Chapter – II

THEORETICAL FRAMEWORK AND REVIEW OF LITERATURE

The review of related literature is a crucial aspect of the planning of a research study, the objectives of which is to justify the rationale behind a study. It provides an overview of historical perspective, development, deviations and new departures of research in that area and also guides to identify the methods appropriate to the present problem under investigation. Theoretical framework and review of empirical studies are presented here below and at the end of the chapter identification of research gaps are presented.

2.1 Theoretical Framework

The following theories of development as the contextual theoretical framework that underpins this study: dependency theory, the basic needs approach, empowerment theory and Amartya K. Sen Approach on Empowerment of Women.

Dependency Theory

Dependency theory is developed by the DOS Santos. According to Dos Santos, (1971:226) in Ferraro (2006:2) dependency is a “historical condition which shapes a certain structure of the World economy such that it favours some countries to the detriment of others and limits the development possibilities of the subordinate economies, a situation in which the economy of a certain group of countries is conditioned by the development and expansion of another economy, to which their own is subjected.” Martinussen (1997:85) states that “dependency theory came about as a reaction against modernization theories and partly as the outcome of a long-standing debate concerning the impact of imperialism” (Martinussen, 1997:85). Ferraro (1996:1) points that “Dependency Theory developed in the late 1950s under the guidance of the Director of the United Nations Economic Commission for Latin America, Raul
And Presbisch and his colleagues were concerned about the economic growth in advanced countries which did not lead to growth in poor countries. Ferraro (2006:01) observed and supports Prebisch’s explanation that poor countries have become poor because of exported primary commodities to the rich countries that manufacture products out of raw material, and then sell them back to the poorer countries at exorbitant prices for the community. The issue is that it is expensive for the poor countries to buy the manufactured products from the rich countries and not much money is made from the exported materials. This study suggested that economic activity in richer countries led to serious economic problems in poorer countries as opposed neoclassical theory which assumed that economic growth was beneficial to all the economy.

**Basic Needs Approach**

The basic needs approach is also another important one. During 1976, The International Labour Organization adopted the basic needs approach. The approach was defined to include certain minimum requirements of a family for basic private consumption: adequate food, shelter, clothing and household equipment, including essential services provided by and for the community at large, such as safe drinking water, sanitation, public transport, health and educational facilities.” Haines (2005:12) states that it entails a shift from a grand theory to more practical approaches aimed directly at the reduction of poverty through an efficient delivery of social services such as education, health and welfare programmes for the livelihood security of the community.

**Empowerment Theory**

Empowerment theory also very important one. Because this theory is the base to other theories. Gray examined the empowerment as “a process which begins with conscientising people about their own subjective experience in relation to the experience of others and to the context within which their experience occurs” Then, it aims at creating independence through making
people aware of their rights, raising consciousness and the level of the significance of education for the community. Gray observed that the “empowerment model provides understanding of the way in which power imbalances affect the interactions between people and social systems, and they add insight into the power dynamics at work in determining which part of the system will do the adapting. Mal-adaptations occur when one system is empowered at the expense of another” hence empowerment seeks to change those social dynamics which dis-empower people, notably women and those that are marginalized. Saleeb (1997:8) points out that empowerment is a method aimed at assisting individuals, groups, families and communities in order to discover and extend the resources within them and on their environment. Kindervatter (1979) in Gray opined that empowerment seeks to gain an understanding and control over social, economic and political forces which lead to improvement of one’s social forces in the community. Gray stated that empowerment as a ‘tool’ that enables people to believe in themselves, to gain control over their welfare, to be in charge over their environment and their situation, to achieve their full potential, to become involved in political change, to actively participate and to take control and ownership through collective action. Further, empowerment means to be empowered in order to be in a position to exercise control and have maximum access to power and to decision the household economy.

Then, Gray and van Rooyen (2002:194) have examined a theory, the Strengths Perspective that underpins empowerment as a ‘tool’ for community development. They observed that the Strengths Perspective regards clients as partners or participants in the helping process as it focuses on the strengths, assets, skills, capacities, abilities, resilience and inner resources of clients. The language of the Strengths Perspective empowers clients and views them as survivors since they become participants in and facilitates the helping process. The core values of social work are reflected in the Strengths Perspective language, notably, respect for people and social justice for all in the rural and
urban society as well.

**Amartya K. Sen Approach on Empowerment of Women**

Amartya K. Sen, the famous Nobel Laureate in Economics, has examined some elementary relationships in discussing the women’s issues in economic development. A.K. Sen observed that: “conflicts of interest between men and women are unlike other conflicts, such as class conflicts. Workers and a capitalist do not typically live together under the same roof – sharing concerns and experiences and acting jointly. This aspect of ‘togetherness’ gives the gender conflict some very special characteristic features”.

A.K. Sen has propagated the concept of ‘Women Agency’ as a strategy of Women Empowerment, which he has devised as part of his most significant contribution into economics Viz., ‘Human Capability Approach to Development’. The paradigm of development is more widely discussed since 1990’s whereas Sen’s concept of ‘Women Agency’ is, however, not discussed. Therefore, we intend to (a) explain the Sen’s concept of ‘Women Agency’ with a view to bring out why the agenda of development or welfare of women could be and ahs to be different from men; (b) analyze Sen’s views on how ‘Women Agency’ approach could be used to empower women; and (c) identify wide range of applicability of women agency concept in promoting the goals of women empowerment both in developed and developing society.

Particularly, the concept of women agency as defined by Amartya Sen implies adoption of strategy of collective bargaining with a set of goals to be achieved which women consider as very essential and important for empowerment. Hence, Sen’s concept of ‘Women Agency’ is an applied tool derived from the individuals overall’ evaluative space’ devised by him. The ‘Evaluative Space’ includes individual or personal ‘well-being’ and personal overall agency goals. According to A.K. Sen, the agency goals are essential to achieve one’s own conception of well-being. To do this, Sen says the goals
will have to be achieved, and to achieve them freedom is essential. Hence Amartya Sen believes that the above distinction can be applied to ‘Perspectives of well-being and the agency’. Therefore, the universal analytical framework evolved by A.K. Sen to evaluate a person’s welfare include four concepts Viz., (a) ‘Well-being achievement’; (b) ‘agency achievement’; (c) well-being freedom’ and (d) agency freedom’. These four concepts are, according to Amartya Sen, are related to one another and are also different from each other. An assessment of all these four types of benefits entails, according to A.K. Sen different types of evaluative exercises for the empowerment of women.

**Amartya Sen View on Women Empowerment**

Women empowerment and gender equality are two faces of the same coin. The word ‘gender inequality is a result of the widespread practice of gender bias’ in different parts of the world. Perhaps the gender bias or inequality is as old as the human civilization process. Till now the scientific analysis of different types of gender inequality and gender bias or discrimination is relatively of recent trend. Economists were the alternates into the ‘women studies’, since the mainstream economists not recognize the existence of family and thus women. In fact, the greater of mainstream economics theoretically is ‘gender-neutral’; however, the real world economic practices discriminate against women in the society. This is one area of paradox which modern economics is yet to resolve, but there are attempts to resolve it by distinguished economists like Gary S. Becker (1970), Boserup, E (1970), A.K. Sen and others. In Indian context the gender related disparities in development process are analyzed by NB Maithreyi Krishnaraj, and others since the early 1980’s. It is essential and important to remember that both western and Indian studies on gender inequalities, including those by Amartya Sen, do maintain that the main source of some of the gender inequality is the social institution of ‘Family’ and remaining originate from the ‘Patriarchal Capitalism’. The phrase patriarchal capitalism implies the extension of patriarchal family values into the political economy (outside family) to
determine women’s share in factor rewards like wages and property rights to
the disadvantage of women specially tribal women. With this theoretical
background an attempt is made to review the empirical studies on the subject
concerned.

2.2 Review of Empirical Studies

Review of empirical studies related to empowerment of women is
presented here below;

Sharma K.C. (2001)\(^1\) observed that significant changes in the living
standards of SHG members have taken place in terms of increase in income levels,
assets savings, borrowing capacity and income generating activities. However
cautions need to be exercised to safeguard healthy growth of self help group
movement in India. The challenges are real and change agents will have to struggle
for keeping the self help group movement away from subsidy oriented programme
like Swarna Jayanti Gram Swarozgar Yojana, Differential Rate of Interest Scheme,
Integrated Rural Development Programme, Scheme of Urban Micro Enterprises,
Twenty Point Programme, Prime Minister’s Rozgar Yojana for Educated
Unemployed Youth in India.

Nedumaran. S. (2001)\(^2\) observed that “Performance and Impact of Self-
Help Groups” indicated that more than 62 percent of the members were
scheduled castes/tribes and about 67 percent were illiterate in the study area.
The main occupation of about 70 percent of the members was agricultural
labour. About 47 percent of self help groups were registered as with their
saving performance also. The saving motivations and the over age loan group
member in the groups showed an increase based on the age of the groups. The
average annual saving per member was Rs.550 in the Self – Help age group 2–
3 years, which almost doubled and the loan advanced increased by 33 percent
after a period of four years, the repayment of loan was to the extent of 95 to 98
percent. The annual net family income of the members in the post– self help
group situation increased by 20 percent over the pre– self help group situation. The study indicated that social condition of the members considerably improved after joining the group activities. He also opined that members of self help group could get loans in such magnitude and purposes for which banks cannot finance due to high operational cost. These groups also helped the members to free them the clutches of moneylenders and save them from exploitation even for meagre amounts. Further it was observed that the members did not mind to pay the higher interest rate of 24 percent per annum to the group which borrowed from the banks at 12 percent rate of interest and the interest earnings from the members are deposited in the bank at higher interest rate or distributed among members of the group on repayment of bank loan, sequential financing remain poorly understood. In particular the effect of sequential financing on group-formation, as well as its interaction with social capital and joint liability deserves careful scrutiny for the empowerment of women.

Ramakrishna R. (2002)\(^3\) studied on rural development programme beneficiaries, those covered under self help group far better in respect of socio-economic empowerment and access to institutional credit. If the self help group s is allowed to develop links with bank branches, the credit needs of the poor are met and their small savings, tapped recoveries and profitability would improve. The linkage of the self help groups with the bank will enable them to become operationally viable units in rural India also.

Kaladhar (1997)\(^4\) opined that the design, structure and governance of micro-finance in India, It is revealed that the outreach of the programmes have been increasing over the years through the help and assistance from SEWA, non governmental organisations, rural development programmes, cooperative banks and commercial banks. Banking sector reforms have tried to remove some of the imperfections, which were dealt in detail by institutional economics for the women empowerment.
Shylendra H.S (2008)\(^5\) opined that “Role of Self-Help Groups”, has stated that- there is a massive mobilization of women taking place as a result of the SHG movement. The growth of self help group is accidentally has occurred during the economic reforms period in Indian economy.

Sabyasachi Dos (2003)\(^6\) studied on “Self-Help Groups and Micro-credit”, he observed that micro credit is an alternative source of credit, most important input for development, to the poorer section of the society, but also aimed for their capacity building. The phenomenal growth of self help group indicates that the weaker sections of the society also capable to sharpen their micro-entrepreneurial skills with the help of their own savings and additional bank credit as needed. At this point micro credit- self help group integration could be the way out for overall rural development vis-à-vis poverty alleviation for the equality of women.

Kumaran K.P (1997)\(^7\) described that “Role of Self-Help Groups, Empowerment of People Gross Roots Strategies and Issues” opined that- flexibility of self help group in meeting the credit needs of the poor women related in the women using the health and housing by woman have to be understand as investment for better living. The participation by non governmental organisation and group strategy has resulted in cultivating the women for saving and borrowing in the group. The group bargaining strength has increased the confidence of poor to like the income generating activities for augmenting their earning capacity. Hence, he is concluded that group approach as made the women to learn in the village itself. This is a most important welfare consequence of the self-help among the women in rural society especially tribal women.

Arjun Y. Pangannovar (2009)\(^8\) observed that “Rural Development: Women Self-Help Groups”, observed that a self-help group is an informal association of rural poor women who have come forward voluntarily to work
for their own economic, social and political empowerment. It gives the rural poor with the means of economic and social entitlements. In many precise way the rural poor women and bringing about of rural development through their efforts to eradicate rural poverty in particular and the all sided sustainable development of the country in general for the community in particular.

Archana Sood (2004)\(^9\) studied on “Sustainable rural development” analyzed Women Self-Help Groups; to improve the social, economic and political empowerment of women and to help these who have become victims of the development process and who struggle to conserve their sustenance base, women empower themselves by forming autonomous groups also. These groups mobilise women’s intent energy and teach them to earn their own living. Hence, women led self help group to the main stream of decision making, self help group is a viable organized set up to disburse micro credit to rural women, encouraging them to enter into entrepreneurial activists, as women prove to be very good entrepreneurs for the empowerment in future.

Archana Sinha (2004)\(^10\) opined that “Non governmental organisations micro finance for women’s empowerment” analyzed micro-credit or micro-finance for women has received extensive recognition as a strategy for poverty reduction and for economic empowerment of women. Questions are often asked whether micro-credit is the most effective approach to economic empowerment of the poorest and among them, women in particular. Development practitioners often argue that the poor has led to neglect by the state and public institutions in addressing employment and livelihood needs of the poor. This article puts forward a debate on micro-credit for discerning policy-makers researches and development practitioners in the economy.

Pillai J.H (1995)\(^11\) observed that “Women and Empowerment” analyzed that empowerment is an active, multi-dimensional process, which enables of women to realise their full potential and powers in all spheres of life in the
society. Power is not a commodity to be transacted, nor can it be given away as alms. Power has to be acquired and once acquired it needs to be exercised, sustained and preserved. So Empowerment is a process of literally means becoming powerful in short; empowerment is a process of challenging existing power. Empowerment is attained through awareness and capacity building leading to greater participation, in decision making process, control and transformative action for the decision making in the house hold sector.

Guru Moorthy (2000)\textsuperscript{12} analysed that “Self-help groups empower rural women” analyzed empowering women contributes to social development. Economic progress in any country whether developed or under developed could be achieved through social development, women’s contribution to national development is crucial. The process of economic development would be incomplete and lopsided unless women are fully involved in it. Emancipation of women is an essential pre-requisite for economic development and social progress of the country like India.

Murugan K.R and B.Dharmalingam (2000),\textsuperscript{13} observed that “Self-help Groups: New Women’s Movement “ examined empowerment of women through self help groups would lead to benefits not only to the individual women and women groups, but also for the family and community as a whole, through collective action for development. These groups have common perception of need and an impulse towards collective action. Empowering is not just for meeting their economic needs but also meeting holistic social development in overall development of the tribe.

Tamil Mani. B (2002)\textsuperscript{14} studied the “People Centered Development Projects through PRA” analyzed development programmes of different types have been designed and implemented aiming at enhancing the socio-economic conditions of the down trodden also. Many programmes do not succeed as people’s voice is often ignored. Participatory approach must be introduced at
all stages, if we are really concerned with people’s empowerment in rural India.

Ashok Kumar Mishra (1999)\textsuperscript{15} analysed that “Self-help groups and social defense” analyzed the programme to link the rural poor with the rural with the main stream institutional system through formation of self-help groups has taken shapes micro-credit innovation in the rural credit dispensation mechanism in India. The emergence of self help group as a form of the poor has no doubt helped in strengthening their horizon for the empowerment of women.

Rimishim Moulumi Dos (2004)\textsuperscript{16} opined that “Micro finance through self help group” analyzed the access of poor to credit is the biggest need of the hour rather than cheaper rate of interest. Micro finance provides opportunity to the poor for getting sufficient amount of credit easily to start any income generating activity; Micro finance not only deals with savings and insurance part. It ensures the right to save and it is one of the most powerful weapons, which works for bringing the poor rural people into mainstream economy.

Lakshmi.R (2010)\textsuperscript{17} studied the “Influence of self help group schemes on Rural Women Empowerment” concluded that the self help group -Bank linkage programme has made enormous contribution to empowerment rural areas of Tamilnadu through self help group s. The credit from banks from a position of dominance of supply side considerations to a more healthy demand oriented service system. It has been observed that empowerment through self help group approach has increased quite a few benefit (I) savings mobilized by the poor; (ii) access to the required amount of appropriate credit by the poor, (iii) matching the demand and supply of credit structure and opening of new market for financial institutions; (iv) reduction in transaction cost for both lenders and borrowers; (v) tremendous improvement in recovery; (vi) heralding a new realization of subsidy-less and corruption-less credit; and (vii) remarkable empowerment of poor women in the society.
Meera Bai.M (2009) observed that “Women’s Education and Social Externalities in Kerala” opined that many of the women interviewed are either employed or self employed. Some run small business units as an additional source of income. They say this makes them feel empowered. They have a voice in the decision making process of the family. Survey results show that women in first category are denied of all these privileges. Most of them are under employed or unemployed and not empowered. In short, all the inferences drawn from the survey boils down to the conclusion that ‘be educated is a virtue’ and a stepping stone to enjoy one’s own life productively and efficiently. Karnataka and Kerala states high physical quality of life index is mainly due to its educated, employed and empowered female force in the country.

Vimala.P (2009) opined that “Kudumbashree: A Model for Women Empowerment”, observed that Kudumbashree aimed at the empowerment of women, giving them the central place in the programme meant for their benefit. They will no longer be passive recipients but active leaders in the group. The project is implemented by the State Poverty Eradication Mission of the Government of Kerala through local self governments formed and empowered by the 73rd and 74th Constitutional Amendments in the country.

Velu Suresh Kumar, A.Thaha Sahad and M.Karupiah (2010) opined that “SHGs: Micro-Finance Strategy in Empowering Rural Women” concluded that the women self help groups are increasingly being used as tool for various developmental interventions. Through forming informal self help group s, rural women in India are getting credit and extension support for various production-oriented income generating activities. A self help group is conceived as a sustainable people’s institution that provides the poor rural women with space and support necessary for them to take effective steps towards achieving greater control of their lives. The self help group approach has proved successful not only in improving the economic conditions through income
generation, but in creating awareness about health and healthy sanitation and cleanliness, environmental protection, importance of education and better response for development schemes in the economy.

Dwarakanath.H.D (2002) observed that “Rural Credit and Women Self Help Groups, A Profile of Ranga Reddy district in Andhra Pradesh”, observed that the women led self help group s have successfully demonstrated how to mobilize and manage thrift, appraise credit and enforce financial self discipline in the individual life. The study of self help women groups in Andhra Pradesh reveals the effectiveness of these groups with linkage programme and awareness among the rural folk about the significance of women empowerment and rural credit programmes.

Sanjay Kanti Das (2002) studied that “An Analysis of Constraints in Women Empowerment in Tribal Area: Evidences from Assam” observed that Economic Empowerment of women is an active and multidimensional factor, which enables women to realize their identity and power in all aspects of life. The necessity for empowerment of tribal’s women hardly needs justification. Their primitive way of life, economic and social backwardness, low level of literacy, out dated system of production, absence of value systems, sparse physical infrastructure in backward tribal areas and demographic quality of tribal areas make the development of tribals and tribal areas essential. Government of India launched a lot of programme for development of tribal area, viz. Tribal Sub-Plan strategy, Panchayats Act, 1996, State/UT Minor Forest Produce Act, 2005 including other Development and Employment Programme etc. Self Help Group-Bank Linkage Programme of the government of India is designed to alleviate poverty and empower women of the country. The level of women in a society is a significant reflection of the level of social justice in that society. In tribal communities, the role of women is substantial and crucial. The Karbis, one of the tribal groups in North east India, constitutes the third largest tribal community in Assam after the Bodos and the Mishings.
It is reported that most of the Karbi people are poverty-stricken. This study was conducted in one of the Autonomous Hill districts of Assam where majority of the Karbi tribes reside. Various constraints, which were observed in empowerment of tribal women, were social constraints, political constraints, economic constraints, technological constraints and psychological constraints. The important factor is for poor empowerment of tribal women was noted as ‘lack of knowledge about new technology and information’. Further, overall constraints of tribal women in the study area revealed that cognitive and infrastructural constraints were considered as major by the respondents in the study area.

Swaleha Sindhi (2012) observed that “Prospects and Challenges in Empowerment of Tribal Women” and she opined that Tribal development in India has been a success as the primitive societies living in remote rural areas are now educating their children and living in desirable standards. It is interesting to note that apart from several governmental efforts, the contributions of non-governmental organizations in providing training and development in different sectors of economy especially the tribal population. ERT India group initiated a survey as a part of the ERT International project to study the opportunities and avenues for the people living in remote tribal villages to acquire essential knowledge and skills for their livelihood security. The scheme also focused on various skill development programs, especially for women. This paper discusses training as well as skills development in tribal women of Gujarat, India. The training and skill development among women would be mainly pertaining to farm forestry, papad making, sewing, cooking, sanitary pads making and so on. Women in tribal India often face abusive situations related to domestic violence, physical and mental torture, wife-beating, sexual abuse, and so forth. It is also realized that women face resistance in participating in training programmes due to sharing of responsibilities at family level also. They have also face barriers due to bias and discriminatory behavior common in society. Arrangements are made by the
government and non governmental organisations to encourage women to form self-help groups and seek answers to their own problems. The study brings out the cases of tribal women who are successful in empowering themselves by making use of education and training. It reviews vocational and skill based training among the women of several tribal villages in Gujarat in India.

Puttaraja and O. D. Heggade (2012)\textsuperscript{24} in the joint study of “Economic Empowerment of Tribal Women in Karnataka: A Case Study in Mysore and Chamarajanagara Districts” observed that Women in a tribal society play a significant role in their social, cultural, economic and religious ways of life and are considered as an economic asset in the society. And they are still lagging far behind in the various walks of life like education, employment, good health and economic empowerment etc. Empowerment may be understood as enabling weaker sections like poor women, especially tribal women to acquire and to possess power and resources, in order to make decisions on their own. After the analysis of the data and field observation, it is revealed that lack of education, poor health status and infant mortality rate, low level of wage work, lack of self employment opportunity, organising capacity and leadership quality are the main obstacles to the economic empowerment of tribal women. The government and non- governmental organisations should prepare suitable plans and programmes for the economic empowerment of tribal women.

Satija Kalpana and Sharma Richa (2013)\textsuperscript{25} in the study of “Mainstreaming Economic Empowerment of Women through State Govt. Scheme (Sakhi Mandal Scheme) in Kheda District” observed that In recent years, the traditional position of women have undergone some modification due to economic requirements, and some efforts were made to convey visibility and mainstreaming women’s involvement to the overall growth and development of the social order. The State Government has taken initiatives to development of economic stability of women. In light of the above dialogue and phenomenal of ongoing expansion of Sakhi Mandal Scheme, it is stated of
economic point of view. Need to be reframed last one decade have seen a remarkable change in women’s attitudes and thinking of economic empowerment has awakened from passivity to action in Kheda district. What has bought to change? This study analysis of the Sakhi Mandal programme to satisfy the various needs of urban and rural needy women of in Kheda district of Gujarat state. The analysis of the data reveals that there is an entirety economic satisfaction with regards to working environment and Govt. policy for development of economic empowerment of women.

Susanta Kumar Barik (2012) in the study of “Are Tribal Women Empowered: understandings from Sustainable Tribal Empowerment Project (STEP) and IKP in ITDA Paderu of Visakhapatnam districts, Andhra Pradesh “opined that tribal are self-sufficient and self-contended by nature also. The demand for life sustenance originates at home and ends from the supply of nature at most of the cases. Empowerment and dis-empowerment is always viewed and weighted with outside lenses. Dimension of well-being of tribal women is captured in the study through the level of household income, food security, institutional participation and access to credit facilities and leveraging resources based on the principle of inclusion of the excluded in the society.

Kavita Sethuraman (2008) in the study of “The Role of Women’s Empowerment and Domestic Violence in Child Growth and Under nutrition in a Tribal and Rural Community in South India” observed that moderate under nutrition continues to affect 46 per cent of children under 5 years of age and 47 per cent of rural women in India. Lack of empowerment of women is believed to be an important factor in the persistent prevalence of under nutrition. In India, women’s empowerment often varies by community, with tribes sometimes being the most progressive. This study explores the relationship between women’s empowerment, domestic violence, maternal nutritional status, and the nutritional status and growth over.
Sofi Umer Jan(2013) in the study of “Tribal development in Jammu & Kashmir: Retrospect and Prospect” observed that in our country, the development of tribal population has been a major concern of the nation builders, central and state governments, policy makers, non-government organizations, social scientists, social reformers etc. we have constitutional provisions for social, economic, educational, political, administrative, health and sanitational achievements of the tribal people of our nation. Since our independence various policies, strategies, approaches and models to tribal development have been conceived. From the very beginning of the 1st five years plan to the present 12th five years plan, a number of programmes of tribal development have been formulated and implementation. Crores of rupees have been spent in the name of tribal development. But most of the programmes have either failed or could not yield result up to the expectation. In this paper an attempt has been made to access and evaluate the impact of various developmental programmes on the socio-economic transformation of the transhumant tribals of Jammu & Kashmir. The study was conducted among the Gujjars and Bakarwals of district Anantnag. For this study data from both primary as well as secondary sources have used. The study reveals that in spite of the implementation of various policies and programmes for their development by the state and central governments, these tribals continue to live in pathetic conditions of the community in the country.

Swati Gupta And Farhat Bano Beg (2012) in the joint study of “Socio-Economic Upliftment Of Gujjar Tribe in Jammu & Kashmir” observed that the Gujjars, who live Nomadic life today, have once ruled the entire Northern India. Modern day Gujarat is called "GUJAR-RATA" or Gujjar Rashtra meaning "Kingdom of Gujjars". This was the area where Gujjars flourished and their rule spread over entire Northern part of India. Gujjar tribe appeared on the horizon of India during 5th century A.D, with the advent of white Huns and they established their rule on northern parts. The History of tribe revealed that the entire Northern India was ruled by the Ashkani, Panwar, Baruoch Chaweri
and Parthar Gujjars. There states of Gujjar kingdoms present a brief account of the Glorious past of Gujjars. Not only this, the immortal remains of Gujjar past tell their stories in the whole central Asia and adjoining areas. Presently Gujjars live in one dozen States of India, with their distinctive life style; these States include Jammu and Kashmir, Himachal Pradesh, Haryana, Punjab, Rajasthan, Utter Pradesh, M.P, Uttarakhand and Gujarat, besides a few areas in Delhi. The frontier, Baluchistan and Punjab province of Pakistan also have number of colonies of Gujjars. The State of Jammu and Kashmir had been the advent of Gujjars during 9th and 10th century A.D. This was the period when Islam was spreading in northern India. The study is conceptual in nature and tries to study the social and economic upliftment of Gujjar tribe in Jammu & Kashmir in India. An attempt has been made to know the socioeconomic conditions of Gujjars in Jammu & Kashmir in India.

Jadegowda.M and M.N Ramesh (2008) in the joint study of “Empowerment of Soliga Tribes” observed that Soligas are the major indigenous tribes of BR Hills situated in Chamarajana gar district of Karnataka state in south India. Since time immemorial, Soligas have led a semi-nomadic life and were engaged in shifting cultivation. Collection of nontimber forest products like honey, lichens, soap nut, roots of Magali fruits of Amla Chilla and Alale is another important, but relatively recent occupation. Nearly 50% of the Soligas income is from sustainable harvesting of minor forest produce. Generally they live in podus or settlements of 10 to 50 thatched huts. Each of their headmen is highly knowledgeable with respect to nature and traditional, sustainable agriculture. Soligas practice subsistence agriculture for their sustenance. The indigenous cropping systems, animal rearing and other agriculture activities are in tune with the rituals of the tribes. Soligas are also known for their rich knowledge on soil fertility and eco-friendly agricultural practices. Since time immemorial, Soligas were practicing shifting cultivation. The Soligas seldom plough the land and they do not use chemical fertilizers or other chemical pest and diseases control measures. They have been practicing
what the modern man refers to as organic and natural farming practices. In more than two decades of its association with soliga tribes, VGKK opined that it is not just the Soligas who have been empowered in the process of development. VGKK had also imbibed many of the strengths of Soligas in building their organization. It was a partnership based on mutual learning in the community empowerment.

Savitha. M. G.  S. M. Munidinamani, S. S. Dolli, B. K. Naik, B. L. Patil And S. N. Megeri (2011)\(^{31}\) observed in the study of “Livelihood Systems for Rural Community in Chitradurga District of Karnataka State” that the focus of the study was to analyse the existing livelihood systems and to identify constraints in securing required livelihood by the sample respondents in Chitradurga district of Karnataka state. The purposive sampling technique was employed to select 160 respondents comprising equal number of landless, marginal, small and medium farmers across the study area. The primary data required for the study was obtained through personal interview method using pre-tested schedule prepared for the purpose. The techniques of Tabular analysis and Garrett ranking test were employed. The result of the study revealed that the average size of holding was 5.22 acre. The literacy was found to be 65 per cent. Among various livelihood systems, one fourth of the respondents (25.63%) were found to engage in wage earning followed by Crop production. More than one-third (38.13%) of the respondents were preferred to work in mines as supervisors, truck drivers and labours as their alternative livelihood security. The accessibility to basic necessities was the major problem expressed by most of the respondents in the study area.

Sivachithappa.K and Triveni Yadav.T (2013)\(^{32}\) in the joint study of “Economic Empowerment of Tribal Women through Voluntary Action – A Case Study of Chitradurga District” observed that voluntary organizations have attained satisfactory trend and credibility largely due to liberalization policies. But the cooperation with the government has to take place in the very same environment.
which has some of the policies that go against the poor. Hence here is need for voluntary action to play a dual role; collaborate with the Government critically and oppose policies of the government which are anti-poor. voluntary action and their people’s organizations can play this dual role only when they succeed in self-help promoting. This includes the formation of target group organization building capacity of the poor and leadership among them. Finally the voluntary action sector is increasingly pursuing the financial intermediation as one of the effective tools in meeting their social agenda. In this contest, the government, both at the centre and the states have an equally important role to play in creating conductive policy environment for the growth of the voluntary action sector as future micro-finance institutions in the country.

Malathi Ramanathan (2004)\textsuperscript{33} the author through the article “Women and Empowerment, Shri Mahila Griha Udyog Lijjat Papad”, has made an attempt to study the rise and growth of an organization, resulting from a group of women’s practical step to get supplementary earnings. It is about empowerment at an organized cooperative level also. The article concludes that the organization was positive in its approach in promoting economic empowerment of women and was well recognized. The article has made an attempt to answer the questions like, what are the reasons for success and spread of Lijjat papad as a women oriented organization? and in what way have the women of Lijjat papad contributed to bringing about a constructive change in their own lives and that of the people in and around their orbit of work?.

Verma, R.B.S, Verma S. and Nadeem Hasnain (2007)\textsuperscript{34} the authors in the work called “Towards Empowering Indian Women, Mapping Specifics of Tasks in Crucial Sectors”, has highlighted the issues of empowering women which is classified into Women, Masculinity and violence: Addressing old and new reforms, Survival, reproduction and protection from lethal threats, Education: Issues in access, choice and substance, Women in traditional Economic activities: Presence, Agency and Control, Space, voice and
turbulence in the newer sectors of economy. The above issue concludes to “every action of the state affects women and as long as it affects them adversely, women have to get together collectively and raise their voice to fix the accountability of the state to act in their favour also.

Harlod Welsch Earl Young (2009)\textsuperscript{35} the authors have focused on a comparative analysis of male and female entrepreneurship along selected demographic, psychological and behavioral dimensions in the article “Male and Female Entrepreneurial Characteristics and Behaviours: A Profile of Similarities and Differences”. The major findings of this study are that no difference exists in personality characteristics between male and female entrepreneurs and it has several important implications such as, female entrepreneurs do not necessarily view themselves as victims of their environment more so than male entrepreneurs in the country.

Subramanian.S (2010)\textsuperscript{36} the author in the article “Empowerment of Women through self help groups in Tirunelveli District, Tamil Nadu- A SWOT Analysis” has identified strengths, weaknesses, opportunities and threats by conducting SWOT analysis of self help groups. Field observation methods were used to identify observable physical data. Moreover, group discussion with women who were involved in activities and group functions were conducted to elicit the information in detail. The study reveals that capacity buildings exercise taken up by the promoting agencies are not adequate to meet the need of self help group’s members. They lack proficiency in soft skills, technical skills and managerial skills. The article suggested that the promoting agencies like government and non-government agencies can contribute effectively for the success and sustainability of Self help groups.

Paramashivaiah (2010)\textsuperscript{37} the paper is the outcome of a research study and findings on the topic of “A Study of Employee of Empowerment: A sectoral analysis.” The perceived level of empowerment in manufacturing and
service sector has been analysed. Empowerment is multifaceted and its essence cannot be captured in a single concept. The dimension of empowerment as identified through pilot study consist of; trust, self esteem responsibility, leadership practices and decision making. It is found that the perceived level of empowerment is better projected in the manufacturing sector than that of service sectors. It is high time that public utility providers realize the ultimate beneficiaries of empowerment of tribal women.

Rahul Goyal (2011) the author through the article “Women Entrepreneur: A Step Forward” has focused on the concept of women entrepreneurs in India, their traits in business, the motivating factor and problems faced by them when they set up and make some suggestions for future prospects for development of women entrepreneurs. Women entrepreneurs represent a group of women who have broken away from the beaten track and are exploring new avenues of economic participation of women. The study concludes that attitude, support to family, creativity, social status, lack of financial resources, competition are the hurdles in the way of success and the ultimate responsible party for the expansion or contraction of any sector is the government of the country.

Arpita Sharma (2011) the researcher through the article “Women Empowerment: Milestones and Challenges”, has highlighted the challenges faced by women in the path of empowerment and the development policies for women. The study concluded that India is committed to the cause of empowerment of women, but the journey towards the progress is long and arduous. Policies to rise marriage age, enhancement of education and employment opportunities will empower at least in some respect. The ultimate goal is to cause institutional and individual change that will improve lives of women and girls everywhere.

Lalit Kumar Sharma (2011) the author through the article “Self Help Group As An Effective Strategy and Feasible Approach to Empower Women
in India”, has highlighted the benefits of psychological, social and economical factors accrued by women participating in self help groups and to explore the merits of self help groups as strategy and approach to empower women in India. Empowerment is a process of awareness and capacity building leading to greater participation, greater decision making power and control and transformative action. The study concludes that women participation in self help groups have created tremendous impact upon the life pattern and style of poor women especially in rural areas and empower them at various level not only as individual but also as member of family, community and society as a whole.

Madhulata Anand (2011)\(^41\) the author through the book “Women Empowerment” describes status and condition of women at the outset and then makes elaborate on legal and social approach to women empowerment, social problems of women, health and nutritional status of women, women labour and family structure, labours-wage policies concerning women, educational human rights of women, educational system and sexuality and ideology of women in the social context.

Someshwer Rao.K (2011)\(^42\) the author has highlighted the future challenges to be faced by women and problems of entrepreneurship in the article “Problems of Rural Women Entrepreneurship in India”. The study has examined certain problems of rural women in business. The suggestion is that the state and central governments have to initiate special programmes for the development of rural women entrepreneurs in India.

Shaik Shafeequr Rahman and Nikhat Sultana (2012)\(^43\) in the joint study of “Empowerment of Women For Social Development A Case Study of Shri Mahila Griha Udyog Lijjat Papad,Hyderabad District” observed that Women the most important and respectable part of the society since ages is economically backward as their efforts are not awarded. But they are changing
and becoming demanding. They have become showing interest to be independent. They no longer want to have any support as they are using their skills in financially rewarding activities. They are coming with creative and innovative ideas and starting the small and medium enterprises. They are changing the scenario of the society with hard work and sheer determination. Empowerment of women is a commitment and developing strategies which are sensitive to recognizing women's contribution and their knowledge as the first step. Women require principally social support to fight their sense of inadequacy and fears to enhance their self-respect and dignity. Establishment of Shri Mahila Griha Udyog Lijjat Papad society is one such initiative which aims at women's empowerment which creates and strengthens sisterhood and to promote overall nurturing, caring and gentleness. The objective of this study is focused on contribution of Shri Mahila Griha Udyod Lijjat Papad Society on Women Empowerment. The study had conducted a survey of 60 respondents from Shri Mahila Griha Udyod Lijjat Papad Society in Hyderabad District through structured questionnaire. The study found that it has positively contributed in the psychological, social and economic factors in empowerment of women through Shri Mahila Griha Udyor Lijjat Papad Society. The authors conclude that women empowerment means a lot, but the ultimate goal is materialize only when her complementary role is recognized by the society. Lijjat’s contribution is only a step towards empowerment, but more such organizations should come forward in the country.

2.3 Research Gaps

Studies mentioned above in the review of literature have focused on various aspects of women development with reference to banks and self help groups members, voluntary and Programmes. However, these studies provide only some glimpses of the trends of formation of self help groups, their linkage with banks for credit and the consequent socio-economic impact on the rural poor in terms of very few parameters of evaluation. This has prompted the need for a detailed study with proper research methodology to evaluate the economic
impact of Swa-Shakti programme on the socio-economic empowerment of women encompassing all the relevant variables for evaluation of a development intervention. Therefore, this study mainly related to tribal women empowerment through Swa-Shakti Programme. It is the right time to study about the progress and performance of tribal women under various programmes in changing global environment. Only few studies have taken an integrated view of the concept of tribal women empowerment in regional importance as a whole by the researchers about the above stated topic even in Karnataka in general and in Chitradurga district in particular. In order to fill this gap the present study is undertaken.

References


