CHAPTER – II
REVIEW OF LITERATURE

This chapter deals with a theme wise presentation of a brief review of literature. It is necessary since it familiarizes the research with concepts and conclusions already evolved in earlier studies. The review of literature available on the subject helps to understand the existing situation in the study area. It not only provides the requisite background for the research but also makes the researcher aware of the status of the research problem. Hence, it helps to identify the gaps that exist in the area of research. This chapter is an attempt to provide an overview of existing literature. The purpose of writing the review is to update objectively critical ideas that have been established on a topic and their strengths and weaknesses. A number of studies have been undertaken on women in PRIs, women empowerment, SHGs & women empowerment, women in Society, Women Empowerment & Development, Income & Expenditure and PRI & development. Such an attempt is useful also to identify the existing research gaps. It also provides the basis for the conceptualization of the problem. The present exercise is not exhaustive in its coverage, but provides an insight into the remarkable studies on the area concerned. For the present study on Panchayati Raj and women empowerment was reviewed and the same is presented along the following heads,
2.1 Women in PRIs

Paul (1994)\(^1\) states that more than six decades of planning, Indian women are far below their male counterparts because they have not been involved as participators and decision-makers in development. The 73\(^{rd}\) Constitution Amendment Act enables women to take decisions in the area of their concern as well as total development of the society. Under the new Panchayati Raj System the plans are prepared and implemented by the Panchayats themselves. For a meaningful exercise of women’s development plan, a sound data base, more resources and assertiveness on part of women are important. Involvements of NGOs, professionals, universities, research institution and training camps are essential ingredients for strengthening women’s development under the Panchayati Raj.

According to Anupama and Susan (1995)\(^2\), democracy cannot be made meaningful in a traditional society like ours without the full involvement of women. The constitutional amendment is only the necessary legal step, which must be followed by effective measures of women’s uplift in the country. Reservation under Panchayati Raj for rural women is in a state of flux at present and the women are not adequately empowered to play an effective role because of social, economic and political factors.

Kanango (1996)\(^3\) have presented the idea that Panchayati Raj as a formal administrative set up has been almost defunct since many decades. Its revival
became essential for two reasons. Firstly, the goal of democratic decentralized administration has met with very limited success for it was super imposed on the basic feudal structure of the Indian society. Secondly, it becomes clear that the political leadership at the national and state level was hardly in a position to mobilize people in the true sense of the term, so that people could become real partners in the development endeavours of the state. However, women’s entry into politics at the grassroot level through reservation is certainly a positive development but to make it work needs sincere efforts from different quarters.

Mehta (1996)\textsuperscript{4} has pointed out that, it is an irony of fate that despite the reservation of 33 per cent of seats for women in all legislative bodies from Panchayat onwards, it was found in a recent survey of women elected to the Panchayats in Maharashtra, that there are several of them, who do not even know that they have been elected.

Ujwala (1997)\textsuperscript{5}, has conducted a study in Karnataka to analyse the role of women in PRIs reveals that, a basic factor affecting women’s participation in politics is their role as citizens. Further, political participation of women is hampered by lack of literacy and the social obligations they have to fulfill. Many Panchayat members are told what to do by their husbands or colleagues. Reservation acts as a stimulant and as an instrument to breakdown the stranglehold of vested interest which have prevented women from getting their due place in public life.
Pillai (2001)\(^6\) in his study explains that in certain parts of our country the wealthier the family the lower is the intra-family status of the wife whose working day may extend to 20 hours. In certain states women are, by law, excluded from inheriting land, there has been over the past two decades a certain feminization of poverty due to land policy favouring the males. Maternal health is poor and statistics of maternal death rate are unacceptably high. Therefore, a typical panchayat woman deals with all these disabilities and with the new challenges posed by her elected office in the panchayat. Her empowerment has begun and will logically reach its fullness in the abolition of inequitable and unjust laws and social practices. Panchayati Raj has laid the foundation for this empowerment.

Sekar (2001)\(^7\) in his study remarked that the policy of reservation has provided a unique opportunity to the weaker sections, particularly women, for political participation and decision-making in the local governance process. Given the relatively lower educational qualifications of members, lack of any kind of exposure outside and their lack of political experience, their participation in the PRI system of local governance and their ability to discharge their responsibilities are not effective. He has also mentioned about the importance of empowerment of grass-root level leaders through motivation and education and the need to train these local leaders in fulfilling their new roles and responsibilities.
Ghosh et. al. (2004)\textsuperscript{8} in their study remarked that the role of Panchayati Raj system is vital for self governance at grassroot level. It provides an ideal forum for decentralized planning and implementation of development programmes in accordance with the people’s needs and aspirations. Therefore, the empowerment of PRIs is of great importance for the economic and social development of villages. The state governments are being persuaded for adequate devolutions of administrative and financial powers to PRIs, so that Panchayati Raj Institutions can function as institutions of self governance. The 73\textsuperscript{rd} amendment of the constitution 1992 provides for the establishment of a three-tier Panchayati Raj structure and for giving constitutional status to the gram sabha, the general assembly of villages. The Act provides for regular elections to panchayats every five years as also proportionate reservation of seats for SC, ST and not less than 33 per cent of seats for women. Most of the state governments have established the Panchayati Raj system.

Nirmala Buch (2004)\textsuperscript{9} in her study explains that women’s representation in PRIs has brought a critical mass of women from across caste and class in positions in which their participation in these grassroot institutions can be witnessed. This representation has made women think of higher presence in the public sphere and of aspiration for participation in the political process at various levels. Rural women lack access to relevant information and preparation for their new role in panchayats. The efforts to remove this inadequate access have been keen for learners but the officials’s and the local
community started with the assumption that women were not capable of managing the panchayat work.

Raghabendra et. al. (2004)\textsuperscript{10} in their study narrates that the 73\textsuperscript{rd} Amendment paved the way for a fundamental change in the way public goods are delivered in rural areas in India. Through the structure of the Panchayati Raj, local councils directly elected by the people are responsible for making decisions on an array of public good decisions. Twice a year, the councils must also convene village meetings (Gram Sabhas), where the villagers must approve their plan and their budget. Eventually, the gram panchayats are supposed to be given control over and even broader array of social services, including basic education and primary health care. This would be an unfortunate outcome, given the evidence that panchayat leaders make a difference and that bringing women and SCs into politics may help in improving their welfare.

Satapathy (2004)\textsuperscript{11} in his study explains that woman in Orissa entered into politics due to mandatory provisions of reservation. Most of the women are from non-political background and entered into politics due to persuasion by their family members or pressure from the village community. The important aspect is that the women who reluctantly entered into politics showed greater maturity in outlook, enthusiasm, increasing political consciousness and increasing perception of their role and responsibility. It is
found that usually these women leaders are young ranging from 25-45 years of age. Only twenty per cent of the women has previous political experience. The pattern of caste representation was the same as before the constitutional change, 60 per cent of the elected representative whether men or women were from dominant caste. Most of the elected women were illiterates and above all, majority of women declared themselves as homemakers. Women’s experience of Panchayati Raj Institutions has transformed many of them. The elements of this transformation include empowerment, self-confidence, political awareness and affirmation of information. He argues that women have gained a sense of empowerment by asserting control over resources, officials and most of all by challenging men. Further, women’s empowerment challenged traditional ideas of male authority and supremacy.

Singh (2004)\textsuperscript{12} in his study explain that Uttar Pradesh was the first state to introduce Panchayat legislation. But women panchayat members are finding it difficult to participate in PRIs. Domestic responsibilities, lack of financial resources, rising criminalization of politics and the threat of character assassination are making it difficult for women to be an integral part of Panchayati Raj system. They are organizationally weak and dependent on local dominant leaders. They face tremendous pressures from their husband’s family to confirm to a traditional role that allows little scope for pursuing an active role in panchayat.
Suratsingh (2004)\textsuperscript{13} in his study explains that about 63 per cent of the women representatives are young (21-30 years) and come from lower middle age (31-40 years) and 14 per cent from elder age group (51 years and above). He has explained that women representatives in the panchayats at various levels are totally dependent on their husbands and they lack confidence. This is proving to be a great barrier in the way of their empowerment. Because of the lack of confidence, the women members do not take interest in the activities of the local self-government institutions. It has been felt that low level of awareness among the respondents is the major factor responsible for this bleak situation. More than 80 per cent of the women were not even aware of the one-third reservation for women in the panchayats at the three levels despite this fact that they got elected because of this provision. But all of them were aware of their five years term.

James (2008)\textsuperscript{14} in his study concluded that the role and participation of the beneficiaries are declining year after year. So also, there are problems in the mobilization of resources of the grama panchayat. The problems faced by grama panchayats are lack of reliable data at the panchayat level, lack of experience and expertise in formulating and implementing programmer which cause delay, lack of sufficient technically qualified experts in every ward or panchayat for preparation of plan projects and revision of estimates not accepted by the Panchayat.
Deshpande (2009)\textsuperscript{15} in his study explains that women development has to be made an integral part of government policies for national development. The process of transforming them would take time but surely, the political participation in Panchayati Raj bodies would strengthen the participative development in decentralized governance in Karnataka.

Reddy et.al (2009)\textsuperscript{16} in their study explains that the provisions made in the 73\textsuperscript{rd} Amendment Act, that almost all the states in India made amendments to the respective Panchayati Raj Acts, facilitating a uniform pattern of Panchayati Raj system. Among the major provisions of 73\textsuperscript{rd} Act the reservation of seats to women in all the tiers of PRIs, is one of the most significant provision. Thus, women in India are taking part in the field of politics and slowly participating in the process of development. Accordingly, the government of India had introduced various policies and programmes with the intention of poverty eradication. The programmes are concerned with the achieving of individual programme targets rather than focusing on the issues of sustainable income generation. In order to rectify the situation, the government of India introduced a new programme known as “Swaran Jayanthi Gram Swarojgar Yojna” (SGSY) in April, 1999. In Andhra Pradesh under SGSY self help group programme has been introduced for socio-political and economic development of women.
Tiwari (2009)\ref{17} in his study reveals that the women’s reservation bill, which aims to reserve 33 per cent of seats in the national and state legislatures for women, has not yet been passed by the parliament but the impact of reserving one third of seats in PRIs for women has certainly been of immense use. The biggest success of Panchayati Raj in India is that it has politically and socially empowered women. Of the 26,00,000 panchayat representatives in the country, 9,75,000 are women, 8,50,000 of them are from the Scheduled Castes and Scheduled Tribes. According to the Union Minister of Panchayati Raj Mani Shankar Ayyar the rotation term of reserved posts for women should be extended up to two or three terms because generally the first term for women representatives has proved to be a period of learning and only in the second and third terms women representatives start showing their real performance. The empowerment of Elected Women Representatives would be difficult if the rotation system of reserved seats for women is not amended to give them 10 to 15 years of continued opportunity.

Mahamoodkhan et.al (2010)\ref{18} in their study found that women participation is just a pretence. They are elected as a result of reservations but they lack power. Most of the time they are the passive partners in the sense that decisions are taken by the male members of the panchayat and they are informed. There have been a number of cases where women were only dummies and their husbands or sons take part in the meetings of panchayat and take decisions. Actual participation can only take place when they are
consulted about their problems and requirements. Women are only within the PRI in name, but in reality, it is male family members who hold the power.

Bhagyalakshmi (1998)\(^{19}\) in her study pointed out that the 73\(^{rd}\) amendment to the constitution empowers PRIs to function as institution of self-government. They also endowed with devolution of powers and responsibilities at appropriate levels regarding preparation and implementation of schemes related to economic development and social justice. As a result of panchayat election there are new entrants particularly from weaker sections and women. To impart training to them, a provision of Rs. 5 crores has been proposed for the year 1998-1999.

Sridhar (2009)\(^{20}\) in his study reveals that the number of women in Panchayat Union in Tamil Nadu in 1998 was 25.06 per cent, 35.31 per cent, 3.39 per cent in Grama Panchayat, Panchayat Samiti and Zilla Parishad respectively. Almost all political institutions in society from village to the parliament are male dominated and male oriented. There are very meagre number of women in political parties or organisations. Some women politicians are also only from traditional elite families. If the parliament passes the bill for women’s 33 per cent representation in the parliament there will be further empowerment of women. Women’s participation in the political process of development is of crucial importance from the consideration of both equality and development. Women of today are no longer wish to remain peripheral
actresses but they want to play their rightful role in all spheres of life. The political emancipation and social empowerment will act as main catalyst in achieving the total empowerment of women. When women come forward to take part in education, employment and economic field, they also try to get the political freedom. Therefore a number of women participate in the law making body and administration. It gave a great emancipation among the women in India as well as in Tamil Nadu.

Nagashetty et. al (2010)\textsuperscript{21} in their study reveals that several factors are responsible for the low participation of women in the political decision making. The most important are illiteracy, traditionalism, prejudices, economic dependency and the unfavourable social settings in terms of opportunities, with its high level of male domination at the local level. Achieving the goal of equal participation of men and women in decision making will provide a balance that would more accurately reflect in the composition of the society. At present the increasing participation of women in political arena will be a source, as well as signal for social change. Panchayati Raj, the involvement of women in panchayati raj institutions as representatives certainly facilitate the process of development.

2.2 Women Empowerment

Bhagyalakshmi (2004)\textsuperscript{22} in her study explains that gender equality and empowerment of women is recognized globally as a key element to achieve
progress in all areas. Besides empowering women to participate in decision making process the policy also visualized the means of economic and social empowerment of women. It is observed that women are often in situations of extreme poverty which are further aggravated by household and social discrimination. Therefore, macroeconomic policies and poverty eradication programmes will have to specifically address the needs and problems of such women. There are many programmes which are implemented already are women oriented. The author concluded that the women specific programmes are showing positive results in empowering women.

Dutt (2004)\textsuperscript{23} in his study explains that the Mahila Samakhya (MS) programme was started by the government in 1989 for women empowerment in India. It is not primarily concerned with enabling women to be more productive, more efficient or to use their labour more effectively, though these are acknowledged to be important. Rather, the critical issue of women’s development has been identified as women’s, over all empowerment through which they could achieve an equal place with men in the development process and control over the factors of production.

Meenambigai (2004)\textsuperscript{24} in her study explains that empowerment is development of skills and abilities of people to enable them to manage better or negotiate with existing development delivery systems. The empowerment process encompasses several mutually reinforcing components and also begins
with and is supported by economic independence which implies access to and control over production resources. The second component of empowerment is knowledge and awareness. The third is self image and the final is autonomy. Empowering women puts the spotlight on their education, health and employment.

Afzal et.al. (2005)\textsuperscript{25} in their study says that there are two strategies to empower women: (i) Organizing women’s involvement by launching some kind of economic activities such as encouraging savings and credit groups, skill training, income generation etc. (ii) A combination of the above is where both economic activities and conscious raising are concurrent. The author concluded that the government and NGOs have to take more efforts to empower women.

Satya Sundaram (2005)\textsuperscript{26} in her study presented the idea that globalisation is likely to marginalize women in a number spheres. The benefits of the growing global economy have been unevenly distributed leading to wider economic disparities, increased gender inequality and deteriorating working environment. Globalisation is likely to adversely affect all sectors which employ a large number of women workers. He also stressed that economic empowerment is most essential as it leads to social and political empowerment. In addition there should be a change in the mindset of men towards women so that women empowerment becomes an easy task.
Bharathi (2006)\textsuperscript{27} in her study pointed out that DWCRA is an all India programme intended for the development of women and children in rural areas, and designed to enhance the self-employment activities of women. Initially DWCRA groups were started only in few districts in Andhra Pradesh; but gradually more districts were added. The main strategy of DWCRA is to improve the access of poor women to employment, skill training, credit and other supportive services. The DWCRA groups in the villages are undertaking a number of activities such as clean and green, plantation of trees, cleaning the streets; and educating street children. They have helped small investors by lending money for interest and the recoveries are very prompt.

Selvaraj (2007)\textsuperscript{28} focuses on the empowerment of women and it is recognized as a central issue in determining the status of women. Empowerment corners aspects such as women’s control over material and intellectual resources. Empowerment is a process, not an event, which challenges traditional power equations and relations. The author concluded that the banks have to extend their credit facilities to women folk with real spirit and involvement.

Suseela Menon (2007)\textsuperscript{29} in her study states that empowered women may be able to adjust to the conditions and shape them to their favour. Monetary empowerment alone will not make the women empowered. There is a proverb “if six to nine is okay, then nine to six will be okay”. It means that if family life is okay, work life is better and as such both are related. Only empowered
women can make a harmonious family life which in turn will benefit the society as a whole. Thus women empowerment is an unavoidable element. If family is to be empowered, the society will be empowered and the nation will be benefited by empowered people.

Chalapathi et.al. (2008)\textsuperscript{30} in their study presented the idea that the role of women is a pre-requisite for strengthening national development. Women empowerment will depend upon economic independence, and this can contribute to the society and at the same time improve their standard of living. In India, every woman should be given full freedom and a meaningful share in governance, without any exploitation, discrimination and oppression of any kind. Empowerment means not just economic independence and it is much more than that. Investment is also part of empowerment and women are being provided with loans for investment.

Nagaraj et.al. (2009)\textsuperscript{31} in their study explain that no development could be achieved in rural India on sustainable basis until and unless its women folk are developed and empowered, socially and economically. It is well understood today that without economic and social liberalization of women, no true liberation of women is possible and also without the provision of equal economic and social opportunities for women, no emancipation of women truly occurs. Further, it is only when the rural women is allowed to participate as an equal partner in the most vital process of development of the nation, the rural development will take place in a deep sense.
Olekar (2009)\textsuperscript{32} in his study describes that empowerment of women is a holistic concept. It is multidimensional on its approach and involves a basic realization and awareness of women powers, potentialities, capabilities and competences, rights and opportunities of all round development in all spheres of life. Women empowerment therefore, is a process which enables women to have access and control over various factors necessary for their economic independence, political participation and social development. But such political participation and social upliftment would be meaningless and almost impossible if their economic independence is not achieved. The process therefore, involves several challenges, which need to be properly addressed at both individual levels and collective levels.

Rajan (2009)\textsuperscript{33} in his study opined that higher proportion of women and girl children were excluded in adult literacy rate, school participation, health status, spousal violence and work force participation in India. An effort towards social sector development continues to focus on the key areas of human development and creation of social infrastructure. National Common Minimum Programme (NCMP) mandates flagship programmes of government. These programmes included the National Rural Employment Guarantee Scheme (NREGS), Total Literacy Campaign (TLC), National Rural Health Mission (NRHM), Sarva Shiksha Abhiyan (SSA), Mid Day Meal Programme, Integrated Child Development Services (ICDS), Jawaharlal Nehru National Urban Renewal Mission and the Rajiv Gandhi National Drinking Water
Mission. Apart from extending their coverage even after six decades of independence, women are characterized by low status in all those gender indicators of equality. The eleventh plan also stressed that benefits of growth must reach the most deprived categories of women. The government, politicians and NGO’s have been making concerted efforts to implement women empowerment programmes.

Ruby et.al. (2009)\(^{34}\) in their study expresses that women empowerment aims at enabling them to realize their identity, potentiality and power in all spheres of their lives. It has mainly five dimensions viz., economic, political, social/cultural, personal and familial. Each dimension is very important because the real empowerment of women is possible only when a woman has increased access to economic resources, more strength and courage for entering into the power structure, more involvement through social/cultural relationships and participation, more self-motivation and confidence and more say in the family matters.

### 2.3 SHGs and Women Empowerment

Vadivoo et.al (2004)\(^{35}\) in their study says that women have collectively struggled against direct and indirect barriers to their self development, their social, political and economic participation. By the end of the 19\(^{th}\) century, women had begun to organize themselves. At present women’s movement focuses its attention on equality and empowerment. Thus empowerment is a process of awareness and capacity building, leading to greater participation,
greater decision making power and control the transformative action. The empowerment of women covers both individual and collective transformation. It strengthens their innate ability by acquiring knowledge, power and experience. The empowerment of women through SHGs would lead to benefit not only the individual woman but also the family and community as a whole through collective action for development. These SHGs have a common perception of need and an impulse towards collective action. Empowering women is not just for meeting their economic needs but also for more holistic social development.

Sanjeev Kumar (2009)\textsuperscript{36} in his study explains that the complexity of the concept of ‘Women Empowerment’ is clear from the various perspectives and methodologies that have been used to measure it. It is therefore not surprising that investigation on the impact of microfinance programmes on women empowerment has its own incomplete interpretation of the concept. The government of Andhra Pradesh has taken up the theme of women empowerment as one of the strategies to tackle the socio-economic poverty. Women have taken up SHGs movement through savings as a mass movement a path chosen by them to shape their destiny for better life. Development agenda of the state in the last few years placing the people, especially women in the forefront has enabled formation of a large number of self-help groups throughout the state and majority of women are saving one rupee a day. The state government is consciously making an effort to assist SHGs by providing revolving fund/matching grant under various programmes.
Shidaganal (2009) in his study stressed that the Panchayati Raj System as an innovative mechanism to bridge the gap between the rulers and the ruled or it is the system, which fills up the organisational gap between master and the governing national elite. Karnataka government has undertaken the self help group scheme for the empowerment of women through the women and child welfare department which is officially called as Shri Shakthi Self Help Group Scheme from the year 2000. About 80 per cent of the Shri Shakthi Self Help Groups started micro credit business by the internal lending and involved in the micro finance by linking the groups with the nearby banks. Most of the women members have undertaken the income generating activity and are able to improve their status in the society.

Komala et.al (2010) in their study states that in Mysore district SHGs have been playing a vital role in the empowerment of women. This is an important institution for improving the life of women on various, social and economic components. The number of women inclined towards SHG is increasing which implies that women are aspiring for equality, self confidence and self respect. Mysore district is one of the important district in Karnataka which has been in the frontline where SHG members are being trained for undertaking various productive activities like making agarbathi, candle that make them economically independent. This SHG has been important in empowering women in Mysore district.
Suresh Kumar et.al. (2010)\textsuperscript{39} in their study recommended that women self help groups are increasingly being used as tool for various developmental interventions. By forming informal SHGs, rural women in India are getting credit and extension support for various production oriented income generating activities. The SHG approach has proved successful not only in improving the economic conditions through income generation but also in creating awareness about health and hygiene, sanitation and cleanliness, environmental protection, importance of education and better response for development schemes. SHGs are self governed, with decisions about production and marketing taken collectively, although the group leader is responsible for identifying potential marketing centers and consumers. These groups empower rural women to manage rural industries and make decisions collectively for their common economic interests. These groups also represent a new culture in rural development, breaking with traditional bureaucracy and top-down management. Viewed in a wider perspective, SHGs is really a pathfinder and a silent movement towards empowering rural women and providing a basis for the provision of credit and other support for various production and income generating activities.

2.4 Women in Society

Sujatha et.al (1984)\textsuperscript{40} in their study expresses that the Mahila Mandal or the women’s associations set-up at the village level can be considered as an important instrument of change among rural women who remain one of the
most backward sections of our society and this is an urgent need to develop the overall personality. Specialized voluntary agencies like Mahila Mandals show great promise in improving the socio-economic status of rural women through their activities. They have also demonstrated that how keen and sincere interest of the organizers of Mahila Mandals can go a long way in helping rural women to not only acquire new skills but also enable them to create a congenial atmosphere at home and outside for a better life.

Justice Krishna Iyer (1984)\textsuperscript{41} in his book, “Women Unbound”, has given a brief account of the role of women in development in different walks of life especially their role during two World Wars. He has pointed out that women and children are the first to undergo change or development. According to him, India with all its boasts and all its hopes can never really be free until its womanhood is delivered from its suppressed status.

Swapan (1985)\textsuperscript{42} in his study states that women now enjoy better status, economically and socially. More women are in employment today. He says that the ratio of literate and employed women is increasing faster than that of men. Women are supporting the inadequate family income by accepting even odd jobs. The author feels that these factors no doubt have raised the status of women in society. In India, with a democratic set up, there is no compulsion on both men and women to work. It has been noticed in the recent years that the ratio of women employees is decreasing in proportion to that of males.
Gupta et.al (1987)\textsuperscript{43} in their study revealed that the women’s contribution was generally found more in two fields ie house hold activities and in agricultural labour. Therefore, the study has given new direction that special attention should be focused on the women in urban and prosperous families for utilizing their time and energies in the national building activities as women of higher socio-economic strata were however found to be less contributive in direct income generating activities in the villages.

Buxi (1989)\textsuperscript{44} in his study explains that the status of women in India, is tagged to the peculiar set up of our society which is divided in itself among the unequal halves – the rural population and the urban population. The experts have confirmed this statement with the help of statistics. We are told that out of 368 million women, 278 millions live in the rural areas and their vast majority is illiterate. The figures place this majority to 75 per cent. Out of the rest, 20 per cent are semi-literate and hardly 5 per cent may be termed as educated. Thus a huge mass of humanity is ignorant about their rights or status. It has been noticed that in the fields of agriculture, fisheries, horticulture, forestry and house-hold industries, women have been working side by side with their male partners. This statement is correct as far as the rural sector is concerned. However, in the urban sector, they are comparatively at a disadvantageous level, because their services can be utilized only in the factories as unskilled manual labourers or as domestic servants in the private and unorganized sectors.
Sudhakumari (1989) in her study explains that the unorganized sector is characterized by jobs of local nature which involves the local people around. Women who are bound by the traditional sense of domestic responsibility, are concentrated in this sector. Women workers are not only concentrated on low playing jobs but their pay is also lower than that of men working in equal capacity. Most of the women workers in unorganized sector have never heard of a trade union. They never fight for equality of pay or occupational justice. Unemployment, wage and occupational discrimination are the main problems of the women workers in this sector. Their problems are aggravated by lack of seriousness in general about their studies and lack of information available about them. Unorganized women require education and technical training to switch over to more specialized and high paying jobs. At the same time, they will also need to be aware of their exploitation and claim equal treatment for equal work.

Usha Kundu (1990) in her study found that women’s education and status have been viewed as the key input to National Development in India in the present perspective. Education both formal and informal is the process of increasing the knowledge, the skills and the capacities of the people in a society. Women’s education will have an indirect advantage of helping social transformation. As Gandhiji said, educate a woman. It is not the education of individual but the education of a family.
Jain (1991)\(^{47}\) in his study states that the Committee on the Status of Women in India (CSWI) recommended the constitution of a statutory autonomous commission at the centre and state levels which collects information of education, employment, health, welfare, political participation, evaluate existing policies, programmes and laws having a bearing on the status of women and suggest measures for their implementation. The present National Commission for Women (NCW) 1990 which has taken shape after 15 years of deliberations by women activists is a welcome step. The committee which submitted its report in 1974 found that the status of women had not improved in India as was popularly believed status of women remain unequal in every sphere of life. About 90 per cent of our female work force is engaged in unorganized sector. Employment in this sector is characterized by low pay, long hours, low productivity, low skills and lack of job security.

Susbama et.al. (2004)\(^{48}\) in their study explains that in the case of welfare approach which was the earliest one (1950-1970) a residual model of social welfare under colonial administration in many countries was experienced. This aimed at accelerated growth through economic development. The purpose was to bring women in to development as better mothers which was seen as their most important role in development. This approach could meet the needs of women in their reproductive role relating particularly to food and, malnutrition and family planning. The new vision of development involving women must ensure general participation in all economic and social activities regardless of
their race, creed, gender and age. It has to be stated that the sensitization and consciousness raising sessions of both men and women are crucial elements in the development process. Researches must necessarily include labour-saving devices for house hold tasks.

Dinesh et.al. (2005)\textsuperscript{49} in his study reveals that the role of women in gram sabha is very low and they feel that they do not include their suggestions in the decision making process. Most of the officers of concerned departments do not attend the gram sabha meeting and introduce the new schemes of the departments like agriculture, horticulture, education and health and so on. The public is not at all aware of the schemes of these departments.

Gadwale (2005)\textsuperscript{50} in his study concludes that the problem of unemployment, especially amongst the educated women, has become a matter of great concern, in the recent past. Women account for 407.8 million (including girl children) as per the 1991 census and constitute 48.1 per cent of the country’s total population. According to the 2001 census, the female Work Participation Rate (WPR) registered an increase from 14.2 per cent in 1971 to 25.6 per cent in 2001. But, at the same time, it was much lower than the male work participation rate with both urban and rural differentials and with much wider regional variations ranging from as high as 34 per cent to as low as 4 per cent amongst the major states. The job availability in the organized sector is very low compared to the number of women job seekers. Employment in the
organized sector (both public and private sectors) are on the decrease and so they have to concentrate on unorganized sectors, small scale industries and self employment sectors.

Padma et.al. (2005) recommended that in India, men play a dominant role and control all the resources, including women in general. Tribal women can divorce and remarry easily. Women in tribal society play a vital role in their social, cultural, economic and religious ways of life. They are facing many problems relating to health and nutrition like higher fertility rate, infant mortality rate, malnutrition and lower life expectancy.

Rao (2006) found that women are lonely creature on this earth struggling against all sorts of difficulties in their journey of life. It is evident in our mythology, history or present day living conditions, we see the element of cruelty, violence and atrocities on women. Our tradition and culture has given highest reverence to women. The unique concept of ‘Adi Parashakti’ in spiritualism is nothing but eternal truth of only force behind the universe, ‘Stritatva’. The physical and sexual violence against women is an enormous problem. Intimate partners and family members perpetrate much of this violence. The violence puts women at risk for the short term and long term sequelae involving their psychological, physical, economic and social well being. Some women are at a greater risk or violence than the typical normal women. Women from low educational background and low socio-economic background more likely victims of violence.
Singh (2006)\textsuperscript{53} in his study highlights that rural women have low level of literacy. It is one-third of rural male (22.70). Some districts of educationally background states have female literacy below 10 per cent, these are Kishanganj in Bihar, Jodhpur, in Rajasthan etc. Due to low educational level rural women generally involve in traditional crafts like basket making tobacco processing, weaving and agriculture. These traditional craft activities are only supplementary occupations, which add something to their family support. Proper education is the only way to change the image of rural women who are undervalued for their work and sacrifice. Education provides the opportunities to organize themselves and the rural women will come up from their taboos and superstitions.

Unnamalai (2006)\textsuperscript{54} in his study explains that the women development mainly depends upon the economic status of the women. In India majority of our population depend upon agriculture. The agricultural income is not sufficient to run the family of the farmers. Due to the poor income of their family, the women are affected. For empowering the women economically and giving a life to them, the NABARD planned to start the Women Development Cell (WDC) in all District Central Co-operative Banks (DCCBs). Through the Women Development Cell the DCCBs started to finance eligible women to start small industries, to sell eatables, to purchase household articles, to meet their medical expenses during their pregnancy period and to repay their old debts. In Tiruchirappalli District Central Co-operative Bank (TDCCB) the Women Development Cell was started and functioning since 2001. The different types of loan schemes available through WDC are (a) Loan to Self
Help Groups, (b) Working Women Development Schemes, (c) Revamped Micro Credit Scheme and (d) Women Entrepreneur Loan Scheme. The TDCCB also charging less rate of interest for the loans through Women Development Cell. The bank reduced the rate of interest for their loan schemes since 2003. The TDCC bank has made a significant contribution to the women development. It is also observed that the bank economically empowered not only the women among the rural masses but also in the urban areas.

Raj Kumar (2008)⁵⁵ finds that proper understanding between the banks and NGOs are necessary for effectiveness of women entrepreneurship development and there is negative trend in respect of women employment opportunity. Independence has brought promise of equality of opportunity in all spheres to the Indian women and laws guaranteeing for their equal rights of participation in political process and equal opportunities and rights in education and employment were enacted. But unfortunately, the government sponsored development activities have benefited only a small section of women.

Ramya et.al. (2008)⁵⁶ in their study reveal that social empowerment of women is a long and difficult process, as it requires a change in the mindset of people. Women in the economically active age group of 15-59 years constitute 58.4 per cent of total women population. Today no field is unapproachable to trained and determined women. Women comprise nearly 70 per cent of the total population living below the poverty line and are very often in situation of object poverty.
Kamala Bhasin (2016) in her study reveals that women’s empowerment is not and cannot be separated from the empowerment of nature, empowerment of all the marginalised people and countries. Women’s struggles and movements therefore, need to be closely linked to peace movements, ecology movements, workers and peasants movements, human rights movements and movements for democratisation and decentralisation of society. Empowerment of women has to be done at all levels and in all sections if it is to become strong and widespread and make a difference. Effective networking is required between grassroot level women activists intermediary level activists, women in the government, media women, women politicians women academics, women artists, women entrepreneurs and so on. We need networking between those working at the micro level and those working at the macro level. We also need support from sympathetic men at all levels.

Leena Nair (2016) in her study emphasizes that the government acknowledges the emerging issues such as making cyber space’s safe place for women, redistribution of gender roles for reducing unpaid care work, review of personal and customary laws in accordance with the constitutional provisions, ensuring the rights of women adopting, artificial reproductive techniques, reorganizing the needs of single woman and creating an enabling environment for women to participate in entrepreneurial activities and is commitment to address their challenges.
2.5 Women Empowerment and Development

Kaur (2007)\textsuperscript{59} has clarified that women constitute nearly half of the population in any country whether it is a developed or developing country. They contribute in innumerable ways to the development process. Broadly their contributions to socio-economic development have two fold ie, (i) in the home (ii) outside the home. In the home, women’s role as a daughter, wife and mother cannot be underestimated. A woman as a caretaker of the members of the family attends to food requirements and health of all members in the family. These two things are very important in maintaining the productivity of working force. Outside home, a women tries to be an equal and able partner in the economic activities. In agriculture, she is engaged in seeding, planting, weeding, irrigating, processing and harvesting operations. The definition for women agricultural labour is that woman who are having land and those who are not having land but working on others land for wages either in cash or in kind. The most important reasons for the low rates of wages, particularly for women labourers in agriculture are the unorganized nature of farm labour, the seasonal nature of the demand for labour and the traditional classification of some jobs as the monopoly of women. The wage differentials between male and female workers bring us to a consideration of the concept of equal pay for equal work.

Reddi (2007)\textsuperscript{60} in his study explains that women studies are accountable both to academy and activism. It is understood that women studies programmes
play an interventionist role in the implementation of development policies for women. Academic enquiry into women’s experiences, exploring the inter
connection between gender, sexuality, caste and linkages with various disciplines has not formed part of the women studies. Women studies movement has been able to achieve the kinds of intellectual, institutional and political changes. In certain counties tourism development is considered as an economic autonomy and power for women. Women included in the tourism related labour force is sex tourism. The four ‘S’ factors such as Sun, Sand, Sea and Sex have become associated with tourist resorts in general. He also explains that women are used as a sex symbol and become a domestic social animal. Since 1970’s many south – east economies have promoted education, health, political power and industrialization. Women are as equal in all sectors and empowered. Certainly, women empowerment would bring balanced development in the classes, societies and countries of South-East Asian economies.

Sankaran (2009)\textsuperscript{61} in his study states that women are playing a vital role in all developmental aspects of a nation. But they are not properly recognized in general and entrepreneurial activities in particular. Women continue to be discriminated, exploited and exposed to inequalities. Now a days women are gentle, think independently and they are more imaginative. In addition to these, they have creative ability, easy adaptability and ability to cope with setbacks. Hence, rural entrepreneurial activities based on education, training facilities,
capacity building and management skills are to be provided. In addition to this, encouragement programme, seminar and workshop will give a spill-over effect for both rural entrepreneurs and the nation.

Naganagoud et.al.(2010) in their study say that in voluntary employment, women lack economic empowerment, which deprive them and also those dependent on them of access to goods and services required for their well being. This is because employment fetches income. Women are usually the primary sole care takers in many developing countries, to lead a healthy life, to be able to send their children to school, to have access to basic necessities like power, transport, nutrition, etc. The National Rural Employment Guarantee Act (NREGA) September, 2005, aims at enhancing livelihood security of households in rural areas of the country by providing at least 100 days of guaranteed wage employment in a financial year to every household adult member volunteers to do unskilled manual work. Provision of effective child care facilities, protection to women against sexual harassment at worksite, provision of rest shed and keeping first aid kit have to be taken care in practice. No payment and delayed payment to women are also heard at many NREGS work sites. These issues call for thorough inspection and monitoring by both official and non official bodies. This programme should instead, be treated as a national mission on Government of India.
Meera Bai and Merlin Joseph (2009)\textsuperscript{63} in their study say that the informal sector in India is over represented by women. Feminisation of labour force has heavily taken place in agriculture and related activities which are often considered as informal. In many cases, women workers in the informal sector work in deplorable working conditions. This is very true in sectors like garment making, electronics, export processing zones etc. where little consideration is being given to health and safety.

Reserve Bank of India\textsuperscript{64} report reveals that one of the trust areas of development strategy is the focus on empowerment of women, as half of the population in the world comprises of women and perpetuity of the human race depends upon them, the status of women is a crucial determinant in the present context of population policy. Amid the current importance of emancipation of women, the role of women as a mother and how this influenced her status, all the more becomes an important factor worth studying. The international community has realized that social and economic goals cannot be sorted out without advancement of women.

2.6 Income and Expenditure

Dasaratharamaiah et.al. (2006)\textsuperscript{65} in their study explained that the average annual expenditure of all gram panchayats in the state was more than the average total income of all the gram panchayats in the State. The expenditure on public health services, street lighting and communications and
other public works are the major items of expenditure in the major gram panchayats, where as the expenditure on communications and other public works is the second major item of total expenditure during the decade under the study. The expenditure on drinking water supply occupies the next major item of expenditure in the major gram panchayats.

Baskar Rajapaul et.al (2007)\(^6\) in their study states that the expenditure of the town panchayat is mostly higher than the revenue of the town panchayat. It is suggested to have atleast a balanced budget. Since the scope for expenditure is ever increasing than revenue, the town panchayat can make measures to augment tax revenue especially by imposing pilgrim tax. Another matter of concern is the mounting tax arrears. Therefore, town panchayat must have a special drive to collect arrear tax that would make several public services adequate.

### 2.7 PRI and Development

Satyasundaram (2006)\(^6\) in his study points out that the fruits of development should reach all sections and regions. Economic growth and social justice are equally important. In India, the PRIs are expected to achieve this laudable objective of growth with social justice. In April 1993, the 73rd constitutional amendment defined the PRIs as self governing units at the village level and made the practice of PRIs obligatory throughout the country.
Surat Singh (2004) in his article on Empowerment of Women Representatives in Panchayati Raj, traces the socio-economic and political background of the elected women representatives in the panchayati Raj institutions and explores their role in the decision making process. Surat Singh is of the view that important effort required for real empowerment of rural women is to bring about an additional change in both men and women. The feeling that women are meant for household activities and rearing children needs to be replaced by a feeling of equal partnership of women and men. To inculcate this, they should be imparted education for bringing about social and political awareness among both.
References


