REVIEW OF LITERATURE
CHAPTER-II

REVIEW OF LITERATURE

The literature for the present study is reviewed under the following broad headings.

1. Women and Development
2. Development Approaches
3. Role of Governmental / Non-governmental Organisation
4. Empowerment
5. Economic Empowerment of Women
6. Studies on Empowerment
7. Studies in DWCRA

Women and Development

A nation's march towards progress and prosperity will only remain a dream, its aspirations unfulfilled and unrealised till women actively participate in all the developmental activities of that country. Women being nearly half of the total population their role in national development is a crucial one for social progress and economic growth (Sharma, 1988). In order to accelerate the overall growth, it is important to create opportunities for socio-economic development of the women. Rural women deserve more attention because this group suffers from a substantial amount of under-employment (Devadas, 1996). The Human
Development Reports of the United Nations Development Programme published in 1995 declared that women's empowerment is not merely important but crucial if development is to be sustainable.

Development is a process of continuous enhancement of the capabilities and welfare of all individuals in the society (Girvan, 1988). Two concepts predominate in the modern views of development, namely, the residual and the holistic. The residual concept explains that development programmes are necessary only when the normal structure of society cannot progress without outside help. The holistic development concept visualizes development as the paramount necessity of the society. The concept of sustainable development stems from a state of balance in diverse variables pertinent to human life and such indices influence human life in social, cultural, economic, political and spiritual spheres of one's life. Such a development is holistic and inseparable from environmental concerns. Without having human equality and freedom sustainable development is impossible (Devasia and Devasia, 1994).

According to Rao (1985) development encompasses a wide range of interrelated issues like improving literacy, developing skills, creating employment opportunities, increasing agricultural and industrial production. The most important objective is to raise the levels of living of the masses.

Women and development is an issue which has grown in importance over the last 15 years. Any viewpoint on development whether global, national or local, tended to look upon women as targets in development rather than participants. Development failed because it did not take cognizance of 50 per
cent of the population. The failure can be seen as a lack of gender justice and marginalisation of women (Chitnis, 1995).

The Global Conference on Women’s Empowerment in 1988 highlighted empowerment as the surest way of making women as ‘Partners in Development’. Women’s empowerment and involvement are possible only through their participation in the development process. The status of women should improve in such a way that a time should come when they would not ask for special reservation but should be able to stand on their own merits with equal opportunities in all walks of life (Bhowmik and Chowdry, 1988; Devadas, 1988).

There are two approaches to women’s empowerment known as sponsored and self-striven. The former refers to the efforts made by the state to improve women’s power position by making some statutory provision and legal enactments. This signifies an approach ‘from-above’. The latter represents a case of empowerment through self-mobilisation. It implies mobilisation ‘from-below’. Moser (1989) maintains that true empowerment of women can only occur through women’s own efforts to mobilise and organise themselves by means of mass women’s movements (Sharma, 2000).

Development Approaches

In any society women are not properly valued and their needs are not considered. This situation of women as a problem led to a variety of efforts to correct imbalances, to add women’s component to development research and programme for improving women’s life, to mobilise women, to formulate laws against discrimination on the basis of sex, to increase flow of fund going to
women, etc. The objective was to integrate women in the development process so that the benefits to women would increase. This approach to integrate women into mainstream development programmes came to be known as Women In Development (WID) (Boserup, 1970).

During the 1950s and 60s modernization and industrialization had little focus on women. A number of relief programmes were initiated following World War II in Europe and women's work were identified as the main determinant for welfare measures. The approach was termed as welfare approach. In this women were given relief in their familial roles of mother, wife and daughter. When training was included it was to enhance domestic skills and when it focussed on education and employment, it was to regulate fertility behaviour of women (Duza and Begum, 1993).

In the early 1970s women researchers and activists found that development was ignoring women's development needs. When poverty was focussed as the main 'culprit' creating problems for women, the anti-poverty approach was evolved. It recognised the lack of access to resources like education and income and sexual discrimination in labour market affecting women. As such various types of income-generating activities were emphasized but most of these activities were conceived as complementary to traditional role of women.

Women's relative access to economic resources, income and employment increased their workload and worsened their overall situation. Women worked hard but remained invisible in national statistics and thus remained undervalued.
compared to men, thus the ‘Equity Approach’ evolved which was to tackle women’s subordination. There is always an unconscious bias against the disadvantaged groups. Getting benefits by exploring and exploiting resources is possible for those who are well informed, educated and better off. This includes men who are in a better position to get benefits under normal situation when special considerations are not made for women (Sujaya, 1992).

The fourth approach, namely, the ‘Efficiency Approach’ starts from a different outlook. Emphasis is put on development rather than on women, assuming that greater and better participation of women in the development process would reduce gender inequity. Women in this approach can meet only their practical gender needs at high cost of unpaid labour and/or longer working hours.

The fifth and the latest policy approach is that of ‘Empowerment’. This approach attempts to address the social construction and maintenance of gender relations. It emphasises on women’s ability to gain control over resources and strength from within. Its basis is self-acceptance and self-respect. The empowerment approach visualises a long-term process that requires changes in knowledge, attitudes and values of women and men and in ideology of society regarding gender. It addresses both practical gender needs and strategic gender needs. It is evolved as ‘Gender and Development Approach’ (GAD) (Duza and Begum, 1993, Kumar, 1993, Chandra, 1996).

The latest concept in women development is the concept of empowerment. A large number of governmental and non-governmental
programmes have as their objective of empowering women in various aspects. Efforts have been taken to constitute various commissions and committees. In the following section these efforts are described.

Role of Governmental / Non-Governmental Organisations

In the later half of eighties the government took up initiatives to set up the following units (Goela, 1992):

1. National Commission on Self-employed Women and Women in the Informal sector (NCSW)

2. Formulation of National Perspective Plan for Women (NAPPW)

3. Support to Employment Programmes for Women (STEP)

4. Pilot Mahila Samakya Programme

5. Women Development Corporations

6. Women’s Credit Fund

In the eighties the non-governmental organisation played an increasing role in women’s development programmes. They helped in forming grass-root women's organisations (Mahila Mandals) and DWCRA groups. In the year 1990 the National Commission for Women came into existence.

A promising strategy for a new initiative was the organisation of women into groups. Groups can transform women from beneficiaries to clients who participate in a long-term reciprocal relationship with the institutions that serve them. Their involvement in the programme makes them better recipients of the programme as well (Yadav, 2000).
The recognition of women as different ‘target’ group led to the formation of various women specific development programmes and schemes. These programmes are designed to make women as equal partners in development with the view to enhance their status and their socio-economic conditions in general and women in paid employment.

Employment and income-generation activities along with training for upgradation of skills have become the major governmental intervention for raising the status of women besides mainstreaming them into national development (Agarwal, 2000). The Bureau of Women's Development under Ministry of Human Resource Development (HRD), which is responsible for the advancement of women, plays a major role in this endeavour. The programmes of the Bureau include employment and income generation, welfare and support services, gender sensitization and awareness generation programmes. These programmes play both supplementary and complementary role to other general developmental programmes in the women related sectors such as health, education, labour, employment, rural and urban development (Yadav, 2000).

The Government of India has a variety of programmes/schemes under different sectors of development to ameliorate the working conditions of women and raise their socio-economic status. The thrust of these programmes, many of which were initiated during the Sixth and Seventh Five Year Plan was to bring women into the mainstream of national development (Chauhan, 1996, Sundaram, 1997). The programmes included the following:
1. **Training-cum Employment-cum Production Centres**: The common name of this programme is ‘NORAD’. This was designed in 1983 to assist training programmes for women, and it gives financial assistance to public sector undertakings/corporations/autonomous bodies/voluntary organisations, to train women in non-traditional trades and provide employment on a sustainable basis.

2. **Support to Training and Employment Programmes for Women (STEP)**: This was a programme for poor women launched in 1987. Its aim and objective was to upgrade the skills of poor and assetless women by giving them specific training and creating conditions of employment for them on a sustainable basis in the traditional sectors such as agriculture, dairying, fisheries, sericulture, handlooms, handicrafts, etc.

3. **Manila Samriddhi Yojana**: In October 1993, the Government of India launched a scheme called Mahila Samriddhi Yojana (MSY). The Department of Women and Child Development is the nodal institution for implementing this scheme. The Yojana seeks to enable women to exercise greater control over household resources. Mahila Samriddhi Yojana (MSY) encourages every rural adult woman to open an MSY (Mahila Samriddhi Yojana) account in her village post office in which she may deposit her savings.
4. Women Development Corporations: The scheme for setting up Women's Development Corporations was formulated in 1986-87. The Corporations are expected to play a catalytic role in identifying women entrepreneurs, provide technical consultancy services, facilitate availability of credits, promote marketing of products, promote and strengthen women's cooperatives, arrange training facilities, etc.

5. Monitoring of Beneficiary Oriented Schemes for Women: The 27 Beneficiary Oriented Schemes (BOS) for women, identified by Prime Minister's Office (PMO) are being monitored throughout the country. Through the half-yearly progress reports and inter-departmental meetings, the PMO is informed of the progress of their implementation at regular intervals.

6. Information System on Women's Efforts: Information is being made to develop Women's Information Network System (WINS) in collaboration with the National Information Centre (NIC) as part of their nationwide NICNET and DISNIC Networking.

7. Training Package for Women's Development: As a precursor to the proposal of setting up a 'National Resources Centre for Women', the Government of India signed an Agreement with the Kingdom of Denmark on 20 February 1992 for a period of one year. As per the Agreement, the Danish International Development Agency (DANIDA) was to provide
assistance for gender concerns, situation of the girl child, legal enforcement, employment and banking.

8. National Commission for Women: The National Commission for Women (NCW) was set up on 31st January 1992. The main objectives of the NCW are to investigate, examine and review all matters relating to the safeguards provided for women under the Constitution, review of the implementation of both women-specific and women-related legislation and suggest amendments wherever needed and as an agency to fulfill surveillance and facilitate redressal of grievances of women. For effective performance of its functions, the Commission has set up a legal unit.

9. Rashtriya Manila Kosh: The National Credit Fund for women called as the Rashtriya Mahila Kosh was set up during 1992-93 with a major objective of meeting the credit needs of the poor women particularly in the informal sector.

10. Jawahar Rozgar Yojana: In April 1989, the two on-going employment programme namely, National Rural Employment Programme and the Rural Landless Employment Guarantee Programmes were merged into a single rural employment programme known as Jawahar Rozgar Yojana (JRY). The primary objective is generation of additional gainful employment for the unemployed and underemployed men and women in rural areas.

11. Indira Awaas Yojana: Indira Awass Yojana (IAY) was an important component of Rural Landless Employment Generation Programme (RLEGP). It has become the part of Jawahar Rozgar Yojana (JRY) since
1993-94. IAY aims at construction of dwelling unit free of cost for the poorest of the poor belonging to Scheduled Caste /Scheduled Tribe and the freed bonded labourers categories.

12. Integrated Rural Development Programmes (IRDP): IRDP was launched on 2nd October 1980 all over the country. This programme is the major poverty alleviation programme in the field of rural development. IRDP aims to enable the identified rural families to cross the poverty line.

13. Employment Assurance Scheme (EAS): The Employment Assurance Scheme was launched in October 1993, in 257 districts in which the Revamped Public Distribution System (RPDS) is in operation. Now the scheme extends to 272 districts of the country. The primary objective of EAS is to provide gainful employment during the lean agricultural season in manual work to all able-bodied adults in the rural areas who are in need and who are desirous of work, but cannot find it, either on farm or in other allied operations or on the normal plan/non plan work during the lean period (Kumar, 1993; Chauhan, 1996).

Despite the various governmental schemes targeted on women there is continued inequality and vulnerability of women in all sectors- economic, social, political, educational, health care, nutrition and legal. As women are oppressed in all spheres of life, they need to be empowered in all walks of life.
Empowerment

Empowerment of women has been the major concern of the Government of India. Women's empowerment has become a global issue and discussion on women's rights are at the forefront of many formal and informal campaigns worldwide. It is a word widely used but seldom defined. Feminist have coined the term in many different ways.

Kronkenburg (1986) combines participation with empowerment and states 'with the newly acquired power of knowledge, which has not been given or taken away from somewhere but has been auto-generated, the participants can influence the course of events to liberate themselves from oppressive situations and determine their own destiny'.

According to Reddy and Reddy (1987) the methodology of empowering women revolves around three important elements, namely, education and organisation to create awareness, asset building and income generation projects and leadership development and political empowering. These three elements are inter-related and represents a triangular model of development of women.

Brydon and Chant (1989) think that the most conspicuous feature of the empowerment is that it contains the word 'power' which is defined as control over material assets, intellectual resources and ideology. The material assets over which control can be exercised may be physical, human or financial. Intellectual resources include knowledge, information and ideas. Control over ideology signifies the ability to generate, propagate, sustain and institutionalize specific
sets of beliefs, values, attitudes and behaviours, virtually determining how people perceive and function within a given socio-economic and political environment.

Devadas et al. (1989) have made an attempt to explain the concept of empowerment of women and implies it as a state of mind and attitude of a person. An empowered woman has a positive self-image, takes part in decision-making related to herself and her family, has greater access to knowledge and resources, has self-confidence and understanding of the importance of human values, knows her rights and privileges, utilises all opportunities and takes up jobs in all sectors.

According to Griffen (1989) empowerment means power and power means having control or gaining greater control, having a say and being listened to, being able to define and create from a women's perspective, being able to influence social choices and decisions affecting the whole society, being recognised and respected as equal citizens and human beings with a contribution to make.

Empowerment of women means many things to Bhasin (1992). According to her it means recognising women's contribution, women's knowledge, helping women fight their own fears and feelings of inadequacy and inferiority, enhancing their self-respect and self-dignity, controlling their own bodies, becoming economically independent and self-reliant, controlling resources like land and property, reducing women's burden of work, specially within the home, creating and strengthening women's groups and organisations, promoting qualities of nurturing, caring and gentleness.
The parameters of empowerment are developing the ability to think critically, building a positive self-image and self-confidence, group cohesion and fostering decision-making, ensuring equal participation in the process of bringing about social change, group action and providing the wherewithal for economic independence (Seetharam, 1992; Pandit, 1997).

For Sharma (1992) the term empowerment refers to a range of activities from individual self-assertion to collective resistance, protest and mobilization that challenge basic power relations. It is a process aimed at changing the nature and direction of systemic forces which marginalize women and other disadvantaged sections in a given context.

Kamalanathan (1994) is of the view that empowerment is the status wherein a person has the capacity to make decision and carry it. It is both mental, physical and a moral necessity.

Through empowerment women gain access to new worlds of knowledge and can begin to make new, informed choices in both their personal and their public lives, choices about if and when to get married, choices about education, employment opportunities, controlling the social and physical environment, choices about if and when to get pregnant and ultimately about family size (World Population Report, 1994).

According to Behera and Barik (1995) empowerment of women is strengthening of their innate vitality. Such a power is not a power to dominate but a power to reduce helplessness and sufferings. It is a sense of internal
strength and confidence to face life, the right to determine choices in life, the ability to influence a social process that affects their lives.

Karl (1995) feels that women's empowerment can be viewed as a continuum of several interrelated and mutually reinforcing components. By empowerment women would be able to develop self-esteem, confidence, realise their potential and enhance their collective bargaining power.

Empowerment of women at the grass-root level would imply positive self-image, critical thinking and constructive action, group cohesion, economic independence, decision-making, innovativeness, and communicating behaviour (Rao, 1995).

Empowerment of rural women should embody several factors like equality of work and wages, expansion of girls education, autonomy over reproductive life, access to ownership of land and property, training and technology, access to bank credit and markets, safe water, sanitation and energy (Lalitha, 1997). According to Vidya (1997) to empower is giving women the capacity to influence the decision-making process by integrating them into our political system.

The empowerment and autonomy of women and the improvement of their social, economic and health status is essential for the achievement of sustainable development. Improving the status of women also enhances their decision-making capacity at all levels in all spheres of life like area of sexuality and reproduction (Devi, 1998).
The process of empowerment is both individual and collective since it is through involvement in groups that people most often begin to develop their awareness and the ability to organise to take action and bring about change (Sahay, 1998).

According to Shanthi (1998) empowerment is envisaged as an aid to help women to achieve equality with men or to reduce gender gap. Environment would enable women to perform certain social roles which they cannot perform without it. In the Indian situation, this would mean helping women to enjoy their constitutional and legal rights to equality.

According to Sinha (1999) the indicators of empowerment of women include personal security, rule of law, freedom of expression, equality of opportunity, access to quality education, health and nutritional and technological empowerment. Hence there is a strong and genuine need to free the women from under-productive tasks and augment the productivity of their work as a means of accelerating the development process through technological empowerment.

According to Vanka (1999) empowerment of women means choices and opportunities to avail those choices, which emphasise caring, sharing and peaceful coexistence of both the sexes. ‘Power’ like all other concepts is a human construct. It did not exist prior to the existence of human species, nor was it given or could be given to anyone. It has to be acquired.
Veerabhadraiah and Fami (1999) discuss the process of women's empowerment in terms of personal assertions and confidence, ability to protect themselves as women, attaining economic independence, ownership of productive assets, ability to handle capital and assets and provide leadership in both women and community related issues at all levels.

Empowering women is not just for meeting their economic needs but also through more holistic social development. Empowerment is a process of awareness and capacity building leading to greater participation to greater decision-making power and control and transformative action. The empowerment of women covers both an individual and collective transformation. It strengthens their innate ability through acquiring knowledge, power and experience (Murugan and Dharmalingam, 2000).

For Neelima and Swaroop (2000) empowerment enables one to think independently and make her own perceptions and judgement. The process of empowerment can be expressed as

\[ \text{I want to do} + \text{I can do} = \text{I will do} \]

\[ (\text{Motivation}) + (\text{Confidence}) = (\text{Empowerment}) \]

Satyasundaram (2000) feels empowerment implies raising the income-earning capacity by providing access to crucial inputs like land and credit. It implies participation in decision-making which is possible only when one has access to power.
According to Anand (2001) empowerment is the process of building capacities of creating an atmosphere, which enables people to fully utilize their creative potential in pursuance of a quality of life. It also deepens and popularizes the democratic process. Empowerment gives women the capacity to influence decision-making process, planning, implementation and evaluation by integrating them into the political system.

Devasia (2001) relates empowerment of rural women with awareness generation, collective thinking, attaining self-confidence and self-reliance, gaining economic independence and leadership abilities.

According to Krishankant (2001) the process of women’s empowerment enables women to realise their full potential and empowers them in all spheres of life. Women’s empowerment begins with the awareness about their rights and capabilities and the understanding as to how socio-economic and political forces affect them. Empowerment as a concept therefore encompasses their political empowerment, economic independence and social upliftment.

Sudarshan (2001) attributes two aspects for economic empowerment. One is income or livelihood. The other part is whether or not women have effective control over this income/livelihood. Economic change/material gain plus increased bargaining power and/or structural change enable women to secure economic gains on an ongoing sustained basis.

Economic empowerment entails gradually increasing control of poor women over the entire economic process not merely as producers of some products and services. It requires transfer of skills of management and control of
economic activities to feel confident and empowered. Empowerment must not restrict itself only to income generating processes but include other components such as capacity building, control over production, tools and process, conservation of natural resources, strengthening people's organisations and social security. In the real sense it would mean when women are actively involved in a larger struggle for social change (Suguna, 2001).

Empowerment to Prasad (2002) is a process geared towards participation, greater decision-making and transformative action through awareness and capacity building.

**Economic Empowerment of Women**

The true empowerment of women cannot take place without their economic liberation. Indian women have been denied the right to exist as human beings. A complete person is one who has complete freedom to take decisions regarding his or her own destiny (Sharma, 1993). In the present economic scenario of the country the earnings of the man alone are not adequate for the family, specially in low income groups. Empirical evidence indicates that a major part of men's wages in rural areas is spent on fowl fighting, gambling and liquor. Women are found to be taking care of all the needs of the family. Even children are attached more to the mother than to the father.

Employment for women is essential not only to increase their status but also to supplement the income of the family. Many studies have revealed that the survival of the poorest households in India are dependent on the earnings of women. Better health and hygienic conditions are possible with higher standards
of living. An associated reduction in the size of the family and an increase in educational facilities for the children has also been observed as a consequence of women taking up employment. The women's income determines the health, educational and nutritional status of the family. But with low wages and other exploitative working conditions women are at a disadvantaged position both within and outside the family (Tandon, 1988; Kaptan and Ranade, 1993; Venkataramana, 1995).

A vast majority of the women in India work on family farms as unpaid workers. Results from the 1987-88 National Sample Survey (NSS) show, that women account for over 50% of unpaid family workers. Most of the land they farm is either owned or rented by men in the family. Their lack of land ownership tends to decrease the importance of their economic contribution. Participation of women in the hidden household sector is not likely to empower women as power roles in families are linked to economic contribution (Nair and Siddagangamma, 2000). It is pointed out that 30-35 percent of Indian rural households are headed by women and depended on female income (Lalitha, 1997). Unless employment is wholesome and productive it may not give them earnings high enough to raise above the poverty line. This can be solved through self-employment (Devadas, 1996).

Economic independence is of paramount importance as it would go a long way in solving other problems concerning their lives. The development programmes attempts should be to offer income generating work to women with a view to make them independent and socially secure (Mishra, 1995). Rural
Women have to be incorporated as equal partners in the developmental activities and this can be also enhanced by equal employment opportunities. Women have to get involved in making day to day decisions which affect their survival and work (Behera and Barik, 1995).

Women empowerment being a very critical issue for the whole universe a number of researchers have been carried out in this area. The various attempts are presented here:

**Studies on Empowerment**

The Indian Council of Medical Research launched a multicentric study to demonstrate an alternative model to improve the status of young girls in the age group 7-19 years through Yuvati Vikas kendra (YVK) in Rohtak. The YVK have empowered the girl child to improve her own self image by resocialisation, skill development, functional literacy and good health practices. Over 50 per cent of the girls attending the centre regularly had better awareness of key health messages, had improved their personal hygiene practices, generated self-esteem and self-confidence. Over 87.5% of girls are now aware of the right age of marriage (Lai et al., 1991).

The study titled ‘Empowering Rural Women through Extension Education’ by Srinath and Thangamani (1992) also confirmed that preparing the target women for group action is the first step in any effort towards empowerment. The "multivariate comparison between two groups of participants and non-participants in an action programme, based on eight features, namely, self-perception, Perception of the role of women in the society, economic independence,
decision-making, innovativeness, attitude towards group action, communication and desire to improve living conditions, using the discriminant function analysis indicated that the group action and innovativeness were the major features for discrimination.

Bakshi (1995) discusses the empowering process of poor women from Alappuzha District in Kerala state who had formed into Neighbourhood Groups (NHG) where the poor women themselves identified the beneficiary and formed groups. These groups received benefits under the Urban Basic Services for the Poor (UBSP). The members were given skill training to pursue an income-generating activity. During the programme women learnt to set priorities to their needs, found solutions to their problems, kept accounts and handled large resources. They involved themselves in decision-making at every stage and thus became empowered.

Rani (1995), working in the Ward ha District of Maharashtra carrying out education programmes for empowering women found interesting results. The studies pointed out that women became vocal, articulate and fearless in their self-expression, made decisions about self within the family and in groups, started talking and asserting themselves before government officials, gained confidence, improved in economic status, developed capacities and skills to Understand and perceive situations and improved their image within and outside the family. The levels of violence and atrocities and oppressive social customs also decreased in the area.
Based on the analysis from a study on rural credit programmes and women's empowerment in Bangladesh, Hashemi et al. (1996) stated that involvement in credit programme does empower women by increasing women's mobility and their ability to make purchases and major household decisions. Women had ownership of productive assets, their legal and political awareness, participation in public campaigns and protests increased. There was decrease in women's vulnerability to family violence. Minimalist credit programmes provided access to important economic resource and thus enabled women to negotiate gender barriers, increase their control over their own lives and improve their relative positions in their households.

While discussing the impact made by Integrated Community Based Nutrition Programme and Poverty Alleviation Project (CBNP & PAP) of UNICEF sponsored in Malappuram District of Kerala state Suhara (1996) found that women formed Neighbourhood Groups (NHG) and started a thrift bank. The group had membership of 60,000 women which mobilised about Rs.80 lakhs earnings. The project promoted a feeling of oneness among the people. During group meetings they discussed and solved day-to-day problems. Women of Malappuram developed responsiveness, initiativeness and leadership quality and thus became empowered.

A study on the influence of women's changing roles and status in Bangladesh's Fertility Transition by Schuler et al. (1997) found that effects of credit programmes and empowerment on contraceptive use were largely independent. The credit programmes empowered women through interactions
with programme staff. Women became more knowledgeable and confident about their ability to function in the public sphere and became more assertive within their own families. Their ability to negotiate with husband's and mother's-in-law also increased.

Joseph (1998) concluded from his study titled 'Economic Empowerment of Women - A case study of Preshitha Service Society' in Pollachi, in Tamil Nadu that proper and appropriate intervention strategies proved to be a big source of help to women. Women apart from being economically independent, had changed their self perception. Men realised their capabilities and their contribution to developmental process.

Empowering rural women by means of Literacy campaign was discussed by Dighe (1999) in her paper titled "Women's Literacy and Empowerment: The Nellore Experience". The main purpose of the campaign was not only gaining literacy skills but also development and empowerment of the women. In the post literacy class the example of Doobagunta village in Nellore district was cited where the women of the village stopped the vending of liquor as two men of the village had died after drinking the liquor. This event triggered into a mass mobilization movement against anti-arrack in Nellore district. Dighe, with the Nellore experience, developed a broad conceptual framework of what empowerment means to her. According to her empowerment is holistic in nature, process-oriented, context-specific, dealing with strategic and practical gender interests, sustainable and democratic. It also caters to the cognitive, osychological and economic components of empowerment.
A study by Thomas (2000) on various agencies implementing Self Help Groups (SHG) and micro-credit programmes in South India concluded that income-generation programmes can be successfully implemented by these groups with limited capital and involvement of more number of individuals. The amount of money got multiplied resulting in greater benefits for the members of the group.

The factors used to measure empowerment by Vijayanthi (2000) included awareness creation, decision-making, self-empowerment and group empowerment. The findings of the study suggested that there was greater awareness level on the importance of environmental sanitation, women could take decisions related to education of their children and family needs of the respondents. They had good perception towards family and there was improvement in social status in the family, women could command respect from neighbours, participate in community activities and motivate more women to join SHG’s.

A study by Boraian and Juliana (2001) on the prospects and problems of empowering rural women in Kanchipuram district of Tamil Nadu found that women felt neglected, discriminated and witnessed hardship in their family life. In spite of this, they were discharging their responsibilities and contributing to decision-making process in the domestic front.

Iyyampillai and Theresa (2001) assessed women's empowerment status in Pudukottai District of Tamil Nadu and concluded that extension of education opportunity enhances the capability and mobility of women. The components
used to measure women empowerment status included economic, educational, health, decision-making, political and psychological aspects.

While discussing a study on the role of women in generating income through micro-entrepreneurial activities in the fishing community in Kalapet district in Pondicherry by Rathakrishnan and Sellammalle (2001) stated that due to the dynamism of the women in selling their fishes in the open market they could generate more income than their male counterparts. Also they could enhance the socio-economic status of the family as they possessed assets worth Rs. 10,000. This was considered an indication of their economic empowerment.

Talati and Venkatakrishnan (2001) carried out a study in Jhabua District in Madhya Pradesh to assess the impact of the project 'Community entrepreneurship for local production of complimentary food' run by tribal women. On the basis of findings they concluded that by forming groups the tribal women had attained self-confidence, security, independence and gained respect both inside and outside the household. Women also gained entrepreneurial skills and were involved in decision-making in the household matters.

In a study conducted by Rani et al, (2002) on the role of Self Help Groups and empowerment of women in the slum areas of Tirupati found that participation in Self Help Groups (SHG) enriched the empowerment of women due to their solidarity, strength and collective action. Their self-confidence, leadership qualities, health consciousness and management of the house increased considerably leading them to empowerment.
In recent years improving the status of women through literacy, skill improvements, enhancing income-earning capacities and empowerment through access to information and economic independence, etc. has been given importance by the Government more seriously than before. Enhancing women's economic productivity is an important strategy for improving the welfare of 60 million Indian households living below the poverty line.

Development of Women and Children in Rural Areas (DWCRA) is one among the various programmes implemented for the upliftment of rural poor in general and the development of women and children in particular. As a member of an organised dynamic group a woman becomes more aware of not only the world around her but also of her rights and capabilities. The awakening of women's dormant inner strength is the ultimate aim of the DWCRA programme (Dwarakanath, 2001).

Studies in DWCRA

There are many success stories on DWCRA. Rani and Singh (1986) on the basis of data from 3 villages of Karnal in Haryana State found that female labour utilization in dairy enterprise was higher than males and children in almost all the operations. The women's participation rate of 70 percent in the category of landless labourers was the highest followed by marginal and small farmers. They also lend a helping hand in other small industries like rope and basket-making, pottery, handloom weaving food processing, etc. (Mohapatra and Pattanaik, 1988).
Rao and Vimala (1987) reviewed the DWCRA programme in three districts, namely, Adilabad, Cuddapah and Srikakulam in Andhra Pradesh and stated the reactions of the beneficiaries towards DWCRA programme. The beneficiaries were happy as they could eat better during off seasons, were relieved from periodical starvation, buy raw materials and sell their products directly without middlemen, were free from the burden of debt, had acquired the reading and writing skills and hence could transact bank operations, knew about other financial benefits and had learnt the habit of savings. Being in organised groups they had the feeling of belongingness.

Kabir and Elahi (1989) studied the relationship between development programmes and women's status and their response to programme change and adoption of family planning as a result of their economic improvement in three districts of Bogra, Camilla and Sylbet in Dhaka in Bangladesh. They found that population education and motivation programme contributed to the change in the attitude of the respondents. Also with the use of family planning methods the husband and wife freely discussed matters on family welfare.

A study conducted by Parekh and Khedgikar (1989) on voluntary organisation and their impact on development of women from Mumbai in Maharashtra revealed that it had helped women to some extent in solving their problems. But it did not make much effort in generating awareness among women regarding their issues, problems or to fight for their rights.

Soundarapandian (1989) in his study on the Impact of Milch Animal Programme of IRDP on income and employment generation in Srivilliputhur
block, Kamarajar district has shown that the ratio of growth of employment after the introduction of IRDP was very significant. The percent age of increase in employment of days was 185 for men, 235 for women and 250 for children.

Thangamuthu and Manimekalai (1989) analysed the impact of DWCRA scheme in generating income and employment in Karur and Kulithalai block of Tiruchirapalli district in Tamil Nadu. They observed that all the beneficiaries crossed the poverty line with additional income of Rs.285 to Rs.460 and their employment status had improved. The problem faced by the beneficiaries in their trades were scarcity of raw materials and difficulty in marketing their products.

An appraisal study on DWCRA in 4 districts of Himachal Pradesh, namely, Kangra, Chamba, Shimla and Mandi by Gautam and Singh (1990) reported that out of a total of 23 types of different economic activities pursued, the maximum number of groups (126) were carrying out milk production activity. In spite of achieving 91 per cent target for organising units the functional units were only 67.17 per cent. The reason given were improper selection of group activities, lack of co-operation among group members, non-availability of raw materials, demand and marketing facilities. However, the scheme provided social justice to the down-trodden. In its scheme it covered 54.73% per cent scheduled caste 6.20 per cent scheduled tribe and 39.07 per cent other caste women. The beneficiaries had economically advanced in that area.

The impact of Integrated Rural Development Programme on rural economy studied by Palande and Tripathi (1990) in Shrirampur Taluka of Ahmednagar district in Maharashtra revealed that more employment
opportunities had been created in rural areas and there was a favourable attitude of beneficiaries towards the programme.

According to Paralikar (1990) skill development, upgradation and income generation contributed to the national development.

Thomas and Khan (1990) in a study on rural development programmes and women beneficiaries in Wayanad district of Kerala reported that women appear to be more receptive to change and are better exposed to development programmes.

Evaluated studies conducted at State and National level on the shortcomings of DWCRA programme by Dhillon and Hansra (1991) reported wrong selection of group activities, lack of cooperative zeal, non-availability of raw materials, lack of local demand for products, poor managerial skills, poor quality and poor packing and inadequate revolving fund. The suggestions given for effective functioning included that groups should be allowed to choose activity and they may be provided proper skill training and marketing facilities.

Studies on credit institutions and DWCRA by Sivasanakarababu (1991) revealed that the factors like homogenity of group, group borrowing, size of membership, proper identification and selection of beneficiaries, choice of group activity, availability of backward and forward linkages, input availability and marketability of products had hindered the flow of credit for the proper functioning of DWCRA units.
Kumar and Kumar (1992) reported from case studies in three villages, namely, Kamalapur, Aurad and Pethsirroor in Gulbarga district of Karnataka that the beneficiaries crossed the poverty line. There was additional income and employment created and they were satisfied with the scheme.

A study made by Mahajan (1992) on the working of DWCRA groups suggested that groups could be formed into cooperatives, activities should not be forced on a group, training to be imparted to all, and that marketing linkages must be provided with Khadi and Village Industries (KVK) and District Industries Centres.

Nanavathy (1992) reported Self-Employed Women’s Association’s (SEWA) involvement to mobilise DWCRA groups in Santhalpur and Rahmanpur Talukas of Banaskantha District of Gujarat. SEWA believed that economic empowerment is the basis of social and political empowerment. To the poor women the process of liberation begins when they are able to feed their children through productive work. Two DWCRA groups involved in arts and crafts and collection of gum from the forest area were studied. These members earned between Rs.2507- and Rs.7007- per month. The members in a group had a sense of belongingness, were relieved from the clutches of exploitation, were in collective work culture and stood by each other in difficult times. A sense of confidence had been built in amongst the women.

Ghosh (1993) in a study in Birbhum District in West Bengal which assessed the DWCRA impact on women found that the women were earning
Rs.8-10 per day and could supplement their family income with their collective and independent action.

Ghosh (1993) also reported from a case study on Integrated Rural Development Programme (IRDP) on women development in Birbhum District of West Bengal that in spite of the contribution made by women to the family income, the control of income was in the hands of male members. IRDP failed to empower women to enjoy economic liberty because women remained invisible in the eyes of the society and are identified only with their family.

The DWCRA scheme strengthened the family structure by organising skill training, creches, immunisation and health programmes, thrift and credit schemes (Gramin Vikas Newsletter, 1993).

Kumbaras of Arupuzha near paurali of Palakkad District in Kerala came to the limelight due to the assistance got from DWCRA scheme. They made mud vessels in their hutment and did the marketing themselves. Also in their spare time they were engaged in beedi rolling which had raised their economic status.

In Padavayal of Attappady block of Palakkad District the women of DWCRA group started a dairy unit which was successful due to the group’s solidarity and good marketing facility. Their children went to school and had better food and health care facilities (Gramin Vikas Newsletter, 1993).

According to Manimekalai and Rajendran (1993) women are still lagging behind in developing their entrepreneurial abilities due to social hazards like male chauvinism and compulsory responsibilities of domestic affairs on women and
non-awareness of the opportunities offered to them from a study conducted in Tiruchirapali district of Tamil Nadu.

Sainath (1993) reported about five DWCRA groups engaged in quarries leased out to them in three villages, Kudimianmalai, Viralimalai and Sandhanavidudhi in Pudukkottai District of Tamil Nadu. There the groups of women were the bosses and paid daily wages to their husbands. The living standards of the family had been raised as children went to school, ate good nutritious food, and had good clothes. The health status of the family also improved. Many of the members had managed to acquire houses and they were very satisfied and happy about their freedom.

Sarkar (1993) on the basis of a study in the North-24-Parganas district of West Bengal stated that the 'all round development of the women in the family holds the key to the uplift of the status of the family and of the society'.

An impact study on DWCRA by Sivasankaraiah and Ramappa (1993) in four villages, namely, Bukkapatnam, Janakampalli, Rotarypuram and Ganavaram of Anatapur district of Andhra Pradesh observed repayment of loans by the beneficiaries. The beneficiaries expressed their satisfaction with the selection of group activity and their group leaders. Thirty three percent was earning an income between Rs.5000 to Rs.6000. They had rotated their loan amount three times.

Thakurela (1993) reported in her paper titled "DWCRA and credit for women" that the social factors which hinder women's access to formal credit
were their low levels of literacy and high transaction costs. They had to largely depend on informal credits from relatives, friends, money lenders or neighbours.

An evaluation study on the impact of literacy education on the poorer sections of women of Delhi assumed that through participation in the adult education programme there would be an improvement in the status of women. The study indicated that there existed a positive relationship between literacy skills and handicraft skills, as skill-learning like literacy learning contributed towards a positive self-image, economic independence, rise in living standards and bringing about social change. Literate women had an edge over the neo-literates. The powerful influence of extensive publicity through media and day-to-day social interactions had a decisive impact on attitudinal changes among women whether they were neo-literate or illiterate. There was no variation among neo-literates and illiterate women visible like sending children to school and difference in treatment of sons or daughters. Adult education participation had contributed towards their confidence building with better mobility, expression, understanding, accepting responsibility, desire to get their children educated and arriving at quick decisions. The contribution to the family income indicated ability to keep better control of husbands’ expenditure and to maintain their own economic independence (Gugnani, 1994).

Rajakutty and Sarkar (1994) in their study in North 24 parganas district of West Bengal found that lack of orientation in the concept, philosophy, process and not giving appropriate training by functionaries to the women had led to
many field distortions. The really poor were most of the time not covered due to problems in identification.

A review of DWCRA programme in Andhra Pradesh made by Reddy and Renuka (1994) showed that the assistance provided to the beneficiaries was too meagre. Also, there were political meddling in selection of members and activity undertaken. There was lack of commitment among supervisory staff and lack of publicity given with regard to the benefits and availability of the scheme.

Sujatha (1994) reported a unique experiment under DWCRA at Pudukkottai District in Tamil Nadu where quarries were leased out to the beneficiaries. The government gained in income and illicit mining operations were reduced. The lives of the beneficiaries underwent a radical change in terms of their social, cultural and economic status. Their wages increased five fold, standard of life improved, health improved with the intake of nutritious food, better clothing and education for their children. Economic independence empowered the women and attainment of basic literacy skills gave them confidence to function as independent entities.

Manikguda and Jatgarh villages in Koma block of Naupada district in Orissa came to the limelight with their products made from sisal. Both the groups participated in exhibitions at the district, state and national level and earned aurels for their districts.

The women in Nellore district of Andhra Pradesh also came into limelight with three successive achievements. Their active participation in the total literacy Programme in 1991-92, the agitation for ban on arrack, which led to an
enactment of Act in April 1993 and the involvement of two lakh women as members in the ‘Podupulakshmi’ thrift and credit groups.

Shahdol district of Madhya Pradesh had shown how dovetailing of government programmes at the district level can benefit villagers. Eight hundred women were trained in carpet weaving under the TRYSEM programme and they decided to adopt dovetailing Madhya Pradesh State Handicrafts (Gramin Vikas Newsletter, 1995).

Kackar (1995) reported a few cases on Andhra women. Shyamlata of Haidershan Kote and Savitri of Kismatpur villages of Rangareddy district came to limelight, when in 1995 they made a 27 day trip to London as sales agents for their artifacts made from Palmyra leaves.

Seventy year old Nagamma of Palampalli village became aware of the maternity facilities in hospitals and started to utilize the services for her daughter and daughter-in-law (Kackar, 1995).

Women of Mavtoor village and Yerukula tribe of Lingapuram in Cuddapah district started sericulture, floriculture and manufacture of phoenix broom which is marketed throughout the country (Kackar, 1995).

Kumar (1995) reported the working of DWCRA scheme in Kurnool district 3f Andhra Pradesh where women engaged in basket weaving had earned and could save Rs.800/-. With the income they educated their children and provided nutritious food for the family members thus improving the health status of the family. The women also managed to stop their husbands from drinking,
practised family planning measures and also learnt the importance of using smokeless chulhas.

In a study of DWCRA programme in Gurgaon district of Haryana, Prasad (1995) found that homogenity of the group in terms of location, caste and occupation led to cohesiveness. Regular income from the economic activity, skill training, supply of raw materials, marketing awareness, knowledge of bank operations, all contributed to the success of the programme.

Prasad (1995) studied two case studies from Jehanabad district of Bihar and reported that women had become mobile in terms of income and status. They lost inhibition in stepping out of their village, gained confidence so that they could go unchaperoned to their work place. Their collective ownership of assets provided them with strength, solidarity and distinct status in the family. They acquired the capacity to manage their action without critical dependence from outsiders. The only lacuna was that they were ignorant about availability of raw materials and marketing of their products.

According to a study by Rao (1995) which examined the functioning of DWCRA group at Bommaganipalli village of Bramhasamudram Mandal in Anantapur district of Andhra Pradesh, the groups were in the process of empowering themselves. They could negotiate and obtain government housing and sink a borewell.

Based on case studies from Mahbubnagar district of Andhra Pradesh Venkataramana (1995) stated that women must be properly trained in areas like
marketing and storage. On the whole, the programme was functioning well and the women groups had benefited.

Athreya and Chunkath (1996) while discussing the after effect of the Total Literacy Mission (TLC) campaign held in Pudukkottai district of Tamil Nadu stated that with the literacy classes, the DWCRA women who were engaged in gem cutting in quarries could move freely as they had learnt cycling. With this new skill they gained confidence and became self-reliant. They also participated in the anti-arrack movement in Thatchankurichi village of Gandharavakottai block and were able to mobilise other women in large numbers.

Chhibber (1996) quotes two success stories from Madhya Pradesh. A DWCRA group called 'ihilpa' having 10 members from a village Taankoli in block Murar of Gawlior district started with a savings of Rs.30 per month per woman. With the amount saved they manufactured cleaning powder and started another Agarbathi manufacturing unit.

There were two more groups from a village Bahangikhurd and Saunsa, which produced masalas and Ayurvedic preparations. They sold their products through Khadi Gramodyog outlet. Chhibber (1996) also quotes another example of a group from village Barai in block Ghatigaon. The members were trained in carpet weaving. The marketing was linked with the Hast Shilp Vikas Nigam. Participation in the production activity as a group raised their earnings.

Prasad et al. (1996) conducted case studies in Haryana, Himachal Pradesh, Karnataka and Pondicherry and reported that same caste group and
social status, similar occupation, same language and culture led to cohesive groups. Skill training imparted to them made them confident.

Prasad (1997) reported a case study on jute product making unit located in Siddipet village of Srikakulam district. He found that economic compulsions and lack of mobility worked as important binding factors for the members to continue in the group. There was also diversification of activities and group members also participated in the political processes.

Rajakutty (1997) made a critical analysis of the DWCRA performance with respect to its implementation in Tamil Nadu and Andaman and Nicobar Islands. He concluded that assistance to women groups was productive and repayment of loans was better. The lacuna present was that there was lack of orientation of project staff, inadequate staffing and poor follow up.

In a study by Rajam and Sathiabama (1997) on self-employed women traders from Periyanayakan Palayam Panchayat, in Coimbatore district of Tamil Nadu, it was found that the women traders were not free from family burdens, had strained family relations which threatened their family happiness and made the women's life miserable. They suggested that governmental strategies should be based on women's position in society.

Another evaluation study from Andhra Pradesh by Raju and Firdausi (1997) highlights the need for disassociating the scheme from IRDP and allowing it to blossom as a self-help group programme capable of generating income and employment.
Rao (1997) studied the 'Kumbhara Kushala' pottery unit at Doora village of Mysore district in Karnataka and concluded that potters faced difficulties in procurement of inputs and marketing their products. Still there was an improvement in the economic conditions of the members as there was awareness generated on the importance of thrift and savings. They were also free from debts and maintained reasonable living standards without depending on outside agencies.

The constraints perceived in Income generating activities studied by Singh (1997) were non-availability of raw materials, market facilities, less income, improper distribution of revolving fund and lack of cooperation among members.

A recent study made by Centre for Media Studies (1998) on the impact of the Total Literacy Campaign (TLC) on the lives of poor women in three districts, namely, Bilaspur in Madhya Pradesh, Bribhum in West Bengal and Dumka in Bihar revealed interesting results. Parents from illiterate families had developed a positive attitude towards the education of boys and girls, regarding minimum age at marriage and health problems connected with early marriage. Due to their skill improvement with functional literacy the neo-literates had enhanced their income and their status in the family also improved.

Heggade (1998) studied the implementation of DWCRA scheme in order to evaluate its impact in developing rural women entrepreneurship on nine women groups from Managlore taluk in Karnataka. He found that women entrepreneurs were successful in generating employment and made reasonable profits. They faced problems in marketing and procuring of raw materials. The
members expressed great satisfaction about the helpful attitude of their family members towards their enterprises.

A study conducted by Rao and Padmaja (1998) on the voluntary organisation "Rayalseema Seva Samithy (RASS)" in Tirupati district of Andhra Pradesh found that 34 per cent of respondents had a savings of Rs.3000 - 4000 per annum. Most of the members had started self-employment ventures like petty shops, canteens, tailoring units, and dairy units and also that women were satisfied to be members of the group.

Chatterjee (1999) reports two success stories from Meghalaya in the village Balsrigitim in Samanda block of Williamnagar district. One of the units was piggery and the other weaving unit. Both units were sustainable as the members unitedly worked with vigour and vitality and the beneficiaries had economic upliftment.

A study by Christopher (1999) on the poultry farming in Guntur district of Andhra Pradesh found that beneficiaries faced no difficulty in marketing their products. They also had a monthly profit of RS.3000 and they had a better standard of living.

Dwarakanath (1999) made some observations on the working of DWCRA in Andhra Pradesh and found that in several districts of Telangana, identification of trade was done without any baseline surveys. The groups had to wait for longer period of time for starting their trade which resulted in forgetting the skills acquired during the training programme. He also observed that improving
traditional skills through training would help the DWCRA beneficiaries to enhance their self-employment potential.

A study by Manimekalai (1999) on DWCRA members engaged in quarrying in Kulathur taluk of Pudukottai district of Tamil Nadu revealed that the average income earned by the members was Rs.25 per day. They gained in entrepreneurship skills and enjoyed economic and occupational freedom. They built the capacity to repay the borrowings, to be free from stresses and strain, had better health status and due to their economic contribution had a voice in the decision-making process for the family.

Sivaraman (1999) stated that in the path breaking experiment of empowering DWCRA women engaged in quarries in Pudukkottai district of Tamil Nadu, the beneficiaries were able to pay weekly wages to men amounting to Rs.500. The problems of wife-beating became rare, children could go to school, good nutritious food was provided to family members and also the women were the decision-makers in the family leading to their empowerment.

Tripathi and Kaushik (1999) in their study of participation of women in mushroom cultivation in Kakroi and Bhadana village of Sonepat district in Haryana found that most of the important activities like packing, cleaning, harvesting, etc. were performed by women. Training in skill should be provided to these women so that they could streamline their business.

Damayanthi (2000) studied the DWCRA scheme implemented in Thrissur District of Kerala and concluded that identification and selection of members
should be done carefully. The members of the same household should not be prevented from becoming beneficiaries of different schemes.

Gurumoorthy (2000) reviewed the functioning of four Self Help Groups (SHG) from Nedungulam village and Puluthikulam village of Ramanathapuram District of Tamil Nadu and arrived at the conclusion that the SHG undertakes entrepreneurial activities at smaller level with minimum capital. They had the power to create a socio-economic revolution in the rural areas by bringing a change in the minds of the rural women. Inculcating the savings habit had paved the way for the empowerment of women by building confidence in them that they could stand on their own feet. They had also enabled the rural women to contribute for socio-economic progress of the country.

Murugesan (2000) reported that there are about 650 successful DWCRA groups organised in Malapuram district of Kerala state. On a detailed study of two units in Shappinkunnu village of Wandoor block he concluded that both the groups were sustainable having 25-28 days of employment per month. During 1997-98 one unit made a profit of Rs.1,22,148 and they installed a telephone. The other unit got monthly profit of Rs.8000 and they purchased two cents of land to construct a building for keeping their raw materials and finished products.

Nellore district in Andhra Pradesh came into prominence when there was a mass social mobilization of women to participate in the Total Literacy Mission (TLC) classes in 1991. Ramachandran (2000) stated that after a class on the effect of alcoholism on the family, groups of women participated in a mass movement against arrack in 1992 which gained momentum and finally the
government of Andhra Pradesh made the state alcohol-free from April 1993. With this achievement the women formed Self Help Groups (SHG) and started saving money. In two years time 6,000 savings group called ‘Podupulakshmi’ were born. Ramachandran also reported that during the same time in Puddukottai district in Tamil Nadu with the literacy movement the DWCRA group of women learnt to ride bicycle and with this unique campaign their lives were changed. They gained self-confidence and started participating in the decision-making process in the family and outside in the society.

Rizwana (2000) reported the working of a DWCRA marketing centre named District Supply and Marketing Society (DSMS) at Kottayam district in Kerala State established in 1998. DSMS supplied DWCRA products and other general provisions to their customers by home delivery scheme. DWCRA units of three blocks, namely, Pollam, Erattupetta, Kottayam were covered under the scheme. The turnover per month was Rs.4 lakhs and there was a monthly profit of Rs.10,000. The success of DSMS had encouraged other districts in Kerala State to start marketing centres on similar lines.

Singh and Nauriyal (2000) studied the papad industry in Bikaner city of Rajasthan. The study revealed that on an average the net income gained was estimated as Rs.62,080 per month and each woman had earned an income upto Rs. 18,000/ annum. With this increase in income they gained other social benefits also.

A review made by Dwarakanath (2001) on self-employment generation under DWCRA revealed that leadership quality, occupational awareness,
improved standards of living and financial discipline were inculcated in the minds of the beneficiaries. With women's participation in decision-making bodies like Janma Bhoomi enabled them to get facilities like school building, drinking water, and rural housing. Also the dropout rate of the girl child was reduced and there was more enrollment of girl child in primary schools. All these factors contributed to the empowerment of women.

Kokila (2002) discusses the success stories of DWCRA Bazaar held in Hyderabad and Tirupati between March 17th to 21st in 2002. The bazaars are another step in the process of empowerment of women as they helped members to get an exposure to marketing concepts, better technology, increased productivity and increased self-esteem. This in turn led to economic empowerment of women in rural areas.

In a study on the genesis and development of Self Help Groups in India by Rao (2002) 48 women dairy cooperative societies spread over 6 districts of Andhra Pradesh and Kamataka were analysed. Based on the findings Rao concluded that depending upon the economic status of the group women saved Rs.75 to Rs.150 per month. In Andhra Pradesh loans were taken for consumption purpose while in Karnataka it was used for social functions and purchase of inputs for agriculture. Social awareness among the groups was created by composing poems/stories on themes like AIDS, dowry, nutrition, legal literacy, sanitation, multiple roles of women.

On the basis of the review of available literature on titles related to the present study the researcher arrived at the following conclusions: "Women's
contribution to national development is a crucial one. Serious efforts are to be made to correct continued subordination through well-planned strategies to enhance women's status within the household”.

Access to economic resources like income, employment, productive assets like land, credit, finance and intellectual resources like knowledge, information, education are all necessary in the empowering process. To make their contribution more meaningful they should have control over their incomes which allows them to determine how best to use their time, and how to demand payment. They should also have control over their bodies to decide when to get married, whom to marry, how many children to bear and the desired spacing.

Women should have mobility and the ability to move beyond their immediate environment for accessing income, knowledge and self-confidence. They should also be given proper opportunity to come together as a collective to realise and assert power as a group in order to fight for their rights.

The DWCRA programme was planned to empower women and train them to take active part in the socio-economic progress of the nation. Various studies have been conducted throughout the country to assess the effectiveness of the DWCRA programme. They have mostly highlighted the economic criteria only.

The review here also brought out that formation of groups with homogeneous background and interest is the key to success for any income-generating programme. The studies have shown that the participants were satisfied as the programme had generated income, inculcated the savings habit and a few of them could possess assets like houses. They had learnt the
importance of educating their children, providing good nutritious food and taking proper health care of family members. With the skills attained they gained confidence and could bargain and negotiate to buy raw materials and marketing their products. They were also able to make decisions to solve day-to-day problems. All these aspects enabled them to be economically advanced.

The review of studies presented here has brought out the fact that DWCRA programme has indeed empowered rural women. However, holistic studies on different aspects of empowerment have been few and far between.

It is also known from the review that no such studies to measure the attitudinal changes and the abilities of the members in realizing their own intrinsic strength among the members of DWCRA had been conducted in the area where the researcher had done her study. Hence the present study may be considered timely.