CHAPTER – 2

REVIEW OF LITERATURE
2 LITERATURE REVIEW

2.1 Women Empowerment

Empowering women involves developing confidence in their own abilities. There is a nexus of a few key, overlapping terms that are most often included in defining empowerment: options, choice, control, and power. Most often these are referring to women’s ability to make decisions and affect outcomes of importance to themselves and their families. Control over one’s own life and over resources is often stressed. Thus, there is frequent reference to some variant of the ability to “affect one’s own well being,” and “make strategic life choices.” (Malhotra, Schuler & Boender, 2002)

Empowering women politically, educationally, economically and legally has been a major objective of government of India. For the first time in the history of Indian Planning, the Eleventh National five Year Plan (2007-2012), has shifted focus from ‘mere empowerment of women to recognize women as agents of sustained socio economic growth and change’.

During Eleventh five year plan (2007-2012) by the Government of India, the Planning Commission set up a Working Group of Feminist

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Economists, with specialized knowledge on women in the economy and with strong connections to the women’s movement in the country. This new initiative was developed to infuse the knowledge that India’s feminist economists had gathered, into the sectoral chapters of the Eleventh Five Year Plan (2007-2012).

The value of this initiative was that it changed grouping of women into a sector called ‘Women and Child’ to looking at women as growth agents in the political economy of India. Thus, the major shift that this initiative made was to move the gendering of public policy away from “women’s machinery” and into macro-economic space.

Women’s inclusion in the planning of development in India preceded Independence (1947). However, it was only after four Five-Year Plans that woman as an economic player came into the Fifth Five-Year Plan (1974-1978) with the shift in approach from welfare to development. Following table shows the shift in perception towards Women in Plans:
### Table 2.1: Chart outlining the shift in perception with respect to women in the Plans

<table>
<thead>
<tr>
<th>PLAN</th>
<th>ACTIVITY</th>
<th>APPROACH</th>
</tr>
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<tbody>
<tr>
<td>First Plan (1951-1956)</td>
<td>Set up the Central Social Welfare Board</td>
<td>Welfare work through voluntary organizations and charitable trusts</td>
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<tr>
<td>Second Plan (1956-1961)</td>
<td>Supported the development of <em>Mahila Mandals</em> to work at the grassroots</td>
<td>Rural Development</td>
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<tr>
<td>Third, Fourth and Interim plans (1961-1974)</td>
<td>Provisions for women’s education, pre-natal and child health services, supplementary feeding for children, nursing and expectant mothers</td>
<td>Women as “targets” of family planning and social sector “beneficiaries”</td>
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<tr>
<td>Fifth Plan (1974-1978)</td>
<td>Programmes and schemes for women in development</td>
<td>Shift in the approach from welfare to development</td>
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<tr>
<td>Sixth Plan (1980-1985)</td>
<td>Separate Chapter on Women in the Plan</td>
<td>Accepted women’s development as a separate economic agenda; took a multi-disciplinary approach with a three-pronged thrust on health, education and employment</td>
</tr>
<tr>
<td>Eighth Plan (1992-1997)</td>
<td>The core sectors of education, health and employment outlay for women rose from Rs. 4 crores in the first plan to Rs. 2,000 crores in the eighth</td>
<td>Paradigm shift from development to empowerment and benefits to women</td>
</tr>
<tr>
<td>Ninth Plan (1997-2002)</td>
<td>Concept of a women’s component plan to assure that at least 30% of funds/benefits from all development sectors flow to women</td>
<td>Empowerment of women as its strategic objective</td>
</tr>
<tr>
<td>Tenth Plan (2002-2007)</td>
<td>Self-help groups</td>
<td>Suggests specific strategies, policies and programmes for the empowerment of women</td>
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Taking a step ahead from the approach of the Tenth Five Year Plan, the Eleventh Plan lays out a five-fold agenda for handling the challenges to gender equity.

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It calls for ensuring economic empowerment, engineering social empowerment, enabling political empowerment, effective implementation of women related legislations, creating institutional mechanisms for gender mainstreaming and delivery mechanisms.

The plan also endeavors to guarantee the rights and entitlements of all women, and has recognized that their requirements differ based on their locations within various castes, communities, religions, geographic and development zones.

**The Eleventh Plan for the first time includes an entire section on unorganized sector and home based workers and female concentrations in both.**

All women work, whether they are wage-labourers or not. Labour in the home is not only reproductive and social with regard to the upbringing of the family and care-taking functions, but also productive, as women's work replaces goods and services, which would, otherwise, be purchased in the market, such as fetching water, gathering fuel and fodder, grinding cereals, maintaining cattle, kitchen gardens, weeding, winnowing, harvesting, and a myriad other functions such as tailoring, maintaining the house structure and repairing it, and tutoring children. Hence, it can be said very confidently, that there are fewer women than men who do not work at all. (Shramshakti, 1988)\(^{40}\)

Continuing on the same note Demographic Health Survey (DHS) conducted for Nepal’s women provides information on socio-demographic factors that influence women's autonomy in decision making on health care including purchasing goods and visiting family and relatives. (Nepal Demographic and Health Survey, 2006)\(^41\)

Employment and education have always empowered women and brought a positive impact on decision making including reducing the inequalities among men and women. However, a more comprehensive strategy must be sought that could raise women's gender consciousness, enable them to access community resources and provide support for challenging traditional norms which cause gender inequalities. The women concluded that enhancing their access to and control over economic resources and enabling them to establish and realize their rights are also essential means to empower them to be more autonomous in decision making. (Acharya et al., 1983, pp.1-12)\(^42\)

Another study in this area is on women in Bangladesh, dimensions of empowerment are accounting knowledge, ability to provide information on inputs cost, product field and profitability of the loan funded activity through studying the factors, the loan characteristics and women’s involvement in market activities funded by


loans. Their findings are women gain knowledge and empowerment through market access, but it rarely occurs. (Ackerly and Brooke, 1995)\textsuperscript{43}

Further, in another study on Bangladesh, the indicators of empowerment in household and community spheres are studied by taking the independent variable as micro credit participation and women contribution to household. Their findings are micro credit empowers women by giving them greater economic value to their life. (Hashemi et al., 1996)\textsuperscript{44}

Study on women empowerment in Sri Lanka shows indicators of empowerment are women's role in household decision making and control over money matters. The independent variables are women and husband's education, participation in waged work and family structure. The findings are work for pay and education increases decision making input in financial matters, but not in the social and organizational matters in the household. (Malhotra A & Mather M, 1997)\textsuperscript{45}


Mason (1998) 46 studied probability samples of urban households in Pakistan, India, Malaysia, Thailand and Philippines regarding women empowerment. The dimensions of women empowerment they studied are women's role in household expenditure and decision making.

The study has taken independent variables as social context in terms of gender and family systems, women's land assets, participation in waged work and wife's rank relative to husband. They found that social context has a direct and indirect effect on women's economic power. (Pp.105-133)

In addition to the above Frankenberg and Thomas, (2001) 47, studied on women empowerment in Indonesia, the indicators of empowerment (dependent variables) considered were the women role in household decision-making, Control over cash, spending and time use. The independent variables were relative status of husbands and wife's at marriage, e.g., education, age, social status of family of origin. They found out that status influences financial arrangements and decision making power.

Notable work in this area is a study on women empowerment in Cameroon. The dimensions of the study were control over income and


development of collective social and economic activities. The independent variables were micro credit participation and social capital, i.e., kinship, neighborhood and market networks. They concluded that use of existing forms of social capital to channel micro credit limits benefit to women, especially the poorest women. (Mayoux, 2001)\(^{48}\)

A research carried out in India, studied the variables that affected the level of the empowerment of women like family type, age, education, time spend in household work, freedom of mobility, spouse age differences, educational difference with spouse, number of children, control over personal salary and supporting natal home. This study aims to obtain a scientific measure of women empowerment in post graduate women teachers (PGT) in Chennai.

Researcher found out that as the age is higher the chance of empowerment is reduced and when the husbands are equally educated then the empowerment is increased. It is recommended that the women should change their self perception more than being economically independent. Also, the society should understand the capabilities and the contribution of the women in the development process. Empowering women is an important end in itself, not only as a human rights issue but also as having the potential to enhance human well being. Empowering women and improving their status are essential ingredients for realizing the full potential of the economic and

political development of the entire society thus ensuring sustainable development. (Sridevi, 2005)\(^{49}\)

A relevant study undertaken by Dr. Varghese(2011)\(^{50}\) in Sultanate of Oman, measures the women empowerment in Oman by identifying the household decision making ability of women, assess the economic decision making capability of women and evaluates the freedom of mobility of women, therefore the dimensions of women empowerment undertaken are Economic empowerment, Household Empowerment and Social empowerment.

The independent variables for Quantitative study are: Income, Education, Employment, Media exposure and Acquisition of assets. The finding are that women in Oman are better in household decision making and economic decision making than in gaining social empowerment. (pp.39, 47)

The role of higher education and occupation in psychological empowerment of women in Tehran has been quested in a significant research. Education and occupation were independent variable and empowerment was dependent variable. Results of research indicate that higher education and organizational occupation determine the level of to empowerment for women in Tehran. The whole result of


research shows education and organizational job cause psychological empowerment in Tehran. Whenever they have had opportunity to educate, have used it for promotion of society and family welfare and not just for themselves. (Gholipour et.al, 2010)\textsuperscript{51}

In the study undertaken by Jejeebhoy (2000)\textsuperscript{52}, in India, five dimensions have been researched in depth to assess women empowerment. They are women’s role in economic decision making (for e.g., having a say in purchase of jewelry), role in child related decision making (for e.g., having a say in what to do when child falls ill), mobility, freedom from threat (for e.g., whether women fears man), control of resource (for e.g., whether women have savings). The independent variables used are religion, education, participation in waged work, dowry size, marriage endogamy, spouse age difference and household economic status. He found out that some dimensions of empowerment are more closely related than others. (p.40)

Another important research in rural Bangladesh attempted to derive robust outcomes of women participating in microfinance by using a panel data survey and implying a fixed effects model. After that, the results were analyzed bearing in mind the societal and household norms women in rural Bangladesh experience. The


research measured the benefits of participating in a credit program. These benefits were analyzed further in terms of whether they empowered women. As such, the link between the robust results and possibility of an underlying empowerment factor has been established. The results concluded participating women have better significant results in terms of both individual and household level outcomes than eligible non-participants. (Chowdhury & Chowdhury, 2011)\(^{53}\)

The term 'empowerment' is used to demonstrate change and transformation. Power relations within families and communities remain the biggest challenges and hurdle for women to fully transform their lives. Confronting deeply rooted patriarchal structures and practices needs to be addressed in all interventions. Empowerment is both an individual and collective process. The self is a critical part of the collective and each drives and supports each other. Once information is available it is possible for collective or individual action to take place in response to the daily challenges. (Kamau, 2010)\(^{54}\)

Assessing women’s economic empowerment, it may be pointed out that role of women in economic activities has been increased indicating new economic opportunities in the study area. The women who were working in the farm belonging to tenants and small farms are contributing to the income of their family and therefore, it can be


deduced that it will eventually reduce poverty. Thus, it is proved that there is a positive relationship between women’s economic activities and family well-being. We have analyzed women empowerment within the theoretical framework that enhancing socio economic conditions of women through participatory approach can lead them to empowerment which in turn will reduce their vulnerability to poverty. (Khan and Zainab, 2011)\textsuperscript{55}

\textbf{2.2 Women employed in unorganized sector}

It must be pointed out that it has almost become the universally accepted practice to treat the words ‘unorganized sector’ and ‘informal sector’ as denoting the same area. They are, therefore, regarded as interchangeable terms as mentioned in Report of the 2\textsuperscript{nd} National Commission on Labour, (2002)\textsuperscript{56}.

The term 'unorganized' is often used in the Indian context to refer to the vast numbers of women and men engaged in different forms of employment. These forms include home-based work (for example: rolling papads and beedis), self-employment (for example: selling vegetables), employment in household enterprises, small units, on land as agricultural workers, labour on construction sites, domestic


\textsuperscript{56} Report of The 2nd National Commission on Labour, (2002), Chapter VII,para 7.8
work, and a myriad other forms of casual or temporary employment.[Moghe,2007,p.1]^{57}

Women predominates the most vulnerable occupation and form large (and growing) chunk of home workers. They work long hours without health and safety regulation, and are not entitled to overtime rates, weekly holidays etc. as with other unorganized workers, they do not have any social protection.(National Commission for Enterprise in Unorganized Sector, NCEUS,2004, Para 1.4.g.h.i)\(^{58}\)

Two lasting and disturbing impressions from the commission’s tour deserve a special mention - the first is the insensitivity on part of government officials towards poor working women. The second is how invisible the women are at all levels” (Bhatt, 1998)\(^{59}\)

Between the various Indian states or regions, traditions of what productive work women do and how far their work is acknowledged as work by the household and the society differ widely. In West Bengal traditionally, women worked more as helpers and processors in household industries and relatively less in agricultural field operations. Thus for example, handloom weaving households of West Bengal freely admit that a day’s work on the household loom requires six or seven hours of women’s work preparing the yarn - starching, coloring


\(^{59}\) Bhatt,E,(1988), *National Comisssion on Self Employed women & the women in the informal sector*, The Report by NCEUS, para 2.2-2.13
and drying it - for the loom. However, official estimates of workers in the industry for those areas show a total absence of women workers, mainly because neither the women nor their families regarded their engagement as productive work. (Banerjee, 2004)\textsuperscript{60}

Working conditions and condition of workers especially women workers in the unorganized sector is very tough. Their ignorance, illiteracy and poverty have added to their woes all the more. A great majority of them have not been benefited by the protective legislation in the critical areas of wages, maternity benefits, childcare and social security. (Singh, 2005)\textsuperscript{61}

Women workers in unorganized manufacturing sector suffer under highly insecure and vulnerable working conditions. There are no social security measures to provide risk coverage and ensure maintenance of basic living standards in times of crises such as unemployment or health issues. There are no laws to ensure they work under suitable working conditions and are not subject to any health hazards. There is no fixity of working hours, no compliance to minimum wages and in most cases these are governed by local factors. (Jena, n.d)\textsuperscript{62}

Men are credited with performing three quarters of all economic activities in developing countries, whereas women actually perform 53 percent of the work, according to the United Nations. Despite repeated efforts made by governments, NGOs, and multilateral development agencies, the majority of women in the developing world are still relegated to micro enterprises and informal tasks. (Negash, 2006, para.2)63

The population below poverty line has come down with the rise in workers in unorganized sector, states a report submitted by National Commission for Enterprises in the Unorganized Sector (NCEUS). The report also mentioned about socio-economic plight of workers from unorganized sectors. Low level of education and poor access to land denies workers access to good jobs in organized sectors. Commission also found that 40 to 50 per cent of men and 81 to 87 per cent of women workers get wages below the standard minimum wages. (Press Trust of India (PTI), 2008)64

Most of the literature on women in informal sector has concentrated on measuring the amount and nature of their access to credit, welfare funds, insurance and so forth. These studies reveal that their work typically operates at very low levels of organization and

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scale, and they have little or no access to institutional credit. They lack formal space for operations, have to protect themselves from harassment by local authorities, and face a number of serious health and safety risks including dangerous working conditions and gendered violence. (Colin and Gurtoo, 2011)  

Access to global markets is critical to the economic security of many of the world's poor working in the informal sector. Some of the barriers self-employed women encounter include: laws and customs that discriminate against women, insufficient access to credit, lack of social benefits like health insurance and pensions, lack of affordable childcare, inadequate health care, lack of education and training and insufficient knowledge about export markets. (Treacy, 2003)  

2.3 Women in Cooperatives Organization

The world over, statistics show that women's participation in most types of institution is low. Participation in cooperatives is no exception. In the developing world, cultural and religious factors are often evoked: women's “inside” role, discretion, not speaking in front of men, traditions of men negotiating and handling money matters, illiteracy, supposed inferior abilities, and social pressures make it difficult for women to play an active and visible public role.

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Cooperatives tend to engage in types of business considered as men's domains. (Parker, 1956, p. XV)⁶⁷

Based on primary data from sanghas organized as grassroots groups through the Mahila Samakhya Karnataka (MSK) program in rural India, the research examines the effects of group characteristics; structure and leadership; and individual participation on the political-cultural empowerment of members. The analyses suggest that older bureaucratic grassroots groups are more likely to be empowering for women members. Members' involvement in the process of creating, setting up and adopting rules and procedures is significant for change within the family and the community, particularly for the poor illiterate women. (Subramaniam, 2012)⁶⁸

Organizing women in form of cooperatives can be viewed as process of empowerment. The element of empowerment that distinguishes it from other concepts is agency—in other words, women themselves must be significant actors in the process of change that is being described or measured (Sen, 1993)⁶⁹.

Thus, hypothetically there could be an improvement in indicators of gender equality, but unless the intervening processes

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⁶⁷ Parker, F.(1956). The First 125 Years: A History of distributive and service cooperation in united states, the Cooperative League of the USA, Superior, Wisconsin, 1956, page XV


involved women as agents of that change rather than merely as its recipients, we would not consider it empowerment.

Establishment of women’s self-help groups as vehicles for female empowerment is necessary. It will provide women a platform to come together to act as a pressure group, at the same time providing the members economic (e.g., credit) and social support (e.g., legal support and counseling). (Parveen & Leonhäuser, 2004, p.10)\(^70\)

Kallur (2001)\(^71\) in a study of SHG’s in Gulbarga District in Karnataka State observed that women in India are not only poor but also are victims of a multiple socioeconomic and cultural factors. Formal arrangements made through banks and cooperative institutions have failed to provide resources to them and this has prompted the non-governmental organizations (NGOs) to organize women Self-Help Groups (SHGs) to provide them credit and to encourage thrift habit among them. This study reiterated that more grants and aids would help to build adequate infrastructure which would eventually streamline the various activities of SHG’s resulting ultimately in economic prosperity and social stability for them.


Most women reported that after their participation in Self Help Groups (SHG) they are more respected in their own families and society in general. Their contribution to the family is valued and the family in turn supports them to undertake activities like these. Particular impact of the SHG programme, namely, active participation of members in community matters, has the potential to change village life in India. Hence, the SHG programme, although primarily aimed at poverty alleviation, is resulting in even more fundamental and desirable change in terms of social empowerment of women, empowerment of their families through higher incomes and better choices and finally in the betterment of community life. (Vetrivel and Mohanasundari, 2011)

Recommendation by Sub Group on strategies for Empowerment of Women Development of Children and issue relating to Adolescent’s under the Chairpersonship of Smt. Margret Alva to The National Commission on Population states that “The self help groups of women have been found very effective in organizing and sensitizing women to various issues and empowering them socially and economically. The collaboration of Panchayats, NGOs and Self Help Groups at the grassroots level could become very effective for implementation of grass root level initiatives in the social sectors.”

2.4 Dimensions of Women Empowerment

The **domains** (or **dimensions/parameters**) refer to the multiple areas of life in which a person may exercise agency, such as making expenditures, practicing a religion, getting (or not) education and health, deciding whether to participate in the labour market and in which type of job, and freedom of mobility. Many researchers have stressed the importance of considering the empowerment in multiple domains. (Batliwala, 1994; Bardham et al., 1999; Hashemi et al., 1996; Malhotra et al., 1995)

In this regard United Nation ICPD (International Conference on Population and Development) is of eminence. It states that women empowerment has **five** components: women's sense of self-worth; their right to have and to determine choices; their right to have access to opportunities and resources; their right to have the power to control their own lives, both within and outside the home; and their ability to influence the direction of social change to create a more just social and economic order, nationally and internationally.

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Malhotra et al., (2002)\textsuperscript{74}, path breaking work has highlighted most frequently used indicators in this area. They are as follows:

**Most Frequently Used Indicators**

- Domestic Decision-Making
- Finances, resource allocation, spending, expenditures
- Social and domestic matters (e.g. cooking)
- Child related issues (e.g. well-being, schooling, health)
- Access to or control over resources
- Access to, control of cash, household income, assets, unearned income, welfare receipts, household budget, participation in paid employment
- Mobility/freedom of movement (p.5)

Continuing on the same note, following five important dimensions of female empowerment and opportunity have been chosen for examination, based on the findings of United Nations Development Fund for Women (UNIFEM), concerning global patterns of inequality between men and women:

1. Economic participation
2. Economic opportunity
3. Political empowerment
4. Educational attainment
5. Health and well-being

2.5 Women & Economic Empowerment

The economic participation of women—their presence in the workforce in quantitative terms—is important not only for lowering the disproportionate levels of poverty among women, but also as an important step toward raising household income and encouraging economic development in countries as a whole. (Lopez-Claros and Zahidi, 2005, p.3)\(^{75}\)

One school of thought holds that poverty is feminized, and that donors and development agencies should focus on the interlink age between gender, women and poverty. (Murthy K.R, et.al, 2001)\(^{76}\)

The increasing feminization of rural poverty comes as a result of, among other factors, the worldwide economic crisis, civil conflicts and natural calamities, environmental degradation, changes in traditional values and customs reflected in male migration and male desertion, the erosion of extended family systems and single motherhood. (Buvinic, 1995)\(^{77}\)

Women’s economic empowerment – that is, their capacity to bring about economic change for themselves – is increasingly viewed


as the most important contributing factor to achieving equality between women and men.

Further, International Centre for Research on Women (ICRW, 2010)\(^{78}\) has acknowledged that women have the potential to change their own economic status, as well as that of the communities and countries in which they live. Yet more often than not, women’s economic contributions go unrecognized, their work undervalued and their promise unnourished. (Para, 1)

Economic empowerment of women can not be assessed merely by increase in income, it requires more holistic view. It requires consideration of their savings and investment avenues, access to resources and credit facilities. Their increased economic role may lead to change in gender roles and increased status within households and communities.’ (Mayoux, 2002, pp. 76-81)\(^{79}\)

To increase women’s economic opportunities it is important to invest in complementary women oriented interventions in health and nutrition that are based on the basic principle of seeing women for what they are: economic and social agents and not merely passive recipients of welfare.


Women are often better economic stewards of capital than men. Research has shown that women are more likely to reinvest profits back into human capital than are men. When women get economic power - defined as control of income and capital (land, livestock, etc.) - they gain more equality and control over their own lives, while contributing directly to their children's development (nutrition, health and education) and thereby indirectly to their nation's income growth. (Negash, 2006)\textsuperscript{80}

Researchers have found that women are more likely to put earned income to good use than their husbands, because they have the best perspective on the needs of the family. When women are economically empowered, children are more likely to be educated and healthy, and more money is likely to be reinvested into the family enterprise. Furthermore, women with more decision-making power and financial resources are better able to plan their pregnancies, and ultimately, bear fewer children. Indeed, the first step for poor women on the path out of poverty cycle is social and economic security. (Maurya, 2011)\textsuperscript{81}

The most alarming implication is that women get more and more marginalized in the struggle for survival even among those living in poverty where resources are unevenly distributed. Because women's


economic position is weak both within and outside the family, women are viewed more as liabilities than as assets. But the truth is that women are a powerful force that can be empowered to the benefit of not just their families, but also the society and the nation to which they belong. Non-availability of credit has been a critical constraint in the efforts of poor women of our country to achieve economic self-reliance. A major shortcoming of the credit system has been its apathy towards the issue of empowerment of women. Yet, the search for effective economic empowerment strategies is far from over. Micro Franchising is one such strategy that is currently being researched and tested for its efficacy in contributing to economic self-reliance among poor women. (Chatnani, 2010)\textsuperscript{82}

According to Bali Swain and Wallentin (2012)\textsuperscript{83}, the impact of economic and non-economic factors on women’s empowerment of Self-Help Group (SHG) members was evaluated. They estimated a Structural Equation Model (SEM) and correction for ordinality in the data to account for the impact of the latent factors on women’s empowerment. Their SEM results revealed that for the SHG members, the economic factor was most effective in empowering women. Greater autonomy and social attitudes also have a significant women empowerment impact.


Another study by Achar (2008) focuses on developing entrepreneurship among women. Being an empowering process, it brings them into the main stream and thus leads to economic development. Women's entrepreneurial activities are not only a means for economic survival but also empower them to contribute more to overall development. Economic independence impacted more on their involvement in many activities and had exposed them to the environment, which have great magnitude of changing their abilities to understand their selves as well as their relations to the society.

2.6 Women & Education Awareness

Improving literacy skills of women have a beneficial impact on their socio-economic condition. Proper training and implementation of literacy programs are essential for empowerment of women. Literate women can more easily demand and protect their rights in order to change and improve their situations. (James and Trail, 1995)

However, education for women in not merely literacy and degrees, it is about being open minded, inquiring and alert, looking behind rumor and tradition to find the facts, concerned with the course of events, informed about the nature of the world around her. This is foundation for empowerment.


In an initiative titled, ‘Strategies For Empowerment Of Women, Development of Children and Issues for adolescents’, by National Commission on population(2004) states that linked to women’s empowerment is the issue of raising awareness about rights - legal literacy, rights to education and health and enhancing information sharing about basic issues. Substantial systematic efforts need to be made for enhancing women's and adolescent girls understanding and awareness about various issues. (Para 3.4)

Education should be an intrinsic part of any strategy to address the gender-based discrimination against women and girls that remains prevalent in many societies. Women's education leads directly to better reproductive health, improved family health, and economic growth, for the family and for society. (Isangula, 2012)

Recommendations by Ministry of Human Resource Development, 2007 in National Conference on “Approaching Inclusive Growth through Skill Development”, were as follows:

“There was consensus on the importance of looking at needs of collective enterprises for training – either a cluster approach or training of members of collectives – e.g. Self Help Groups (SHGs),

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product-based clusters (cane and bamboo, various artisan clusters etc.) so that interventions can become more focused.

It was strongly felt that successful programs for the informal sector are possible only if they are **flexible**, reach out to the people where they are and at times convenient to them. Therefore, mechanisms need to be built in to allow for such flexibility, with regard to up-scaling of successful initiatives” (p.3)

Education is a key to empower women, control their lives and a source to overcome the oppressive customs and traditions which are resisting their educational participation. Culture plays a dominant role both in deprivation and promotion of women’s education. Religious dogmas and its misinterpretation in terms of women’s education increase gender gap and provide maximum hold to male over socio-economic and political resources. (Naz, Daraz and Khan, 2011)\(^{89}\)

Education is often regarded as an investment in human capital, which in turn raises the productivity of the labour force. Thus, from an economic perspective, education can raise women’s status provided the amount of earnings and equality in earnings distribution are adequate indicators of empowerment. From the social point of view,

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ore educated women tend to be the better carers of children than the less educated. (Mohammad and Clement, 2005)⁹₀

In the context of knowledge sphere, the issues of gender equality, equity and empowerment of women become even more significant as women have a strategic role in incubation and transfer of critical knowledge, which often forms the blue print of survival for communities to adapt and minimize their risk in adverse circumstances. Empowering women through education, ideas, consciousness, mobilization and participatory approach can enable them to take their own decisions, make them self reliant and self-confident. (Dheepa and Barani, 2010)⁹¹

One of the key program areas of United States Agency for International Development (USAID, 2010)⁹² is education and they have found that Adult literacy rate: 53.4% for females; 75.3% for males in India. India has achieved significant progress in increasing access to basic education. However, improving the quality and relevance of education remains a major challenge for the public education system. (Para 4)

Education is empowerment, but not education per se: education which leads to better job opportunities, better life choices and better

understanding of the global economic, social and political realities. Being well informed about women's issues is also a form of empowerment - you need to know about women's rights, family planning options, about healthy food and nutrition. (Marinova, 2010)\textsuperscript{93}

Egbo (2000)\textsuperscript{94} examines some of the economic implications of persistently excluding women from access to literacy. He argues that women cannot realize their full potential both on the individual and state levels without equal access to literacy. Across the region, women continue to contribute significantly to the development of their respective countries, yet most lack the education to improve their condition or to reduce the social barriers and economic burden they must endure. But, effective literacy policies for women must transcend rhetoric and require the adoption of praxis-oriented interventions that are geared towards critical social reconstruction, linking educational empowerment with women’s economic independence. Only in this way can women’s practical and strategic interests be protected.

2.7 Women & Health Awareness

The experience of economic progress, political developments and social transformation of the last 50 years, indicate that although women of India have made major gains in terms of decline in maternal mortality and rise in life expectancy, increase in female literacy and

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employment, mobilization through self help groups and representation at the grassroots level democracy etc., large gender gaps still exist in almost every sphere of life, which do not empower women to have informed choices on their health and nutrition. The foremost factor contributing to high maternal mortality ratios in India, is the lack of accessibility to health care facilities.

A holistic approach to women’s health which includes both nutrition and health services will be adopted and special attention will be given to the needs of women and the girl at all stages of the life cycle.

The reduction of infant mortality and maternal mortality, which are sensitive indicators of human development, is a priority concern. Women should have access to comprehensive, affordable and quality health care. (National Policy for Empowerment of Women, 2001, Para 6.3)\textsuperscript{95}

Teaching women about their bodies and basic sexual and reproductive health in a participatory environment formed part of an ongoing process of empowerment, reflecting on notion of empowerment as control - in this case, women gaining control over their own bodies and fertility. One of its basic premises was the use of

\textsuperscript{95} National Policy for Empowerment of Women.(2001) Government of India, para 6.3 retrieved May 20\textsuperscript{th}, 2009 from http://www.wcd.nic.in/empwomen.htm
'self-consciousness and information about healthcare as a tool for autonomy and empowerment'. (Jenkins, 2011)\textsuperscript{96}

Inequalities between men and women are closely linked to women's health-making the issue of gender pertinent to discussions on how to improve reproductive health. Maternal deaths are strongly associated with substandard health services and a lack of medical care during and immediately after childbirth. There is a connection between enhancing a woman’s status within the family and society and increasing her control over childbearing, health and well-being. (Ashford, 2001)\textsuperscript{97}

Compared with their urban counterparts, women living in rural locations are likely to be at a significant disadvantage in relation to ability to use maternal-healthcare services. However, distance is but one barrier in terms of impediments to travel. A major reason for underutilization of interventions is that barriers, such as education, distance to health facilities and economic status, impede the use of healthcare services. (McNamee, Ternent & Hussein, 2009)\textsuperscript{98}

Feminist activists from different parts of the South and North have made their presence felt at international gatherings such as the

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World Social Forums in recent years. There is a difference, moreover, between a single, one-off campaign on women’s health and wider, longer-term movement building, of which a campaign or specific goal forms only one part. Numerous encouraging initiatives at local and national levels on gender sensitive health services give hope for new ways of making alliances and working for change. (Nair, Kirbat and Sexton, 2005)\textsuperscript{99}

In the past decade, it has become much clearer that the struggle for reproductive health and rights is nothing less than the 'democratic transformation of societies to abolish gender, class, racial, and ethnic injustice'. (Corrêa and Petchesky, 1994)\textsuperscript{100}

Health is one of the important dimensions to measure the level of women empowerment. Women’s health affects the household economic well-being. Women in India face many serious challenges to their health, it is imperative to focus primarily on key indices: reproductive health, nutritional status, unequal treatment of girls and boys. (Kumar & Khan, 2010)\textsuperscript{101}

\textsuperscript{101} Kumar A, Khan M.E,(2010). “Health status of women in India: Evidences from National Family Health Survey-3 (2005-06) and future outlook”, Research and Practice in Social Sciences Vol.6, No.2 pp 1-21
Women are steeped in drudgery doing arduous work for long hours generally in unhygienic conditions affecting their health. They have a low nutrition status. (Shramshakti, 1988)\textsuperscript{102}

Women’s health is of utmost importance as it reflects the health of family. In case of working women, dual stress of manual labour, conflicting demands of work in and outside the home and lack of enough time have been shown to have adverse effects on nutritional and health status of women. (Jain & Singh, 2003, pp.40:91-93)\textsuperscript{103}

Malnutrition in India is found among all segments of the population, poor nutrition among women germinates in childhood and continues throughout their lifetimes. Studies show that, due to malnutrition, many women never achieve full physical development. (Chatterjee, 1990)\textsuperscript{104}

Poor health among girls and women leads to low birth weight in babies and continued health problems for both men and women, including increased incidence of cardiovascular disease later in life. Gender inequalities slow down the pace of development by stalling economic growth and poverty reduction. Reducing gender discrimination would not only improve equity, it would also benefit the


regions overall social and economic development. (Smith & Bryon, 2005)

2.8 Women & Decision making Ability

There have been deliberate and affirmative actions by the Government and NGO’s to promote women's participation in decision making though, their effect has been limited by entrenched social ideologies and customs.

One of the fundamental reasons women are subject to discrimination is that they do not have a voice in decision-making at home or in society, even when the matters are directly related to them. They are powerless intellectually, materially and politically. As a result, even if women are allowed to take independent action, their efforts are not productive because they are denied access to resources. Whether it is a question of exercising reproductive rights, actively participating in the labour force, or accessing social (health care and education) and material resources (land, houses and credit), women’s autonomy plays an important role in gender equality. (United Nations Economic and Social Commission for Asia and the Pacific, UNESCAP, 2007)

Women can enjoy freedom in decision makings in household matters and in house related work outside. For house management,

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decisions are to be taken in case of cooking, health caring, children’s schooling, managing household fund etc. On the other hand, freedom may be provided to women to take decisions regarding works like visiting market, relatives / friend’s houses, spending money, purchasing jewels etc.

In both the cases, women’s freedom may be recognized if they have the right to take decisions unconditionally. There are number of factors playing crucial role in determining the level of empowerment enjoyed by the women in a household. (Chakrabarti & Biswas, 2008)\textsuperscript{107}

The process of empowerment should start from home itself. Women’s position in the household determines women’s autonomy in the family. It is worth to examine whether women can decide about household matters like buying jewelry, having access to money, having mobility to go to market or relatives’ house or getting health care facilities.

It is proved that higher female earnings make women unambiguously better off, giving them more power in household decision making, health care and mobility. (Kumar and Negi, 2009)\textsuperscript{108}

There are two predicates for supporting women’s participation in decision making: sensitizing men and time. Women must be able to


recognize and take credit for the roles they play. Group collaborations, motivation and interventions work to increase their participation in decision making.

The current situation of women in decision-making process is analyzed, with particular emphasis on the conditions that facilitate women’s representation in decision-making processes within the context of current socio-economic and political transformations, and there exists the linkages between women’s presence in decision-making and their impact on the mainstreaming of a gender perspective into policies and programs.

However, women seeking decision-making positions can be constrained by different factors. This can include a lack of financial support and time because of difficulties in balancing family and work life, of confidence about relevant skills, of fewer connections to networks. (United Nations Division for the Advancement of Women (DAW), 2005)\textsuperscript{109}

Aladuwaka, (2003)\textsuperscript{110} examined gender relation within households and how those changes due to women’s participation in income activities affect their bargaining power including issue such as


negotiations, conflicts and cooperation between genders. It is evidenced from his research; the household decisions are managed interdependently, although it is not equitable for all members. Even though the attempt for negotiations and cooperation can bring conflicts, there is evidence from this study that women tend to cooperate more, even from a weaker bargaining power to ensure their families’ well being. (p.220)

Notable research in Brazil explored the concept of empowerment in their nation’s context; they looked at the experience of NEIM - the Nucleus of Interdisciplinary Women's Studies of the Federal University of Bahia - in engaging with 'empowerment’. Ever since 1983, when NEIM was created, they have been involved in a range of activities directed to women’s empowerment. Their activism is geared to facilitate women's collective activities in order to bring about changes, both structural and individual, towards greater autonomy for women and increasing participation in decision-making. (Sardenberg, 2010) 111

Another study focuses on the empowerment of rural women and their role in decision-making in farm financial and household activities in Kolar district of Karnataka. Women belonging to small farm and agricultural labour groups took decisions on important matters as they earned cash income and had control over resources. The analysis

performed to identify the socio-economic factors that have a bearing on the decision-making process revealed that women's participation in farm financial decision-making was positively associated with education of the husband and the empowerment index of the woman. But the participation in decision-making process was negatively associated with size of family, land holding and husband as head of the household. Hence, efforts need to be made to educate women and impart skills which directly increase their income earning capacity. (Jyothi, Gracy & Suryaprakash, 1999)¹¹²

It was found by Panda, (2009)¹¹³ that about 65 per cent members of Self Help Group (SHG) had engaged in household decision making, and their suggestions and decisions were valued by the household members including the head of the household. The household decision making was more correlated with period of participation than loans received from SHG. Since Self-Help (i.e. mutual cooperation, business development and literacy) grow with time, the period of participation probably helped the SHG members to exercise their rights in household decision makings. (Pp. 88-102)

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Acharya and Bennet (1983)\textsuperscript{114}, studied on women empowerment in Nepal different dimensions like role in farm management, domestic, and resource allocation by taking the independent variables as market labour and unpaid family labour. They came to a conclusion that, bringing women into the market economy positively affects their influence in resource allocation and domestic decision-making.

Being mobile is one of the key decision areas of measuring freedom of choice. A mobility map analysis shows that rural wives generally visit their natal houses to meet their old or sick parents, to get financial or any other kind of support during crisis periods.

The economic and social status of women within the household determines her ability to effect decisions which will ensure the health and well-being of the family.

\textbf{2.9 Women & Media Contact}

Media is all pervasive; its functioning is very subtle. Media plays a vital role in dissemination of information. It is called the fourth pillar of democratic polity. The roles of various media however, have stretched far beyond the supply of information now, because of the outreach and technological sophistication. Exposure to media is being widely recognized as means for empowering women.

\textsuperscript{114} Acharya & Bennett.(1983).Women and the subsistence sector: Economic participation and Household decision making in Nepal.,World Bank, Working paper, Number 526
The traditional beliefs, attitudes and practices are deeply entrenched in women’s lives that hinder their empowerment. Timely access to news and information can help them move forward.

Mass media such as radio and television can create awareness about issues affecting daily life, family planning programs, poverty alleviation programs, gender issues, human right issues. It promotes women’s freedom, changes their attitudes and makes them capable of making their own choices. (Parveen S & Leonhäuser.I, 2004)

Voluntary Association for People Service, VAPS has emphasized the proactive role of the electronic media (mainly, radio & television) in raising awareness by broadcasting dramas, folk songs, puppet shows and advertisements focusing exclusively on a positive image of women. They reiterate the point that other media such as posters, newsletters and booklets could also be effective for building awareness among literate women.

It is a prime need to disseminate information through influential media with a view to create gender awareness amongst women as well as men.


Efforts have been made to use TV for social change. Channels broadcast programs of public interest: soaps that incorporate socially relevant themes such as women’s education and empowerment, interactive talk shows on and open forums with government representatives responding to audience queries on human rights abuses or legal rights of women. (Sharma, 1999)\textsuperscript{117}

State and private mainstream media can be encouraged to provide more access, more space and air time for diverse representation of women and children.

If voices and realities of the most marginalized groups are to be heard and reflected in the media then special attention should be given to the development and promotion of alternative media using local languages, media for marginalized communities and women’s media in all its forms. (Mari Luz Quesada Tiongson, 1999)\textsuperscript{118}

Beijing Platform for Action (BPFA), 1995 is The United Nations Fourth World Conference on Women at Beijing, China in September 1995. The Platform for Action is an agenda for women’s empowerment. It spells out two strategic objectives in regard to women and media that are aimed at promoting women’s empowerment and development:


1) Increase the participation and access of women to expression and decision-making in and through the media and new technologies of communication

2) Promote a balanced and non-stereotyped portrayal of women in the media.

2.10 Women & Social Contact

Women, because of their biological and social roles, are generally more rooted than men in the confines of their locality. Hence, Socialization is one of the dimensions of empowerment.

Social integration can provide women with services, resources and opportunities for individual and collective advancement. Social networks foster community participation by building social capital and mobilizing members for community endeavors. (Charles, 2006)

Cooperatives can support women in social participation. They can jointly organize meetings, group discussions, speeches and counseling about gender equality for motivating rural people and encouraging women to participate in community development.

Protecting and promoting women’s equal rights with men requires establishing mechanisms for participation at community and society levels. Further, affirmative action and other actions to redress

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imbalances have to be undertaken. Sensitizing men and mobilizing women and NGO’s will result in removing discriminatory and prejudicial electoral systems. Democratic government without women’s political participation is unthinkable. Women play a marginal role in politics and their political participation is almost invisible. (Morrison et al., 2007)\textsuperscript{120}

However, importance of women’s political participation is equally significant for strengthening the cause of gender equality. Women activists in the feminist movement as well as in political parties admit that it is very difficult to mobilize Indian women for their political rights as compared to the mobilization for survival issues. ‘Women’s organizations should be encouraged to contribute to the political empowerment by analyzing the implications of all policies, programs, processes and structures for broader gender justice and egalitarian gender relations.

It was expected that if women enter politics in a large number they would ensure that women’s issues find high priority on the agenda of political parties. Women’s presence in decision-making positions would lead to the elimination of discrimination against women. (Nanivadekar, 2005)\textsuperscript{121}


2.11 Interrelationship between Dimensions

Empirical research has begun to show that in given settings, some dimensions of empowerment may be more closely interlinked than others.

*Economic Empowerment is linked with Health.*

Economic empowerment of women helps in improving their health status, but it cannot work alone. So, there is need to educate and create awareness among women about health, balanced diet, nutritional requirements, deficiency and diseases etc. (Monga et. al., 2008)\(^{122}\)

*Education is interlinked with decision making ability.*

According to International Federation of Agricultural Producers (IFAP, 2010)\(^ {123}\), “the education and training that woman farmers need to strengthen their self-esteem and enhance their ability to become decision-makers accessible. The involvement of women in the decision-making process of cooperatives would enhance their corporate responsibility, social values and gender friendly policies”.

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\(^{122}\) Monga, S. et al. (2008). Efficacy of Nutrition Counselling on the Knowledge, Attitude and Practices of Working Women. Department of Food and Nutrition, Punjab Agricultural University, Ludhiana, p.4

Exposure to media is linked with socialization. By gradually shaping public opinion, personal beliefs and even people's self perceptions, media influences the process of socialization and shapes ideology and thinking. (Chopra, 2008)\(^{124}\)

### 2.12 Women Empowerment and Economic Development

There is a special focus on empowering women and girls, because it is believed they hold the key to long-lasting social change in communities.

Workshop on "Women and security: 40 years of grassroots experience.", jointly organized by the Swiss Embassy and Alliance Francaise de Dhaka in cooperation with the Department of Women and Gender Studies (DWGS) of Dhaka University (DU) states that development of women is vital for the development of the nation. Women’s participation is vital for sustainable economic development, as nearly half of the world’s total population is women. So it is necessary to increase women's participation in various economic activities. (DWGS, 2011)\(^{125}\)

It has been globally accepted that women entrepreneurship development results in overall economic and social development of the nation. Being an empowering process, developing entrepreneurship among women brings them into the main stream and thus leads to

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economic development. Women’s entrepreneurial activities are not only a means for economic survival but also, empower them economically and enable them to contribute more to overall development. (Cleaver, 2000)\textsuperscript{126}

Countries have made amazing strides towards empowering women, equalizing the representation of women in leadership positions and generally improving the lives of women. Their successes don't necessarily look the same because each country has walked a different road over the years. Major gains women have made through the years, noting that the world was beginning to grasp the importance of empowering women as a tool for development.

Amartya Sen in Development as Freedom states that development should be seen as process for expanding freedom. Freedom is at once the ultimate goal of social and economic arrangements and the most efficient means of realizing general welfare.

He makes a compelling case for the notion that societies need to see women less as passive recipients of help, and more as dynamic promoters of social transformation, a view strongly emphasized by a body of evidence suggesting that the education, employment and ownership rights of women have a powerful influence on their ability to

control their environment and contribute to economic development. (Sen A, 1999)\textsuperscript{127}

Over the last few years, the world has seen the biggest recession in almost a century. It is clear that recovery will require, among other things, the best of talent, ideas and innovation. It is therefore more important now than ever before for countries and companies to pay heed to one of the fundamental cornerstones of economic development available to them—the skills and talent of their female human resource pool. Girls and women make up one-half of the world’s population—without their engagement, empowerment and contribution, we cannot hope to effectively tackle any global challenges nor can we achieve rapid economic recovery. (World Economic Forum, 2009)\textsuperscript{128}

\textsuperscript{128} World Economic Forum.(2009).The India Gender Gap Review, World Economic Forum,p.6
2.13 Gaps in Study

➢ Though World Bank and other Major development agencies recognize promotion of women empowerment as development goal, they are yet to develop rigorous method for measuring and tracking changes in the level of women empowerment.

➢ In the absence to such measures it is difficult to estimate whether the efforts to empower women (like forming women cooperatives) are succeeding.

➢ No similar research initiative has been undertaken in India that has focused on level of empowerment among women through cooperative participation and compared it with level of empowerment of women employed in unorganized sector.

➢ There is a need to study whether the women cooperatives are the alternative vision for bridging gender inequalities (social transformation) and facilitating employment and equipping women with income generating capabilities.

➢ There is need to undertake a study that will compare interlinkages of various widely accepted dimensions of empowerment of women employed in cooperatives with those employed in unorganized sector.