2.1 REVIEW OF LITERATURE

Govind Kelkar, Devnathan, Rownok Jahan’s (2004)\textsuperscript{10} analytic the study assesses the impact of the activities on women’s say in household decision-making and their own well-being. Special attention is paid to women’s acquisition of assets, including land, whether through purchase or lease. Other areas of change in women’s agency and their position that are looked into are their interaction with officials, mobility, dignity and self-esteem. The role of women’s groups in promoting solidarity in supporting changes in household behaviour, particularly men’s behaviour, is analysed. Changes in men’s roles and attitudes are addressed, as also the effect of credit-related activities on women’s labour and leisure time. Finally they sum up the changes in terms of changes in gender relations, in particular, the articulation of new gender norms. Based on analysis of rural women’s voices the study concludes that, while there is no straight-forward translation of microcredit schemes into

women’s samman (dignity) or change in gender relations in conjunction with the changed practice of women as income earners there is, however, a continuous creation of new norms and social contexts, which amount to a change in their traditional status as dependants.

N.P. Kumari Sushama, B. Seema and N.G. Balachandranath (2003)\textsuperscript{11} in their study observed that the Kerala state government have initiated several programmes for the empowerment of women. One which has tremendous impact among the women community is the “Kudumbashree”. The programme of State Urban Development agency (SUDA) namely Swarna Jayanthi Shahari Rozgas Yojana (SJSRY) which has two sub schemes that is Urban Self Employment Programme (USEP) and development of women and children in Urban Areas (DWCUA) and National Slum Development through Kudumabshree in this state. Micro enterprise Development is the back bone of Kudumbashree project. It gives an opportunity for providing gainful employment to the people below poverty line. It helps in improving their income and living standard. The investment may range from Rs.5000 to 2.5 lakhs. Each group should select viable project which has the potential to generate at least Rs.1500 per month for each member after three years by way of way or profit or both. The project must have a minimum turnover of two to ten times of the capital investment. Now micro enterprises are considered as a

powerful tool for poverty reduction. In this way kudumbashree becomes a vital element in the life of poor households of rural and urban areas. It plays a key role in uplifting the standard of living of the targeted population.

C.S. Ramalakshmi (2003) said that the government of Andhra Pradesh has taken up the theme of women’s empowerment as one of the strategies to tackle poverty. The self-help movement through savings has been taken up as a mass movement by the women. 60 percent of the women take up economic activities related to agriculture and allied activities. The public-private partnership method is adopted for providing economic opportunities to the SHG members by appointing them as dealers for the sale of products manufactured by companies like Hindustan Levers Limited, TVS, Philips etc. Impact of SHG movement that is, 98 per cent of the members save regularly according to the norms prescribed by the group, 100 percent of children of SHG members are able to access immunization services against the 6 diseases, 30 percent of the members have access to safe cooking fuels (LPG). Under the government scheme “DEEPAM”, members are engaged in 450 varieties of income generating activities, Increase in self-confidence and self esteem.

R.R Singh (1999)\textsuperscript{13}, in his study points that society is a web of social relationships; Individuals during the course of their life cycle seek or get affiliation with groups and Institutions. These groups provide a natural helping and healing system and enhance growth. To begin with, there are three terms which initially require clarification. They are; self, ‘group’ and help. The term self can mean an individual, a group or an organization. A group is a relationship between two or more individuals who experience common problems or needs. Help in social work means referral, containment or alleviation of a problem, its treatment or growth enhancement. Self-help groups may either be self-initiated or sponsored. In the former case, they are self-managed units of society. The right perspective is of helping what is now being called empowerment. When self-help groups focus on health or other matters, they address the self in its multiple dimensions, namely the being self, the knowing self, and the becoming self. They focus on identity, emotional development, cognitive development and behavioral change in response to life situations. They strive to fulfill basic human needs and some of them even transcend the self and work to achieve more exalted goals.

In recent times, due to social and environmental activism, welfare rights and also concerns of social and gender justice, grass roots movements have emerged which have enlarged the social space for self help groups. These

groups seek to provide physical and emotional support, educational programmes, assistance in developing coping skills or increase in awareness through their egalitarian structure and experiential knowledge.

S. Pandi (2000), in his analysis states that social work is a method of helping people to overcome their impediments. It very much emphasizes the aspect of self-help. There is a close correlation between the various methods of social work and the concept of self-help group formation. It is a process of helping the members within the group to identify the problems and finding a permanent solution in their life task. Empowerment of women is a continuous process and it needs an art to work as a group and their own effort. Women have to face a lot of obstacles in their day to day life. Only by means of empowerment they can face the challenge with the principles and ideology of self group formation. It believes in the principle of developing local leadership and mobilization of resources at the grass root level. It is a spontaneous activity done by each and every members in the group, done to solve the problem by means of joint effort. It is an experimental study and reflects the member’s needs and aspiration. Every member in the group is motivated to solve the problem with their own effort and participation. It is a learning experience for the members in the group to identify the problem and develop

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various strategies by the members themselves. It is an experiment to share the pain, struggle and feelings and group members read the problem as a common problem for every individual member. The concept of self group formation is mainly meant for people living below the poverty line both in the rural and urban areas. It emphasizes on the policy of the decentralization in relating the women to understand their potentialities and develop their skills by formation of self-help group. Moreover, if it focuses its attention on development of local leadership through the methods of community organization, the success or failure of the group purely depends on the participation and involvement of the members. Women must come forward to form such a group in every block for making them self-reliant. The atrocities against women can be overcome, provided if they develop proper group consciousness in the group. The government at the centre and state level must give proper facilites for the formation and development of self-help groups.

N. Manimekalai (2000), in her study observes that the Role of NGO’s in women empowerment programmes cannot be exaggerated. These NGOs are doing well particularly through SHG formation, motivating the women on savings and thrift and making them fully involve in economically productive

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activities through micro-credit and finance. It is in this backdrop this study is attempted to analyse the role of a NGO called to serve the society for education, village action, and improvement hereafter referred to as SEVAI which has been working in four districts of Rural Tamil Nadu, namely, Tiruchirapalli, Erode, Karur, and Nagapatinam in 362 villages on various development programmes including micro-credit and finance. A separate bank has been established for this purpose with the name “villuthukal” which is working for the benefit of the SHG women and assists them in extending micro-credit and facilitates the members to engage in economically productive activities. This study has been attempted to analyse the working of the SEVAI in empowering women and the rural poor through micro-credit. To increase the income of the women and to improve the standard of living of their families, villuthukal, through SHG’s have been working among women to have access to credit to finance suitable economic activities. It is indeed a unique women’s organization which aims at meeting the challenges of rural women by promoting self-help groups and micro-enterprises through micro-credit in target villages. ‘Saving and credit are put forward as the foundation of the villuthukal as it represents as a practical demonstration of the philosophy of self-help and self-reliance which require active participation and commitment of women. This should not follow a welfarist or paternalistic approach which promotes dependency but should be provided in a spirit which helps people to help them.
It is a firm belief of villuthukal that access to social development is through women programmes as women are considered more cost effective for the long-term consideration of benefit to households and communities. The decisions to direct social development programmes more intensively for women rests on their social economic situation, their primary concern for family welfare and their role in transferring attitudes and knowledge to their children.

Through the women’s project, villuthukal helps women in the process of empowering themselves and raising their status in their families as well as in the wider communities. The women are empowered through this self-help approach.

Manimekali concludes her analysis that the women in rural areas are really longing for supplementary income and the intervention through micro credit by both government and non-government organizations which would be a boost to them as it is found in this study. It is also proved in this study that after the micro-credit and intervention of SEVAI, the education of the children has been better cared for, landless labour households could acquire some land and cultivate on their own and the expenditure on both food and non-food items have increased and now the women beneficiary households are able to manage the budget without deficit. The government of Tamil Nadu which has
already announced the micro-credit schemes for urban poor may also extend this facility to the rural poor also.

T.R.Gurumoorthy\textsuperscript{16} in his article, “Economic empowerment through self-Reliance”, explains that the outreach of self-help groups can become an important link for formal credit institutions as an entry point. The loan recovery system of the SHG depends on social peer pressure and bankers can learn a few lessons in recovery from the SHGs. Empowering women contributes to social development. Providing microcredit to rural women through an organized setup will make them enterprising women. The self-help group (SHG) is a viable alternative to achieve the objectives of rural development and to get community participation in all rural development programmes. SHG is a viable organized set up to disburse micro credit to rural women for the purpose of encouraging them to enter into entrepreneurial activities. Self help groups undertake entrepreneurial activities at smaller level with minimum capital requirements. SHG has the power to create a socio-economic revolution in rural areas of our country. They have proved that they could indeed bring about a change in the mindset of the very conservative and tradition bound rural areas. Self help groups have paved the way to bring the rural women into the mainstream of social and economic progress of our country.

Santosh Kumar Panigrahi\textsuperscript{17} in his study “Status of women in India during the era of globalisation” explained that in India the slogans of feminism and gender equality are still distant dreams as the issues of women in our country are neglected. After more than five decades of planned economic development, it is ironical that we are still trying to tackle the basic need of a minimum standard of living such as drinking water, shelter, sanitation and employment. Women form almost half of the population in India. Yet their status in economic, political or in social life leaves much to be desired. This paper examines how the forces of globalization are degrading the status of women in India. Women in one way or the other are considered to be an institutionalized commodity. Globalization has accelerated the pace of exploration due to international trafficking in the flesh trade and electronic transactions by transactional crime syndicates. The Indian political history shows that throughout the ages, women were treated inferior and subordinate to men in terms of their political rights and privileges. In the economic scenario of India, despite emergence of a new liberal capitalistic order facilitated by globalisation it has little to do for the women in India. Therefore, efforts should be made to introduce integrated multi-pronged development approaches and permit the development of closer to real-life with problem

\textsuperscript{17} Santosh Kumar Panigrahi, Status of Women in India during the Era Globalisation, \textit{Third Concept}, February 2005, pp.33-35.
centred analytical models. Concerted efforts should be made to reduce constraints and to facilitate women to play a crucial role in the mainstream of social and economic activities. Therefore, measures to improve their status, role and participation of women must be given high priority.

Sayed Afzal Peerzade and Prema Parande\textsuperscript{18}, found that women empowerment is a global issue, which has gained momentum in recent decades. In India, besides ratification of international conventions, there are provisions in the constitution and several legislative acts have been passed to ensure women empowerment. It however, appears that on this front the situation on ground is far from satisfactory. Despite concerted efforts of governments and NGOs there are certain gaps. Of course humanity has come a long way in empowering women. Yet the future journey is difficult and demanding. It needs to draw strength from the determination and will to empower women, inspite of the hurdles. The efforts of government and its different agencies are ably supplemented by non-governmental organizations that are playing an equally important role in facilitating women empowerment.

S.Almelu\textsuperscript{19} said that people’s participation is not a one-way interaction. It takes place by building skills among the people to understand and articulate


their own problems. The success of the self-help groups is crucial in channelling their efforts constructively through motivated and inspired individuals in field. The concept of SHG is that it lays the foundation for self-reliance through building an institution, which has the capacity to continue developmental activities and empower people. SHGs create confidence, awareness and information sharing attitude in a collective manner. They help in the promotion of economic activities. In India many NGOs have promoted SHGs for collective action through periodic group based savings and credit. SHG can make best use of their Micro-credit programmes for improving knowledge and capacity of women. To strengthen these groups towards positive development, the best way is to organise issue-based training for SHG members. The proper functioning of SHG can create conditions for rural women to realize their role in development. The group can also promote progressive attitudes, awareness and support women in improving their status and conditions. Some basic rules have to be followed by NGOs who are planning to facilitate the formation of self-help groups in villages. The existing infrastructure, indigenous trader and skills should be taken into account.

Manjusha Kharole\textsuperscript{20} has said that in ancient India, women had a status of dignity. This was lost in the medieval period because of socio-political changes. Today, their status is measured by means of indicators such as sex

ratio, literacy, and work participation. There are signs of hope on some fronts but on others there is a decline in status. Women are said to be the weaker segment of the society and passive beneficiaries of the developmental programmes. It was observed that women enjoyed a position of equality during 2500-1500 B.C. Degradation started in 1500-500 B.C. It continued to be worse during 500 B.C – 500 A.D and 500 –1800 A.D. Sex ratio shows increasing and decreasing trends. However the 2001 ratio shows sign of hope as there is 6-point rise from 927 in 1991 to 933 in 2001. Female literacy rate also shows signs of increase over the years. In 2001, it increased by 15.12 points from 39.4 in 1991 to 54.16 in 2001. Average age at marriage again shows signs of hope. Indian women’s participation is more in unorganized sector. Although the female literacy rate is showing signs of increase, yet as compared to men, it is still lower. It is therefore, recommended that the programme of free universal education upto the age of 14 should be vigorously implemented.

K.Dasaratharamaiah, M.C.Naidu and M.Jayaraju, found that ever since the declaration of 1975 as the International Year for Women by the United Nations followed by the International Decade for Women, gender issues gained prominence. The need to empower women and understand their perspectives in economic and social development has been realized. Women’s participation in the organised sector is about 15 percent only. The role of

women is vital in all spheres of rural development. If the earning power of the women increases, it is expected that the total well being of the family will improve. Recent trends in India indicate that women are far superior to men in various aspects of development. With an objective of improving the equality of assistance to the rural women, a sharper focus was conceived through the scheme of development of women and children in rural areas (DWCRA). The government of Andhra Pradesh has taken up the theme of women’s improvement as one of the main items of agenda to tackle rural poverty and socio-economic issues. Due to effective organization of DWCRA programme in the mandal, the mandays of employment among all sections of rural women increased significantly. The women who are actively participating in DWCRA in the sample villages, their income and employment levels increased significantly. Through the DWCRA programmes various rural artisans’ products will be available for export to earn foreign exchange.

Sydney Ruth Schulder and S.M. Hashemi in their working paper, “Defining and studying Empowerment of Women: A Research Note from Bangladesh”, suggested an approach to explore women’s empowerment and provided individual level indicators of empowerment. To them, women’s subordination was a part of a cultural system, and as such the process of empowerment must ultimately weaken the systematic basis of women’s subordination. They recognised six domains in which women had traditionally
been subordinated and in which empowerment was believed to be taking place. These six components were a sense of a vision of the future, mobility, economic security, status and decision-making power within the household, ability to interact effectively in the public sphere, and participation in non-family groups. The order of the domain suggests a linear process of empowerment, mobility, greater likelihood of indulging in wage employment, more decision-making power in the household and eventually higher levels of community participation.\textsuperscript{22}

Sithalakshmi and Jothimani in their study presented, “An Analysis of Organisational Behaviour as a Means of Empowerment”, exhibited by women in the DWACRA (Development of Women and Children in Rural Areas) programme. According to them, if permanent changes are to take place in the status of women, women must be given intervention programmes (income-generating projects or much income generating activities on their own or collectively) in an organised way, which should be backed by structural and institutional change that allow them access to skill, leadership, decision-making and economic independence. They reached the conclusion that organisational behaviour of DWACRA groups directly influenced the active

status of the groups concerned. In other words, organisational behaviour of the women acted as a means of empowerment.\textsuperscript{23}

Gul Rukh Selim (1996)\textsuperscript{24}, The Bangladesh Rural Advancement Committee was founded in 1972 over the multifaceted development organization for the rural poor, with a particular focus on the development and empowerment of poor women. Today, BRAC programmes have reached all parts of the country, making it one of the world’s largest indigenous NGO’s. BRAC defines its objective as the alleviation of poverty through empowerment of the poor.

This case study illustrates BRAC’s approach to women’s economic empowerment by looking at the activities of women in two villages Shurundi and Panchbarul, which are in manikganj District. In each sectoral programme a number of employment and income-earning opportunities have been created. However, the study also notes that women bear primary responsibility for coping with everyday household subsistence as well as with seasonal and other crises, and that giving loans to women is more effective than giving it to men in increasing household assets as well as improving household consumption.

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\textsuperscript{24}Gul Rukh Selim (1996), Transforming women’s economies: Bangladesh Rural Advancement Committee (BRAC) – Speaking out women’s economic empowerment in South Asia, Vistaar Publications, New Delhi, pp.45-60.
\end{flushright}
and expenditure levels. An important impact from participation in BRAC supported economic activities is the increased ability to smooth seasonal fluctuations in household income. The experience of earning income through group activities has encouraged women to think of new ways to earn money. Although many of the women are engaged in activities way such as raising cows, goats, chickens, fruits and vegetables, they are now concerned with ensuring that the output of eggs, milk, vegetables and fruits are enough for sale and not just consumption. Through experience and proshikas training courses, women have become more aware of how to manage their time and finances than before, and they consciously fit their daily household work around income-generating work.

Dhulasi Birundha Varadharajan in her paper, “Achieving Empowerment through Women Entrepreneurs”, found that women’s empowerment through attitudinal empowerment helped to improve women’s status in society and strengthen their economic status. Women’s entrepreneurship is to improve the welfare of women and therefore development and empowerment of women.²⁵

S. Ponnarasu (2004)\textsuperscript{26} in his articles on “women empowerment” found that the participation of women in SHG makes a significant part of their empowerment both in social and economic aspects, most of the women are able to increase their income level and also contribute to the development of their family. Many of the women are participating in the financial decisions of the family, which they were not earlier able to do. All the women are now getting support from their husbands: women members express full satisfaction over their performance and want to continue their association with the groups.

The UNDP study, “Innovative Approaches to promoting Women’s Economic Empowerment” analyses the various approaches that promote women entrepreneurs’ opportunities and capacity to effectively participate in the economy, including low-income women and women in small and remote villages. It provides examples on how the private sector can encourage and build the capacity of women entrepreneurs, as illustrated by Goldman Sachs’ 10,000 Women Initiative, which contributes to enhanced business and management education for underserved women. Firms in India pioneered small-scale women’s entrepreneurship that is tied to their core business. Eastern and Southern Africa provided training on business skills and assistance for business start-ups. The approach taken in Syria to overcome challenges to women entrepreneurs was to build institutional capacity and provide technical

support for women. A key activity in Turkey was the establishment of a Women’s Entrepreneurship Council. Initiatives were also taken to establish networks of women entrepreneurs.27

P.N. Prasad V. Sreedevi28 (2007) pointed out that it is universally accepted that Information Communication Technologies (ICT) offer immense opportunities for the comprehensive social and economic development of the people all over the world. Without its adoption, there is little chance for countries or regions to develop. However, the potential of ICT as a technology for promoting micro-enterprises by poor women is still unused in many countries. This article discusses the success story of a government project for poverty eradication using ICT. The case study on ICT micro-enterprises by self-help group of poor women describes the story of a self-help group, which uses potential of ICT for poverty eradication through economic empowerment of poor women. It illustrates how ICT can effectively be used as a technology for micro-enterprises, which are promoted by poor women under self-employment scheme. The article also deals with SWOT analysis that identifies the strengths, weaknesses, opportunities and threats for ICT based micro-

27 The UNDP study, “Innovative Approaches to promoting Women’s Economic Empowerment” http://www.undp.org/women/

enterprises. The article proves that if a country has the necessary enabling environment permitting the establishment of ICT micro-enterprises, poor women can promote such business for their economic empowerment.

Sunita Kishor and Kamla Gupta\textsuperscript{29} (2009) in their study stated that over the past decade, gender equality and women empowerment have been explicitly recognized as key not only to the health of nations, but also to social and economic development. India’s National Population Policy 2000 has empowered women for health and nutrition’ as one of its crosscutting strategic themes. Additionally, the promotion of gender equality and empowering of women is one of the eight Millennium Development Goals (MDG) to which India is a signatory. The pairing of the two concepts of women’s empowerment and gender equality into one MDG implicitly recognizes that gender equality and women’s empowerment are two sides of the same coin: progress toward gender equality requires women’s empowerment and women’s empowerment requires increases in gender equality as shown. Since gender inequality and women’s disempowerment occur in all the different domains in which women and men interact and function, both concepts are multi-dimensional; consequently, they give rise to a large number of potential indicators. Indicators of gender equality/inequality are typically designed to compare the status of women and men on particular characteristics of interest; whereas, by

\textsuperscript{29}Sunita Kishor and Kamla Gupta, “Gender equality and Women’s empowerment in India”, National Family Health Survey (NFHS-3) India 2005-06, August 2009.
definition, indicators of empowerment/disempowerment tend not to be relative. Instead, indicators of empowerment are designed to measure roles, attitudes, and rights of women and sometimes men.

Panel\textsuperscript{30} (2010) pointed out that women’s work, in distinction to that of men’s, encompasses paid activities but also many unpaid tasks that are critical for the survival of the household. The latter, unpaid work, includes subsistence, production and unpaid family work; gathering of free goods from common lands such as fruits, medicinal herbs, water and fuel wood; daily household maintenance, cooking and sanitation; and taking care of the ill, elderly, and children. Hence the world of women’s work can only be understood when both paid and unpaid work is taken into account. Despite policy measures and programs that have been put in place to directly target the disadvantages women face in the world of work, outcomes show that much remains to be accomplished. On a world scale, the number of women of working age that participate in labor markets lags behind that of men. Unemployment rates among women, at the global level are higher; vulnerable work (family work and self-employment which do provide social protection or benefits) is more prevalent among women; women comprise higher numbers— in most instances—of informal workers; and to add fuel to fire, when paid and unpaid work are

\textsuperscript{30}V. Panel, “Women’s economic empowerment: the most vulnerable groups”, \textit{Rania Antonopoulos}, 14 July 2010.
accounted for, women work longer hours but receive lower pay than men. The following graphs indeed provide testimony to that effect.

R. Rakesh\textsuperscript{31} (2010) There are no two opinions in global era about the role of information technology in empowering Indian women. The application of Information technology could be viewed from three different angles. One is from expert point of view; secondly from the user point of view and last comes from the layman’s point of view. Though the advocacy of the programme on National Computer literacy Mission in the Rural areas has resulted in the change of views and visions of the few villagers yet we are far away from attaining the targets especially in the Tribal belts where the literacy level is not so high as compared to non tribal villages. We have to attain a milestone in bringing the new hopes and smile among the faces of women when we think about the women empowerment. This paper is based on the experience of the first author in field of Gender participation, women empowerment; Gender budgeting, Impact assessment of Domestic violence on forest conservation and sustainable livelihood. Empowering women through SHGs, Agricultural resources, forest resources, Cost benefit analysis of Information flow etc. required to be viewed from the Information Technological point of view. Hence the methodology is based on the published and non published literature, rigorous discussion with the IT Experts, Branch managers of the different Branches, community leaders of the Village level.

banks (Nationalized), sociologist, Economists, Geographers and other academicians.

Nayak Purosottam and Bidisha Mahanta\textsuperscript{32} in their study to analyze the status of women and their empowerment in terms of various indicators such as access to education, employment, household decision making power, financial autonomy, freedom of movement, exposure to media, political participation, experience of domestic violence etc in the state of Assam using secondary data obtained from various sources. The study reveals that development process in the state is not gender neutral; women enjoy quite inferior status as compared to the average women in India. Percentage of women in the government services and their political participation is quite low and does not show any sign of significant improvement. Sex ratio though not in favor of women is improving over time. Women enjoy better status in the state as compared to women in India in terms of decision making power at the household level while the situation is reverse in case of their financial autonomy and sexual violence. Inter district disparity is rampant in the state. Districts like Kamrup and Tinisukia in spite of having high per capita DDP have not been able to transform the development effort to bridge the gender gap. Districts with high literacy rates are having high proportion of female main and marginal workers

\textsuperscript{32}Nayak Purosottam and Bidisha Mahanta, “Women Empowerment in Assam”, \textit{MPRA Paper} from University Library of Munich, Germany, 2009.
and low proportion of non-workers. Higher the literacy higher is the female workforce participation rate. Female enrolment rate is below fifty per cent in spite of universalisation of primary education and provision of mid day meal schemes. Although Government has undertaken a number of steps the situation has remained gloomy mainly because the educated women are not forward looking and cherish the baseless age old customs. There is a need to create awareness towards achieving the desired goal of women empowerment in the state.

Wendy Janssens\textsuperscript{33} in his paper stated that the community-based development projects are often argued to strengthen social capital. This paper investigates the impact of a women empowerment program in India on trust and cooperation, using data on 2,000 households. The program significantly increases trust and stimulates contributions to educational and infrastructural community projects. The effect on informal assistance among households is less consistent. The findings suggest substantial spillovers on the wider community. Households who do not participate in the program themselves but who live in a program village are significantly more trusting and more likely to engage in collective action than households in control villages.

Susan M. Lee-Rife\textsuperscript{34} in his study examined that the complex interplay between reproductive experiences and women’s empowerment using rich life history data from a survey in India. Previous research has examined the influence of a rather limited range of reproductive events, focusing on how many children or sons a woman has borne, and has only superficially incorporated the insights of lifecourse theory. Furthermore, it has often conceptualized empowerment as a static characteristic rather than a time-varying one, and has often failed to examine the influence of empowerment resources or previous empowerment levels. The focus is on the cumulative influence of less-studied reproductive events--including unwanted or mistimed pregnancy, stillbirths, miscarriages, and abortions--on several dimensions of women's empowerment, including mobility, financial decision-making, experiences of violence, and threats of abandonment or homelessness using data collected from 2435 women in Madhya Pradesh, India during a 2002 household-based probability sample survey. Logistic regression revealed that, notably, few reproductive events have an impact on women's current empowerment, but rather, the extent of empowerment immediately after marriage emerges as a strong determinant of their current empowerment. However, women who have had abortions have higher odds of experiencing

domestic violence, and those experiencing mistimed pregnancies have lower odds of violence. Incorporating the potential influence of prior life events and conditions, accounting for the possibility that experiences may accumulate to shape women's current empowerment and it portrays women’s lives more completely and helps to identify key points of intervention.

Jacques Charmes and Saskia Wieringa\textsuperscript{35} in their paper described work underway to enrich the present tools to measure women’s empowerment -- particularly the Gender-related Development Index (GDI) and the Gender Empowerment Measure (GEM). The authors are developing an African Gender and Development Index (AGDI) on behalf of the Economic Commission for Africa, which is to be launched in 2004. The paper begins with a discussion of gender and power concepts, and then introduces a Women’s Empowerment Matrix as a tool to help link socio-cultural, religious, political, legal, and economic spheres. It then raises some of the difficulties related to the calculation of the GDI and GEM, which the authors are taking into account in the AGDI.

Government of India Ministry of Women and Child Development\textsuperscript{36} point out the various opportunities for women in the field of Information and Communication Technology in different work situations and small business. Teleporting, flexi time and work from home arrangements are some of the gender dimensions of ICT\textsuperscript{TM}s usages. Keeping these facts in mind, the proposed study identified the needs of infrastructure and policy intervention to make ICT sector as a contributing agency for enhancing empowerment of women in India.

Esther Duflo\textsuperscript{37} in her study stated that the women empowerment and economic development are closely related: in one direction, development alone can play a major role in driving down inequality between men and women; in the other direction, empowering women may benefit development. Does this imply that pushing just one of these two levers would set a virtuous circle in motion? This paper reviews the literature on both sides of the empowerment-development nexus, and argues that the inter-relationships are probably too weak to be self-sustaining, and that continuous policy commitment to equality


for its own sake may be needed to bring about equality between men and women.

2.2 METHODOLOGY

A scientific enquiry requires formulation of a suitable methodology as it helps to solve the research problem systematically. A scientific method attempts to bring to light the interrelationship of facts by experimentation, observation and by logical arguments from accepted postulates or a combination of these three in varying proportions. In this part, an attempt is made to explain briefly the database and methodology. The discussion includes sampling design, period of study, collection of data and tools of analysis.

Sampling Design

The present study is confined only to Senior Wings (SW) in 3 Tamil Nadu Girls Battalion NCC, Tirunelveli. It covers 8 Senior Wings among the three districts namely, Tirunelveli, Thoothukudi and Kanyakumari and it consists of 820 women NCC Cadets. Out of 820 women NCC Cadets, 500 women NCC Cadets were selected for the present study for simple random sampling method.

Out of 500 samples collected 65 respondents from Rani Anna College for women, Tirunelveli form 13% of the sampling group 73 respondents from
Sri Parasakthi for women, Courtallam form 14.60 % percentage, 33 respondents from PMT college Melaneelithanallur from 6.60 % and 80 respondents from Sarah Tucker College, Tirunelveli form 16 % and 42 respondents from S.T. Hindu College, Nagercoil form 8.40 % 36 respondents from APC Mahalakshmi College, Tuticorin 7.20 % 73 respondents from St. Mary's College, Tuticorin, form 14.60 % and 98 respondents from St. Jude's College, Thorthoor form 19.60% of the sample group.

**Period of Study**

The field survey was carried out from October 2009 to March 2010 for the collection of primary data. The secondary data were collected for a period of 10 years, that is, 2000-01 to 2009-10.

**Collection of Data**

The present study covers both primary and secondary data. Primary data have been collected through personal interview method with a pre-tested schedule which consists of information about the socio-economic characteristics, particulars about opportunities for empowering women, challenges to empowerment of women, self-empowerment, group-empowerment, personality empowerment, employability, social empowerment and NCC training.

Secondary data related to study have been taken from the Hand Book of Associate NCC Officers, NCC Group Head Quarters, Tirunelveli, various
issues of NCC Journals published by Tamil Nadu, Pondicherry & Andaman Nicobar Directorate, District Collector’s Office, Tirunelveli, Tirunelveli Municipality and different categories of government organizations.

**Tools of Analysis**

To examine the relationship between socio-economic variables and their level of empowerment through NCCs, Chi-square test was used.

To determine the factors influencing the cadets to join in NCC, the factor analysis technique was used.

ANOVA was used to find out the variations among the factors such as opportunities for empowering women, challenges to empowerment of women, self-empowerment, group-empowerment, personality empowerment, employability, social empowerment and NCC training.

T-test was applied to find out the significant difference between empowerment of women through NCC before and after joining.

In order to find out the relationship between activities of women in before and after joining in NCC, t-test was applied.

**Concepts:**

The starting point of any research study is to enunciate the goal and explain the concepts and the terms used in the study. Therefore before
proceeding with actual analysis and discussion of the problem an attempt has been made here to explain the important concepts in this study.

**Empowerment:**

Empowerment is the process by which the powerless gain greater control over the circumstances of their lives. It includes both controls over resources and over ideology a growing intrinsic capability, greater self-confidence and an inner transformation of one’s consciousness that enable one to overcome external barriers.

**Social Empowerment:**

To create an enabling environment through various affirmative development polices and programmes for development of women besides providing them easy and equal access to all the basic minimum services so as to enable them to realize their full potentials.

**Economic Empowerment:**

Economic empowerment to ensure provision of training, empowerment and income generation activities with both ‘forward’ and ‘backward’ linkages with the ultimate objective of making all potential women economically independent and self-reliant.