CHAPTER – II

REVIEW OF LITERATURE

A literature review will generally be part of a thesis or dissertation, which constitute a context-setting chapter. Review of literature has been considered as a critical and an in-depth evaluation of earlier research. A standard literature review attempts to expand upon the reasons behind selecting a viable research arena. It may be purely descriptive, as in an annotated bibliography, or it may provide a critical assessment of the literatures in a particular field of investigation.

For an authentic study in any given field of knowledge, the researcher ought to acquire an adequate familiarity with varieties of sources – both primary and secondary. For effective research can be produced only where socialized knowledge is possible. The endless search for referencing sources is not only a time consuming process but a very fruitful phase of the entire research also.

As such, A survey of related literature is a desideratum to understand what has been already done in similar areas of research, so as to familiarize the methodology adopted, to gain an insight and avoid any duplication besides moving in to the proper direction of research. The literatures pertaining to the present study has been reviewed under following major headings.

i) SELF HELP GROUPS:

Vina Majumdar in her work on, ‘Women’s studies and the Woman movement in India’, provides an Overview and emphasized that, ‘the concept of empowerment of the movement of the most deprived groups of women to enable them to enjoy their constitutional rights has given way to the understanding that empowerment is mutual.'
Women at the grassroot level, where they are organized, emanate a kind of energy and determination for change that galvanizes all those who are with them. Thus the strength and sustenance of women’s empowerment will depend on the effective marshalling of women at the grassroots. P.M.Mathew and M.S.Nair (1980) in their book, “Women’s Organizations and Womens interest” state that, ‘grass root organizations of the rural women were earlier seen as a delivery mechanisms for certain services and for training women in house hold activities.

L.Berkoistz (1980) in his book "A Survey of Social Psychology" states that group cohesiveness tends to create uniformities, the member’s attraction to the group motivates them to develop common goals and similar view points. However the members may not always behave exactly the same way even when they hold the same attitudes. N.Desai and V.Patel (1985) in the book "Change and Challenge in the International Decade" (1975-85), points out that new organizations which have emerged mostly during the last 10-15 years are particularly autonomous women’s group which have been fighting for Women’s rights in a militant manner. G.N.Reddy in his book "Capacities for Sustainable Development" mentions that empowerment has to do with power. Empowerment at individual / group is defined as the capacity -to direct their own life and reach a state where they are more likely to succeed in whatever they attempt. The processes involved are:

1. Growth in people’s awareness and confidence
2. Ability to articulate their ‘problems
3. Gaining access to resources and public facilities
4. Negotiating over relations between different social groups.

Chandra Sekara Naidu’s, "Women in Economic Development" explains some experience from Rural Tamil Nadu, who reiterates that the use of common property resources reduces the food insecurity
and enhances the economic empowerment of poor women. Empowerment of women is influenced by a host of socio-economic, political and cultural factors which is basically determined by socio-economic status of women. R.Pooja (1987) in her book "Advertisement Intervention in Rural Development" explains that self help has been the philosophy of projects of voluntary organizations. The projects proceed with the assumption that any neighborhood, no matter how poor, can do something to improve itself by its own efforts and that any approach for outside help that is resorted to only after it has exhausted its own resources fully. This is not always an easy message to get across to poor people who sometimes feel that the Government should freely meet their needs because they are poor.

Krishna Bhowmik (1989) in "Indian Women, The Ushering of a New Dawn" records that organizing women into SHG marks the beginning of the major process of empowering women. The institutions thus developed would provide a permanent forum for articulating their needs and contributing their perspective to, development. Recognizing the fact that women have been socialized only to take a back seat in their public life. A.P. Fernandez (1995) in his book, "The concept of Asia Pacific Rural Finance" explained that SHGs are informal groups formed on voluntary basis perceived as people’s institutions providing the poor with the space and support necessary to take effective steps towards greater control on their lives in private as also in society.

Ministry of Human Resource Development (1996) observes that SHG is a homogeneous group of 10 to 20 women each. The women select their own leader and also fix the tenure for such leadership. SHGs are extremely helpful in allowing the NGOs to know a large number of individuals intimately and to relate to 'them' in a variety of ways, including facilitating credit availability. Nayan Barva and Aparjeeta Borkakoty in "Women Entrepreneurship" explained that the SHG is a comparatively new concept, which has created a sensation
in disbursing credit to the poor people, who do not have access to the institutional credit primarily-meant for granting Loans for productive purposes. Loans are also disbursed for payment of school fees, books, medicines etc. SHG are constituted among persons of similar economic background, which may vary between 10-15 in number. The SHG can go a long way in providing Micro Credit to the poor with initiative to create an enterprise.

Damayanthi in her article, "Development of women and children in rural areas an impact study" has indicated that the SHG programme in a way, failed to achieve its desired objective of uplifting the rural poor and bringing them to the main stream of economic development as majority of the assisted house holds could not take much advantage out of the programme and they still remained below the poverty line of income. Puhazhendhi and SatyaSai, who attempted to "Evaluate the performance of SHGs with the reference to Social Economic development" have concluded, that the SHGs as institutional arrangement could positively contribute to the economic and social empowerment of rural poor and the impact on latter was more pronounced in the former.' H.S.K.Tangirala remarks that SHG is a Tool of Economic Development of Cooperatives and its members explains that the SHGs have come into existence in a big way in various business operations at local community levels, many people from every corner have applauded its growth and development globally. In India too SHGs have contributed for the economic development of the members as well as society as a whole.

K.Usharani, in her work on, "Marketing strategies and financial viability of Self Help Groups" (2008) deals about the concept of SHGs since they were founded in India. It also gives information about the formation of SHGs. It deals about how SHGs run effectively in the society. It studies the level of satisfaction of SHG members with regard to subsidy, maintenance of accounts, the role of NGOs and government schemes.
Bharat Dogra, "Women Self Help Groups" finds that almost all SHG women are from poor families, mostly from dalits and backward classes. Further it states that while the increase in income is important, it is important for the long-term success of SHGs that loans should be returned promptly. B.Vijayachandran Pillai and V.Harikumar, in their article, "Self Help Groups in Kerala" mentions that the very existence of SHGs is highly relevant to make the people of below poverty line hopeful and self reliant.

It also gives information that SHGs enable them to increase their income, improve their standard of living and status in society. It also deals about the concept of SHGs. A.Reddeppa Reddy and K.Narasimahululi, in their article, "SHG in India: A Tool for Urban Poverty Eradication", gives information about the linkages between different approaches towards development, poverty reduction and empowerment. It also deals about the SHG movement in Andhra Pradesh and the concept of SHG.

ii) INITIATIVES BY NGOs

M.Z.Khan and M.E.Thomas in their work, "The role of voluntary agencies in social change," point out that Voluntary Organization are born out of an inspired individual (or) a group of like minded individuals, perceiving a need (or) shortcoming in society and is determined to do something about it. Cooperation between World Bank and NGO's progress Report (1991) explained that, in order to promote NGOs, World Bank formed a joint World Bank / NGOs, Committee in 1982. To facilitate co-operation with NGOs, World Bank dealt also with issues relating to environment, poverty reduction and participatory development.

World Bank cooperates with NGOs in two major ways.
1. In the design and execution of projects and
2. In the discussion and formulation of development policy.
Kallur who studied about the, *Empowerment of women through Non Governmental Organization*, has concluded that individual loans are mostly used for productive purposes and not for consumption purposes as are commonly believed. The interest charged on individual loans is generally too high to cover expenses of the SHG. The rate of recovery is very high compared to the rate of recovery of the formal institutional system. K.S.Prasana Parvathi in her book, *Urban and NGO International. A Case Study of Rotary Nagar, Madras* states that any organizations which works with a spirit of voluntarism and mostly on non profit basis can be deemed a non governmental organization (NGO). An NGO is a group of individuals joined together in an organization to embody a particular purpose (or) express a view point. It is initiated and governed by its members and it exists independently of state. The principal feature of NGO are: 1. It is an organized group of individuals. 2. Membership is voluntary 3. It is formed in order to foster some common interest for members. 4. It is independent of the state 5. It provides Welfare and Developmental activities to assist the poor and the under privileged

### iii) NGO AND SHG

V.P.Goyal in his book, *Schemes for NGOs in Development* attempts to explain the present as well as future NGOs to understand the basic tenets, tools, techniques and skills along with special qualities and features necessary for a successful NGO. This book is a comprehensive compilation of various schemes meant for NGOs. It highlights the role of NGO in SHG movement. Rameshwari Pandya and Anuradha Mathu in their work, *Imbibing Value Education* (2004) deals about NGOs. Further it deals with empowerment of women and how women achieve their self- esteem, dignity and fulfillment. It also gives information about women's capabilities, abilities and skills through training and education. Dr. Gupta in his book, *Changing Role of Voluntary Organisation* (2007), describes the important goals, function, role and achievements of NGO.
It gives information about the terms of NGO. Puran Chandra in his book, "NGOs in India", (2007), deals about Non-Governmental Organisations and Voluntary Organisations. It also deals about the emerging role of NGOs in India and challenges to NGOs in future. S.L.Goel and R.Kumar, in their book, "Administration and Management of NGOs: Text and Case Studies", (2004), deals about the nature, scope and Role of NGOs. It also deals about the Challenges of NGOs in the New Milliennium, Features, issues and essentials of NGO. This book is helpful to know about the new trends and challenges faced by NGOs. Senhlata Chandra’s work, "Non-Governmental Organisations", (2007), deals with the NGOs around the world in the year 2000, and their functions across the world. It further provides details about the structure of NGOs.

iv) MICROFINANCE

Otero, Mario and Rhyne Elizabeth (1994) in the book, “The new world of micro Enterprise Finance, Building Health Financing institution for the poor”, has stated that savings constitutes an important segment in the financial services for the poor. The poor generate saving out of their normal income. And where ever savings are mobilized from the poor, micro finance has proved as an effective way of helping the poor. This study has also stressed that savings is important in micro finance. Ms.Deepa, Mansa and Prasannadevi in their research study, "A study on Self employed women in Madurai" have concluded that self employed women are increasing and those very successful are able to look after both their family and business with limited strains.

Susan Johnson and Ben Rogaly (1994) in their book "Micro Finance and Poverty Reduction" point out the current debates about the provision of micro finance to poor people to make use of and emphasize the importance of understanding -the local context in deciding whether and how to intervene.
The elements involved in designing a microfinance scheme are discussed and emphasis is laid on finding ways of sustaining the provision of financial services in the long term. Malcom Harper (1998) in his book, "Profit for Poor-Cases in Micro Finance" indicates that microcredit is the latest development fashion, which has received the ultimate approval of a world summit. Wide varieties of approaches towards the profitable delivery of financial services are being provided for many years by several institutions, including the traditional commercial banks as well as NGOs and much publicized "New-Generation" institutions. "Task Force on supportive policy and Regulatory Framework for Micro Finance" Report (1999) observes that the estimated demand for Micro Credit per year worked out to around Rs.50,000 crores per annum and an additional amount of Rs.1,000 crores was estimated for housing. While SHGs estimates to have provided about Rs.137 crores, but it also suggested a vast gap in the provision of financial services for the poor.

P. Rana Mohana Rao (2000) in his book, "Banks Borrowers and Barriers" reviews the best practices in microfinance and analyses the failures of the Indian financial system. Microfinance presents very convincing balance between the conceptual analysis and the potential model that moves on to propose an alternative models for India, which includes a group of key principles well supported by the evidence and analysis and suggests flexible application in difficult measures to the various sectors involved.

Apiraca, Bangkok - Jan-March (1998) observes that since 1980's, a number of financial institutions have been established which are able to reach poor clients on a sustainable-basis: These financial institutions, which provide financial service to the poor, are called microfinance institutions (MFI). A new set of methodologies have been developed and applied by them (MFI). 1. Grameen Bank in Bangladesh, 2. The Unit Desha-system of Bank Rakyat at Indonesia. 3. Action International in Latin America. 4. Affiliates of the world
council of credit union, 5. Self help groups in India. In recent years, the MFI have moved from the margins of the financial system to the main-stream: As of now it is generally accepted that populations traditionally excluded from the formal financial sector can in fact, be a profitable market niche for banking services which is demonstrated by the transformation of MFIs into regulated formal financial institutions.

The establishment of the Consultative Group (1995) to assist the poorest [CGAP], a multi donor organization and the micro credit Summit in Washington D.C.(1997) which launched a global movement to reach 100 million of the World’s poorest families with credit for self employment as well as financial and business services by 2005.

Still the outreach of micro finance remains limited. While there are a large number of SHGs in India, the total outreach of genuine micro finance programs is not more than 5,00,000 - a small number in relation to the 65 million poor house - holds in the country. MFIs adopt a number of mechanisms to overcome the screening and enforcement problems. Screening techniques include the following - charging market interest rates, reliance on self selected groups of borrower and character references. The enforcement mechanism includes intensive supervision, peer group monitoring, borrower incentives, progressive tending and compulsory savings.

v) MICROFINANCE AND MICRO CREDIT

It also deals about Non-Governmental Organisation and the growth of Self Help Groups in India. It is also helpful to know about the Self Help Groups formed by the Government of Tamilnadu. B.Laxman Bahir in his article, "Performance Evaluation of SHGs in India", deals about the meaning of Micro-Finance and SHGs. It also gives information about the year-wise growth of SHGs in India and number of SHGs provided with Bank Loans.

It also gives details related to the SHGs and Bank Linkage Programme. B.A.Parameswara Gupta, et al, in the article, "Impact of Microfinance: A Critical Analysis" gives the critical analysis of the report of the Microfinance industry in India. Majority of the studies concludes that microfinance positively contributes to the poverty reduction and reaches core poor. This can be accepted as a good sign of economic development and individual group development. It is also said microfinance institutions depend upon donor subsidies.

vi) MICRO ENTERPRISE

Mishra, had undertaken a study on "Microfinance through SHGs". This study was an attempt to understand the performance of SHGs towards micro finance agenda in 2 blocks of Khuruda districts in orissa namely Chilika and Tangirala. 121 groups from these blocks were selected for study purpose. The study revealed that an increasing-number of women than their men counter parts were a head in this activity. However, their role towards networking with the financial institutions was weak. So, they were unable to get required financial assistance from government institutions. Ms.Chantelle Fernandez, Sangeetha, and Asha in their work entitled "A study on the Feasibility and Viability of micro enterprises promoted by the SHG", has concluded that almost all groups are gaining. S.Mohan in his paper "Micro Credit and Empowerment of Women," discussed the relevance of micro credit to Women and their empowerment, considering the historical perspective of involvement, of women in the thrift and credit activity and the role of NGO in the share of micro-credit.
The rich experience of NGO in the share of credit union and their grass root involvement with the poor and their problem is a potential factor that affirmed their leveled role in the sphere of Micro credit, the specific task and the role of NGOs in the sphere of micro credit can: be summarized as the formation of SHG nurturing of SHG facilitation role, resource mobilization and formation of peoples organization.

Swashakthi conducted a "Training programme on Micro entrepreneurship and Marketing" programme. It has taken Steps to build the capacities of NGOs to assist SHG member in the process of new enterprise correction. As a part of the capacity building programme, Entrepreneurship Development Institute of India was assigned the task of planning and implementing training programmes for selected NGO personnel on the theme of micro enterprise development, to help the participant for understanding the process of micro enterprise development initiatives.

vii) GOVERNMENT AND SHG

Soundarapandian, in his work, "Green Productivity: In Small and Medium Enterprises" provides information about SHGs aim and Swaranjayanti Gram Swarojgar Yojana (SGSY). It deals also about the government programme helping the SHGs in Tamilnadu. SGSY gives details about the beneficiaries. Rural women are trained through SGSY in bullock rearing, petty shop, rope making and so on. It also deals with their problems in the field.

G.Palanithurai, et al, "Planning at Grassroots Governments Participation in People's Plan: an Experiment" (2008) gives information regarding the structure and function of SHGs. It also gives information about the function of NGO in SHGs activities. G.R.Madan, in his work, "Co-operative Movement in India" discuss about the formulation of SHGs. Further it gives information about Five Year Plans and the shift of women from 'Development' to 'Empowerment'.
It also deals about SGSY, DRDA and such training programmes that were given to women. Dr. Sangh Mithra and Dr. Balachan Kumaran in their book, “Encyclopedia of women in South Asia”, provides a detailed study of eight countries including India, Pakistan, Afghanistan, Bangladesh, Nepal, Srilanka, Bhutan and Maldives. The theme has been presented into eight comprehensive chapters with deep bearing on historical background, geography and people, social status of women, including their education and employment, discrimination against women, women's role in government and national policy. This book is very useful to know more about Self Help Group and Non-Governmental organization. G. Palanithurai, et al., in the book "Empowering Women: Grass roots Experience from Tamilnadu", (2007), deals about the effective role of Tamilnadu Government to empower women in Self Help Groups through Mahalir Thittam. This book mainly concentrates on Thoothukudi District and is helpful to know about the SGSY and DRDA in Thoothukudi District.

Pasala Sudhakar (ed), in his book, "District Profile: States and Union Territories" gives details about the History and Geography of Thoothukudi District. It also deals about the fair and festival of Thoothukudi District, places of Tourist interest and so on. Debotosh Sinha, "SHG - Vehicle for Women Empowerment of Self Help Group" provides an analysis about the SHGS in Birbhum District (West Bengal). Its main objective is to provide guidelines for the operation of the women SHG programme. It also deals about the NGOs relation with SHGs in Birbhum district.

R. Vidhya, in her article, "Women's Upliftment in Tamilnadu" highlights the contribution on Tamilnadu Government towards women's development especially through Mahalir Thittam. It also gives information about the formation of SHG in Tamilnadu and concentrates on details about the Mahalir Thittam. Y. Arjun Pangannavar, in his article, "Rural Development: Women Self Help
Group”, deals about the concept of rural development and various plans introduced by the Indian Government for the development of women. It also gives information regarding the Government’s initiative about a series of Self-Employment and wage-employment generating programmes like - Rural Works Programme (RWP), Integrated Dry Land Agricultural Development (IDLAD), Area Development Schemes (ADS) etc. Niroj Sinha in his book, "Empowerment and Women through Political participation”, discuss about global experience of women playing a marginal role in politics.

It also provides information about the role of women in Indian politics, besides details regarding voting by women in Indian politics. M.R.Biju, in his article, "Women’s Political Empowerment: Imperatives and Impediments" explains about the existing norms guiding the social hierarchy which will continue to dominate decision-making. Further the author observes, that there must be a radical change in orientation and perceptions of the power elite. It gives information about the reservation for women which will provide equitable share and "Women better, for men as well as women".

viii) BANKS AND SHG

Maya S.Gaonkar in her article, "Microfinance through SHGs in India - A Study", gives information about the concept of SHGs and Women’s role in the SHGs. It deals about the Models under SHG Bank Linkage and the Role of NGOs in India context. It also gives details about the NABARD. Mohammad Ashraf Ali and Shahid Alam, in their article, "NABARD – its contribution towards rural development" deals about the introduction of NABARD and their objectives, It also gives information related to the farm sector and rural nonfarm sector. It also helps to know more about the NABARD in India. Twinkle Prusty, Ashush Kant Chandhari, in their article, "Refinancing through NABARD Schemes for Rural Transformation: An Assessment" deals about the refinance by NABARD.
Through its refinance operations, NABARD has been aiding the banking sector to augment credit support for production and investment purposes in the agriculture and rural sector. NABARD is actively involved in further streamlining and improving its credit planning process at grass root level taking into account the changing requirements of the agriculture and rural sector. Lakshmi, in her article, "Influence of SHG schemes on Rural Women Empowerment" discuss about the SHG-Bank Linkage programme which has made enormous contribution to empowerment in rural areas of Tamilnadu through SHGs. The strong social ties among the members, increased business loan per member and lower SHGs’ expenditure will contribute to the higher average income of the group members.

P.Sanjeev Kumar, in his article, "SHG Motivation and Women Empowerment", gives information about the Emergence of the Self Help Group Movement and the Concept of SHGs. This article deals about the complexity of the concept of "Women Empowerment“ which is clear from various perspectives and methodologies that have been used to measure it. It also gives details regarding the SHG Bank Linkage Programme, SHGs movement in Andhra Pradesh and the Impact of SHGs in Andhra Pradesh. Tanya Jakimow and Patrick Kelboy, in their article, "Empowering Women: A critique of the Blueprint for Self-Help Groups in India“, gives information about the development as an essential objective to improve the well-being of marginalized women in India. This article aims to overcome this by evaluating the potential of SHG programmes through the reduction of internal, institutional and social constraints that present the marginalized from pursuing their interests.

R.K.Ritu Jain Kushawaha, A.K.Srivastava, "Socio economic Impact through Self Help Groups" (2003) in their work asserted that the SHGs enhance the equality of status of women as participants, decision makers and beneficiaries in the democratic, economic, social and cultural spheres of life.
G.S.Kala has mentioned in her article “Economic Empowerment of Women through SHGs” (2004) that amongst all the states, Tamilnadu has the fourth highest percentage of female headed households in the country. The Tamilnadu Women Development Project (TNWDP) taken up for implementation under the name of "Mahalir Thittam" covered about 10 lakhs poor women of the state. Narayana Reddy, et al, "Women in Development: Challenges and Achievements”, (2005), is a comprehensive and analytical account of the progress made with particular reference to the women in developing India. It focuses on Empowerment and Development, participation and Development and improvement of the economic status of women through Self Help groups.

P.Loganathan and R.Asokan in their article, "Inter Regional Development of Self Help Groups in India", attempts to analyse the inter regional performance of SHGs in terms of their total number, level of credit and per capital credit per HG. This article also reveals that SHGs have provided access to credit to their members, promoted saving, reduced dependence on money lenders and above all empowered rural woman. P.Anita, in her article "Economic Impact of SGSY scheme on Women Beneficiaries: An Empirical Analysis" (2009) deals about the SGSY scheme which is expected to pursue its coverage more than the predicted estimate in the forth coming years. It also gives information about the SGSY in Madurai District and analyse the average income and monthly income.

R.Rajeswari, in her article, "Socio-economic status of women" discuss about the empowerment of women in the process of controlling power and strengthening their vitality. It points out three broad categories of empowerment viz., economic, social and political. Effort made through special development programmes with greater gender sensitivity is also pointed out C.Gangaiah, et al, "Impact of SHGs on income and Employment: A Case Study", gives details about
the emerging changes in the values and attitudes of the members of the SHGs. It states that the Socio-economic programmes reinforce each other and promote all-round development of the children, the women, the households and the communities. P.Christuraj and S.Sarawathy, in their article, "Self Help Groups and Socio Economic changes among Women", highlights about the Empowerment of women as a gradual but a complicated process. This article further deals with influence of Self Help Groups on socio-economic changes among members to improve the performance of Self Help Groups in Cuddalore District.

ix) EMPOWERMENT OF WOMEN

The article, "Economic Empowerment of Women through Self Help Groups", written by S.John Agnes Genevee, is both theoretical and empirical in nature. It deals about enhancing the economic condition of women in Self Help Groups. M.Koteswara Rao, is work "Empowerment of Women in India", (2005) discuss about SHGs, the structure of SHGs, and highlights the socio-economic conditions of the rural poor.

It gives information about the bank's help to the rural people through loans and the progress of SHGs with the help of bank loans. It also gives information about the procedure to apply for the loan and getting loan without securities. S.Selvam in his book "Empowerment and Social Development: Issues in Community Participation", focus on the concept, types, social context and institutional mechanism of community participation, an essential pre-requisite for the success of development efforts of Government Organizations, Non-Government Organizations and International donor agencies. This work is helpful, to know about the Government organization as well as International donor agencies.

G.Sreeramulu, in his book, "Empowerment of Women through Self Help Group" focus on the objectives and findings about the Self Help Groups. This book also deals with the performance of Self Help Groups, besides the related Studies on Women Programme.
B. Suguna, in her book, "Empowerment of Rural Women through Self Help Groups", (2006), deals about the functions of Self Help Groups, which is very informative for it gives more information about Self Help Groups. Meenu Agarwal, "Women Empowerment: Today's vision for Tomorrow's Mission", (2007), attempts to trace the Women Empowerment prior to Independence and the position of women in the society. It focus on Women development through Self Help Groups, the meaning of Empowerment and the concept of Empowerment. It also gives information about features of SHGs and types of SHGs in India, besides details regarding the Women Empowerment and SHGs. The above review of literature on SHG reveals that though several studies have been made on different aspects of SHGs, so far no scholar has attempted anything relating to the “Empowerment of Women in Tamilnadu with Special Reference to the Self Help Groups of Madurai City”.

During the course of the study, the study of several authors was referred and it is imperative that an outline of the literature survey is put to note and the following references are worth mentioning. Rekha Goankar(2001) in her study concluded that the movement of SHGs can significantly contribute towards the reduction of poverty and unemployment in the rural sector of the economy and the SHGs can lead to social transformation in terms of economic development and the social change. Naila Kabeer (2005) in a study apparently concludes that while access to financial services can and does make important contributions to the economic productivity and social wellbeing of poor women and their households, it does not “automatically” empower women – any more than do education, political quotas, access to waged work or any of the other interventions. It has been observed by M. Anjugam (2007) that socially backward, landless and marginal farm house holds participate more in the self help group programme. Possession of livestock and consumer goods by the member households has been found to deter
the joining of group. Gladis Mary John (2008) found that membership in SHG inculcated a great confidence in the mind of majority of women to succeed in day to day life. Positive change was found in the attitude of relatives and friends towards the women in self help groups. Promoting gender equality and women empowerment is one of the key objectives of MDGs. The United Nations Development Program (UNDP) introduced GDI and GEM in 1995 as a supplement of HDI. These two indices account for gender inequality in the achievement of basic capabilities and in the economic opportunities and political areas. This section deals with the review of literature of the work done related to the empowerment of women. The section is divided in two parts. The first part reviews all the articles relating to the empowerment of working women in general and the second part deals with the empowerment of women teachers along with the determinants affecting the empowerment process.

**X. Empowerment of Working Women**

A number of studies have been carried out in India and elsewhere that have tried to look into the empowerment of women. The study by Vianello et al. (1990) showed that a husband’s power within marriage tended to increase in proportion to the resources that he could muster: education, income, prestige, social status, and so on. The author also found that the husband’s power was associated with the stage in the life cycle and with the presence of children in the home. More importantly, wives who worked for pay had more power than wives not gainfully employed. When the resource theory was applied to the study of marital power in different societies, the findings were inconsistent. Research results about decision-making from the United States [Kendell and Lesser, 1972; Centers et al., 1971], France [Michel, 1967], West Germany [Lamous, 1969; Lupri, 1965; 1969], and other countries showed a positive association between the husband’s power and his socio-economic resources, such as education, social status, income, and occupation.
In the above studies there were curvilinear tendencies in the data and weak relationships that lacked statistical significance. Burr (1973) developed a general model of marital power which spells out a set of proposition. It takes into account the complex interconnection between the amount of power, the cultural or normative context, and the specific tangible and intangible resources that affect the distribution of marital power. Peattie and Rein (1983) and Sapiro (1984) rightly mentioned that it is necessary for women to organize themselves as women, and to devise a strategy on how to win leading positions.

Amarnath et al. (1996), have described the consequences of middle-class women taking up economically productive roles. The study examines whether the gender bias of men has undergone some change in the recent past. In order to carry out the analysis, the study uses six parameters – role perception, say in decision-making, acquisition of assets, economic freedom, spouse’s co-operation, and perception of status change. A sample of 68 middle-class women employed in different sectors of Anantapur District (Andhra Pradesh) within the age group of 20 to 45 years was selected. The findings indicate that the employment of women has led to the women having a greater say in the decision-making process and thus, has lessened the degree of gender bias.

Kabeer (1999) has attempted to construct the indicators of the empowerment of women, by using three-dimensional conceptual framework: (a) the ‘resources’ as part of the pre-conditions of empowerment; (b) the ‘agency’ as an aspect of process; and lastly (c) the ‘achievements’ as a measure of outcomes. The study shows that the most probable indicators for empowerment of women are: family structure, marital advantage, financial autonomy, freedom of movement, and lifetime experience of employment participation in the modern sector.
The study by Malhotra et al. (2002) identifies the methodological approaches in measuring and analyzing the empowerment of women. The various indicators for measuring empowerment of women given in the study are: domestic decision-making; finance and resource allocation; social and domestic matters; child related issues; access to or control over resources; freedom of movement; and so on.

Stine and Karina (2003) explain the term ‘empowerment’ as a process by which the disempowered individuals and groups gain the power to control their lives and the ability to make strategic life choices. The researchers also emphasise that the economic elements of empowerment refer mainly to the capability of earning a living. The study finds that one of the important determinants of the low average income of women is their intermittent labour force participation, which is a consequence of their time spent on unpaid work such as childcare, housework and food production.

Mahendra (2004) has studied the female work participation using occupational data from the National Family Health Survey (NFHS) data set, and compared the same with the 2001 Census and the National Sample Survey Organization (NSSO) data. The study finds that: (a) larger the family size the lesser is the chance for female work participation; (b) education has a positive relation with urban female work participation. The study by Kishore et al. (2004) shows the status of women’s empowerment as a whole and in each of the Indian states in particular, with the help of NFHS-25 data sources. The sample of the study includes married women in the age group 15-49 from these states.

The study divides the indicators of empowerment process into three sub-divisions: (a) the indicators of evidence of empowerment (through educational attainment); (b) the indicators of access to potential sources for empowerment which measures women’s access to education and media exposure; and (c) the indicators of the setting
for empowerment, which focuses on the circumstances of the women’s lives and reflects the opportunities available to them. Tamil Nadu ranks eleventh in the level of empowerment among the 26 states, thereby indicating further scope for improvement. It has been seen in the literature that a well-defined empowerment measure facilitates in finding out the present empowerment level. But these empowerment measures might work differently among different sections of women, due to the heterogeneity factor. So there is a need to devote a separate section to study the literature relating to the sample target (i.e., empowerment of women teachers) and find out the factors affecting their level of empowerment in particular.

XI. The Empowerment of Women Teachers

The teachers’ opportunities for professional promotion are inherently limited by the nature of the profession (Vianelo, et al., (1990)). This is especially true for all women teachers. The study divided the perception of gender inequality on the job with the following factors: demographic variables; social background; perception of work conditions; and perception of the political performance with regard to gender equality. Mangal (1991) has tried to explain the nature and extent of role conflict among women teachers by using a random sample of 250 respondents from the city of Ghaziabad in Uttar Pradesh.

The factors used to explain the conflict are: age; the education of the working women vis-à-vis other family members; the size of the family; et cetera. The study finds that six out of every ten women teachers have not risen up to the expectations of their husbands, thereby implying that they have experienced role conflict. This conflict has been low among the more educated, comparatively older women, having high family income, with less than ten years of service, and those that are in degree and post-graduate colleges. The study finds that due to this conflict the women teachers are faced with the
problem of inadequate time to rest and subsequent fatigue. However, the social and interpersonal relationship is not affected much. Pradhan (1992) has conducted a study on the secondary school teachers’ attitude towards some aspects of the teaching-learning process, which includes the effects of gender on the school managements. In order to find this, the study surveys 150 secondary school teachers (75 male and 75 female) from the Koraput district (Orrisa). The study finds that the male secondary school teachers have a more positive attitude than the female teachers towards the child-centred practices, the educational process, the pupils, and the teachers. Based on these findings, the author concludes that the female teachers are not empowered and as a consequence, they do not have a positive attitude towards the teaching-learning process.

Scribner et al. (2000) in their study have used the School Participant Empowerment Scale (SPES) to assess empowerment among the career and technical education teachers. The scale consists of 38 items, divided into six subscales: (a) decision making; (b) professional growth; (c) status; (d) self-efficacy; (e) autonomy; and (f) impact. Based on the analysis, the study finds that both women and men teachers are empowered. However, the nature of empowerment is different across the two groups, especially where the 5 NFHS-2 is the second round of survey which was conducted in the year 1998-99. men have more autonomy power and the female teachers have more decision-making capacity. In other words, the study finds that men have more power but women are good decision makers.

In another study, Stacki (2002) has argued that for the women teachers to be the true role models and to pass on the values of gender equity to girls and boys, they need to facilitate their own empowerment in both their private and public lives. As we have seen, there are a number of drawbacks in the existing empowerment measures, and the present study tries to improve them.
However, the literature reviews suggest that when considering the women in general and with regard to women teachers in particular, the three most vital indicators of women empowerment are: (a) decision-making in the field of financial, child related and social issues; (b) access to or control over resources; and (c) freedom of movement. Besides these, there are a few indicators that have been rarely used, like time management, sense of self-worth. Both conceptually and practically, women teachers’ empowerment is an important issue and has to be considered, because it paves the way for the empowerment of future generations.