Chapter – 2
Review of Literature

2.1 Introduction

This chapter comprises of the ideas, theories and models given by various scholars to consider the critical points of current knowledge regarding women empowerment. The published writings regarding women empowerment are given in this chapter. This chapter points towards the answers to the problem at hand. These are secondary sources of information regarding women empowerment and this chapter is significant because it is an integral component of the scientific process.

2.2 Women Empowerment

The term empowerment is frequently heard today, whether in media or in the classroom. It is clearly connected to the word ‘power’. Simply speaking empowerment is derived from the word ‘empower’ meaning to give or to acquire power or to increase power. It can therefore be viewed as both a process as well as a result of social change.

Srilatha Baltiwala (2010), a well known woman activist has defined women empowerment as the “process by which women gain greater control over material and intellectual resources and the gender based discrimination against women in all institutions and structures of society”. Women empowerment is the process by which women negotiate a more equitable distribution of power, a greater space in
the initial decision making process in the home, in the community and in the economic and political life, says Panigraphy R. L (2006).

The term empowerment refers to a range of activities, from individual self assertion to collective resistance, protest and mobilisation that challenge basic power relations. For individuals and groups where class, caste, ethnicity and gender determine their access to resources and power, their empowerment begins when they not only recognise the systemic forces that oppress them, but act to change existing power relationships, Sharma (1991-1992), quoted in Batliwala, 1994.

According to Batliwala (2010), in the book edited by Andrea Cornwall and Deborah Eade (2010), the concept of women’s empowerment emerged from several important critiques and debates generated by the women’s movement throughout the world during the 1980s, when feminists, particularly in the Third World, were increasingly discontent with the largely apolitical and economistic ‘WID’, ‘WAD’, and ‘GAD’ models in prevailing development interventions. There was growing interaction between feminism and the concept and practice of popular education, based on the ‘conscientisation’ approach developed by Paulo Freire in Latin America in the 1970s as part of his ‘liberation theology’. The latter, though representing a powerful new framework that contested the more top–down, paternalistic ‘community development’ approach that had remained prevalent until then, nevertheless ignored gender and the subordination of women as a critical element of liberation.
Management gurus discovered ‘empowerment’ and infused it into the human-resource development and motivational practices of the corporate world, turning it to the service of profit making and competitiveness in the market place. Thus the 1990s witnessed a widespread co-option of the term by corporate management, neo-con political movements, and consumer-rights advocates, according to Baltiwal (2010).

According to Jatana and Crowther (2007), the empowerment of women is the process by which unequal power relations between men and women become transformed and women gain greater equality with men: in other words it is the process to challenge social restrictions and social norms for women which are barriers in the way of their development so that their confidence level can increase and they can also contribute to nation’s development and participate in political, social and economic life at the local, regional and national level. Mosedale (2005) says, different people use empowerment to mean different things. However there are four aspects which seem to be generally accepted in the literature on women’s empowerment.

First to be empowered one must have been disempowered. It is relevant to speak of empowering women, for example, because, as a group, they are disempowered relative to men.

Second empowerment cannot be bestowed by a third party. Rather those who would become empowered must claim it. Development agencies cannot therefore empower women—the most they can achieve is to facilitate women
empowering themselves. They may be able to create conditions favourable to empowerment but they cannot make it happen.

Third, definitions of empowerment usually include a sense of people making decisions on matters which are important in their lives and being able to carry them out. Reflection, analysis and action are involved in this process which may happen on an individual or a collective level. There is some evidence that while women’s own struggles for empowerment have tended to be collective efforts, empowerment-orientated development interventions often focus more on the level of the individual.

Finally empowerment is an ongoing process rather than a product. There is no final goal. One does not arrive at a stage of being empowered in some absolute sense. People are empowered, or disempowered, relative to others or, importantly, relative to themselves at a previous time. (p. 244).

According to Lincoln et. al (2002), the word ‘empower’ is of French and Latin derivation consisting of the preposition ‘em’ and the noun ‘power’. ‘Em’ probably comes from the Old French for ‘en’, and they were, at one time, interchangeable words meaning ‘in’. The Latin source of ‘em’ is, however, more complicated. ‘Em’ and ‘en’ also held the same definition of to ‘look’ or ‘come’. This provokes interesting thought as to modern interpretations of the word ‘empowerment’, but it is more likely that its origins lie with the preposition ‘in’ which denoted space, and was defined as ‘into; onto; towards or against’. This form of the Latin would explain the emergence of another spelling of the word,
‘impower’. The first recorded use of the word ‘empower’ and its derivations was in the seventeenth century by Hamon L’Estrange in his book *The Reign of King Charles*. This first usage was synonymous with the idea of authorizing or licensing: ‘‘Letters from the Pope’’, wrote L’Estrange, ‘‘empowering them to erect this college’’. (p. 272).

G. Sen (1993) defines empowerment as “altering relations of power, which constrain women’s options and autonomy and adversely affect health and well-being.” Batliwala’s (1994) definition is in terms of “how much influence people have over external actions that matter to their welfare.” Keller and Mbwewe (1991, as cited in Rowlands 1995) describe it as “a process whereby women become able to organize themselves to increase their own self-reliance, to assert their independent right to make choices and to control resources which will assist in challenging and eliminating their own subordination”.

Also appearing frequently in definitions of empowerment is an element related to the concept of human agency - self-efficacy. Drawing mainly from the human rights and feminist perspectives, many definitions contain the idea that a fundamental shift in perceptions, or “inner transformation,” is essential to the formulation of choices. That is, women should be able to define self interest and choice, and consider themselves as not only able, but entitled to make choices (Sen. A, 1999). Kabeer (2001) goes a step further and describes this process in terms of “thinking outside the system” and challenging the status quo.
Kabeer (2001) offers a useful definition of empowerment that effectively captures what is common to these definitions and that can be applied across the range of contexts that development assistance is concerned with: "The expansion in people's ability to make strategic life choices in a context where this ability was previously denied to them."

Women empowerment has various definitions given by different people as seen. It is said that shift in perception or inner transformation is required for a woman to get empowered. Mason and Smith (2000), for example, treat empowerment, autonomy, and gender stratification interchangeably. Similarly, Jejeebhoy and Shireen (2000) consider autonomy and empowerment as more or less equal terms, and defines both in terms of women “gaining control of their own lives vis-a-vis family, community, society, markets.” In contrast, other authors have explicitly argued that autonomy is not equivalent to empowerment, stressing that autonomy implies independence whereas empowerment may well be achieved through interdependence (Malhotra and Mather, 1997).

According to Chandra (n.d), “Women empowerment involves ability to get what one wants and to influence others on our concerns. With reference to women the power relation that has to be involved includes their lives at multiple levels, family, community, market and the state”. These lines by Dr. Chandra implies that empowerment of women will take place when women have the power to make decisions at the three important levels like family, society and nation. This means women have to play multiple roles in the family and outside the family i.e, in the
society and workplace. Maintaining an appropriate schedule in order to balance work and personal life is very important for women because they cannot afford to neglect one role at the cost of the other. Therefore, balancing work and life is very important so that women can stay empowered.

Empowerment can be defined as a person’s capacity to make effective choices and to transform choices into desired actions and outcomes. The extent to which a person is empowered is influenced by personal agency (the capacity to make a purposive choice) and opportunity structure (the institutional context in which choice is made) (Alsop and Heinsohn, 2005).

According to Lincoln et. al, (2002), many have noted in the feminist literature that the empowerment of women does not involve the disempowerment of men. Lincoln et. al (2002) also say that, the assumption that this might be so is based on the concept of ‘power’ which is ordinarily seen as a one-dimensional term: that is, power is either a ‘good’ or a ‘bad’ thing. In this view, the fact that power can be mobilized in oppressive and empowering ways must be recognized if one is to avoid the vicious circle of oppression. As Hall (1992) writes ‘‘It is not women’s purpose to take power from men; rather, the goal of women is to develop their own power while respecting men for who they are’’ (p. 104).

Women’s empowerment and their full participation on the basis of equality in all spheres of society, including participation in the decision-making process and access to power, are fundamental for the achievement of the equality, development and peace, says Prashar. U (2010).
2.3 Women in higher positions

According to Trzcinski & Holst (April, 2010), the percent of women in management and leadership positions, compared with men, constitutes a major social indicator of the extent to which women have achieved parity with men in the labour market. As noted by the OECD (2009a) in its report *Gender and Sustainable Development*, greater gender equity in management and leadership positions can improve the economic performance of companies and organizations through a number of different processes: women managers can “bring a wider range of perspectives to bear in corporate decision making, contribute team-building and communication skills, and help organisations to adapt to changing circumstances (OECD, 2009a: 31).”

Economic and sociological theories (Berger, Fisek, Ridgeway and Norman, 1998; Berger, Ridgeway and Morris Zelditch, 2002, and Phelps, 1972) suggest that increasing the percentage of women in positions of leadership and management will have positive economic and social consequences at the macro level. Empirical research also lends support to these theories. In an experimental study, Lucas (2003) found that the institutionalization of female leadership positively affected the influence of women in positions of authority. Based on data from the World Values Survey from 1990 to 2001, which covered over 80 countries, Seguino (2007) found that gender norms shifted during the period under study and that women’s economic empowerment was clearly one factor in the
observed shift. A report by McKinsey & Company (2007) found that companies with a greater percentage of women in management and leadership positions experienced positive impacts on both organizational excellence and financial performance.

Another study found that as the percentage of women on managerial teams increased, the innovation capacity of companies also increased (London Business School, 2007 cited in OECD, 2009). In a Catalyst study examining the impact of women on corporate boards in Fortune 500 companies, Joy (2008) found that companies with higher percentages of women on the boards of directors financially outperformed companies with the lowest percentage of female board members. The report concluded that “increasing the number of women on corporate boards is important for both financial performance and gender diversity in the corporate officer ranks (2008: 9).”

Prashar. U (2010) says, “from PepsiCo’s CEO Indira Nooyi to ICICI bank’s MD Chanda Kocchar, from Biocon’s chief Kiran Mazumdar to country executive of ABN Amro NV India, Meera H. Sanyal, are achievers. India does have phenomenal women achievers in fields as diverse as IT and consumer goods, banking and biotechnology. They are making notable difference to lives of people and the impact of their work cuts across geographical boundaries and cultures. It is evident by the example of top ranked corporate woman of India i.e. Amrita Patel. She is the chairperson of NDDP, the world’s largest dairy development programme, which involves over 12.4 million farmer families, 117,000 co-
operative societies and procures 21.5 million litres of milk every day. Similarly, the country head of JP Morgan India, Kalpana Morparia is an ideal role model for thousands of women who aspire to traverse their own chosen paths. Ranked as one of the most powerful woman in the world by Forbes magazine, she has also been instrumental to the evolution of the ICICI Bank from a development institution to being India’s largest private and overall second largest bank. In her own words: “My life is an ode to Indian womanhood, whether a woman is married or not, a mother or not, she is an individual in her own right” (In Karmic Divas by Prerna Kaul Mishra).

Chitra Ramakrishna, Deputy MD of NSE, is another woman at the helm of affairs of an organization which frames rules for essentially male-dominated world of stock markets. Indu Jain, chairperson of the most powerful media group of the country i.e. The Times group, defies the inverse relation of age and work. At 76, she manages the $4 billion enterprise quite efficiently and actively. Leena Nair, executive director of HUL and also the first woman on its management committee, is showing enough substance in shaping the largest and fastest growing consumer goods company of India. The MD of HP India, Neelam Dhawan is another outstanding woman achiever. Prior to her association with HP, she was also the chief of Microsoft India. Her appointment by the world’s biggest software and technology giants reinforces the fact that Indian women do possess the talent and
skill to consistently deliver results at highest levels. As a matter of fact, HP has been proactive in retaining women, who account for 30% of its workforce today”.

Well, the above mentioned success stories might give an impression that it is only the MBA holders from ivy-league colleges, highly educated and privileged women who dreamt big and accomplished even greater. But the pleasing truth is that the edifice of woman entrepreneurship in India owes its existence not only to the efforts of the class of women described above but also to the sincere endeavour and devotion of unsung and unknown women workers. The astounding success story of Shri Mahila Griha Udyog Lijjat Papad is a model worthy enough to emulate and imitate for harnessing the women’s strength in the realm of entrepreneurial dynamics. The brain child of seven semi-literate Gujarati housewives from Bombay, the enterprise was started with a seed capital of Rs.80. Today, Lijjat has a turnover of Rs 500 crore and providing employment to over 42,000 women. “Lijjat doesn’t turn its women into millionaires, but it is the realization of dignified self employment that is its success”, says Srivastav. A (February, 2003), a freelance reporter.

In the same spirit, one organization which is also bringing qualitative change to the lives of women is SEWA. The powerlessness of women in informal economy has shaped the lifelong efforts of Ela R. Bhatt, the founder of this association. SEWA’s work is improving the lives of over a million direct members
and about 5-6 million others in India. The SEWA family includes a trade union of self employed women, with 1.1 million members and a cooperative bank”.

2.4 Empowering the Workforce

Empowerment is an active multidimensional process which should enable women to realise their full identity and power in all spheres of life, says Youthkiawaaz correspondent Prashar. U (2010). “It would consist of greater access to knowledge and resources, greater autonomy in decision-making, greater ability to plan their lives, have greater control over the circumstances that influence their lives and free them from shackles on them by custom, belief and practice”, says Balbir Soni (ed) (2001). Thus, in essence, it can be safely presumed that empowerment means the widest possible expansion of the spectrum of choices for women. It does not only mean the improvement of working conditions or increase in employment avenues for woman but it is the very concept of “control” over the factors that influence her life, determines and defines her empowerment.

The 500 million plus population of Indian women equals the combined population of many a developed countries like Germany, Canada or France. The generation of gainful employment opportunities and to create conditions for holistic development of such an enormous workforce within a short period is, if not impossible, next to impossible. The administrative and management architecture of India has also seldom endeavoured in earnest to tap the untapped
potential of such a big human resource. Even 50% of this workforce, working 6 hours a day, can contribute 150 crore hours of labour daily to the Indian economy, an astronomical figure by any standard. But available statistics do not show anything which can signify the proper use of such an immense possibility.

A high percentage of females, belonging to the age-group of 25-59, are out of labour force (47-57%). The irony is that significant percentage of females who are out of labour force also have high educational qualifications (68% are graduates and 53% are post graduates).

As majority of Indian workforce (comprising both males and females) is distributed within informal sector (out of total workforce of 458 million, 395 million was in informal sector), it is imperative that economic policy-measures of the country must be framed prioritizing the requirements and demands of the workers of this sector, especially women. Consisting of 93% percent of total workforce, “informal sector” (the term was first used by Keith Hart) is regarded as a group of household enterprises or unincorporated enterprises owned by householders that include: informal own account enterprises, which may employ contributing family workers and employees on an occasional basis and enterprises of informal employers, which employ one or more on a continuous basis.

As per the report of NCEUS titled “Report on definition and statistical issues relating to Informal economy”, out of total workforce of 457.46 million,
majority is in agricultural sector followed by services and industries. Within agriculture, almost 98% is in informal sector. The percentage is around 72 for services followed by 70 in case of industries. Again, women constitute 60% of informal sector. This implies that although female labour participation rate has increased, they are being absorbed more and more in low skilled and low paying jobs. The average annual income of a working woman in India is $1,185, less than one-third of what a man earns ($3,698) in the country, according to a World Economic Forum survey.

Another sad aspect about women’s work in India is self-employment. According to the 62nd Round of Survey of NSSO, in the age group of 20-50 years the average percentage of self employed women is nearly 62% of total self employed workers. But it doesn’t reflect the entrepreneurial quality of Indian women. The idea of self employment in India is more of a mere survival strategy where individuals meet their basic needs from their own resources. In most cases, the form of self employment that India encompasses does not assure a household of food security, income and social security. As a result, low-income women workers especially in the informal sector form one of the most vulnerable groups in the Indian economy. The reasons for their vulnerability are – (a) irregular work, (b) low economic status, (c) little or no bargaining power, (d) lack of control over earnings, (e) need to balance paid work with care for children and homework, (f) little or no access to institutional credit, training and information, and (g) lack of
assets. Unequal gender relations assume a very important role in defining their insecurities. In fact, the forces which control and sustain the vulnerability of women are institutionalized in society and in the economy”.

2.5 Banking Industry and Women Empowerment

It seems that banking sector is clearly stealing the march from its contemporary sectors in aggressive hiring of woman employees, according to Prashar. U (2010). According to a Report of Mckinsey & Co. Titled “Indian Banking 2010”, the banking sector could account for over 7.7% of GDP with over rupees 7500 billion in market cap. Utsav Prashar (2010) also says, “in all of this, the sector could generate employment to the tune of 1.5 million. With a combined workforce hovering around a million mark constituting supporting staff to executive level members in the board rooms, banking industry in India has really come of age for women. Right from the nationalisation of banks during the 1970s to the emergence of private and foreign banks in late 1990s, this sector has embraced the fairer sex with open arms and been extremely pro-active in adopting policy measures aimed at greater and fruitful participation of women in this industry. Women, too, have taken employment in banks on a priority basis since the time of their active joining of organized jobs. The possible reasons for this phenomenon can be zeroed on factors like gender sensitive work culture, favourable conditions for personal development, relatively egalitarian environment and flexibility in timings. The availability of various growth related opportunities
at every rung of the functioning of this institutionalized financial entity has also contributed to its emergence as one of the most sought after career among women. According to Accord Group (India) Pvt. Ltd’s director Sonal Agarwal: “Banking was traditionally viewed as a safe 9 to 5, low-stress job with good perks and comfortable working conditions. It had attractive perks such as housing, soft loans, structured working hours, maternity policies. There are no “plant” jobs and the environment is women-friendly. Also, men would traditionally opt for engineering, sciences and CA qualifications, while many women were drawn to and fared well at the probationary officer exams. Hence, banking traditionally employed larger number of women than say, engineering companies. Many of these women would have risen to the top now.”

Women visibility in banking seems impressive. This is not to suggest that women have not done well for themselves in other areas. Just that banking apparently seems to be an area in which they have fared particularly well. As many as 54% of the women CEOs are, according to executive search firm EMA Partners, in financial services. “Amongst private and foreign banks, women almost outnumber men. This has been helped in no mean measure by women from ICICI Bank who have joined other financial institution in recent times;” said EMA Partners managing associate K. Sudharshan.

Chanda Kochhar is the most well known woman bank professional of India. Ranked 20th Most Powerful Woman in the world, she is the CEO & MD of
India’s largest private and overall second largest bank ICICI. Under Kochhar’s leadership ICICI started retail business in July 2000 and emerged as the largest retail financer in India.

Padamshree winner and a prominent personality of the corporate world, Naina Lal Kidwai is the first woman to guide the functioning of a foreign bank in India. At present she is working as the Group General Manager and Country Head of HSBC India. The MD & CEO of Axis Bank, Shikha Sharma is another ace of Indian Banking”.

2.6 Women Empowerment Models

2.6.1 Kabeer’s three dimensional model

Kabeer (1999) outlines three dimensions of empowerment, explaining the pathways through which empowerment occurs. The first of these three dimensions is resources, which can be understood as the conditions of choice, meaning one perceives and is able to choose alternative options, or as this referred to in Kabeer’s diagram, pre-conditions. The second dimension is agency, which is a process by which one distinguishes between strategic life choices and second-order choices and makes choices in either arena. Resources and agency are thought of as catalysts for empowerment. In some of the other literature, these terms are often referred to as control, awareness, or power. And lastly, the third dimension is achievements, which refers to the consequences of the choices made.
Change in one dimension can lead to changes in the others. These three dimensions can be seen as interacting in Figure 2.1 below (Arnoff, 2011).

**Figure 2.1 Nalia Kabeer’s Conceptual Framework of women’s empowerment**

**Resources (preconditions)**

According to Arnoff (2011), Kabeer characterizes resources as material, human or social in form. Resources increase the ability to exercise choice and are the means through which agency is carried out. They are attained by way of social institutions and relationships in society. When social institutions and relationships promote male authority and endorse gender inequality, women become limited, relative to men, in their abilities to access resources.

**Agency (process)**

Having access to resources is a necessary pre-condition of empowerment, however access alone is different than having control. This is often the case in contexts where there is a gap between practice and the law, such as with property rights in many countries. For that reason, access to resources is not sufficient; women must also have the ability to identify and utilize those resources. Kabeer refers to this as agency, explaining one has the *power within* to define one’s own goals and act upon them. This is often operationalized through decision making abilities. How one sees herself (i.e. women’s sense of self-worth) is the foundation
of empowerment. This is often reliant on how they are seen by others. While the self drives empowerment, societal values and norms often shape inequalities in society. Kabeer makes note of a few distinctions and nuances regarding agency. She distinguishes between passive and active agency, noting passive agency is when an action is taken under circumstances with few realizable options, whereas active agency refers to purposeful behavior. Kabeer also differentiates between agency that is effective and agency that is transformative. Effective agency provides women with greater efficiency in carrying out their roles, whereas transformative agency gives women the ability to challenge the restrictive nature of their roles.

Transformative agency provides women with greater ability to consider and respond to the patriarchal constraints in their lives (Arnoff, 2011).

**Achievements (outcomes)**

Kabeer depicts achievements as the extent to which one’s capabilities (i.e. resources and agency) are realized. These can be understood as outcomes. It is critical to note whether differences achievements are because of one’s ability to challenge inequalities, rather than a difference in personal preference or individual characteristics, such as laziness, where power is not an issue (Arnoff, 2011).

**Triangulating the Dimensions**

The three dimensions described above make up Kabeer’s conceptual understanding of empowerment. Kabeer argues they must be considered indivisible when it comes to developing meaningful and valid measures of
empowerment. The validity of each dimension measure is dependent upon others. Consequently, Kabeer makes a case for triangulating data from each dimension when constructing empowerment measures, explaining, “the more evidence there is to support these assumptions, the more faith we are likely to have in the validity of the indicator in question” (Arnoff, 2011).

2.6.2 The Commission on Women and Development’s Conceptual Framework

Belgium’s governmental international aid agency, the Direction-Générale de la Coopération au Développement (DGCD), tasked the Commission on Women and Development to design an empowerment methodology to be used for program development. In doing so, they were first faced with conceptualizing the term. The Commission’s conception was influenced by Kabeer, as well as other theorists and the DAWN women’s movement; however there are subtle nuances and additional insights that make this model valuable to examine.

The guide describes empowerment as providing greater control of resources, increasing one’s own power and introducing more socio-political spaces. Empowerment occurs at two levels: the individual and the collective level. At the individual level, one acquires greater independence, enhances capacity for self determination, and increases opportunities. At the collective level, groups increase their abilities to influence social change. However, this model primarily highlights the individual aspects of empowerment (Arnoff, 2011).
Core Concepts

This model identifies four core concepts of empowerment - assets, knowledge, will, and capacity – and argues that they are useful when assessing the outcomes and impact of empowerment programs. This breakdown is similar to Kabeer’s model, but not identical. One noticeable nuance is that this model splits Kabeer’s resources into two separate concepts – assets and knowledge. Assets are defined as the material resources that give one greater economic power. These include income, land, tools, technology, better health, more time, access to services, information and training, health centers and markets etc. Knowledge provides people with techniques, training, literacy, and critical analysis skills. It promotes leadership and enables an individual or a community to take advantage of opportunities. Will is the third dimension listed in this model. It is defined as the psychological strength or the power within to make one’s own choices. This is quite similar to Kabeer’s agency; however this model categorizes will as a resource. The guide also explains that one’s values, fears, self-confidence and self-perception affect one’s will. The fourth dimension is capacity, which is described as having the opportunities to use resources (assets, knowledge, will), make decisions, and take on responsibility. Decision-making may be helpful in operationalizing capacity (Arnoff, 2011).

Figure 2.2 illustrates how the empowerment process can be a catalyst for social change. It depicts will, assets and knowledge – all concepts Kabeer refers to
as resources – in concentric circles surrounded by power. It also illustrates the institutional context (family, the State, religious establishments, educational establishments, the media, NGOs, etc.) in which an individual or a group resides. Institutions have the potential to affect will, assets and/or knowledge and vice versa, as illustrated by the arrows pointing in and outward. One’s capacity for empowerment is linked to the institutions and laws in society. However, it is important to note that not all of these arrows are the same in weight and that the model is limited in that not all relationships of influence are shown (Arnoff, 2011).

Figure 2.2 Commission Women and Development Model
Power

Power is another critical element of the empowerment process. The guide delineates different ways in which individuals and groups yield to power. The first is having *power over* someone, which implies power is limited. The second is the *power to* make decisions and solve problems. This is related to *assets* and *knowledge*, suggesting that this type of power utilizes those resources. The third is the *power with* others, referring to the power one has in the social and political spheres. Thus, there is power in collectivity, whereby having a common purpose and the ability to gather is pre-requisites. This is linked to the *capacity* dimension discussed above. And lastly, as discussed above, *power within* is another aspect, which refers to one’s identity and assertiveness. It enables individuals to influence their own lives, and thus, is associated with the *will* and *capacity* concepts (Arnoff, 2011).

2.6.3 The World Bank’s Agency and Opportunity Structure Model

The last framework that is included in this review is one presented by authors, Ruth Alsop & Nina Heinsohn (2005), under the direction of the World Bank. The model, as shown in Figure 2.3, highlights *agency* and *opportunity structure* as the two main factors contributing to empowerment. The capacity to make effective choices is dependent on these two concepts.
Figure 2.3 World Bank’s Agency and Opportunity Structure Model

Similar to the previous models, *agency* is one’s capacity to make meaningful and purposive choices. However, in this model the authors suggest that assets are indicators of agency, whereas the previous two models depict assets as a precondition for agency. Assets are characterized as psychological, informational, organizational, material, social, financial, or human in nature, making some assets are harder to measure than others. For example, it is harder to quantify psychological assets (e.g. capacity to envision) and social assets (e.g. social capital) than it is to measure human assets (e.g. knowledge, literacy, etc.).

The other pre-condition in this model is the *opportunity structure*. The authors define *opportunity structure* as the informal and formal institutions in which the individuals and the groups partake. These include laws, regulatory
frameworks, and norms governing behavior, arguing that the opportunity structure determines who has access to assets and whether they can use their assets. Therefore, any measurement of this element needs to look at how formal and informal institutions operate in society.

These authors hypothesize that agency and opportunity structure are associated with the degrees of empowerment individuals and groups enjoy. The authors contend that there are different degrees of empowerment and suggest that these degrees can be measured by “the existence of choice, the use of choice, and the achievement of choice.” This is very similar to Kabeer’s conceptualization, but by using the word degree, this model further emphasizes the necessity for preconditions and the progressive nature of empowerment. Therefore, changes in assets or the opportunity structure will influence the degree to which one is empowered. The authors reveal that these degrees of empowerment will in turn influence development outcomes (Arnoff, 2011).

2.6.4 Longwe’s Women Empowerment Framework

Teberg (2008) has used this model to evaluate the socio-cultural, legal and political obstacles, and then compared the various approaches to attaining gender equality in Sri Lanka. The purpose of Longwe’s Women’s Empowerment Framework is to move upwards from gender equity to gender equality. Firstly, through the provision of the needs of women; then into raising awareness of women’s rights. The third through fifth steps are to facilitate access
to, participation in, and ultimately share control of three frameworks: social – cultural, legal and political.

*Figure 2.4* Longwe’s Women Empowerment Framework

In short, Sarah Longwe’s framework presents a road map to rise from gender equity to substantive gender equality. From Longwe’s, model it can be seen that Fair Trade is not solely about earning a living wage, but is genuinely a movement which embraces gender equality (Arnoff, 2011).
2.7 Emotional Intelligence and Women Empowerment

Although one’s feelings cannot be observed directly by others but they can be inferred from his overt behaviour and verbal report of one’s introspection.

To produce an emotion, a stimulus situation must be related to past experience and seen as having implications in the future. In an organisation when an employee feels the presence of a threatening situation, he/she may handle it in either of the two ways. He/she may be confident of his/her ability to handle the situation and may see it as to challenging opportunity to prove himself/herself or experience fear or dread. Thus, our appraisal of situation and subsequent emotions are strongly influenced by own estimate of capabilities. The emotions aroused thereby depend not so much on the events themselves, as on how they are appraised.

Various researchers have defined emotional intelligence from various perspectives. In their paper Schuttle, MArlof, Hall, Haggerty, Copper & Donheim (1998) say it was Salovey and Mayer (1990) who first used the term “emotional intelligence”, postulated that emotional intelligence consists of the following three categories of adaptive abilities: appraisal and expression of emotion, regulation of emotion and utilization of emotions in solving problems.

The first category consists of the components of appraisal and expression of emotion in the self and appraisal of emotion in others. The component of appraisal and expression of emotion in the self is further divided into the subcomponents of verbal and non-verbal and as applied to others is broken into the subcomponents
of non-verbal perception and empathy. The second category of emotional intelligence, regulation, has the components of regulation of emotions in the self and regulation of emotions in others. The third category, utilization of emotion, includes the components of flexible planning, creative thinking, redirected attention and motivation.

Even though emotions are at the core of this model, it also encompasses social and cognitive functions related to the expression, regulation and utilization of emotions. Emotional intelligence is the capacity for recognizing our own feelings and those of others, for motivating ourselves, and for managing emotions well in ourselves and in our relationships. (Goleman, 1995).

Interdependence requires interaction with people around oneself. While interacting with people exchange of emotions take place for better or worse. This would mean that women should develop the ability to screen their own emotions and be able to control them and also control the emotions of others such that it has a positive and productive effect on the environment in which they operate.

Buck (1985) has defined emotions as the process by which motivational potential is realised or ‘read out’, when activated by challenging stimuli. Contrary to most conventional thinking, emotions are inherently neither positive nor negative; rather, they serve as the single most powerful source of human energy. In fact, each feeling provides us with vital and potentially profitable information every minute of the day. This feedback ignites creative genius, improves and shapes trusting relationships, provides an inner compass for one’s life and career,
guides to unexpected possibilities and even saves organisation from disaster. To exhibit emotions is very easy but doing it at the right time, at the right place, with the right person and to the right degree is difficult. He had further added that the management of emotions has given rise to the most talked about term “Emotional Intelligence”.

Mayer and Salovey (1993) define emotional intelligence as the ability to monitor one’s own and others feelings and emotions to discriminate among them, and to use this information to guide one’s thinking and action. Emotional intelligence involves the ability to perceive accurately, appraise, and express emotions; the ability to access and/or generate feeling when they facilitate thoughts; the ability to understand emotions and emotional knowledge and intellectual growth.

2.7.1 Emotional Quotient Vs. Intelligence Quotient

According to Kayatry (2011), intelligence refers to abilities to adjust with the situations. It is a concept that refers to individual differences in the ability to acquire knowledge to think and reason effectively, and to deal adaptively with the environment. Earlier, it was thought that performance is the outcome of certain abilities, collectively known as intelligence. However, increasingly it has been realized that in addition to intelligence, emotions are equally or even more responsible for performance. Hence, the concept of Emotional Quotient has become popular particularly in management sciences. Emotions are powerful,
organizers of thought and action and paradoxically indispensable for reasoning and rationally.

Emotional Quotient refers to an employee’s ability and understanding of his or her emotions along with his or her colleagues’ emotions at the workplace to create better work coordination and environment.

In contrast, Intelligence Quotient defines the level of intelligence an employee possesses to understand, interpret and implement one’s knowledge in varied situations leading to his or her growth as well as the Company’s.

Intelligence Quotient is mainly used to measure one’s cognitive capabilities, such as the capacity to learn or understand new situations; reasoning through a given predicament or setting and the ability to apply one’s knowledge in current circumstances. Emotional Intelligence skills do not limit themselves to sympathy, intuition, imagination, flexibility, stress management, management, truthfulness, genuineness, intrapersonal skills and interpersonal skills and but extend far beyond these.

Emotional Quotient comes to the aid of Intelligence Quotient when there is a need to solve important problems or to make a key decision. It enables to accomplish this in a superior fashion and in a fraction of the time – a few minutes or even moments, for example, instead of the entire day or more of the exhausting non – stop linear, sequential thinking that might be required to reach the same decision without the aid of Emotional Quotient. Moreover, emotions awaken
intuition curiosity, which assist in anticipating an uncertain future and planning our actions accordingly.

In fact, emotional intelligence is an indispensable activator and enhancer of Intelligence Quotient. Intelligence Quotient and Emotional Quotient interrelate with each other and this creates a dynamic tension from one to the other, stabilizing their respective energies. For people with identical Intelligence Quotients, some outperform others. This suggests something beyond, which Intelligence Quotient is at work. People with high Intelligence Quotients, sometimes fail and those of modest Intelligence Quotient perform well. Goleman stresses that a high score on an Intelligence Quotient test does not guarantee future success or determine a person’s ability to be self disciplined, motivated, or display enthusiasm for life. Goleman believes that society has overemphasized Intelligence Quotient to the neglect of emotional skills such as empathy, responsibility, persistence, impulse control, and caring. However, he stated these attributes can be taught. When emotions are acknowledged and guided constructively, they enhance performance. Unlike Intelligence Quotient, Emotional Quotient can be developed and nurtured even in adulthood and can prove beneficial to one’s health, relationship and performance. Over the years, vigorous debate has surrounded the issue of whether nature (genetic endowment) or nurture (environment influences) primarily determine personality or not? Personality is defined as the combination of stable physical and mental characteristics that give the individual his or her identity. Emotional intelligence
can be learned and gradually developed unlike Intelligence Quotient which after a particular age cannot be developed. Emotional intelligence is developed through experiences. Competencies keep on growing through experiences; people get better in handling emotions, influencing others and in social adroitness.

In fact, studies that have tracked people’s level of Emotional Intelligence through the years show that people get better and better in those capabilities as they grow handling their own emotions and impulses.

It is unrealistic to set aside our emotions and feelings in workplace. Organizational life requires that we work together side by side for eight to twelve hours a day. We spend more time with our co workers than we move with our friends, spouse or children. Feelings and opinions just do not go away because we walk into workplace.

At workplace, work clothes can be put on, but emotions cannot be thrown. The emotions at workplace go underground and become a powerful, invisible force.

The focus in this study is on emotional intelligence and how it can help in enhancing women empowerment.

The term emotional intelligence encompasses the following five characteristics and abilities as discussed by Goleman (1995).
i. **Self – awareness**

Self awareness is knowing your emotions, recognizing feelings as they occur and discriminating them. It can also be said as the ability to identify and label specific feelings in yourself and others; ability to discuss emotions and communicate clearly and directly.

The ability to empathize with, feel compassion for, validate, motivate, inspire, encourage and sooth others is also self awareness. It can also be said as the ability to make intelligent decisions using a healthy balance of emotions and reasons. Being self aware is being neither too emotional nor too rational. Self awareness is the ability to manage and take responsibility for one’s own emotions, especially the responsibility for self motivation and personal happiness. It can also be recognizing and naming one’s own emotions, knowledge of the causes of emotions, recognizing the difference between feelings and actions.

ii. **Mood management**

It is handling feelings so that they are relevant to the current situation and to react appropriately. Mood management is frustration tolerance, anger management, eliminating verbal pull – down, fights and group disruption, better ability to express anger appropriately without resorting to violence, fewer suspensions or expulsions, being less aggressive or displaying self – destructive behavior, more positive feeling about self and family and better at handling stress.
iii. **Self motivation**

This is “Gathering up” your feelings and directing yourself towards a goal, despite self-doubt, inertia, and impulsiveness. Person’s with self motivation are more responsible, have better ability to focus on task at hand and pay attention, are less impulsive, more self-controlled and show improved scores on achievement tests.

iv. **Empathy**

It is recognizing feelings in others and tuning into their verbal and non-verbal cues. Empathy is the ability to take another person’s perspective, being sensitive to others’ feelings and better at listening to others. Person’s who show empathy are affiliative persons, and they are friendly, sociable, helpful and skilful in dealing with people, and are open about their feelings. They make good companions because they are pleasant and agreeable. Others feel comfortable with them and like them. In other words, affiliative persons have superior emotional and social skills in dealing with others, drive gratification and reward from their interpersonal contacts, and tend to be source of happiness to others.

**Managing relationships**

This is about handling interpersonal interaction, conflict resolution, and negotiations. People who are good in managing relationships will have the ability to analyze and understand relationships, will be better at solving conflicts and negotiation disagreements, will be better at solving problems in relationships, and
will be more assertive and skilled at communication. Such persons will be more popular and outgoing; friendly and involved with peers, more sought out by peers, more concerned and considerate, more ‘prosocial’ and harmonious in groups, more sharing, show cooperation and helpfulness and will be more democratic in dealing with others.

2.7.2 Measures of Emotional Intelligence

EQ – I (Bar-on, 1997a) is a self report instrument to assess those personal qualities that enable some people to possess better emotional well being than others.

Multifactor Emotional Intelligence Scale (Caruso, Buren, Mayer & Salovey, 1998) is a test of ability where the test taker performs a series of tasks that are designed to assess the person’s ability to perceive, identify, understand and work with emotion.

Emotional Competency Inventory (ECI) (Goleman, 1998) is a 360 degree instrument where people evaluate either the individuals within an organization or the organization as a whole.

Goleman (1995) included a set of emotional competencies within each construct of EI. Emotional competencies were not innate talents, but rather learned capabilities that had to be worked on and which could be developed to achieve outstanding performance. Goleman posits that individuals were born with a general emotional intelligence that determines their potential for learning emotional competencies.
EQ in business and life could be understood by a Four – Cornerstone Model explained by Cooper (1997).

This model assumes emotional intelligence as out of the realm of psychological analysis and philosophical theories and moves into the realm of direct knowing, exploration and application.

The first corner stone is emotional literacy, which builds a locus of self-confidence through emotional honesty, energy, emotional feedback, intuition, responsibility and connection.

The second corner stone, emotional fitness strengthens authenticity, believability and resilience, expanding circle of trust and capacity for listening, managing conflict and making ‘most of the constructive discontent’.

The third corner stone is emotional depth that explores ways to align one’s life and work with his or her unique potential and purpose, and accountability, which in turn, increases influence without authority.

The fourth corner stone is ‘emotional alchemy’, through which one can extend creative instincts and capacity to flow with problems and pressures and to compete for the future by building one’s capacity to sense more readily.

Emotions are basically subjective mental and physiological states in an individual that varies continuously from positive, negative and sometimes even contradictorily. This affects how a person behaves in different situations. According to Goleman (1995), emotionally intelligent women tend to be assertive and express their feelings directly, and feel positive about themselves; life holds
meaning for them. Like the men, they are outgoing and gregarious, and express their feelings appropriately (rather than, say, in outbursts they later regret); they adapt well to stress. Their social poise lets them easily reach out to new people; they are comfortable enough with themselves to be playful, spontaneous, and open to sensual experience. Unlike the women purely high in IQ, they rarely feel anxious or guilty, or sink into rumination.

Emotionally intelligent women are likely to exhibit qualities of a good leader. She will be able to handle problems in the family as well as in the organization effectively. She will also be able to handle her own as well as others’ emotions efficiently which is very important for the well being of the organization. Also study shows a positive correlation between emotional intelligence and women empowerment (Jasmine & Panchanatham, 2011b).

2.8 Work – life balance and Women Empowerment

According to Hudson resourcing (2005), ‘Work-life balance, in its broadest sense, is defined as a satisfactory level of involvement or ‘fit’ between the multiple roles in a person’s life. Work-life balance for any one person is having the ‘right’ combination of participation in paid work (defined by hours and working conditions) and other aspects of their lives. This combination will change as people move through life and have changing responsibilities and commitments in their work and personal lives. According to Aswathappa (2010), balancing work and life assumes relevance when both husband and wife are employed. He says that travails of a working housewife are more than a working husband.
Statistics show that, in India, working women now account for 15 percent of the total urban female population of 150 million. This number is likely to increase as more number of girls are coming out of colleges and universities with degree in their hands. Across the globe, women are stepping out of the security of their homes to face challenges of newer kinds. The Indian women of today is present in all areas of work life – like technology, services, education, engineering, armed forces, police, and also politics – equally with men, and is increasingly exploring creative and challenging careers (Desai, 2011).

Women are 40 percent more distressed than men under similar work pressure, when their family life is interrupted by office work (McMillen, 2011). Working women the world over are grappling with the Herculean task of balancing their familial and organizational roles (Bhushan and Karpe, 1996) – often hampering their productivity and wellbeing. This productivity and well being when hampered often has a telling effect on the empowerment of such women in their workplace. Long work hours or lack of balance between work and personal life stresses out a person to the extent of preventing the affected person from taking an appropriate decision when needed both at work and at home. A person will have the capacity to make effective choices and to transform choices into desired actions and outcomes only when he is free from stress and has ample time to spend at home with family and in the work place.

“It is easy to make effective decisions when you are feeling great. But how do you make effective decisions when feeling stressed or under pressure?” asks
Paul Lanthois (2009). According to Human Solutions Report, probing this more deeply, multivariate statistical analysis (Simultaneously testing the influence of relevant job, organizational and demographic characteristics) confirms that the level of job stress has an independent effect on work life balance. High stress is equated with work-life balance difficulties.

Different gender roles are imposed on males and females from early childhood. These social gender roles ascribe different norms, characteristics, values and behaviours to both sexes. Girls are expected to reflect nurturing, caring and listening skills that are associated with the mothering role (Maddock and Parkin, 1993). Boys are expected to demonstrate authority, autonomy, aggression, dominance and achievement that are associated with the bread-winner’s role. As a result, although family responsibilities are now more balanced between men and women, women are still mainly responsible for caring for the children, the elderly, and carrying out household chores while men largely remain in charge of work matters (Fredriksen-Goldsen and Schlarlach, 2001; Cinamon and Rich, 2002). In fact, Plantenga and Hansen (1999) found that women in European countries on average spend about four times as much time as men on caring tasks. However, economic pressures also force women to form part of the work force. Many women are thus forced to juggle multiple family and work demands. While men deal with work matters, often at the cost of family life, women often have to deal with family issues, even when it interferes with their jobs (Pleck, 1977; Newell, 1993). In fact, scholars found that women tended to devote more hours to family
activities than men (Eby, Casper, Lockwood, Bordeaux & Brinley 2005; Friedman and Greenhaus, 2000) but that hours devoted to work activities were identical for men and women.

Accordingly, women often experience role overload. The total time and energy devoted to family and work are too great for women to perform both roles well or comfortably (Duxbury, Higgins & Lee, 1994). Considering the implications of differences in work and family life, it is reasonable to assume that men and women have unequal career opportunities. In fact, scholars believe that a constraint for women in achieving management positions is the disproportionate responsibility they still bear for raising children and performing household tasks (Wirth, 1998). Indeed, a study on the views of Europeans reveals that European women give family responsibility as the main reason for less advancement in their careers (Eurobarometer 44.3, 1996). Given that women undergo pregnancy and childbirth, they cannot actively benefit from career progression policies which are designed to emphasise the period between the ages of 30 and 40. Moreover, traditional performance evaluations based on hours worked rather than on productivity put women with families at a big disadvantage (Kolb, Fletcher, Meyerson, Merrill-Sands & Ely, 1998).

Organizational responses to work - family conflict is an increasing priority for management (Ornstein and Isabella, 1993). In recent years, organizations have introduced a number of family-responsive policies and benefits, in large part, due to the increasing number of women in the workplace (Milliken, Dutton and Beyer,
1990; Rousseau, 1995; Schwartz, 1989). Current data indicate that 52 percent of women with children under age 6 work today as compared with 11 percent in 1960 (Lee, 1991). The increase in dual-career families has also given rise to more favorable attitudes of men toward ‘family-friendly' policies since both partners must now be flexible to meet child-care or dependent-elderly care demands (Lee, 1991).

Scharlach and Boyd (1989) reported a sizable percentage of workers were providing assistance to elderly family members and that formal organizational supportive programs were considered extremely helpful in managing care giving and work responsibility conflicts. Offering of such programs may affect work attitudes of employees, including organizational commitment and job satisfaction. Such policies may be related to employee loyalty to the organization because the organization is perceived to be a ‘family friendly' environment to work in (Scandura and Lankau, 1997).

2.9 Organisational Commitment and Women Empowerment

Organizational commitment is usually defined as the extent to which an employee identifies with and is involved in an organization (Curry, Wakefield, Price & Mueller, 1986). Porter, Steers, Mowday, and Boulian (1974) identified three components of commitment: (1) a strong belief in an organization's values and goals, (2) a willingness to expend considerable effort for it, and (3) a strong intent or desire to remain employed by the organization. Buchanan (1974) reviewed the meanings of the concept of commitment in the American literature.
These include "willingness of an employee (member) to exert high levels of effort on behalf of the organization," "strong desire to stay with the organization," "degree of belongingness or loyalty" to the organization, "acceptance of major goals and values" (of the organization) and "positive evaluation of the organization." Similar elements are part of the meaning of lifetime commitment in Japanese work organizations; however, several writers have, with varying emphases, also stressed certain "distinctively Japanese" meanings (Abegglen, 1958, 1969; Matsushima and Nakano, 1958; Levine, 1958; Vogel, 1963; Whitehill and Takezawa, 1968; Dore, 1973; and Rohlen, 1974).

According to Curry et. al (1986), both satisfaction and commitment are important in models that attempt to describe the processes through which individuals’ experience of work influences various outcomes, such as absenteeism and turnover. Steers and Rhodes (1978) viewed both satisfaction and commitment as determinants of motivation to attend, which in turn influences actual attendance. Price and Mueller (1986) proposed that commitment mediates the influence of satisfaction on turnover, which places satisfaction causally prior to commitment. Curry et. al (1986) have opined that service organizations such as hospitals, effectiveness and efficiency require a high level of morale among employees, because the service rendered are personal and labour intensive. It is therefore important for managers to know how rewards and incentives are linked to outcomes like satisfaction and commitment.
Marsh and Mannari (March, 1977), have opined that organizational commitment is positively related to age, seniority (tenure), skill, job prestige, earnings and chances of promotion. They have also said that women have higher turnover than men. Other determinants which may themselves be a result of status in the organization are job satisfaction, job challenge, job achievement, and cohesiveness with fellow employees. These are, again, negatively related to turnover and positively related to commitment to the organization (Kerr, 1947; Smith and Kerr, 1953; Silcock, 1954; Herzberg et al., 1957; Hedberg, 1960; Hall and Schneider, 1972; Hrebinjak and Alutto, 1972; Buchanan, 1974).

Hall and Schneider (1972) noted that Roman Catholic priests and members of the United States Forest Service typically spent their entire careers in one organization (the single organization career pattern), while research professionals in Research and Development laboratories typically were much more mobile (the multi organization career pattern). They also found that tenure was a stronger correlate of organizational commitment in the single organization career, and that "job challenge, through the intervening effects of job satisfaction," was a strong correlate of commitment in both types of careers. Hrebinjak and Alutto (1972: 555), studying the commitment of school teachers and of nurses to their organizations, stated, on the basis of multivariate analysis: "the significance of role tension, years experience in the organization, and dissatisfaction with the bases of organizational advancement suggest that commitment is an exchange and accrual phenomenon, dependent on the employee's perception of the ratio of inducements
to contributions and the accumulation of side bets or investments in the employing system." Buchanan (1974) replicated findings of earlier studies, showing that the best predictors of the commitment of business and government managers to their organizations were several commitment-relevant experiences: seniority, social interaction with organizational peers and superiors, job achievement, and hierarchical advancement.

2.10 Conclusion

Various statements, ideas, models and theories of women empowerment were seen in this chapter. The underlying problems for women and the components curbing their empowerment were seen. Based on these literatures and based on the findings of the present study and its discussions, how to bring about empowerment for working women is discussed scientifically in the remaining part of the thesis.