2. LITERATURE REVIEW

2.1 Introduction

This is to understand and summarize women’s socio-economic circumstances, their understanding of financial literacy and their contribution in family income. Different authors explained the concept of financial status and literacy. While we advance further in research the majority of studies which have been listed on economic resources and preferences in the way that best show the contribution of the females in the economic sector. Few studies have made us understand that it’s not an easy task to make decisions, in which individuals spend time and energy to make their work fruitful. Women are rarely a part of any networks and also they lack family support for their career advancement from the men. On the other hand, researches show their positive contribution towards the career progress of women.

Talking about the promotion of women, companies have to declare equal scope which they have achieved by the year 2000, to publish these regular reports on their achievements. The equal opportunities more often qualification and considering the private and public. These area specific differences show that although equal opportunity policies should be the first and foremost a company matter, and should also be seen in their legislative context. As a result of choice, the analysis of this attribute remains controversy. A stricter sight is that individuals solve planning problem and arrive at various decisions resting on their choices.

The rationale of this literature review is to find the possible link between the previous studies and the current study. Customer centric services involve anticipation, identification, reciprocation and satisfaction of customers’ needs and wants effectively, efficiently and profitably.

The competition between different jobs has put pressure on the females to improve their efficiency service and work for image building and equality in genders. Although this canvass provides the basic requirements for economic analyses, research suggests that savings decisions are also affected by a various factors, which includes framing effect and provisions of pension plans as well. Male-managed
areas were bestowed with more wages and with freedom in provisions of executive and expenditure of money. The place and position of literature review chapter always follows the introduction and itself it is followed by the chapter on research methodology. This makes sense In the introduction, we tell what we are going to do and we have convinced people to read on. The literature review is the secondary data previously in print by other scholars. We need to recognize the relevant reviews to our work

A good review of literature is complete, significant and context relevant. It provides a theory base, a survey of print works that relate to study, and an examination of that work. It is a crucial, realistic impression of what work has been done before. The literature review contains derived sources only. Won’t be second thoughts about your capabilities. By selection of articles, arranging them in a sensible manner, discussing them point wise, and taking care of minute details you can establish your recommendations. Readers will not accept your effort unless you manage to persuade them that you are well informed in your investigation. If your literature review is any good, there

The literature review must mirror the actuality of what is available and pertinent. it must provide an particular expression of the current state of the study in the area that you are writing about. Don’t cushion your literature review if there is not much available. Most often if you do your secondary research work well, article collection and then you will have the freedom of choosing the best and most pertinent review.

A literature review is an important part of a presentation. It is the most time taking work of a thesis to explore and write. But it is an important act which cannot be neglected that will be useful elsewhere in your study. There is a strong association between the quality of the literature review and the quality of the thesis. If you are able to provide a sensible, balanced conversation of that literature, then you have understood your work. That means you have a good subject knowledge. If you understand your subject and have the related and latest thinking at your clearance your work is going to be of high quality hence the correlation.
On the other hand system which were managed and associated with comparatively lesser income and with financial scarcity for wives. Equal opening for the males and the females were seen where money was approached jointly, but such households. Where every less in number. Pahl also states that gender cannot be unnoticed. Men by default have a hold on the use of science and techniques such as net banking. Facility... Studying about management and utilize of money within the family directs differences in management of money. Even if there is little treatment of money that it results in “financial mistreatment”. Bernheim and Garrett give suggestions between education and agreeing for withdrawal plans. In relation to firms that did not offer financial learning, participation rates are 12 percent.

Effects can be large when public saved petite. Financial advisors, mostly influence behavior, and, as Kotler and reason argue, giving influence to a finicky behavior is basically a matter of communiqué.” Savings provide an economic security. By changing hands of resources from the near to the isolated, individuals are ready to face unforeseen and uneven financial circumstances.

Second, savings leads to economic expansion, accretion of riches and helps the respondents to get better their living set and to take action to new openings (Gokhale 2000).

Women empowerment when we consider with respect to the various states of India

India is a country of various literatures, myths and culture. So, we are able to see many types of empowerment with respect to the various states. Like in the North East we have a sound, soft mother dominated matriarchy type of arrangement on the Contrary the North face is a strict fathers rule or a patriarch society.

We can further do more segments in this ideology by way of reaching to the resources and the autonomy of decision making. The economic freedom of the freedom to have the resources in hand can be further divided into the idea of the Lok program, then the actual loan taking of force having a job or business or being the earning member.
Similarly, autonomy comes from exposure to the various media available maybe TV, print or radio. In terms of just not watching them but gathering knowledge about further education, bank, government policies, contraception, fashion etc. People or ladies watch TV but should be free to take decision this may sound very difficult but it does not correlate to female literacy.

We should also keep in mind loan programs and taking actual loan are two different things but they should be able to get low on their own according to the semis Indore more than 50 lakh and the females should have a bank account. A bank account is always there to help you in case of emergency, which is there means of Uttar Pradesh, Tamil Nadu, Kerala and Gujarat. With the upliftment of the society education of the female have also increased so now the basic minimum has raised from primary to secondary to the undergraduate and the post graduate level. The results now a very hilarious when Uttar Pradesh for loan Kerala in the women education sector. We have also been able to find out that without engine speed along with Maharashtra and Uttar Pradesh have allowed there goes to work out of the houses.

The females of Assam, Bengal and Bihar have all the above written access. As far as the females of Rajasthan they are released exposed to mass media and so cannot say a word about contraception. Even after so much of expenditure on advertisement and government policies for the Welfare and all the national and international media over it.

When we talked about to reach to the resources we get and unique value for each Indian state, Kerala has the top most reach followed by Gujarat.

The whole idea of literature review revolves around the conceptual topic and the constraint of women empowerment. As far as our country is concerned our constraints revolve around gender equality of basic rights, and the Principles of State Policy by which the state rules over us. We save a positive discrimination in India. The constitution grant favour as well as allows the state to grant favors for women benefit.
Actually this was not the condition since the beginning the women were given all types of freedom be it in the sector of education, practicing celibacy, self-realization, pursue any field. The marriage were given equal status and write in comparison to their husbands and she could perform equal sacrifice as her husband did. They were educated in any sector of their choice, astrology, veterinary, martial art, they were allowed to take part in the work and also because they were given equal efficient training.

Judy Syfers (1972) The story why I want a wife the author criticizes on the expectation of the society, the family of any eligible bachelor or the bachelor himself. This is a plastic piece essay on the topic of conventional marriage, it's a pun on the society. The narrator views the Expectations in a satirical way. Since time in the moral marriage for a man means he needs a wife to fulfill all his needs he gets food, his family is taken care of so that he reaches his office on time. He feels that all the requirements whether it is financial, physical, of his family, his friends his children should be made by a super women without showing her own consent which is get up and fulfill the needs of the family. She will be an attendant, a teacher, a cook, a partner, who will just do as do it ought to be more precise as the requirement may be.

The author finally introduces The Reader to an over housewife and the reason being that somebody wanted a wife. She despises all the requirements and the she has to understand all the unread messages needs to bear all the verbal condoning. The essay is a bitter soup against the injustice divisor subjected to

Hira and Mugenda (2000) found variations in the ways in which men and women analyze money matter, women generally are dissatisfied with their circumstances and spending habits Lusardi (2000) also analyzed data from the Health and Retirement Survey. Her focal point was on the importance of planning and understanding finance for planning of the retirement. She found that many people do not plan for retirement and they have less wealth and so invest lessin assets planning.

Lusardi (2000) Lusardistated that overall information is needed to plan for understanding financial instruction programs are needed to the planning process. Finally,
she argued that more research is needed “to find out the reason as to why families do not plan, and whether the condition of in order planning can play a role in affecting decision making.

**Martin Browning (2000)** traditional economic set ups of economic over-spending treats the household as a single person, and not separate individuals between men and women. Since wives are of lesser age than their husband and existence expectancy for women is greater than that of men, wives may have a preference to earn and accumulate more than their husbands. This suggests that families in which females have greater power may bring together till they approach satiety. We also keep an eye on the marriages of grown-up couples by investigating the relationship between the couple’s Health and sequestration Survey and reason may influence the virtual bargaining power. Such as control over income sources, relative age, and relative education. We find that measures of power assimilating wives have a encouraging consequence on the household's wealth.

**Mayoux (2000)** has given his basic views regarding the microfinance. This article rests on the secondary source materials. The study has been framed keeping in mind women’s empowerment on the basis of power relation. The power relations are as follows.

*Power within:* encouraging women to voice out their own goals and techniques of change

*Power to:* allowing them to develop the necessary skills and reach the required resources to achieve their goals

*Power with:* allowing women to understand their joint interests, to realize them and to join hands with other organizations for a change.

*Power over:* converting the underlying problems in power and resources
Srinivasan, M. V. (2000) tried to conceptualize the issues of the workers of unorganized sector along with their profile and employment trend. He tried to explain the matter since these workers moved far away from legal protection and hence they were exploited. This whole scene managed its effects on the basis of surplus labour in agriculture.

Sundaram (2000), talks about giving opportunities to rural female while working. He also gives ideas to give earning education to the women. He talks about giving education as well as income.

Amartya Sen (2001) has work seriously on discrimination issue and talks about many types of discrimination other than social political. He for the talks about ethics, nativity basic ability, special opportunity, specialized, possession and family circle in equalities.

Anju Malhotra (2001) quotes that the use of technology can change the lives of women folk saving her time, energy, health, nutrition; her life span and this can improve her efficiency as well as improve her economic development activity. This paper tries to tell how innovations have changed the life of women folk. It’s like empowerment through innovation.
Barber and Odsean (2001) also pointed gender variations in which male were more secure than the females in making investment planning, but this was visualized as impudence, and finally, reducing their returns.

Devasya and leelamma(2001) took up a study of self-help groups and felt women empowerment to be no motivational and connected to their attitude other than financial issues.

IyyanpillaiRai and Theresa (2001), give another angle today thought and talked about decision making process and also increase in the political awareness, psychological fitness of the females to face all the various stress of life and earning money according to their educational level gained by them. The ad women empowerment should be complete, ballistic and multidimensional

Kaushik, Susheela et al.(2001), Displacement and dislocation has diverse connotation for men, women and children. It has unlike penalty for the variety of tutoring and sections of the shifted neighborhood. This study tested and understood the problems of gender issues that made the life of women and girls as refugees’. Many people including women and girl children were programmed in their places of rest, camps/ tents, homes of relatives, short stay homes and orphanages. Women were mainly affected; their problems were because of their self being a female. Women also believed that the at hand system of giving fiscal aid/help and backing was predisposed. Anothermaincrisis of shifted women was of hygiene or lack of toilet facilities was not onlybutdetrimental and bumpy; it also made them more vulnerable to physical and sexual exploitation. Women faced constraints while bringing up their kids due to lack of currency. Most women did not have good relationships with their husbands and his relatives. The Administration should have a detailed policy for displaced or dislocated women and children, so that they could become financially independent and strong. Facilities like records reading room, green or parks have not been provided by the authorities in the relocation areas need to provide by the government. Only few women accepted that after dislocation and governmental help their personal life had bettered; fewsupposed that commonperson’s life had becomebetter.
MuthuRaja (2001) talks on the improvement of women's position due to economic factors. He further quotes that as per shram Shakti report 35% of Indian household are presumed to be below poverty line, men contribute towards the family not only on the health point of but also contribute financially if they are working.

Schreiner and colleagues (2001) comments the tribulations in the discharge of financial education. First, the program of study must convert the concept into solid but simple terms with the correct message. Second comes addressing the literacy levels individuals may not possess strong skills in arithmetic, evaluation, and English. Without concentration to cultural differences/variations, financial education may be blurred. The, financial education syllabus is available for the various markets such as women, seen better days women, Americans, and offspring. Community-based groups also give financial education they understand the special requirements of their ethnic groups and their staff also can converse with participants/members.

Suguna (2001) in her work talks about the multifarious role of literate women in life. Empowerment brains assertiveness, discipline, innovation, decisiveness and an unconditional desire to move vertically high. They earn and increased earnings and by all facilities and technologies for their family.

Susham (2002) stalwarts like Mother Teresa, Benazir Bhutto, Indira Gandhi, Lata Mangeshkar and many more have driven the society to such Heights. They must have also faced roadblocks or overcome certain hurdles what made them do so, babli, there in a strange ,these ladies a very few and we do not see many more making such eminent spaces in the country. In spite of increasing educational background and excellent academic records they are still handful and in countable numbers.

AryaLakshmi (2003) in her article reveals that discrimination is done at the time of recruitment. Some recruiters avoid female aspirants saying that females come up new new problems and excuses and wants to be always pitied because they feel they are sharing dual responsibility.

Bharat Jhunjhunwala and MadhuJhunjhunwala (2003) have quoted in
their approach Indian approaches to women empowerment. They categorically try to find out the drawbacks of our educational system by talking about women illiteracy. Therefore the talk about changing the mindset of present day policy makers and talk about Liberation of women from illiteracy.

**Koeing (2003)** talks about findings that if the women are educated they gain potency and poise about domestic violence without hesitation. But the uneducated women are not ready to come ahead and report their stalking to the concerned authorities. To conclude we can say that empowering women reduces domestic violence.

Some studies connecting education and domestic violence have proved the following. Most of the rural uneducated are repeatedly and noiselessly bearing a lot of harassment at the hands of their husbands. Their lack of knowledge, weak physical and financial position does not allow them to come out and ask for a divorce or lodge a complaint against him. As a matter of fact the number of domestic violence is growing day by day in rural India.

**Nikita (2003)** she talks about the government of any country makes the rules and regulations for the benefit of the deprived. She talks about how the SGSY being a political agenda work.

**Ranjana Harish and BharthiHarishankar (2003)** have compiled a set of 23 papers written by various authors and titled Shakti- multidisciplinary perspective on women empowerment in India, with essays and write UPS on women empowerment. They talk about women empowerment through judicial power, violations of Dalit and tribal women, on the social trauma on which they do not get legal redress even.

**Sengupta (2003)** talks about text stereotypes which are based on cultural beliefs and projecting in appropriate behavior for the two genders. He further write about educational and social factors determining her leadership qualities, she put an emphasis on the importance of education and training which will make women good leaders in their specific field of knowledge.
Branigan (2004) notes “financial mistreatment of women in warm associate conjugal occurs when men manage and bound women’s right of entry to, and use of, money”. A qualitative study of 64 women in Melbourne found that examples of financial ill-treatment include being deprived of reaching and using bank accounts, being in order and decision making civil liberties regarding family finances; managed by the males and females kept financially reliant; left without an adequate amount of money to pay for food, outfit and sanitary products of their and requirements; forced into working only for the family and are considered as their partner’s responsibility or plummeting their leisure.

Digumarti Bhaskara Rao and Digumarti Pushpa Latha (2004) in their study, Education for Women” pinpoint on the value of women education, the making of various schemes for this cause after independence in the Departments of Heath, Family welfare and Child care. It also specifies the various preventive and protective measures to protect the females from domestic violence. It also emphasizes on the need for helping the women of deprived communities to come out of their traditional ideologies forcefully state that education is the best means to put an end to all forms of negative mentality among these deprived women. The author also talks the need for multi facet approach to address women illiteracy. The need for the present time is cooperation at all levels be it regional, national or international.
Kanta Sharma (2004), in his study entitled, *Women power in the Twenty First Century* reminds that women have been the victims of love-hate, appreciation-ridicule, and acceptance-rejection and good-evil since time immemorial. Whatever media, is at man’s disposal, uses to describe and express his feelings towards women. Songs are written and sung; dramas are played, poems are being written, paintings drawn, sculptures carved. Literature is full of the pure saint-like women as well as evil witch like women. Man found in women a natural object for the satisfaction of his passion. He further talks about the different aspects of Women Empowerment such as, caste, class financial, social context, gender inequality, women in politics and Panchayat raj, decision making, education and problem in education, the need for expansion of education, importance of applying latest technology for women empowerment related program etc.

Rajasekhar(2004) Micro finance provides the women, with praise and cover and tries to get better family unit revenue safety. This belt tested the financially viable and communal settlement of micro finance stages implemented by NGOs of Karnataka state. The learning level was far above the ground above all among women. The total appreciation from agencies amplified. The people who were not in working age group and were below the age group of15 years and above 60 years.

Yumu_ak, (2004) compared between urbanized and on the rise countries in respect of effects of schooling on women, shows that well-informed women in developed countries play more roles in social and production life than those in the rising countries. The most important rationale for this is higher level and longer time of schooling in developed countries than those in the rising countries. Education pointers are not equal between the two sexes and vary in development levels and age and earnings of groups. It not only augments personal reimbursement but also creates positive vibes for the social order. Achievement in defining and using educational rules and regulations may be amplified by taking gender, agenda types, education level and progress of countries into account when measuring private and social payback of learning.
Shamillah Wilson (2005) in their study *Defending our Dreams: Global Feminist* their work describe that, young females are engaged in various professions may be as pleaders, educators, running a business, researchers and scientists, and their activity, creativity and passion are indications in defining social movements. This brings the females of diverse origins on a various obligations, including her rights and economic activities, new technologies, sexuality, and organizations and actions related to the females.

B.M. Sharma (2005) in his study entitled, “*Women and Education*” puts his views on various arenas of women empowerment. In the first part the author talks about the views of Gandhi on women empowerment and in the second he throws lights on the importance of various training programs for women empowerment. He also discusses the causes for the drop out from the educational institution.

Brooke Shannan West (2006) discusses the relationship between women’s upliftment and service opportunities. In today’s world concept of women “empowerment” in developing countries means contribution and decision-making in various arenas like the financial, following and social spheres. In the monetary arena service which is paid for is an essential item women’s upliftment. on the connection between service and upliftment often throws light on right of entry to service facility and working circumstances at the societal level, and on her reach over income and giving to total family earnings in the house hold.

Mathur-Helm (2006) investigated the authenticity of the glass-ceiling happening in South Africa’s retail banks. The survey enclosed less number of females in apex level management jobs. Some 40 women managers were pushed for their answers, which were bank specific. The documents supplied exactitude fo leaders to find out growth tribulations obtainable in their set-up, leading their women workforce towards a glass ceiling.

Ranjula Bali Swain (2006), argues for the impact of entry of microfinance on women’s empowerment. The survey marks and outcome shows a clear-cut economic crash on households, with augmenting income and decline in helplessness. The result further shows important crash oneself help group
households by way of control, organization aptitude, self-assurance, change in behaviour and decision-making. Along with social empowerment, the Self Help Group households also display superior responsiveness and sharing in local politics.

Smits (2006) a Turkish author in his work tries to convince the readers that education can bring a big change in any society. The learning process is in continuation with family background. An educated background will not let any of their family members uneducated and gradually the society can also reap the fruits of education. People and researchers agree that upliftment is a procedure and lastly include variations in obtainable power strata’s and a move from moving away from progress to the progress itself. Researchers agree that upliftment or progress is versatile occurring at dissimilar stages, and in miscellaneous ways depending on persons and their groups and the environments in which they exist the final frequent constituent of upliftment is that it is versatile.

Sumitra Kumari (2006), in her study entitled, Dynamics of Women Empowerment favors women Empowerment process to evolve with a new force and techniques with ways of decentralizing power, taking collective responsibility, decision making not only at household level but also at broad canvass.. Empowerment brings about a change in development, for categories of women. According to the researcher, it is possible only by becoming economically self-dependent and by active participation in decision-making processes at home or outside. The topics on which the author has given ideas include Local Self-government and Empowerment of women through Floriculture; Empowerment of women in governance; Government Actions towards women Development; Women and Development strategies; Emerging Issues of Empowerment of Women; Determinants; Development Process and women; Empowerment of women with the help of Women Organizations etc. The educator favors marriage, acceptance of small family norm, self-reliance, self-respect and dignity among women, awareness of their rights, less dependence on males for their financial needs, higher standard of living. The author further suggests that women should be trained in floriculture and by entrepreneurship, women of rural areas can easily earn regular money for their livelihood in short run.
Vidyasagar (2006) The need of the present study were to measure the work done by the AGP and its consequence on the example population, and also to follow up the issues taken over by amateur groups during and after Awareness Generation Projects. It was found that a large part of those honorary peoples were new in getting the grants. The funding given for training participants was not adequate for quality training. Voluntary organizations did not follow the guidelines for deputing participants. The most preferred area is when the author relates to women’s command, family disagreement and income manufacture, but they hesitated talks on HIV/AIDS and STDs. Most of the theory shaped out that main trouble of women were violent behavior against them, stimulating husbands, illiteracy, general and reproductive health issues, and lack of basic facilities. Women had little education and so had less knowledge.

Ameenah & Amhaad (2007) explained their work-life disagreement practiced by married females, in families both the husband and the wife is working, the social sustain they got and the managing practices adopted to handle the clash. “The women experience more work obstruction with family than family obstruction with work. The concentration of work meddling with family was very high in the initial stages than in the later. Majority of the women mentioned that they most of the time planned to stay away their job after having a child.

Kalpesh (2007) in his study talks about Junagarh district of Gujarat. Here the people got help from various self-help groups. The inmates of this village had the problem of finance which was taken care by these groups. The results of the study was that the people lack money in hand and if this was taken care of they could improve themselves as well as their area.

Kocacic (2007) was yet another economist who in his findings tried to prove that women are not only unsafe of physical assault outside their homes but also in their
homes the tension of being tortured or cases of domestic violence are prevalent, this was detrimental to their health as well as of the society. The author is against such assaults.

Radhakrishnan.L(2008), in his study "emphasizes on the status of women, women in business and problems and prospects in Women Entrepreneurship. He further quotes women are yet considered assubsidiary to men. Even the assistance and pains by the governments they remain in secondary positions. With the efforts and support given by the government and they are proving their efficiency various sectors like education, health, house hold enterprises and IT. And it has become quite evident that in progress towards sustainable development women have shown activeness.

When we talk of women entrepreneurship unlike the world within the country itself females are participating in the earning activity. When they are engaged in gainful employment and contributors in household and national economy, they should be given due respect and status in the family and the society. But they are still over burdened with the household chores. So some measures should be introduced to reduce their house hold burden. This requires a drastic change in the mindset of the men folk towards women in particular. A Self-employed woman is getting better stand in decision making in and outside her family.

Reema Mukherjee(2008) in her study entitled RuralWomen Empowerment states that in India there is abundance of natural resources which is available to the rural demography and is depleting over the few years: their growing degradation both in quantity and quality and their increasing use and privatization. These two processes continuously have their effects of environmental conditions. Writer also feels that women’s empowerment and reproductive rights should be integrated. Women have vital requirements for the enhanced shield of their sexual health. Health professionals including Gynecologists, Family physicians, nurses and health care providers have an accountability to use all useful methods and process to protect women’s health. In order to eliminate the problems that women face each day of their life, there is a requirement to thrust women in all parts of their lives Initiatives
should be taken towards changing the power media and gender differences. Mukherjee also highlights the importance of education in empowering women citing the schemes for education of girls and services of SSA etc.

**Skinner and Poalcock (2008)** talk about the association between work, working time slot and their options and work-life balance. It is seen that the “strongest relationship with work-life divergence is when people are work overloaded, Time-based balance policies, actions and disturbances were found necessary for addressing work-life clash.

**Abraham (2009)** says that people are distress driven due to lack of employment. The employment condition of rural area if increased politically by any program the economic status improves and the village condition along with the condition of the ladies improve.

**Foscht Thomas et al (2009)** did a study with the purpose as to look at which factors manipulate the happiness, loyalty, and behavioral types of the members of any Generation say Y with regard to their requirements. The survey found variations among the different age groups of our Generation Y which we have considered in terms of their sequence; monetary services used likelihood of switch over of jobs and so number of banks were to be used. The consequences point to that as people attain certain stepping stone their requirements become more complex. As a result, the indicators of satisfaction also change.

**Nayak, Purusottam (2009)** In the present article the writer talks about the condition of women in India, on one side they are given education but on the other they are considered zero, regards to their male counterparts. The society is divided between rural and urban in the rural set up the females are beaten up and considered as a working hands and is literally unaware of her right but always made aware of her duties. But in the urban setup educated and working females do not have a final stay in their family expenses, we are not free to give the judgment, even their earning is not in their control and most of them are not in a position to spend according to their will. The author finally
did uses that culture and edification are only two factors of empowerment but the major factor is the attitude of the family and its male members.

**Rekha Talmaki (2009)** has done an investigation based study on socio-economic condition of the tribal women of South-Gujarat where social-expulsion, inequality and poverty are wide spread. She also spotted some freedom fighters in this community about whom the people were unaware.

**Ambiga Devi P. and Malarvizhi V. (2010)** in their study found that the female clientele are content and convinced with the quality of e-banking services, but they face technological as well as organizational constraints. They suggest that to promote e-banking services, it is of important to ensure quality when giving customer service. T “Quality in work” and “satisfaction” of the customers are the two key words, on which attention should be to promote a product.
Digumarti Bhaskara Rao and Digumarti Pushpalatha Rao, (2010) in their study, “Women’s Education: Challenges and Advancement”, focus on the worldwide statistics condition of women highlighting the poor condition of the uneducated women in different parts of the world. The study emphasizes that providing quality and life based education is the best way to empower women in the world of cut throat competition and reducing opportunities. Education alone will put a full stop to all forms of discrimination, domestic violence and disparity in the society.

Lena Dominelli (2010), in her study entitled, “Women and Community Action”, argues that fixed rules, values, philosophies, skills and techniques apply to all work models; women’s journey in working communities are to be recognized and enjoyed. Class, race, ethnicity, age, disability, sexual orientation and mental ill-health can disintegrate them; she tries to visualize women’s experiences of gender relations in multifaceted ways. Community action is a model of work that has been implied on women without losing sight of the broader community work canvas. Within which it is located. Further the author highlights the feminist challenges to traditional community work and moves to consider feminism and its activities. He further focused that feminist community action has been crucial in creating facilities for women and ensuring that these are also run by them. He emphasizes to the need for working women to demand for equal pay, crèche provisions, flexible working hours and an end to sexual harassment at work. The real empowerment relies on the overall development of women.

Joseph Sebastian Thekedam (Nov.2010) the author for his findings selected 100 schools out of 1703 schools in Kerala. The idea was to find out the job satisfaction level of a teacher which included teachers and organizational variables also. The findings of the study tries to portray the fact that cultural situational context also has its impact on an individual teachers characteristics. The individual characteristics appear to be important and predict the rate of their work satisfaction but or not classified to demographic areas like epoch and gender but include psychosomatic or attitudinal characteristics as well.
Khalil (2010) writes that in rural areas girls rarely get a chance to go to college their life revolves around fetching water. Groceries or doing petty jobs to help their mothers in kitchen. Many inventions and discoveries can free them of errands and they can studies or do their own and a little be family oriented and rooted to their family.

Mansour Walid et al (2010) in their research paper's chief findings the authors show that, irrespective of the demographic textures and the cast or creed of the respondents

NathTripti (2010) in her study talks about, the presence of hostility in banking sector has difficulty in the public sector banks to manage changes in their business models and for them it is now a matter of life and death.

RaoNageswara (2010) in his research found those obstacles for the needy to contact exact monetary services which embrace factors like e.g. illiteracy, gender, maturity, lessor not regular earnings, topography, and various unbending factors. Factors like awareness of bankers towards these less value financial records and town background of many bankers who are working in village areas as per the existing policies of the government fall in trouble poor to access finance He claims that finance collection by the poor and vulnerable groups is the first requirement and for poverty reduction and social cohesion.

SafiekMokhlis et al (2010) did an investigation and logically investigated the variation between three distinct cultural groups namely Malays, Chinese and Indians. The author formulated that, due to variations in values and lifestyles of the groups, ethnic variation can be observed in the level of importance, A quantitative survey, using votes given by 482 Malaysian undergraduates, were also given job in the study.

Ambika Prasad and Shome, D.(2011) included in their study that, financial reforms have, opened doors in several areas for the females to save Since houses are supposed to be worried with return and liquidity angle of their investment, it is anticipated that the family move from the collection towards the high return giving
financial policies. The conclusion hints towards the reform, when ladies are still voting for the safe canal of bank deposit system rather than changing over to high squashy but risky segment of savings.

**Ananth A. et.al. (2011)** evaluate female customers ideas of quality of service in chosen Private Sector Banks. Most important Data was collected from 200 female respondents of Private zone Banks using a prearranged opinion poll.

The result showed that as the female customer expects more to their thoughts and tune-up. The result also showed that Emotion-Trust-absolutely sway the work quality.

**ChinnaAshaappa (2011)** In this write up the author tries to focus on the effects of the policies and the program of the Indian Government on the female folk of a particular area. Program like MNREGA, RLEGP, IAY, TRYSEM, IRDP ETC were explained in detail along with their effect on the females of that area.

She further adds that since women constitute half of the population of an area she needs to give full facilities and rights conferred by the nation for the females. These plans and policies made by the government are for the benefits of the village but the females are sort of pulled back due to their family responsibilities and household chores entrusted on her head. The females do not get the benefits because they are not aware of these policies only after knowing of it then only she or infect the society bear the results. This is because being half in number she does not represent herself.
Damaske (2011) in his article fields that stereotype and discriminations have brought about male and female distinct dominated Arena because they feel that there is prevalence of bias and utilization amongst women in the so called male-dominated Arena in the so-called...

Durva Shastri (2011) says that the women of Gujarat started from a scratch and have expanded their area to the world level. They signify a well knit group of women who not only supply to economic expansion but in addition earn profits for themselves. To summarize women need to be self-reliant.

Md. Adeel Anjum (2012) In this case study of Quetta the authors surveyed hundred women on structured questionnaire to find out how they are playing in the mail gendered concepts of Pakistan. Evil the respondents managed to answer and the females of Pakistan give importance to family, self and societal factors while few light financial, economic political and environmental areas where as a group of females liked marketing and mobility.

Owais Shafique et al. (2012) in the paper states that married women have greater difficulty level in the society. They are under constant stress of neglecting their children knowing very well that their spouses are supportive and cooperative. They have difficulty in time management, work life balance and transportation. They also tend to blame favoritism when they have salary and promotional discriminations.

Ruhan (2012) talks about her neglected role in economic development where they don’t get their desired respect and importance, their natural wages are less compared to the males since the whole system runs around the males, her education, her likes and dislikes. Her dressing, her attitude, even her marriage is decided by the males of her family. In this patriarchal society the goals should for both the genders not exclusively for the males.

Sanjay Kanti Das (2012), tinted in his study the role of tribal women play in the organization of their innate, communal, financial resources and rural development including crop production, cattle production, etc. but they remain backward due to
customary values, illiteracy, false notion and many other social and cultural factors. The participatory role of adivasis in improving their living conditions by fully exploiting natural resources and optional uses must find a suitable place in the planned moves.

**Shabana.A.Memon (2012)** The author talks about entrepreneurship and making of wage rules but since time immemorial entrepreneurship has been made sector but we are in need of young, energetic and productive entrepreneurs. The women are fast entering into male dominated area and are equally well versed in business but are pulled back by the inefficient society laws. The entry of liberalization has tried to encourage the females on the road of entrepreneurship. There are two reasons stated in the write up for the study of women entrepreneurship firstly they are list apt source of economic growth and they can provide solutions for all business related problems.

**Vandana Dave (2012)** For her this article conducted a study on 350 women workers and tried to explain their socio-economic conditions and other problems which they face in an unorganized sector. The female workers were engaged in construction work and were domestic paid help. The female labors were mainly migrants and were badly exploited. The main reason behind this entire backdrop was illiteracy.

**Bui-chung (2013)** This report talks about gender sensitive indicators and methods to evaluate it on their significance, data accuracy, relativity and effectiveness. The indicators do not always stand in the place of standards; the end times start checking the development of women’s and thereby leading to confusions.

**Dashora Kamini.B (2013)** States that gender bias is the root cause of all evils especially at the time of reimbursement of the remunerations. Due to the fact that women are less competent and less resourceful than men so do not or cannot, command equal pay band.

**Desai, Atul and Desai, Hetal (2013)** The authors want to talk about management education and the MBA program which is facing many challenges. The
most important challenge of such education in India is the Limited number of schools in part in these education with relation to the institutions in foreign countries the Indian scenario of the quality of Management education being imported in the B schools of India as a series of questions to be answered;

Do they impart quality of Management education?
Where will these students be absorbed?

Actually this process is completely in relation to our real life system has become an intrapreneur and the pieces of paper which we call degree diploma or certificate in the management field is actually not enough. The quality of admitted students and the admission process is decreasing day by day. For the management also the style of instruction matters but do we have a special teachers to impart that knowledge do we really answer the questions like how many subjects are to be taught, do we have good teachers, what is the methodology we're falling weather teaching or being taught. What are the various policies we are keeping in mind when we are employing the teachers, what are the salaries being fixed how do we select the non-teaching staff, what are the salaries being fixed, are we giving incentives to the intellectual capital, is our project a large scale plagiarism, where we place our students after their courses are over.

The teachers of such School should be multi educated but do we have such availability. Are we really fulfilling the promise of giving proper preparation time to the teachers who are teaching in technical colleges under overburdened with their scheduled for not able to give the best program delivery?

Kabeer (2013) states in his research that there can be a win-win situation if our society goes for gender equality. A few people or may be a class not like your idea but for the females it will be a win- win situation. She will be happy to walk hand in hand with the males; after all we constitute half the world.

Karangutkar, Sarita (2013) in her composition tries to compare the status of women in the olden days to what should be her condition in the times to come. She tries
to explain that women have always been treated as an object of procreation and therefore has her place fixed within the geographical boundaries of her house. It is also added in this article that empowerment is misunderstood and the males also should be empowered but the real empowerment would be right to authority and the best use of authority. If they are economically empowered they learn to respect themselves and their confidence has a sweeping positive effect on the society. Economic empowerment in real sense means empowering the disadvantaged sections of the population.

**Katole, Prashant (2013)** the author talks about women problem in urbanization, people migrate from rural to the urban areas as a system up gradation but at times they push back to the rural area because this is deprived of the family property and the nearness of the dear ones. The push and pull factors both tends to influence the decision of the family the urbanization might give the money but might also bring in violence transitional housing program disinherited property, distance from the family, mental and physical illness. But in cases the family moved along with the bread earner where as it stands the woman decides not to move along with the partner because of the education of the child, aging in laws, or self-jobs. This way she might scrap the income of the family which at takes years to mend.

**Khan, S.H (2013)** in his essay khan tries to put forth the value of education not only for the males but also the females. He further adds that gender equality is not only a sign but also an instrument to bring about development. Education should act as an empowering power for both the sexes. He for the add that knowledge of computers or information technology as its usage can also worked wonders. Having the skill of ICT or Information Technology one can solve many types of political, social economic, psychological and of course Gender Empowerment. With strategic planning the barriers involved in digital empowerment can be removed.

**Muhammad Atif Nawazi et.al. (2013)** lays stress on the issue of women empowerment in a formal sector like nursing, police stations and colleges. They talk about their problems and there all possible remedies.
Rahul Lahoti (2013) says that there is a turn down in the female chipping in but this is a basic shift which influences the finance but due to spread of education. He talked about decreasing sex ratio with fall in women health. While the maternal mortality has gone down the anemic situation has improved. Figures show of a rise or may be a fall but this is due to health issues, rise in service sector, and educational level as compared to other countries of the world.

Sher-Verick (2013), his article talks about female labour force participation in developing countries, forgot that for active participation it is essential to get good jobs. Female participation definitely improves the development level and speed of the nation. Women participation in labour market give us across the world due to difference in social setup, literacy level, rates of childbirth and other developmental helps. Firstly the author tries to find out the type of work women can be engaged in because they tend to be the driver of demand and supply and hence the development is the outcome of it.

Sujata(2013) the relation of teacher and teaching is not a novice perfect but the new thing in this whole category is the present day teacher needs time to prepare for the lecture. Out of the many selected ways of teaching a student the tutor needs time to prepare this time depends upon the level of the students where she has gone for the lecture. Appointing we should keep in mind the mode of teacher’s education, the curriculum in which she or he has been educated, and the method of instruction followed in the school. The school should keep in mind the use of Technology in the teaching process. The concept of teaching should change if the teacher is teaching in a professional School, in a normal college or tutorial class. It is the social responsibility of the teacher to prepare the students for the forthcoming examinations in life. The teaching and the learning process is going through a lot of change. This also adds today exchange program which is initiated in various countries of the world. Revamping of the teachers is a necessary and an accepted phenomena to change the educational system and to overcome the challenges of the Global world.

Thiyagu K. (2013) in this essay the writer talks about the usefulness of education and what should be the result or outcome of education. It is making a complete man
because investment in education is the right type of investment and the best type also. Talking about education of women the author says that the education plays a vital role for human beings especially the ladies both in the civil and the government sectors. Education brings a diminution in biasness and function as a consequence civilizing the society as well as the country. It also improves their status within their family. When India is heading towards being a superpower the less educational rates retard the speed of development. There should be a provision of formal and functional education, Males and Females are the two wheels of the chariot. Empowering them technically is a big challenge in front of the government. Women education is not a new concept, since the Upanishad times the females are sent to schools and enjoyed equal freedom. The early centuries brought education to the main stream. Education among the girls students, is the most influential instrument of change in society. To bring more girls to the mainstream especially the marginalized should be the main agenda of the government.

Valmiki, Krishna (2013), literacy forces a women to face the challenges of life with a big bang. Therefore it is evident that women empowerment has a shirt in the confidence with the help of education. Dedicated people or the educated groups from a decent uncivilized Nation education liberation from various taboos prevalent in the nation. The various factors of not being educated can be in the form of product crime and care. Richest person acts as an integrator and range of a society. Education not only makes the females empowered socially but also economic

Kumari Varsha (2014) in her piece of writing constraints faced by Urban Working Women of our country India. Her major problems are that of safety and security at various levels, be it society, family or the place where she works. We normally feel that the accountability of bringing money is on the back. of the male folk but ever since the spread of education this has trickled towards the females also. Traditionally the Indian women are homemakers but with the spread of education, rising cost of living and ever rising standard of living has allowed the females to come out of their comfort zone (their houses) to the job sector. It has become a very normal sight to see women
as a part of any institution like schools, colleges, painters and sale etc. as women are doing their role well.

**Mamta(2014)** according to the author empowerment helps people to have power over the factors rising and falling their lives. Women Empowerment talks about making them follow the active political agenda reasonably productive and autonomous human being. She talks about women being given recognition by the family and Society in all spheres of life.
Manoj Sharma (2014) this research was done in Dharampur taluka of Valsad district. The rural folk especially the ladies wanted to change their life by gathering whatever meager share of saving they could gather and help the other ladies of their village without any discrimination. It is an informal organization run by the ladies for the benefit of other ladies. The results highlighted many social evils like alcoholism, dowry, and female infanticide. They could actually change the mindset of the inmates in the end.

M.Shunmugh Sundaram&M.Sekhar(December 2014), Education is the only factor that can push a women towards being empowered. There has always been discrimination done towards women since time immemorial. They need consistency along with being trained worthy. Such development comes from education. We try to educate them to fight for their well-being, be it at state/ district or college or Urban and rural levels. The less rich people are selected from the context of our constitutional rights been provided by our constitution right to education to all. We all are normally knowing the fact but not accepting it out rightly and so the women have reached the margin level and their status and respect are on the verge of decline. All the people of our country men should have equal rights but since this was being started we have the need for women empowerment. And actually should not limit our research to our country India only. We cannot deny the basic difference between men and women but we should not forget the past and we collect from history, mindedness which actually education because education increases broad mindedness. We commonly agree to certain points about women empowerment. Firstly, empowerment is a many faceted change from being educated too many more. You have to be active reagent if you want a change in your life. Women should portray there indicators for the proper perusal.
Actual women empowerment enables them to understand their work and go deep to realize there in a growth within them. Actually gender difference is considered same as gender parity but it does not mean to divide the work and reduce the development of our economy.

Nirooja,Thurairajah(2014) the author talks about the frequent occurrence of natural disasters like flood, famine and drought. They occur all of a sudden and have
their impact on the citizens of the country. Whatever amount of rehabilitation given has its impact on both the males and the females. But, the women are more affected this post disaster reconstruction affects the women more due to their varied mean where as in practice it is taken for granted that both the sexes have same needs. The author aims to find the concept of post disaster resilience by adopting a survey method. The government is developing various policies related to women empowerment in which women are position holders.

Pulla,Rao(2014), Pulla Rao has defined education with respect to value system. He talks about education which has its own value system. He talks about adding value to education by making it more responsive and interesting by the interaction of teachers, along with the Guardians and the learners. Inside the teachers of India face the problem of heavy learning and teaching material with stressful implementation of developmental programs. In olden days the education was mostly life oriented but in today's world it is mainly roast. The parents find the schools should be time taking and the child should mainly spend time in school. Our educational tool has lost its effectivity and sharpness. A country should educate it in made to adhere to the social, financial, political and all other values by way of education. Education having lost its values is having their influence on human life. In order to join back education needs to look back in history and change accordingly

Renu&Navneet (2014) The author of this article tries to convey the message that it is very difficult for a lady in the patriarchal society, where the male member are considered the main bread winner & powerful stepping stone on decision making. The traditional role of woman has changed due to increase in education & increase the number of jobs. There are certain findings of the author with specify & say that it is hard to accept the projected life of the women, which is subdued to due lack of decision making. Actually the author further classifies that the women should stand for themselves which will actually empower them more than any other source. They have to be the messenger to bring in change themselves which they want to see in the society & also in their lives. If more power Sharing is ensured at all the levels at home & work place it will bring in more harmony in their lives.
**Sohail Mariam (2014)** the author tries to explore in the topic chosen by him by specifying the connection between empowerment of women and economic development in the nation. The author further clarifies that the females should be given equal rights of education, owning property, jobs, health and decision making. He further adds that if the society is being run by both the males and the females it is beneficiary for the society and the women as well. He claims that more than 60% women are engaged in earning their livelihood but they receive only 10% of the income. This leads to inequality of working hours of the females all over the world. The aim of women empowerment is equality between the two sexes. As far as decision making is concerned and which is an integral part of the household and her vote in the family matters. The womenfolk and the middle strata is heard raising voice for her social and political rights and gradually is succeeding in acquiring it. Previously women depended on males for her requirement but joining jobs has made her self-sufficient and less dependent.

**Sudhir (2014)** just study talks about examining the impact of job satisfaction on school teachers. Being a descriptive and casual study the questionnaires were distributed using random sampling method. Both minor and major sources were handled for getting the final results. The results clearly stated that work life balance plays an important role as a predictor of job satisfaction. In some cases the government school male teachers were totally job satisfied where and in other cases it was not the same.

**WadheraRinkoo (2014)** author begins with the feminine space concept & defines that space does not only mean geographic space but also access the challenges. Many women push gender boundaries & fight for the rights of the females. With lack of access to justice the redressed of the problems arrive very late. Problems like eve-teasing & other public sphere problems which lack redressed. The author further talks about a balance between safe created environments which brings free movement of the females. The author further talks about structural changes which might usher overall change.

**Das,Sonaliet.all (2015)** The emerging market economy has been declining since 2008 and we can notice that in spite of being a populous country where a large number
of labors are seen, there is gender gap which needs to be fully in Erode. Number of policies also initiate and if more formal sector jobs are created allowing women forced to work in both the sectors. Principles of supply and demand in the mind we can see that there is enough or sufficient supply of female labour but due to the unforeseen matters their number is very less.

Desai S.N (2015) is the author of “Burning Issues before Higher Education in India, talks about education being the main reason or factor for change in political, social, economic and the transformations in the society. It is the main source for the transformation of raw uncut census into polished skillful youth.

Khan Neelofar (2015) The author in her article Political Status of Women In Indian Parliament: An Analysis says that the Indian Democracy has given the Fundamental Rights to all the citizens of our country despite of being a male or female. Along with the fundamental rights the political rights are also conferred and along with these comes the right of Decision Making. The Women Reservation Bill was passed and the women got 33% reservation in the Indian Parliament. In spite of all these arrangements the women face certain pull-backs due to patriarchal mindsets and lack of safe political environment. Women have made their presence felt in inner-party circles but they have failed to breach the glass-ceiling. An analysis of the success rate of women candidate as compared to males reveal that it has been higher in the last three general elections. Actually, the author feels that democracy will not function in the real sense if there is no proper involvement of women.
Sarkar, Sujit (2015) writes about the importance of women empowerment. He compares the historical status of women to the present day and adds to the famous Indian saying JATRA NARI PUJYANTE, RAMANTE TATRA DEVTA. The women empowerment has been growing up day by day after independence; as a result the women live their life happily, safely, independently and in good standard. The researcher tries to convince the reader that if the females are socially, economically and educationally strengthened it enhances their performance and their development in each and every field. Further Sarkar adds that constitutionally also the females are enshrined certain fundamental rights, actually the constitution of India has a soft extent for the females and bestows certain rights on them. There are many policies promoting women’s self-development and empowering them in various fields like.

Many women have been awarded highest national awards of Bharat Ratna and some are efficiently running the show as government officers. The literacy level of women has also risen over the years. Many women are conducting different levels of political activities like being Speaker of Lok Sabha, Chief Ministers and party Supremes etc. The female sports persons of India are also in the list like Saina Nehwal, Sania Mirza, P.T. Usha and many more. Both the center and the state should take initiatives for the development of women according to their respective jurisdiction. This is an international issue, the most talked about issue even the BRICS considers it important issue to handle. There should be a consensus, a required degree of push which forces the females to lead a safe and prosperous life.

Singhal, Vipin Kumar (2015) The author in his writing talks about other people, king about the social and the political aspects of women empowerment he is generally believed that we cannot find an answer while sitting on a mountain. We have to break the problems in fragment to reach to its sources. I believe all work has been done on macro level there is still chance of taking efforts at micro level.
The empowerment of women has become a burning issue of our Times. There are so many states person who fights for the wellbeing of the females. The empowerment of women is a multifaceted aspect demanding active participation of the ladies themselves. Many constitutional and promotional measures are implemented is Forest gender justice is considered. Empowerment can be characterized as educational empowerment which talks about training and academics. The physical empowerment includes food, nutrition as social empowerment includes better status, welfare, age. The economic empowerment talks about standard of living and basic needs. The legal empowerment talks about fundamental rights, protection of women, similarly they have political empowerment interesting political rights of the female. The Spiritual empowerment includes religious and traditional bindings. All these various categories of empowerment in short talks about overall development of the women.

Ranjini, Devi (2015) in this essay the right to compare rural and urban prospects of teachers who are graduates, undergraduate or postgraduate and their approach towards the other teachers, or students. She mentions giving higher education to the females who are either deprived or contracted teachers. She also talks about giving education to female teachers who are the educators for our kids and they are well equipped, educated and disciplined, they spread this same to the class if humanity is being properly practiced the children will also learn to be disciplined and less rule breakers.

Somwanshi R. S. (2015) talks about the serious multidisciplinary problem faced by the Asian Economies being Gender Discrimination. The reducing Sex-Ratio is an alarming factor and leads to many vices which follow the patriarchal society of our country. Education can act as a guiding force and rational thinking. The author talks about the role of universities and how they can prove their worth and reduce brain drain.
**Jyoti Atwal (2016)** the magnitude of participation can be realized when the self-governing association of women as the Rashtriya Stree Sangh was merged with the district committees. The non-confirmation movement extended across Bengal and incorporated women from all over India. She has explained the event when there was women participation in freedom struggle and Gandhi was the main source of inspiration.

**Devki Jain (2016)** talks about the multiple roles of women and the need for social infrastructural leadership to make certain that women are incorporated for planning in every area other than societal development, like transportation, employment, natural resources etc. To give them a lead role special care has to be taken and planning done according to their requirement. Work in the casual financial system is out of sight and women remain invisible and unrecognized since their work for the community and their own family is undervalued.

**Edna Esther Kerketta (2016)** the author talks about the role of the teachers and says that competence and conduct other state codes. Teachers have to practice professionalism along with MP3 and judgment. They promote equality and development with full dignity. To be successful teachers day first have to be disciplined and sincerely motivated towards their job. We have an important place in personality development of the students by way of academic in case of personal growth. If a Teacher is socially well placed and involved in the society he or she can produce better citizens of the country. Teaching profession is considered a noble kind of profession which involves learning continuously and maintaining quality and shaping future. As the part of the teacher it is distress which makes it is interested and also develops and negative attitude towards teaching. We experience of changing a job from teaching to any other is a problem and by no means possible.
Ela Bhatt (2016) in her essay Women’s Economic Development Wings of Change writes that women are the answer to transformation of a community. Focal point being on women and you will find congregation who want a steady community. The women want backbone for her children. In her you get a hand, a bringer, a concierge, a collector of information, an educationalist, and a forger of bonds, creator and a preserver. In their leadership she can see the breakthrough. Poverty is powerlessness and keeps the poor away from decision making away from self-reliance. SEWA (self-employed women’s association) is not only a project it is about self-reliance. Collective financial decision making and a path towards empowerment.

Fiona Tolan (2016) talks about the people who fight for women rights talk about equal payment for the ladies. For the same amount of work the females are paid comparatively lesser than the males. Some people fight about the confidence level of the females which according to them dwindles whereas the others opined that females were encroaching the male dominated area which was destructive on their part. Biological differences do not give them the license of oppression or being tied to the domestic front, since men feel superior to nature and women. Her responsibility of motherhood and maternity pulls her behind and she is content in what her male partner provides.

HemlataMarathe (2016) quotes in her work that women have found a new arena of employment in the AKSHAY PATRA Foundation. Getting job and fetching money for the family is a morale boost and leads to improvement in their social standing. Other than reducing the dropout number of girls from schools it has been able to cater to the financial needs of the parents as well. They get nutritious food under the sarv- shiksha abhiyan their parents get their burden reduced.
Kaur Jaspreet (2016) here the author talks about an organization namely conference on the abolition of all forms of prejudice against women. Along with the government certain organizations like CEDAW are also joining hands to play their roles for empowerment of the women. The author confirms that CEDAW tries to attack this problem from many sides like Prohibition of sati, property ownership rights, decision making and many more.

Kumar Anil K. (2016) the author talks about democratic decentralization and the increasing political participation of the women. In context of India he says that women were quite free in the Vedic time, it is only in the post Vedic time they are facing rejections and pull backs, until recently when the government passed the 73rd constitution amendment bill.

The cultural constraints of women brought the Purdah system and the Sati Pratha in practice. The main intervention of the government brought them out of their homes and they started working and hence the name Working Women. Decision making powers were also snatched from her and she was completely confined to the household and her daily chores but the government intervention gave her the powers of earning, saving & spending according to her decision. Hence she became a decision maker. This was a drastic and a grass–root level of change. When a women became a Sarpanch of her village she had all the powers of change, decision making and was a milestone in empowering her.

As a result of her outdoor activities and full participation she acquired new identity of self-satisfaction and self-respect. This also brought her social recognition and her status changed within the family and of the family within the community. The empowerment has given the women self-confidence and opportunity to grow up in the direction of her interest area. The constraints only made her strong in the positive direction and way. The author hopes for positive, over-all empowerment over the decade.
Mary (2016) mainly campaigns for balancing the gender gap, talks about various government schemes like BETI –BACHAO, BETI – PADHAO. She also talks about the gender–biased sex selection schemes of the medical practitioners and their side effects on the society. Alongside she talks about the health care of the females.

Kamala (2016) in her article talks about women empowerment in the Indian context. Women must be allowed to set her own agenda and priorities instead of the male folk deciding her fate. The education should make them feel good and infuse joy in them not be cumbersome and boring. We need helpful public relation among those working at the minute level with those working at the higher level. We also importuneprop up from society.

Leena (2016) talks about critical realization of the objectives which should be people-centered and have a developmental agenda. This is possible only by the efforts of private sector and the civil society. She also puts forth her ideas on health, education, safety and security along with financial security. Government also shows concern on emerging issues like cyber– space to be a protected place for women, redeployment of gender roles for care work which does not fetch moneyNeed forevaluation of personal and professional areas for women development.
LuthraGeeta (2016) thinks that women empowerment is a constant skirmish which will hinder advancement without assistance from the society. What is obligatory is not only a mindset because women represent half the world’s population be it any country, any state, any big or small set up. And gender inequality exists in almost every nation. Until women participate the same opportunities as their counterpart the society cannot progress. It is the real wages which maintains a certain degree of satisfaction when she is working and continues living happily even after retirement. Real wages bring a sense of belongingness in the employees. The classification of labor welfare is statutory. It is mutual and creates a sense of attachment. If they are mentally relieved, physically able and financially supported henceforth sound they love whatever work is given and work wonders.

Ranjana Kumar (2016) in her article talks about the growing violence according to her feminism and women empowerment should not be interpreted as women’s issues. The problem with the gender issues of India has negative effect on the females.

Tauffique, Ahmad (2016), media Shoulders unimportant responsibility of depicting the good and the bad of the society. With to increasing use of the social media and being hardcore professionals the women folk are promoting a well-balanced but nontraditional women of the society. The electronic or the print media is equally good or derogatory in their portrayal they can bring in good as well as the defamed popularity. If the women has portrayed skills she can be an example for the negation of gender bias and positive regulatory also.

SasikalaPushp (2017) The authors of the Literature are of the opinion that as per census of 2011, the population of India was 1210.19 million out of which almost 586. 47 million constitute the women. The new India initiative incorporates the person have pakka houses with an access to electricity, healthcare, sanitation and of course education. If we are able to free our self from the various scourges like castism, reservations, terrorism, communal and gender discrimination. We will be able to double our income by 2022. The mantra of success being sankalp se Siddhi. The author talks
about women's centric program which will free them from chain and side by side
increase our national income by General employment.

Empowerment is a matter of choice and the real powers are filled if they are one among
the policy makers. Women empowerment is a fundamental requirement. Gender budget
was also a planned step. It's tried to focus special attention on the disadvantaged group.
The reason for a separate gender budget is because budget affects the life of men and
women separately by way of pattern of resources allocation. Special attention is
warranted because there is a vulnerability of lack of resources for both the sexes Many
phases of change was witnessed by the females they were days when she was an
educated, there main place was in the kitchen, then comes education and finally higher
education. Which service and business and even venturing into the challenging male
dominated areas of the political and the social Arena. The extension of women right is
the basic principle of social progress making a new India by 2022. This calls for a pledge
to walk shoulder to shoulder and dedicating for the equality and providing the dignity and
bringing happiness to all who lived in the country.

The review of literature works of Foreign and Indian scholars show that all of them feel
the need for women empowerment through different means. However, they agree that
educational empowerment is the best means for enriching the status of women from the
current position especially in the rural areas of India. Further, the reviews clearly reveal
that there is hardly any serious study on the empowerment measures initiated by
government. The next objective is to study the sway of the government and the private
Schools in rural areas on the girl students on empowerment. In continuation with the
literature review of the foreign authors, we concentrated on the works done by the Indian
scholars on women empowerment.

There is no work available on the topic of the present research focusing on women
empowerment measures initiated by the government through education. But, there
are articles by scholars who have done a lot of work on the position of Indian
women and empowerment and the importance of educational empowerment which
are close to each other On reaching the bottom of the essay you need to conclude
your literature review related to your thesis, and try to thank the usefulness of your
work in that context. We try to convince that, amidst the literatures our study is
original – whatever it is quoted is duly thanked and the rest is original. May be the problem we have tackled in our thesis (our thesis statement), how we went around it (our method), or the sources that have been used. By constructing the literature review that relate most closely we have shown the reader exactly where our work fits in with what has been done before. When we make-up our literature review this way, we may notice that a rough systematic order shapes by itself. What we are doing is the latest in a long line of work by other scholars. In the funnel structure, this will showcase.