

## **CHAPTER- II**

### **REVIEW OF LITERATURE**

#### **2.1 Introduction**

The existence of the present is based on the past. The history of the past provides the structure which holds the present and builds the future. In social science research review of literature is the review of the past which provides the structure of the present research. Review of related studies assists the researcher academically to proceed in the right direction and that is why it is considered as one of the most important steps of research methodology. A literature review discusses published/unpublished information in a particular subject/problem area, and sometimes information in a particular subject/problem area within a certain time period. It might give a new interpretation of old material or combine new with old interpretations. Or it might trace the intellectual progression of the field, including major debates. Therefore literature review is the effective evaluation of selected documents on a research topic. Besides this, a review may form an essential part of the research process or may constitute a research project in itself. In the context of a research paper or thesis the literature review is a critical synthesis of previous research.

In this section of the study, some important works on the livelihood pattern and empowerment of women are reviewed to gain a deeper understanding of the problem and for evolving a suitable methodology for conducting the present study.

## **2.2 Review of Literature on Livelihood Pattern and Empowerment of Women**

Over the last few decades, the concepts of empowerment of women and their livelihood pattern have received special attention in the Government policies and in the international level debates and discussions. This has inspired and encouraged researchers, scholars, organizations and governments to undertake studies on various aspects of women empowerment. In the following discussion some of the studies which have investigated various aspects of women empowerment and their livelihood patterns have been discussed.

**Rogers et al (1998)** study the role of communication in the empowerment process of the female dairy farmers in India. The authors represent the role of communication in changing individuals' empowerment attitudes and behavior by analyzing the impacts of the Cooperative Development (CD) Program of the National Dairy Development Board (NDDB) in India. The study found that the female dairy farmers who participated in this communication program were more empowered than female dairy farmers who did not participate. The authors used a quasi-experimental post-test design to test the hypothesis that the communication efforts of NDDB's Cooperative Development Program lead to the empowerment of Indian women dairy farmers. The authors personally interviewed 184 female dairy farmers in eight villages in India. The authors selected the sample in such a way that half of the respondents i.e. 96 respondents resided in the four villages in which the CD Program had been conducted, and had participated in the CD training programmes. And the other half i.e. 88 respondents were from the four villages where the CD Program had not been conducted. From the study, the authors found that a dialogic communication process can increase the process of empowerment among women dairy farmers

in India, and such communication can change power relationships, as it did with women dairy farmers who became members of their village dairy cooperative. Moreover, they were able to control the earnings from their dairy enterprise, and also able to continue anti-alcoholism and other empowering activities in their village through their women's club.

**Panda (2000)** studies the role of NGO in the process of women empowerment. In the paper the author defines women empowerment in terms of some key elements such as power, autonomy, self reliance, entitlement, participation and the process of capacity building and awareness. The target group which the author selects for the study presents individuals or groups of both men and women who are underprivileged and disempowered. In the process of empowerment, the author presents a system in which all relevant inter-linked elements such as external agency (NGO), target group, development programme, immediate environment of the target group and external agency and the micro- environment in which the target group and the NGO exist have been analyzed. From the study the author concludes that NGO interventions have proved to have created the potential opportunities in the process of women empowerment on the basis of the key elements such as power, autonomy, self reliance, entitlement, participation and the process of capacity building and awareness.

**Brockington (2001)** examines how loss of livestock affected women in a pastoral group who were evicted from the Mkomazi Game Reserve in northeast Tanzania. Here the author describes how women's livelihoods have changed in response to altered circumstances and also discusses how these changes have affected their status in pastoral society. Pastoralists were evicted from the Reserve in the late 1980s and as a result their livelihoods have changed. The author shows that women from poorer households now have to sell milk, firewood, or medicine

frequently to meet daily family needs, but argues that increased income-earning activity by women is not only the result of impoverishment but because of the fact that selling goods is useful for women as it provides an income that they control, and some choose to earn their own money. Thus, the resulting income is also subject to intra-household power dynamics for women. According to the author, power in pastoral house-holds is contested between men and women, and so changed circumstances will be mediated by those contests.

**Kabeer ( 2001)** in his paper represents that empowerment is a process through which those who have been denied from their power can gain power, in particular the ability to make strategic life choices. For women, empowerment provides them the power to choose a marriage partner, a livelihood option and whether they have or not to have children. According to the author, to have this power, three inter-related dimensions are needed and they are access to and control of resources; agency (which means the ability or capacity to use these resources to bring about new opportunities) and achievements (which means the attainment of new social outcomes). Therefore, according to him, empowerment is both a process and an end result. But this understanding is different from instrumentalist interpretations because it views empowerment purely in terms of measurable outcomes. According to Instrumentalist interpretations social change can be predicted and prescribed in a cause and effect way and thus destabilizes the notion that women's empowerment should be about the ability of women to make self-dominated choices.

**Parpart et al (2002)** in their book introduce a new approach to empowerment, which recognizes that empowerment approaches are always enclosed in institutional structures and must be understood at that level. They argue for a clearer understanding of power, and deny the

simple opposition between those who have power and those who do not power. According to the authors, it is important to think about language, meanings, identities and cultural practices when considering the fact of women's empowerment. Furthermore, they emphasize that empowerment should be understood not only as a process but also as an outcome. According to the authors, attempts to evaluate outcomes in quantifiable terms are important but the achievement of the stated goals cannot be taken as proof of individual or group empowerment. Therefore, both the process and outcomes of empowerment should be seen as unpredictable way, rather than as linear, inevitable and easily understood.

**Leach and Sitaram (2002)** study the impact of an NGO project to empower scheduled caste women working in the silk-reeling industry in India through the provision of microfinance. The authors focus on the Indian project which is located in Karnataka state. The authors in the paper show that in the beginning there have been positive changes in the lives of women after participating in the NGO. There is an increase in income and social status. They receive respect from community and become self-confident. As a result, they have a sense of security and can also provide for their children independent of their husbands. Then the authors reveal that gradually there have been some negative changes in their lives. The women are disappointed and disillusioned that being in business has not yielded the satisfactory results. Then the NGO allows them to operate individually. Each woman receives loan individually and repairs her previous condition. And at the same time men are allowed to be involved in the buying of cocoons and the selling of the silk. Later there is an improvement in the income of women. Thus, the project fails to deliver the actual meaning of social empowerment for the women in that it resulted in no real

redistribution of power within the household, and only in a limited increase in status in the community.

**Datta (2003)** analyses the strategies which are introduced by Self-Employed Women's Association (SEWA) to mobilize and empower the self- employed women in India. The author shows that SEWA has transformed itself from a trade organization of poor, self-employed workers to a labor, cooperative, and women's movement, and it has contributed significantly to the economic and social well being of large numbers of women and households. SEWA has achieved its goal that the self employed women are able to improve their economic status. SEWA always helps women workers to create more cooperatives so that unemployed women can get employment opportunities. SEWA encourages women to bargain for higher wages or better working condition. In rural areas, SEWA helps women to earn more profit by producing more and selling their products and services. In case of urban women, SEWA surveys women who are exploited and takes various steps to protect the exploited women. The author reveals that the SEWA bank also plays an important role to protect the self employed women from moneylenders and middlemen. It provides credit facilities to its members. It acts as an economically sustained institution for self-employed women. SEWA has introduced various training programmes. For illiterate women, it has started literacy classes which focus on reading, writing, simple language, drawing, and simple arithmetic. Thus, the author shows that SEWA is an association which always recognizes the self- employed women and introduces various strategies to empower women.

**Pradhan (2003)** makes an attempt to represent the process of empowerment in a different way. According to him the socio - economic indicators such as education, income, and

labour force etc. are quantitative socio - economic measures of empowerment which are useful indicators as a first approximation of empowerment. But he argues that they are not sensitive enough to capture the nuances of gender power relations. This is because these quantitative methods of empowerment alone are unable to capture the interactive processes. Therefore in order to understand the socio-cultural context within which women's behaviour in social interaction and gender relationships takes place, an in-depth anthropological method is essential.

**Odoth (2005)**, in the context of livelihood pattern of women, discusses female work participation. The author selects both West Bengal and Kerala for the study. In the study it is found that in both West Bengal and Kerala, there is very low female work force participation rate and significant caste based differences in case of rural employment for both men and women. According to the author, two main factors are responsible for very low female work force participation rate and they are, (1) Women have the only substantial responsibility for reproductive work within the house-hold in addition to food and fuel collection, grazing, fetching water and processing of farm produce and (2) Women's involvement in manual work outside the home carries a negative significance. The study shows that in all livelihood activities the female work force participation rate is lower than male work force participation rate in the two states.

**Islam and Sultana (2005)** attempt to study the role of Association for Community Development (ACD) in order to improve the position and status of women in the society in Bangladesh. The authors use both primary and secondary data for the study. In the paper the authors show that ACD has adopted various strategies in order to achieve its objectives. It is found that as a result of various programmes and strategies adopted by ACD the living condition of women has improved. Women become aware of child rights, women's rights and also of

human rights. Women are now able to understand the reasons behind their present conditions and gain ability to initiate social movement against these causes, especially violence against women. ACD has also played an important role in creating saving mentality among women. Therefore they are now capable of specifying activities for strengthening institutional capacity. Thus, it can be said that now women are more organized, self- confident and powerful and they have been freed from the chain of their traditional role in family.

**Sundari (2005)** makes an attempt to study migration as a livelihood strategy for some female workers. Through a sample study of female migrant workers in Tamil Nadu the author highlights the trends, pattern and nature of female migration in the state. According to the author, the major push factor of migration is the lack of employment opportunities in their original place caused by drought and the pull factor is a favorable employment situation in the new destination areas. The author shows that after migration there seems to be a considerable improvement in self-employment and regular salaried jobs for women. Thus, the author concludes that migration helps migrant households to avoid hunger, starvation and death.

**Dutta and Samanta (2006)** examine the reason for failure of some self-help groups (SHGs) in achieving women empowerment under the Development of Women and Children in Rural Areas (DWCRA) scheme which was introduced for micro-financing income generating activities for rural women. For the study the survey was done over a period of two years in Burdwan district of West Bengal, a relatively prosperous agricultural district of eastern India. The authors prepared the study on the basis of District Rural Development Authority (DRDA) data, local official statistics, published census materials, interviews with government officials responsible for implementing the scheme and all those rural women who are the beneficiaries of



the scheme. The DWCRA was introduced to those rural areas where the Integrated Child Development Scheme (ICDS) was running. The reason for this was that the ICDS had been useful in developing leadership among a few women extension workers. The DWCRA scheme aims to create the group of economically active women. Besides this, the DWCRA scheme also aims to provide support for the overall development of rural women in other fields such as literacy, health and legal assistance. It is important to note that a large number of Self Help Groups (SHGs) in DWCRA scheme became defunct. The study represents that in Burdwan, there were 427 groups in the district out of which 261 had failed to operate (DRDA Cell, 2001) and of these 261 defunct groups, only about 35 groups had just initiated their primary savings pool, but they were unable to start any kind of economic activity. According to the authors, various factors are responsible for the failure of SHGs to empower women under DWCRA scheme. One of the reasons is that younger women in groups were involved in fewer structured activities, such as household manufacturing. Only short-term events and actions were popular among women but longer activities such as learning crafts which are helpful for learning of transferable skills were often regarded as negligible. Moreover, there was not sufficient capital for functioning groups which affects their ability to market their products. The various problems which were responsible for the failure of SHGs can be grouped into seven categories; they are production and technology, organization, infrastructure, raw material, finance and capital flow, marketing, and other problems. However, the authors find that the main reason for the failure was the lack of coordination and communication between group members. Besides the above reasons, differences in level of education, religions etc. among the women members were some

other important factors responsible for failure of SHGs. In addition to these logistical problems, women even face gender-specific problems at various social and household levels.

**Mitra (2006)** analyses the all-India trends in the rate of growth of employment of urban women in the context of reform process. The author, through his study, shows the nature of changes that have taken place in the pattern of female employment, especially in manufacturing, services and trade. The study is based on secondary employment data pertaining to the four major rounds (38th, 43rd, 50th and 55th rounds) of the NSS surveys. And the author refers the quinquennial surveys in 1983, 1987-88, 1993-94 and 1999-2000 respectively, by the NSSO. From the study it is found that in manufacturing sector, there has been an increase in female worker with regular employment but decrease in casual employment. Therefore, this increased female employment pattern confirms the increased female participation in the marginalized, low-paid activities in manufacturing sector. Similarly, in service and trade sector the trend of growth of urban female worker is not satisfactory. Thus, from the paper, it can be concluded that the patterns of growth of female worker in the post-liberalization era have failed to generate adequate employment in the urban areas.

**Swain (2007)** analyzed the activities through which the self help groups (SHGs) impact the lives of women in India including their empowerment. The study is based on a unique database collected from five states of India, in two periods (July, 2000 and end of 2003). The main aim of the survey was to accumulate information on the impacts of SHG-bank linkage programme on poverty, vulnerability and social development. The complete survey involves a household level survey, quantitative survey of SHGs, focus group discussions (FGDs) and interviews. The author investigated the result of FGDs and interviews in this paper. Each FGD

has at least 15-20 SHG participants and each from different SHGs. A total of twenty such FGDs were conducted, four in each of the five surveyed states. In addition, the analysis is further supported by preliminary evidences from the household survey. About one thousand households were surveyed, based on a quasi experimental sampling design. In addition to a randomly chosen group of participants a control group was also selected. The household of the control group belongs to a village which is similar to SHG villages in terms of the level of economic development, socio cultural factors and infrastructural facilities. The author in her paper argued for a strict interpretation of women empowerment. It is interpreted as the process in which a woman challenges the existing norms and culture to affectively improve her wellbeing. The author found that the women are in the process of empowering themselves. But examining the evidence on some key issues both within the quantitative household data and the FGDs, the author suggested that a lot needs to be changed to make women truly empowered. She found that SHGs, where a majority of groups are linked with the help of NGOs that provides support in financial services and specialized training, have a greater ability to make positive impact on women empowerment. The author recommended that greater emphasis needs to be placed on training, education and creating awareness in order to achieve a larger and more lasting empowerment.

**Bhuiyan and Abdullah (2007)** look into women empowerment through entrepreneurship development in case of both rural and urban women of Bangladesh. The authors use secondary data for the study. Here the authors discuss how women in both rural and urban areas achieve economic and personal empowerment through entrepreneurial activities. In Bangladesh, there has arisen a new class, the women entrepreneurs, who have accepted the challenges of life and

have emerged as leaders in the socio-economic development. They earn for themselves and for their families or contribute towards the socio-political upliftment of the women. Women have become aware of their socio-economic rights and values, and fight for availing of the opportunities initiated for them. Because of women entrepreneurship in rural Bangladesh, women who have gathered courage to break barriers and the vicious circle of poverty, are able to enter as entrepreneurs and workers which was a situation not accepted by the society in the past. The authors show that entrepreneurship now has become one of the important professions among the women of Bangladesh at various levels of the society, both in the urban and rural areas. In the paper it is found that through entrepreneurship the women belonging to the middle class families, who have always lived restricted lives, have now entered into this profession as a challenge and an adventure into a new world of economic activity. In the same way, many women have taken up entrepreneurship and have chosen these professions in order to achieve their rights and opportunities through the development of this sector and thereby contribute towards the progress of the society and nation. In view of the need to bring the rural women in the path to development of the country, the Government, the NGOs and other related agencies have been playing an important role to promote entrepreneurial skill among women. Various activities like income-generating activities, credit facilities, skill training, and market opportunities have combined to pave the way for the emergence of entrepreneurial skills among women in rural Bangladesh. The authors also present the structures of women's entrepreneurial activities which depend on various types such as self-employment, enterprise ownership, manufacturing, family trade, agricultural activities, service industries and occupation, nonfarm activities etc. Thus in the paper, the authors point out that through entrepreneurship development

in Bangladesh both in urban and rural areas, the women are able to get empowerment and thus improve their quality of life.

**Sudan (2007)** attempts to analyze the process of livelihood diversification and women empowerment through women self-help groups (WSHGs) and micro credit and presents its impact under Integrated Watershed Development Project (IWDP) in Jammu and Kashmir. From the project the author shows that the introduction of women self help micro credit in Jammu and Kashmir is very much fruitful through the participation approach. He also reveals that formation of WSHGs and identification and initiation of micro income generating activities (MIGAs) are also successful and fruitful in case of women empowerment in Jammu and Kashmir because the participatory development functionaries generally motivate the poor women and disadvantaged groups to organize themselves in small homogenous groups called WSHGs. WSHGs provide elaborate training to the poor and rural women in technical, financial, and marketing aspects of the MIGAs. Then the author shows that through the creation of WSHGs, 250 beneficiaries have been trained, out of which 50 percent have taken up MIGAs on sustainable basis and started earning up to Rs. 500 per month in Ramnagar sub-watershed. Moreover, the introduction of the scheme of inter-loaning offers loan up to Rs. 5000 to the members of WSHGs and by opening of saving accounts in nationalized banks, the monthly savings of WSHGs have increased up to Rs. 1000. All these have resulted in increased income and improved livelihoods of the members of WSHGs in Jammu and Kashmir.

**Kantor (2008)** in the paper represents the relationship between economic and empowerment outcome in the process of achieving success for women. For this the author investigates the determinants of a two dimensional concept of microenterprise success for

women in Ahmadabad of India. First one is value added and the second one is control over enterprise income, which represents the entrepreneur's ability to control enterprise proceeds to achieve other valued outcomes such as security, improved shelter, or education for children. The author selects the sample of 536 female home-based garment producers. From the study the author shows that the measures of human capital all have the expected positive effect on log value added, but the effect of education is quite small and not significant. Similarly in case of access to productive resources and markets, the mobility of women is shown to be important to economic outcomes. Then the author provides the results for the women's control over their income. He shows that higher relative income does not translate into increased income control. It means they are significantly less likely to control their income than those contributing a lower share of the household's income. The author shows that some other factors associated with this lower probability of income control which include husband-wife age difference, religion, education level etc. Besides this, married women are significantly more likely to control their income than unmarried women. From this study the author makes a key contribution to the design of microenterprise development programs by showing that strategies such as those above are not sufficient to improve the success of female home-based producers in this sector because the women are not likely to control the benefits from their improved economic potential. Thus he suggests that development programs with a broader focus than only improving economic outcomes are needed.

**Choudhury (2008)** makes an attempt to study the importance of Self Help Groups (SHGs) in case of women empowerment in Nalbari district of Assam. In Nalbari district the women have been suffering from various types of low intensity conflicts like ethnic clashes,

militant violence, counter-insurgency operations, and extrajudicial killings by unidentified gunmen, political assassinations and criminal violence. In order to help women out of such problem, the government introduced a scheme named SWADHAR to support the distressed women in difficult circumstances. But this scheme did not succeed because either the people participation is low or there are procedural bottlenecks. In the study, the author finds that the local NGOs are encouraging the formation of Women Self Help Groups (WSHG) in order to make viable solution to those problems. They can impart the vulnerable women in Nalbari district adequate training for economically viable income generation activities like incense, candle, and soap making; mushroom cultivation; food processing and cattle farming. Finally, they can facilitate the nascent SHGs to become economically sustainable by helping it to get affordable micro-credit. And these SHGs are playing an important role in empowering women by providing them economic security and thereby improving their quality of life.

**Shyamalie (2008)** in the paper tries to shed reasonable light on the various pointers of socio-economic status and livelihood security of women in hilly areas of Himachal Pradesh (India) and Sri Lanka. The author selected the tea growing locations of the selected districts for the study and therefore he selected three tea growing locations randomly from each district, and one village randomly selected from each selected location. From each sampled village, 25 households were randomly selected, thus, making a total sample size of 150 households. Primary data were collected by survey method for an agricultural year (2006-07). And the secondary information was collected from various published and unpublished sources. The author used tabular and regression techniques to analyze the data. He used the marital status, education and social participation which were significant pointers determining the status of women in the study

areas. He also selected caste which was found one of the key pointers in Kangra, and type of family was observed as another parameter determining the status of women in Nuwara Eliya. He found that among the components of entrepreneurial behaviour, achievement motivation, management orientation and risk taking ability in order of ranking were the important pointers for the women of Kangra district, whereas, achievement motivation, management orientation and ability to co-ordinate the farm activities were found to be the important components of entrepreneurial behaviour for women in Nuwara Eliya. Similarly, education, farm income, economic motivation and accessibility to market were identified as the key determinants of entrepreneurial behaviour of women in Kangra district, whereas, age, farm income and information sources were the important determinants of entrepreneurial behaviour of women of Nuwara Eliya. He found that the proportion contribution of women to the household income from farm activities was comparatively higher in Nuwara Eliya as compared to women of Kangra district. Based on the livelihood security index, overall, the women of Nuwara Eliya district were found better in all the indicators as compared to their counterparts of Kangra district. According to the author the problems faced by the women being house managers were found almost similar for both the study areas. The most important problems pointed by women were lack of training programmes, followed by no loan facilities for household infrastructure. In view of the above, the author concludes that low literacy, sex ratio, calorie intake is a serious concern which needs to be addressed through concerted efforts and policy support. Further, he suggests that launching effective public and communication systems to create awareness among the society about the equal importance of male and female child, imparting free education to them up to graduation level, as in case of Sri Lanka, to enhance the literacy level of females,



imparting training on the said aspects and revising their training courses as per the need of the females from time to time, are important policy options that have emerged from the study.

**Cahn and Liu (2008)** describe how the Integrated Agriculture Training Program (IATP) attempted to ensure the integration of rural women's interests, and respond to their needs in a country where gender inequality prevails, and where rural extension programmes have traditionally focused on men. The authors argue that the programme has considerably succeeded in implementing appropriate training for women, meeting the needs of rural women, and making positive impacts on women's livelihoods. But, despite of all these, its success in responding to gender concerns has been limited by constraints which are due to gender inequality. According to the authors, these constraints are lower-than-anticipated participation of women in the courses, the lower educational level of women, and difficulties women have in implementing changes to their livelihoods after training. But the authors argue that despite the inherent constraints on integrating women's interests and needs into the IATP, the programme was successful in providing rural livelihood training to both men and women in a new and innovative way. Hence they conclude that the programme appears to have a very positive and empowering impact on the livelihoods of rural women and their families in Papua New Guinea.

**Charman (2008)** examines the impact of livelihoods oriented agricultural service provision for smallholder farmers on gender relationships and food security in Southern Africa. The author in the paper shows that the democratization and liberalization of agricultural service provision towards a livelihoods oriented approach has brought favourable gender gains to women. The author argues that participatory, people-centered, agricultural extension approaches have had a profound impact on the entitlements of rural women in Southern Africa. According to

the author, these interventions have resulted in the strengthening of women's entitlements, including improving their knowledge of crop production and markets, improving their access to adaptable and affordable technologies, strengthening their capabilities to access markets, mobilizing women in organizational bodies such as farmer organizations and facilitating their collective action in pursuit of their self interest. Thus, the author concludes that many rural women are able to achieve more sustainable livelihoods as a result of these policy changes.

**Charman (2008)** examines how recent changes in the approach towards the provision of agricultural extension services can impact on smallholders on gender relationships and food security. The hypothesis selected for the study is that the democratization and liberalization of agricultural service provision towards a livelihoods oriented approach has brought positive gender gains to women. According to the author, the improvement in the entitlements of women as farmers and hence beneficiaries of technical services has had a noticeable impact on their livelihoods at the micro, mezzo and macro levels, even though the impact on food security is less certain due to male control over maize and cash crops. The author argues that participatory, people-centered and agricultural extension approaches have had a profound impact on the lives of rural women in Southern Africa because these interventions have resulted in the strengthening of women's entitlements which include improving their knowledge of crop production and markets, improving their access to adaptable and affordable technologies, increasing their capabilities to access markets, mobilizing women in various organizational bodies such as farmer organizations and facilitating their collection action in pursuit of their self interest.

**Singh and et al (2009)** make an attempt to measure the extent to which working women professionals in the National Capital Region (NCR) Delhi feel that they are empowered in

critical areas like educational attainment, economic opportunity, health and well-being, decision making, sexual harassment and abuse, and autonomy. The city of Delhi is regarded as the worst offender with respect to harassment of women in the workplace and recorded an increasing number of cases of crimes against women. Therefore, the authors conducted a study in the capital region of Delhi to measure empowerment among working women. The authors use a sample of 92 working women professionals in academics and industry in both public and private sector. From the findings the authors show that there is a significant difference in the empowerment between the women of various age groups at home. Women in the age group of 51 and above are most empowered followed by women in the age group of 36-50 years and women in the age group of 20-35 are least empowered as compared to the women of other age groups. The authors represent the reason that in Indian Culture a woman in the age group of 20-35 years is either single or in the first decade of her married life. In case of women empowerment at household level the authors show that married women enjoy maximum empowerment at home followed by single women and separated or divorced women are the least empowered women as compared to others. This is because in India household decisions are generally taken by the parents. And in case of single women they are not very much concerned with such kind of decisions, even for marital choices the parents of the girl have a major role. Similarly in Indian society people always give a disgusting look at separated or divorced women and therefore they always live with a feeling of neglect and insecurity in the society, which kills their morale and self confidence. In case of freedom of life choices the authors observe that at workplace single women are most empowered followed by married women and then separated women. The reason for this is that single women living with her parents or alone have little

restrictions to move around with people, in taking decisions about her personal self, job etc. But for married women, these decisions are restricted by the influence of her spouse and in-laws. Similarly in case of separated women, the feeling of being looked down and insecurity hamper their most of the decisions. Again in case of women empowerment across different sectors, the authors observe that the women working in academic sector are more empowered as compared to the women working in industrial sector. The authors represent the possible reason for such differences in women empowerment in the sense that women who are working in academic sector get more time to look at their home and thus can participate in household decision making process, while the women working in private sector does not get much of time to manage their homes. Moreover in India, the women in academic sector are safer from the opposite sex as compared to those working in industrial sector. This is one of the major reason for which women generally prefer academic sector in India rather than working in the industrial sector.

**Rocca et al (2009)** attempt to examine the relationship between factors that provides social and economic resources for women and physical domestic violence among young, married women in low income urban communities. Besides this, the authors explore various aspects of empowerment such as employment of women, vocational training and social group participation and how it affects the risk of violence. For the study, the authors select a sample of 744 young married women who were from low-income communities in Bangalore. And the authors used unadjusted and adjusted multivariable logistic regression models to determine factors associated with having been hit, kicked or beaten by one's husband in the past 6 months. For collection of data the authors used direct face-to-face interview method. The study shows that the level of education of the respondents was low. From the analysis the authors represent that over half

(56%) of the study participants had experienced physical domestic violence. And about a quarter i.e. 27% of the participants reported that they had experienced violence in the past 6 months. Besides this, women in love marriages and those whose families were asked for additional dowry after marriage were more likely to experience domestic violence. Similarly, women who participated in social groups and vocational training programmes were also at higher risk of domestic violence. Thus from the findings of the study the authors indicate that in some places where gender inequities are deep-rooted, enhancing women's social status or economic resources may result in increased domestic violence.

**Garikipati (2009)** investigate the linkages between feminization of agricultural wage work and gender relations. In the paper the author shows that feminization of agricultural labour has resulted in a corresponding increase in women's status both within the household and within the labour market. The author carried out field studies in two villages, Vepur and Guddimalakapura of the Mahabubnagar district in the Telangana region of Andhra Pradesh. For the study the author surveyed a total of 291 randomly selected partnership households (i.e. married couples, residing in the same household) in the two survey villages and randomly interviewed either the head of the household or his/her spouse such that equal numbers of men and women were consulted. Then the authors allocated both men and women in the sample into their labour class on the basis of whether they primarily hired out their labour or worked on own assets. They are classified as pure labourers, labourer plus, and small farmers. From the study the author finds that male labourers have moved up into a higher social class in terms of having access to more assets, they are able to take on better paid work involving the use of own assets like bullock carts, but women from all classes are excluded from such work. According to the

author, despite heavy contribution of women to family provisioning, they own very little family land and other resources. Besides this, women were found to have a negligible influence on household decisions process which indicates a weak claim over incomes. Imbalances are found in domestic power between men and women which represents a severe inequality in the way resources are divided between them. Such imbalances have impacted on women's welfare in all the spheres of their lives. The author suggests that women's ownership of productive assets can significantly improve their relative domestic power and their ability to bargain for better working conditions.

**Khera and Nayak (2009)** in the paper make an attempt to highlight the importance of NREGA in case of women empowerment. According to the authors, in spite of having drawbacks in the implementation of the legislation, women are able to achieve social and economic benefit from NREGA. Women find that the works provided under NREGA are far better paid than other works. According to the respondents these works are socially acceptable because it promises the statutory minimum wage for them, prevents the women workers from migration, the hours of work are limited and social barriers in the case of NREGA employment are low. The authors show that women become economically independent and they are able to decide how to spend their income according to their needs. In the papers they also present some barriers to women participation in NREGA works. Then the authors discuss bank payment system of NREGA wages and how this system helps to remove the problem of corruption. The payment of wages through banks increases the possibility of saving and a reduction in the possibility of being cheated by those who distribute wages in the villages. Thus, the authors

conclude that NREGA employment can enhance women's economic security through access to cash earnings and can bring a sense of gender equality among the people.

**Razvi and Roth (2010)** in make an attempt to describes how non-governmental organizations (NGOs) in India trying to fill gaps in governmental support for marginalized. The authors show that many Indian NGOs are capable of serving the needs of women in informal work sectors and they can provide a broad non-traditional context for investigating Human Resource Development processes and services at a national level. In the paper, the authors represent various actions of NGOs that improve the economic status of women which includes direct financing through banks, financial organizations, donors, private corporations, government programmes and various training programmes. Many NGOs are functioning with an understanding that social discrimination creates economic instability for poor women. The authors also find that many Indian NGOs creates an important links to available resources by bridging the gap between government officials, institutions, aid agencies, and community networks. Thus the authors conclude that the NGOs in India can play an important role in incorporating empowerment training and development strategies to assist women in solving problems associated with patriarchy, labour, education, and government access.

**Pankaj and Tankha (2010)** examine the empowerment effects of the National Rural Employment Guarantee Scheme on rural women in Bihar, Jharkhand, Rajasthan and Himachal Pradesh. The authors examine here the empowerment effects of the NREGS on rural women at both the individual and community levels. At the individual level, the authors examine through: (1) income consumption effects; (2) intra-household effects (decision-making roles); and (3) enhancement of choice and capability. The community-level effects have been carried out in

terms of realization of equal wages, increased participation in community development processes, and overall impact on gender relations. For the study the authors use primary survey method. A total of 428 women workers i.e. 103 from (Rajasthan), 110 from Gaya (Bihar), 106 from Kangra (HP), and 109 from Ranchi (Jharkhand) were interviewed for collecting data by using a semi-structured questionnaire. From the findings the authors show that the NREGS has helped women in converting some unpaid hours of work into paid hours of work with significant effects especially for those women for whom NREG is a primary work opportunity outside the home. It also helps to increase the paid income of a woman worker and thereby her ability to choose her consumption baskets. Paid work under NREGS has helped rural women in realizing income- consumption effects through monetized earnings and better control over earnings. Besides this, in the community-level effects, there is a positive development in the increased participation of women in gram sabha meetings. Forty-five per cent of those women had attended gram sabha meetings held in connection with the NREGS. Moreover, apart from increasing the chances for greater control over earnings, it also leads to the development of a saving habit among the women workers. Working together gives women an opportunity to share their personal problems and helps in the development of women's solidarity. Thus, NREGS have played an important role in empowering women in both individual and community level. The authors conclude that empowerment of rural women has emerged as an unintended consequence of NREGS.

**Sultana and Hasan (2010)** analyzed the impact of micro-credit on rural women's economic empowerment. They conducted the study in Bariyali, Teknogpara and Naga villages of Basan and Kayaltia union under Gazipur Sadar Upazila of Gazipur district. For the study they



selected a total number of 90 respondents as sample using stratified random sampling technique. Out of 90 respondents, 45 women were involved with Bangladesh Rural Advancement Committee (BRAC) micro-credit programme and other 45 women had no involvement with any other micro-credit programmes and they belonged to control group. The authors selected both these groups in such a way that they had same socio-demographic characteristics and applied survey method and used interview schedule to collect relevant data from the respondents. Age, education, number of children, family size, family farm size, and credit received were considered as the independent variables of the study and women economic empowerment was considered as the dependent variable of the study. For measuring economic empowerment the authors considered three economic indicators i.e., personal income, savings behavior and assets ownership and used sample t-test to evaluate the impact of micro-credit on economic empowerment. From the result it was found that there were significant differences between BRAC and non-BRAC women regarding all these economic indicators of empowerment. The study found that the average age of the respondents was 34.74 years as the observed range of age of the respondents was 21-50 years and the respondents had an average education rate at primary level. It is important to note that in all the cases, BRAC women were more economically empowered than those of non- BRAC women because BRAC women had better personal income, saving behavior, asset ownership than non- BRAC women. The study also revealed that women having involvement with BRAC acquired more knowledge about health, agriculture, nutrition and got loan to utilize in various income generating activities for earning more income. As a result, they could uplift themselves socioeconomically. This study shows that by joining into micro credit programmes women can improve their quality of life, and also provides

evidence that economic empowerment of women can be improved through increasing personal income, savings and assets.

**Deshpande and Sethi (2010)** make a study and represent that the position of poor women from lower communities are very low. Since they are illiterate and untrained therefore they have little economic and social status. In the paper, the author also expresses discuss about women empowerment. When women become empowered they can take decision independently, they have the power to control their own life, and they can influence the direction of social change to create a just social and economic order nationally, internationally and also universally. Educational attainment and economic participation are the important factors in ensuring empowerment of women of a nation. The economic empowerment of women is a vital factor of strong economic growth in any country. Without economic empowerment the process of women empowerment is not possible. Empowering women can enhance their abilities to influence changes and to create a better society. Since women-owned businesses are rapidly increasing in the economies of almost all countries, it is also an important tool for empowering women.

**Handy and Kassam (2010)** represents the role of NGOs in promoting women's empowerment. In this paper the authors makes an attempt to explore how a relatively small and isolated rural NGO in the foothills of the Himalayas has been successful in the empowerment of rural women living in highly patriarchal and traditional societies. For the study the authors select Chinmaya Rural Training Center (CRTC for short) which is a successful rural NGO in India that has received accolades for its success in empowering the women of the region and drawing them out of the cycle of dependency. CRTC is located in village of Sidhbari, in Himachal Pradesh, nestled in the foothills of the Himalayas. For the study the author uses the Ethnographic and

survey research method. The authors explain that CRTTC, a rural NGO set in the foothills of the Himalayas, is a successful NGO with a goal of empowering the poor rural women. Since CRTTC does not have access to trained employees from cities and therefore had to find local women to nurture, empower and train women, but this potential disadvantage turned out to be an advantage. According to the authors, by employing women who come from similar backgrounds as their clientele, CRTTC was able to have a staff that was able to not only walk the talk but also serve as credible models of the changes that were possible.

**Devi and Vijayaragavan (2010)** conducted a study in Ernakulam and Idukki district of Kerala, with a total sample size of 160 rural women in order to analyze the livelihood options pursued by the rural women, to identify the constraints to follow agriculture as livelihood option as well as to find out the factors supporting non-farm activities as livelihood options. Data are collected through personal interview method with the help of interview schedule. From the study the authors show that the service sector provided employment opportunities to majority of women in peri urban area. The reason for this could be related to the declining area under agriculture in that urban area. Then the authors show that the industrial sector also employed a considerable percentage of women in peri urban area. According to them, this might be due to much attractive offers from industrial and service sectors both in terms of opportunities as well as regular and continuous income. But in rural areas old group rural women were still choosing agriculture as their source of livelihood, but this included those retired people who go back to agriculture as their time spending activity for old age. Then the author identifies the constraints to follow agriculture as livelihood option and they are fragmented land holding, unavailability of credit, increased cost of inputs, low and unstable price of farm produce. On the other hand, the

authors represents that satisfied work environment, lesser risk, better social status are some of the factors because of which majority of rural women agreed upon as factors supporting the non-farm activities as their livelihood option.

**The discussion paper of Programme on Women's Economic, Social and Cultural Rights (2011)** make an attempt to discuss the linkages between the right to livelihood and the right to food from the perspective of women. Generally, the works of woman that they undertakes within their household, in subsistence farming, their multiple roles in animal husbandry, fish processing, collection of non-timber forest produce, and the many other activities that they perform to help their family incomes are rarely recognized in the society as work creating economic value. Even their efforts are also not acknowledged as contributions to their family's food security and livelihoods when women work alongside their husbands. Therefore livelihood insecurity makes women helpless to remove all kind violence and abuse both within the household as well as outside. Therefore, in order to make women aware about their right to livelihood, recognition of right to livelihood must be introduced in their lives so that they can understand its importance. Besides this, the right to food is integral to women's well-being and central to the realization of their other rights. Both the right to livelihood and the right to food share common aspects and therefore realizing these both rights is crucial for women. The right to livelihood offers women the opportunity to survive and live with dignity and it recognizes women as an active economic agent with their rights. Similarly, it also helps to clarify the concept of the right to food and underscoring the essence of that right.

**Mishra and Tripathi (2011)** attempt to examine the degree of empowerment and autonomy across different characteristics like place of residence, religion, caste, education, type

of employment and wealth quintiles at the individual as well as the regional level in India. The authors used the National Family Health Survey- 3 (NFHS-3) data on selected variables of women's empowerment and autonomy. Here the authors take into account some sources of empowerment such as job for cash, education and access over resources like owning an account, knowledge of loan programmes, getting a loan and regular media exposure. Then the authors select some setting factors such as caste, wealth, urban surrounding and the nuclear family which facilitate the above-mentioned sources to reflect on empowerment. They also introduce some indicators of autonomy which are decision-making, freedom of movement and gender role attitude for women empowerment. The authors observe that the jobs for cash, education and media exposure constitute a large source of women's empowerment in both national and regional level. But they observe some regional variations because women from south India are the most empowered and women from the north-east are the least empowered. Besides this, urban women fare better than rural women and all sources of empowerment except availing of loan are better in case of urban women. Moreover, in terms of religious groups, Christian women are the most empowered in all sources of empowerment, followed by Hindu and Muslim women while the scheduled tribe (ST) women are least empowered. Wealth is an important factor that has a positive role on women's empowerment because as the wealth increases the degree of empowerment rises. In case of women's participation in decision-making in the household, authors represent that urban women can participate highly in household decisions than the rural women. Similarly, in case of religious groups Christian women have more decision making power than Hindu or Muslim women and Muslim women have larger control over decisions concerning their health while ST women are the worst off. Thus in case of participation of

household decision making of women, their cash earning capacity, education and wealth status etc. have appeared to play an important role. In case of freedom of movement, the authors observe that urban, Christian, general caste, those with cash job and highly educated women, women from higher wealth class enjoys larger freedom of movement than their respective counterparts. Besides this, educated women have confidence to raise their voices against different kinds of domestic violence. But when the authors represent the regional profile of the country they conclude by observing that though empowerment, autonomy and agency are positively related to each other but this is not true in all cases because the women from southern India who are highly empowered have very low level of autonomy, whereas the north-eastern women are the least empowered but enjoy a higher degree of autonomy. Thus from the NFHS-3 data the authors show that the selected indicators of autonomy and empowerment reflect surprising results across the various regions of India. They also represent that empowerment and autonomy are not interchangeable, though empowerment significantly affects autonomy. Therefore the authors suggest that beyond economic resources or material prosperity it is necessary to look into the factors which have broad cultural and social influences and can play a larger role in shaping women's autonomy and agency, which may not be necessarily related with women's empowerment.

**Kelkar (2011)** makes an attempt to study that asset redistribution is superior to income redistribution. It can provide a basis for overcoming distortions in the functioning of markets and for restructuring gender relations in the fields of property rights, access to technology, healthcare and governance. In this paper the author presents the complex inter-relationship between women agricultural producers and their lack of rights to land and related factors of production. He also

further explores implications of women's marginal rights to land for their economic security and agricultural productivity. According to the author, women's ownership and control rights to land can not only lead to higher and better quality production but it can also enable them to control the use of household income for the well-being of themselves and other members of the household. It can also help in reduction of different kinds of violence against women. The improvement in economic status does not only result in reduction in violence against women, but also strengthens women's economic agency and position in the society. Therefore, the author suggested three important issues for policy consideration on poverty and inclusive growth. These include: (1) the changing nature of women's productive work in agriculture and the unorganized/informal sector; (2) the productivity implications of gender/asset inequality in the fast-growing economies of Asia; and (3) a priority of context-specific policy change in the women's control rights to land and other productive assets. The author also suggests including measures to monitor and assess success, including trends indicative of the scale of change in institutional barriers against effective implementation of policies.

**Mazumdar and Neetha (2011)** examine the trends in women's work participation in India on the basis of usual principal status (UPS) work and usual principal and subsidiary status (UPSS) work during the period from 1993-94 to 2009-10 on the basis of data from National Sample Survey Office. From the data of various rounds of the National Sample Survey Office's (NSSO) the authors found that there was a significant fall in the FWPR (Female Work Participation Rate) in both rural and urban areas on the basis of both UPS and UPSS. Then the authors present a long-term downward trend in the FWPR for rural areas which is more pronounced in the case of UPS workers. The authors separated the unpaid workers from all other

categories of income-earning or paid workers and found that unpaid workers account for a very large proportion of the rural female workforce. According to the authors, there appears to be a consistent inverse relationship between the shares of unpaid workers and casual labour, the former declining when the latter rises and vice versa through the years. This suggests that a significant number of unpaid self-employed women tend to go for casual work when they are either able to find such work or are in special need, and return to being unpaid workers when casual work is unavailable or too difficult to perform, or when the demands of unpaid labour increase to a level incompatible with outside work. Moreover, according to the authors, in urban areas unpaid work by women is not insignificant. In urban India, the gap between men and women in both paid work participation as well as unpaid work participation is substantially more than in rural areas.

**Sarumati and Mohan (2011)** present the role of micro finance in women empowerment. They have prepared the study on the basis of three dimensions i.e., psychological, social and economic. The rural areas of Pondicherry are selected for the study. They use both primary and secondary data for the study. The primary data are collected from field study in the region and secondary data are collected from NGOs' report and other documents. The authors have used percentage method, simple correlation coefficient, paired t- test and cross tabulation for analysis of data. The authors have found that micro finance has reduced poverty among women SHG members. They are able to express their feelings freely, move independently and participate in household decision making. Micro finance provides employment opportunities to the women SHG members. Besides these, microfinance has brought courage and self-confidence among women and has improved their skill and self-worthiness, and as a result they have become self



employed. Thus, there is a definite improvement in psychological, social and economic empowerment among rural women as a result of participation in micro finance through SHG.

**Meenu et al (2011)** make an attempt to study the role of microfinance intervention in promoting women empowerment in rural India. For the study, the authors choose the rural areas of the three districts of Punjab namely Amritsar, Jalandhar and Ludhiana and select two blocks in each district. Then they collect primary data with the help of a structured questionnaire. The study shows that microfinance plays a significant role in women empowerment and helps in their family development in terms of getting credit for housing repairs, education and marriage of their children and also for consumption purpose. But still there are so many obstacles in the way of financial inclusion of women because women suffer from lack of awareness regarding micro financing services being provided by the banks. Rural women generally prefer informal sources of finance instead of formal ones because of the dissatisfaction from various service activities followed by banks such as requirement of collaterals, inconvenient procedural formalities, loan utilization checks, difficult repayment terms and conditions etc. Therefore, according to the authors, the banks should make the provision of some proactive strategies which aim at spreading more awareness among the rural women about the micro financing services available with the banks and encouraging the use of such services. Similarly, they emphasize that SHGs need to be regulated and supervised in order to keep them actively engaged in the microfinance movement. Moreover, as per the requirements of women, the banks should introduce more services under the microfinance umbrella.

**Venkatesh and Kala (2011)** analyze the importance of micro finance through women Self Help Group (SHG) for women empowerment. According to the authors micro finance

provides wide range of banking and financial services to the poor deprived women. Micro finance actions can provide them with the way to climb out of poverty because by establishing enterprises that are based on the locally available resources women can be engaged in suitable economic activities. Thus, they get the opportunities to earn higher income and thereby improve their standard of living. Further, it adds to superior economic enlargement and growth. Thus, the authors conclude that micro finance programmes should offer women with specific modified training programmes, employment activities and such related activities through suitable methodologies, which can offer competitiveness to their business and also well being to them and their families.

**Trivedi et al, (2011)** study the role of district cooperative dairies in helping the women to be self-reliant, self-employed, self-diligent, and empowered. The authors find that the income of the respondent is dependent on the number of cattle reared. But it should be noted that the quantity of milk does not vary directly in proportion to the number of cattle reared. According to the authors, respondents face price discrimination on the basis of the quality of milk but they do not face any price discrimination with respect to the place from which they supply the milk. Besides, these women belong to very poor families. Their education level is also very low. Therefore, the income received from dairy farm is not sufficient to maintain their family expenditure. They could not choose alternative way of earning income. Thus dairy farms can help in providing economic security to the women to only some extent but it is not the sufficient way to empower women. Therefore, according to the authors, the district cooperative dairies should take initiatives to educate women about the healthy cattle rearing practices by which they can enhance the productivity of the animals.

**Noreen (2011)** analyzes how micro finance empowers women through participation in decision making as well as economic activities. For the study, the author collects primary data from poorest women of Bahawalpur City of Pakistan. Then the author selects sample by using stratified random sampling and all respondents belonging to the age group of 14-65 years. The author measures the empowerment of women in household decision making by using five indicators such as decision on child health, education, daily purchases, selection of spouse of children and use of loan taken by herself, jointly with her husband or by her husband only. From the result it is found that the empowerment status of rural women in Bahawalpur City can be significantly improved by increasing their income generating activities by providing loans without any collateral through different micro finance programmes. According to the author, the overall conclusion of this study is that at the household level the status of women empowerment is not so satisfactory. The author also highlights that age, education of husband, marital status, number of sons, father's assets and loan amount are influential factors rather than many other factors.

**Reddy (2011)** in his paper tries to analyze the empowerment of women in a different way. The author attempts to study the role of gender budgeting as a way to achieve women empowerment. The author shows that through allocation of fund for women development programmes, gender budgeting directly promotes budgetary women development. According to the author, budget is an important instrument in the hands of the state through which the government can adopt affirmative action for improvement of gender relation by the way of reduction of gender gap in the development process. Gender budgeting also plays an important role in the reduction of economic inequalities between men and women.

**Bora and Sharma (2011)** in the paper analyze the participation of female workers in the rural areas of Lakhimpur district of Assam. The authors discuss three important issues. Firstly, it is about how female workers in the rural areas deal with their financial resources. They find that from the total of 90 sample units only 7.8 per cent women are self- financed and 51.1 per cent are financed from father/ husband, 1.1 percent women workers take financial help from friends and relatives, and 2.2 per cent from the money lenders. Besides this, from micro credit it is 6.7 per cent and from financial institution it is only about 12.2 per cent and there is no Government subsidy at all. The authors also show that 76.6 per cent of sample units do not have any intention for the expansion or diversification of plan due to financial constraints. The lack of awareness about the provision and procedure of banking facilities among the female workers is the main reason for barring female work participation in economic activities from formal credit market. Secondly, the authors examine whether the economic activities taken up by the females are primarily because of push factors or pull factors, and they find that participation of female workers in different economic activities in Lakhimpur district is taken up primarily because of push factor or out of distress rather than pull factors. And thirdly, they study about the extent to which the government and non- government organizations can facilitate the growth of women participation in economic activities, and from the regression analysis they show that the level of education of the female work participation in different economic activities plays a vital role for the success of the female workers. Besides this, they also find that organizational linkages have positive impact on the performance of female work participation in different activities. From the regression, the authors show that attending or not attending governmental training programmes has no significant association with the performance level of the female work participation in

different economic activities. So, there is a need for re-orienting such governmental training. But apart from the authors' view, it can be said that government training programmes can impact on the level of female work participation in different economic activities.

**Dash, B. M. (2011)** in the article describes social exclusion of women because of many disadvantages in terms of literacy, labour participation, participation in decision making process and income. The author puts forward how cooperatives have been receiving extensive recognition as suitable institutional mechanisms for empowering the disadvantaged and marginalized women in India and enabling them to play a significant role in the process of sustainable economic development. In the paper the author highlights the role of cooperatives as economic agents of change leading to economic emancipation, developing leadership qualities, promoting financial and social inclusion, and ultimately leading to women's empowerment by giving them the ability to make strategic choices in their lives. The author also provides some suggestions regarding the strengthening of women's entrepreneurship through cooperatives. In this context the author concludes that cooperatives are emerging as powerful instruments for gender mainstreaming and integrating women into development process.

**Mare (2012)** makes an attempt to study that the women of Bangladesh work as a handicraft producer in order to analyze the process of women empowerment. The author shows that the Fair Trade handicraft brings significant changes to the roles of women in the society. It brings improvements in their status, greater involvement in decisions, and acknowledgement of their abilities. In the workplace, women become economically empowered, gaining useful knowledge, and thereby increased their confidence and well-being in the society. It also helps to change their attitude towards daughters and send their daughters to school. Women started getting

respect within the family, in their community, in the public places and also particularly in the context of their paid work. Thus Fair Trade Enterprises plays an important role in women empowerment in Bangladesh

**Garai et al. (2012)** in their paper make an attempt to study the impact of SHG/ bank linkage programme in the empowerment of women in West Bengal. The authors show that women empowerment through SHG can be seen as the increasing of political, social or economic strength of women which will finally help towards developing confidence in their own capacities. In the paper the authors present that the members of SHG are more empowered than the non-members in personal autonomy in their personal life. Moreover, the members of SHG have more valuable opinion in their family than the non-members of the SHG. They can participate in household decision making and also in the economic decision of the family. Besides economic decision, the members of SHG have more political power than the non-members of SHG, argue the authors. Thus, it can be said that that SHG programme has its positive impact on empowerment of women.

**Singwane and Gama (2012)** attempt to study the contribution of women employment on household livelihoods in rural areas of Swaziland and for the study the authors select Zombodze Phasemdzimba community. In the paper they investigate the contribution of woman employment on family income and household expenditure and also determine whether employed women contribute to the education of children or not, and effects of women employment on agricultural activities. Then the authors use direct interview method to collect the data. From the finding it can be said that the households in which women are employed have faced some challenges like expensive school fees, high food prices, expensive farm inputs and building material. In case of

household expenditure the findings indicate that employed women spend more than the unemployed women. And regarding the level of education of the children, the authors find that unemployed women's households have a high number of school going children compared to employed women's households. This is because employed women normally have few children than those who are unemployed. With respect to the amount of money spent on education of children (school and transport fees) in a year, the authors show that the employed women's households spend more than the unemployed women's households. Besides this, increased family incomes also boost agricultural production in that it averts the shortage of farm inputs. However, women employment also costs agricultural production through loss of dedicated labor which is normally substituted by children and hired labor. Thus, the authors conclude that women employment, despite having some disadvantages, contributes immensely to the sustainability of livelihoods in households. And this is through guaranteed payment of school fees for children and procurement of farm inputs, which in turn entails literacy in the population and food security in the households.

**Panda et al. (2012)** in their paper make an attempt to study the impact of the SwarnJayanti Gram Swarozgar Yojana (SGSY) on socio-economic development of women in aquaculture in Eastern Hills of Orissa. For the study the authors select a sample size of 60 women self-help groups (WSHGs) from Koraput and Rayagada districts by using multistage stratified random sampling method. From the study the authors represent the difference between employment generation, annual yield and financial contribution by the members to their families and expenditure on food of two groups of WSHGs i.e. the treatment group which is the WSHGs under SGSY and the control group. The authors show that after the intervention of SGSY in

aquaculture sector, there is a significant achievement in fish yield and employment generation. These two developmental indicators mainly contribute to high economic development of the WSHGs which are sanctioned under SGSY. There is also a high significant difference in financial contribution to their families by the members of WSHGs under SGSY and the control group. According to the authors, the members of the WSHGs under SGSY are able to improve the socio-economic status of their families. But the authors conclude that through intervention of SGSY the members have become technically trained and literate, but the level of literacy and training is not up to such a high level that a significant difference between two means of literate and technically trained members in the treatment group and the control group can be observed.

**Devi, A. et al (2012)** study about the social and financial exclusion of women and present how micro credit institutions can help bring financial inclusion of women in the society. The authors claim that in many developing countries the increasing dissolution of marital unions, control of household resources in favour of men, barriers to education of girls, inequality in social protection, labour market inequalities, discrimination in public and political life, failure to take into account gender perspectives in development planning and resource allocation \_ all these contribute to bring the position of a women to a very lower level which is the main reason for their social exclusion. Therefore according to the authors one of the solutions to reduce social exclusion and financial exclusion of women is the introduction of micro finance institutions especially membership of Self Help Group. From the study the authors implies that monthly income, monthly savings, monthly expenditure and assets of SHGs have significantly increased after joining the self-help groups. Therefore micro finance has a significant impact on the monthly income, expenditure, savings and assets holdings of SHGs. After joining the SHG programme,



there is increasing trend of self employment, expansion of business, financial awareness, increased living standard, economic empowerment, social empowerment and political empowerment among the women. Therefore the authors claim that micro finance can prove to be the best mechanism in the process of empowering women by providing them social and financial security.

**Revenga and Shelly (2012)** in their study reveal that gender equality is an important instrument to achieve women empowerment. Gender equality through access to education and health, economic opportunities, and voice within households and society plays an important role in empowering women. Greater gender equality enhances economic efficiency, greater control over resources, finally empowering women as economic, political and social actors by which they can change policy choices and make institutions more representative of a range of voices. Thus, the authors conclude that women empowerment through gender equality bring about reduction in the excess mortality of girls and women, eliminating gender gap in case of education, increasing women's access to economic opportunities, providing women an equal voice in households and societies, and limiting the transmission of gender inequalities.

**John (2012)** in his paper makes an attempt to study the condition of women in domestic work in urban areas. These domestic women workers come from a marginalized population whose legal, economic and political status limit their ability to demand their rights. These domestic workers have migrated from rural areas and most of them belong to lower castes. They have shifted from agrarian based economy to a manufacture and service based economy. Then the author identifies various socio-economic circumstances which force them to engage in such undervalued domestic works. Among all, the author indicates that poverty is the main reason for that. Domestic work which the women perform include the tasks such as house cleaning,

laundry, cooking, dishwashing, care of children and the aged, and various other activities associated with the regular and smooth functioning of a household. These domestic workers are among the lowest paid workers in India and are paid an amount which is even below the minimum wage of semi-skilled and unskilled workers. Then the author claims that domestic workers are excluded from labour welfare laws. Since these domestic works are not included within the scope of most labour laws, these workers cannot demand rights for their decent working conditions, minimum wages, social security, hours of work, weekly offs, paid leaves or medical benefits. This indicates that their socio-economic condition is very low as compared to the others. The author also speaks about various organizations that are working for such domestic workers to fulfill their needs, thereby trying to increase their socio-economic condition in the society.

**Narang (2012)** also examined in his paper women empowerment through Self Help Group. According to the author Empowerment by way of participation in SHG can bring valuable changes and enhancement in the living conditions of women in a poor and developing nation like India. In the paper, the author shows that when women become the members of SHG, their sense of public participation, high self-esteem, self-respect, enlarged horizon of social activities etc. expand and this will help to enhance the quality of status of women as participants, decision makers and beneficiaries in the democratic, economic, social and cultural spheres of life. In other words, SHG is an effective instrument to empower women both socially and economically and this will ultimately contribute in the overall development of the country like India where still a large segment of women population is underprivileged, illiterate, exploited and deprived of basic rights of social and economic spectrum. Thus, while presenting the

position of women SHGs in India, the author concludes that SHGs play a significant role for grassroot development of women in India.

**Kabeer (2012)** aims to study the women's economic empowerment in relation to inclusive growth. To attain inclusive growth, the author in his paper focuses on women's employment. The rationale for this focus is derived from a growing body of evidence which suggests that women's employment appeared to have a positive impact on growth as well as to be helping translate economic growth into greater gender equality. Therefore, the author gives more attention to the question of constraints and choice in explaining gendered patterns of labour market outcomes in terms of both labor force participation and the segmented nature of the occupational structure.

**Swaminathan et al (2012)** make an attempt to study how the status of women's asset ownership is a missing indicator in the process of empowerment. They also show substantial gender disparities with respect to asset ownership and wealth. For the study the authors undertake the survey method across eight districts of Karnataka covering the four agro-climatic zones, namely, the northern and southern plateaus, the Western Ghats, and the coastal. A stratified random sampling method was followed and both rural and urban areas were covered for the study. A total of 7,185 individuals from 4,110 households were interviewed for collecting data. By the forms of asset ownership, the authors revealed that for high-value assets including the principal residence, agricultural land and other real estate and various non-farm business activities, the individual ownership by men dominated. Jewellery was the only asset where individual ownership by women was predominant. In case of incidence of asset ownership the authors show that there is a higher divergence in case of incidence of asset ownership by sex,

caste, religion, rural and urban areas. The authors also calculate the intra household gender/ asset gap to capture the differences in one household with a gender gap in favour of men and another household with a gender gap in favour of women. In the rural areas, in at least 70% of the households, principal residence, agricultural land and other real estates were owned exclusively by men. Mixed-sex ownership was prevalent in less than 6% of households. This implies that women had some ownership claim on these assets in at most 30% of the households. Similarly, in urban areas these assets were owned exclusively by men in at least 60% of households. The intra-household disparities persisted even for low-value assets such as vehicles and cell phones where exclusive ownership by men was almost as high as mixed-sex ownership. The authors also present that there is gender/wealth gap in favour of men, not women, in all aspects. Thus, the authors conclude that there is a substantial gender disparity with respect to asset ownership and wealth in Karnataka.

**Kumar (2012)** made a study in Vilupurram district of Tamil Nadu in July 2007 to determine the impact of NREGA on the social and economic wellbeing of rural labourers and their families. The author shows that most of NREGA workers including both men and women belong to the most disadvantage group. They are illiterate and majority of them are from ST and SC people. The NREGA provides a new opportunity to work for women. Since it is locally available, it is less exploitative and socially acceptable because it is logically feasible for women and it provides statutory minimum wage. Thus as a result of NREGA, the authors conclude, migration and hazardous work for women can be avoided.

**Datta and Gailey (2012)** show how Women's cooperatives offer self-employment opportunities that can contribute to social inclusion and empowerment of women. For this study

the authors interviewed seven organizational informants and their qualitative responses provide the basis on which the authors deduce their research findings. The interviews took place in Lijjat's headquarters and branch office in Bandra, Mumbai. In this study, the authors represent the views and life experiences of seven Lijjat sisters to develop insights into how this collective form of social entrepreneurship contributes to empowerment of women. The case study is focused on Shri Mahila Griha Udyog Lijjat Papad, popularly known just as Lijjat. The authors represent that the Lijjat business model provides their members with a means to structured employment in a formal entity where they are able to work from their home and gain access to greater income through profit sharing. In the paper the authors also represent the four principles of Sarvodaya ideology which are used as an empowerment approach. These four core principles are (1) collective ownership; (2) cooperation; (3) self-reliance and (4) profit sharing. Collective ownership represents the joint ownership of assets by a community and business was to be nothing but a refined form of service. Second principle which is cooperation indicates the need to cooperate for the growth of the enterprise. Self-reliance indicates the use of manual labor for production as an alternative to the Western concept of mechanized labour. It also indicated being self-sufficient. The fourth principle profit sharing represents that profits from the first six months of operations were distributed amongst sister members in the form of gold coins. Thus the authors show that Lijjat's governance structure and business model are designed in such a way as to facilitate women's empowerment and agency. Besides this, Lijjat provides mostly poor, urban, low-educated women with an opportunity to gain self-employment through becoming members and owners of Lijjat. Moreover, the decentralized production process ensures that the sisters can follow a flexible schedule working from home without compromising their household

responsibilities. Thus the authors represent that Lijjat plays a very important role in case of increased contribution to the family income and women empowerment.

**Vasanthakumari (2012)** presents the importance of micro credit based enterprises that provide economic independence to women. The author conducted the study in Kerela. For the study a micro enterprise formed under SGSY, by NGOs and State Government (Kudumbashree) is selected. 480 SGSYs, 620 promoted by NGOs and 850 promoted by State Government constitute the population of the study in Kerala. From each category a sample of 2% has been selected at random. From each sample unit 5 beneficiaries have been selected. Thus, from Kerala 10 units formed under SGSY Scheme, 17 units under Kudumbashree (State Government) and 12 units promoted by NGOs and 195 beneficiaries have been selected as samples. The author uses both Primary and Secondary data for the study. From the analysis the author presents that micro enterprises have succeeded in fulfilling one of their objectives, which is generating more employment in the State. Again the author indicates significant difference in the monthly income of the family before and after joining the enterprise and shows that monthly income of the family of micro entrepreneurs was significantly high after joining the enterprise for the entire sample of micro enterprises and for each category. Besides these, the author also presents that after joining the enterprise there is a rising trend in the purchase of household amenities such as Radio, T.V, Refrigerator, Telephone, Cooking gas, Sewing Machines and any other house hold assets which provide better standard of living. Thus, the author concludes that the Self Help Group (SHG), through micro enterprise development, is recognized as an important mechanism for empowering women. By organizing poor women into groups, they not only expand options available to them for their development but also provide them with opportunities to develop their confidence and

skills to improve their status and to bring about a change in the attitude of the society towards women.

**Basumatary and Boro (2012)** present the role of SHGs in the empowerment of Bodo Women in Udalguri district of Assam. The authors cover four select Development Blocks of the District and from each development block they select 25 SHG members for the study and use both primary and secondary data. To measure empowerment of women the authors have classified the analysis of economic empowerment into three categories: income of the respondents, economic decision making and the extent of financial inclusion. From the findings the authors show that in case of incomes of the respondents, there has been an addition to their earnings since participation in the SHG. In case of economic decision making the authors use three variables such as whether women can make small household expenditure, have property of their own and can take up jobs of own choice, and show that all the respondents can make small household expenditure without consent of the husband or guardian. On the other hand only 20% have property in their names and 31% of the respondents can take up jobs independently. For financial inclusion the authors use some indicators such as availability of bank account, insurance and access to bank loan and from the study it can be seen that a large number of SHG members have bank account and they are also able to get insurance and financial loan from banks. Thus, from SHG- bank linkage programme a large number of Bodo women are economically benefitted. Still the authors tell that except in social dimensions, empowerment of women is not good enough. They are more or less dominated in the patriarchal social system. Therefore, the authors suggest that women participation in higher education and increased income generation are the possible ways to get ou women out of domination and discrimination.

**Husain et al (2012)** have made an attempt to study the condition of beneficiaries of the Swarna Jayanti Sahari Swarojgar Yojana, an important poverty alleviation scheme for urban slum dwellers in India. They examine whether the microcredit programme through Self-Help-Group has been able to empower women and improve their functional capabilities significantly or not. Therefore they study whether women become empowered after joining SHGs, or whether it is women who are already empowered before joining the SHGs. The authors conduct the study on the basis of six municipalities in the state of West Bengal, such as Kaliaganj (Uttar Dinajpur), Old Maldah (Maldah), Barrackpore (North 24 Parganas), Chandannagar (Hooghly), Burdwan (Burdwan) and Gayeshpur (Nadia). From the findings the authors reveal that by joining various activities there is a substantial increase in income of the SHGs members. The achievement of SHGs is that they inject capital into the system, mobilizing individual activities into group-based activity and joining in intensified participation in economic activities. The members get empowerment by the SHGs because they are able to take decision about their household matters and can contribute to family income. Therefore, the authors conclude that after joining the SHGs women become empowered because they are able to get financial security and it also helps them participate in household decision making. Thus, the microcredit programme through Self-Help-Group has been able to empower women and improve their functional capabilities significantly.

**Agoramoorthy and Hsu (2012)** focus on the indicators for socioeconomic development in the least developed rural villages by examining the impact of floriculture development put into service by some local NGO on the lives of impoverished tribal women who inhabit the dry lands of western India. The authors select Dahod district of Gujrat as the geographical area for the study. The authors collect data on the impact of floriculture development on local communities



from 25 villages in Dahod District of Gujarat State between January 2006 and December 2007. They reveal that the floriculture project has been implemented by a local non-profit agency called NM Sadguru Water and Development Foundation based in Chowsala village of Gujarat State. It is popularly known as ‘Sadguru’. A total of 125 women with an average of five women per village (in total 25 villages) were interviewed by the authors to collect data on floriculture activities that included size of flower plots, amount of flower production, types of flowers produced, and individual income levels before and after the implementation of floriculture. Then the authors analyze the collected data by using the Statistical Analysis System software. A small village located in Dahod district called Rozam ‘became the Village of Flowers’ after the initiation of floriculture development. The authors show that after the women practiced floriculture, their economic benefits significantly improved. This case study presented in the paper shows that tribal women who grew flowers in rural areas have gained opportunities to interact with business communities and traders. Staff from the Sadguru Foundation’s floriculture division taught a few women farmers in each village on how to grow flowers. Then they became self-sufficient in growing and selling flowers. The floriculture business in villages has empowered women to take up unconventional jobs such as site supervisors, nursery raisers, or village agricultural extension workers. After floriculture development, women started to participate in local politics as elected members of village councils (Panchayati Raj). The cottage style flower industry has apparently transformed rural women to mobilize as a group to take various activities such as dairy cooperatives, savings and credits, floriculture groups and horticulture groups. In those villages, women became more vocal in community development

processes. Thus, floriculture development has played a very important role in empowering women.

**Suja (2012)** makes an attempt to study the role of Self Help Groups (SHGs) in case of women empowerment in India. In the paper, the author finds out various factors that indicate empowerment. Here the author takes into account profile of the members which includes the change in economic conditions like assets, personal income, savings, loan, family income and earning days. He attempts to analyze the association between the profile of members and various empowerments. The included profile variables are block, age of the membership, family size, earning members, occupational background, activities carried out, loan amount, source of credit and purpose. The author uses survey method for the study. He follows multi-stage sampling technique and the list of members has been obtained from each group. He selects 6 members by applying simple random method. Thus, 750 members have been selected for the study. He interviews 100 selected SHGs members. The average scores are obtained from Pre & Post SHG members. Then he takes into account the comparison of Mean, SD, and Mean percentage of score of empowerment. From the study the author finds that all the indicators of empowerment such as economic empowerment, decision making, social empowerment, psychological empowerment, managerial empowerment, personality empowerment, leadership, legal awareness, standard of living etc have proved that SHG is more effective in improving empowerment among women.

**Puttaraja and Heggade (2012)** make an attempt to discuss the socio- economic environment for empowerment of tribal women in Karnataka. In the paper the authors say that the tribal women in Karnataka are not empowered economically as well as socially. This is the

marginalized section of the society and therefore there is a need to empower the tribal women in order to protect them from discrimination, exploitation, inequality so that their all- round development can be achieved. The study is based on both primary and secondary data. Here the authors discuss various determinants of empowerment for tribal women such as educational status, health and nutritional level, agriculture and minor forest produce, ownership of assets and access to resources, micro-credit programmes, technological empowerment, attaining economic security, decision making, gender equality and organization, leadership quality etc. In the same way, the authors also identify the obstacles for economic empowerment which are generally faced by tribal women in Karnataka and as a solution they suggest policy implication to achieve social and economic empowerment.

**Das, S. K. (2012)** in the paper makes an attempt to discuss the importance of Self Help Group/ bank linkage programme in case of women empowerment. For the study the author selects random sampling technique covering 200 SHG members from 15 SHGs (each) in the Lumding Development Block, Dhalpukuri Development Block and Udali Development Block of the Nagaon district of Assam. From the study, the author finds that SHGs have brought psychological and social changes for empowerment of women in the selected blocks of Nagaon district. The SHG /bank linkage programme can bring confidence, courage, skill development and self- worthiness among women. According to the author, though these blocks have different levels of socioeconomic conditions, the women participants of the SHGs are able to achieve empowerment. Thus, the author concludes that there is an improvement of managerial skills, psychological well being and social empowerment among women as a result of participating in micro finance through SHG programme.

**Nagaraja (2013)**, in his paper, makes an attempt to assess empowerment of women in India and also to throw light on agency approach. For the study the author uses secondary sources of data published by National Family Health Survey, National Sample Survey Organization and some research papers. In the first section of his paper the author illustrates that the empowerment process should be broken down into four levels of power – power over, power to, power with and power within. In the second section the author discusses about women empowerment in India. The government of India has been introducing various schemes and policies for women empowerment at national, state and local levels in many sectors including health, education, economic opportunities, and gender based violence and political participation. But in spite of the effective implementation of those schemes and policies, the author shows that there are significant gaps between policy achievements and actual practice at the community level. The author shows that according to the latest statistics released by World Economic Forum (2012), the current situation of gender gaps in India is alarming and moreover, India ranks after Sri Lanka in all sub-indices except in political empowerment. In the third section the author represents the evaluation of women empowerment in India on the basis of some key determinants. In the basis of educational attainment the author shows that India has attained significant improvement in women’s literacy. But he mentions in the paper that although the gender differential in literacy has declined over time, the differential remains high even in the youngest age group among those of 15-19 years of age. On the basis of economic participation and opportunities in India, the author shows that women labour force participation rate in both urban and rural areas is less than male work force participation rate. Similarly the author shows that in other aspects also such as freedom of movement, employment of women, access to

resources, control over own earnings, participation in household decision making etc. women enjoy less freedom as compared to men which hampers their level of empowerment.

**Satija and Sharma (2013)** make a study on State Government Scheme of Sakhi Mandal in Kheda district of Gujrat. The main purpose of this study is to analyze the impact of this scheme on women empowerment in Kheda district. From the study the authors found that the Mandal and members involved in economic actions and activities are more active and vibrant. From the economic activities of this scheme women are able to learn tactics, skills and strategies of mobilizing and managing economic movements. This scheme has increased confidence among ordinary women and their community or caste and because of this scheme several women are now able to make considerable impression on their local administration and also in the district level. The authors represent that the Sakhi Mandal Scheme provides a good model for economic activity and income generation for women. Even these women are enjoying a high status with economic stability. Besides economic stability, there is significant changes occurred in the social and political status of women in Kheda district. From the process of empowering women through Sakhi Mandal, the authors reveal that the scheme improves their ability to manage their lives, i.e. it improves their access to education, access to formal sector employment, access to entrepreneurship, access to finance, control over fertility etc. and thereby there is an expansion of women's opportunities in the direction of equal opportunities in comparison with men. Thus the authors conclude that the scheme helps in achieving gender equity and equality in social and economic development by ensuring equal participation of women.

**Choudhary (2013)** represents that women engaged in enterprises or in business encourage them to have an independent occupation and to stand on their own legs. In the paper the author represents some problems faced by women entrepreneurs such as women are men dominated and it is assumed that there would be a greater risk if business are financed and run by women. Women are generally facing the problem of getting proper loans from banks and they also have inadequate financial resources and working capital. The women entrepreneurs lack access to external funds due to their inability to provide tangible security. Family responsibilities for women also create some barriers for women from becoming successful entrepreneurs. Moreover women have less management skills, less Knowledge of alternative source of raw materials availability and high negotiation skills and less knowledge of latest technical changes which are the basic requirement to run a business. The authors also give some suggestions to develop women entrepreneurship. In the paper the author represents various steps taken by the government to develop women entrepreneurship. The government has also introduced various programmes to empower women which are generally run by NGOs. Then the author concludes that the government sponsors various schemes, but these schemes have benefited only a small section of women i.e. the urban middle class women. The large majority of women are still unaffected by the development activities.

**Margaret and Kala (2013)** make an attempt to study the impact of intervention of NGO in women empowerment. The authors use the descriptive research design for the study and out of the total NGOs in Chennai they select three NGOs for the study. And then the authors select purposive sampling technique and use interview schedule as a tool for collecting data. They use five indicators to measure the empowerment of women such as social empowerment, economic

empowerment, cultural empowerment, psychological empowerment, political empowerment. From the study the authors show that there is significant difference in the level of empowerment of the women respondents before and after joining the NGO. The NGOs are able to create a significant impact on the empowerment and development of the women beneficiaries. The authors also conclude that the demographic variables like age, education, monthly income and years of affiliation influence the level of empowerment of the respondents.

**Devi (2013)** makes an attempt to study how female weavers in muga and mulberry industry are able to attain women empowerment. In silk industry 60% of weavers are women. Therefore, owners of handlooms employ women because they are disciplined and dedicated to do their work punctually. From the study the author shows that through the weaving, the female weavers get employment opportunities and make themselves financially self-dependent. It helps them to contribute to their family income. It also helps to increase their power to give opinion in the family decisions with the family members giving importance to their opinions. Since they have become financially self- dependent, they get courage to raise voice against all kinds of harassment. Thus, they can take strong decisions like divorce if necessary. Moreover, according to the author there is no discrimination between male and female workers in their workplace and there is a feeling of equality in their minds. Thus, muga silk industry can play an important role in achieving the mentality of empowerment among the female weavers.

**Smith (2015)** shows how East African pastoralists are diversifying their livelihoods to bring cash into their household. Contributions of women to household incomes through new market activities make them pivotal players in livelihood diversification. Here the author compares Maasai women's income-earning activities at local markets with their market activities

at the gemstone mining area of Mererani. From the study the author finds that some women deal directly out of their homes and sell milk, raise chickens and sell eggs and hens, cut grass to sell as thatch for house roofs, and make beaded jewelry and clothing to sell locally. The majority of women manage small businesses at local markets by selling various items like sugar, soda, soap, tea leaves and beer. To participate in these activities women do not need their husband's permission. Women are able to contribute to their household income and also can spend on children's education. Thus women's new market activities provide them the access to cash, control over own cash, the ability to make economic contributions to the household income and a certain degree of independence from their husbands.

### **2.3 Conclusion**

From the above discussion it is revealed that good number of researches have been conducted on livelihood patterns and empowerment of women through employment and its other various aspects. But no study has been conducted so far on the livelihood patterns of women and their level of empowerment in Nagaon district of Assam. Since Nagaon district is one of the most backward districts of Assam and its female workforce participation rate is also very low, it is necessary to conduct an explanatory as well as exploratory research on women in Nagaon district to investigate about their level of empowerment and the status of their livelihoods. The present study is a humble attempt in this regard.