more women are coming out in search of paid employment as their families need their income, but the attitude towards women and their role in the family has not undergone much change and women continue to be perceived as weak, inferior and second class citizen.

Sunny Jose, K.Navaneetham (2010), examine whether access to aspects of social infrastructure, such as toilet facilities, drinking water on the premises and clean cooking fuels, leads to a decline in the incidence of undernutrition among women, which remains quite in India.95 Their analysis was based on the National Family Health Survey-3 unit level data. They suggest that access to these three aspects of social infrastructure is likely to enhance women’s nutrition in India. They find that implementation of policies and programmes ensure access to social infrastructure to the poor, in general, and poor women, in particular.

Leela Kumari. p.(2010), opines that the Indian constitution has given equal rights to men and women in society but socially constructed gender roles, gender division of labour and behavior patterns, lead to unequal gender relations and therefore a basic inequality in society.96 An immediate attention should be given for formulating programmes which bring about attitudinal changes and
changes in socio-cultural practices to create a gender sensitive consciousness. She suggests that it is high time to develop strategies and skills for influencing and changing cultures towards a gender sensitive society and develop gender awareness programmes and implement it through different departments /organisations.
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