CHAPTER - II

Development and Women Empowerment: Global and Indian Scenario
Women have been taught to believe that they should regard themselves as slaves of men. It is necessary that the women be made to understand their own dignity, their own complete equality with men and to participate in all social activities. Once we resolve to achieve this kind of mental revolution, it is quite easy to accomplish it.

Mahatma Gandhi

Introduction

India's long and complex historical encounter with colonialism, her eventual attainment of freedom, and her adoption of the path of modernization got inter-linked to determine decisively her destiny in the post-independent period. Consequently, the newly emerged independent India was destined to be 'modern India.' India's first Prime Minister Jawaharlal Nehru, who happened to sphere-head the project of modernizing India, unequivocally believed that modern India had to be an 'Industrial India' poised for rapid and unprecedented scientific and technological advancement, and economic development through centralized planning. Being socialistically oriented, Nehru envisaged a Welfare State under the guidance of which Indian economy was to prosper and the society to advance. He, being a victim of the logic of neo-classical economics, believed that economic development would necessarily and automatically guide to social advancement through the intervention of welfare...
oriented, enlightened State and a clear strategy of planning. Thus, Nehru’s agenda of modernization as the official philosophy of Indian State meant industrialization, application of science and technology in every sphere of life, and introduction of English education.

Nehru strongly held that given these processes at work under the initiation and monitoring of the State, the objectives of development, equality, empowerment, and justice would be realized in the due course of time by the intrinsic capabilities of the forces of modernization. In other words, Nehru held that the process of economic development would percolate down to all spheres of social life due to effective State intervention and planning. One of the reasons that forced Nehru to ascribe pivotal importance to the State was that the State in India is democratic and representative in character, and that it is the sole effective political instrument to achieve social equity and justice.

However, this does not mean that there was no alternative thinking on development available in India during that time. There were quite a few who strongly held that the Gandhian idea of development based on economic and political

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decentralization is best suited for India. There were also powerful votaries like Sardar Patel (the first Home Minister of free India) and C. Rajagopalachari (the founder of *Swathantra* Party) who championed the cause of a classical model of free enterprise and market economy. Besides, the neo-Gandhian socialists like Rammanohar Lohia and Achutha Pathavardhan forcefully advocated the idea of intermediate technology and small unit machines to achieve historically appropriate model of development in India. Yet, Nehru’s viewpoint on free India’s development prevailed as he headed the Indian State.

**Failure of the development agenda**

The development model that India adopted after independence until early 1990s did not produce the expected results. It was not only unable to eliminate some of India’s most crucial problems but also added a few more to them. Obviously, trickle down effect did not take place. The process of industrialization due to the uneven social structures in India was lopsided and benefited only the dominant groups in the society. As a result, the gap between the rich and the poor, the urban and the

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rural, men and women, upper strata and the lower strata in the society began to increase. The supposed effective State intervention and planning did not materialize to the extent it was expected. In a sense, what really happened in India during those years was, as A. G. Frank puts it, 'development of underdevelopment.'

After independence, India, as a Welfare state, laid down the welfare and development obligations in the Directive Principles of the State policy. While making Welfare policies, as already pointed out, it followed the footsteps of dominant western theories with a received vision of development as experienced by the West. This effectively sidelined the possibilities of deploying indigenous and context-specific modes of structuring or restructuring of Indian society, and of managing its development. This negligence of and insensitivity to the unique problems and historically specific conditions of India by the State is one of the main reasons why the development policies and welfare measures failed. Even though many of these policies and measures were targeted to improve the conditions of the poor and marginalized, they did not reach them.

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At least four inter-twined reasons could be identified for this failure. In the first place, the development policies and welfare measures of the Indian State was based on the liberal political philosophy and its economic counterpart of neo-classical development ideology. Secondly, such a received political philosophy could neither accommodate indigenous modes of development pursuits nor would strive for radical restructuring of society and economy. Thirdly, since the capitalist classes, the urban middle classes, and the rural land owning classes predominantly constituted the Indian State, it could not but be subservient to the interests of the affluent sections of the Indian society. Finally, the State informed by liberalism could only treat the society as a passive receiver of programmes and their benefits than as an active participant in the decision-making process of development and welfare. Thus, the State that operated on the principles of derived ideas of development; for the interests of the affluent sections of the society; and through the top-down approach to planning and development, was probably historically destined to fail to deliver aspired results. The chronicle of India's stride in the path of 'development' or 'underdevelopment' is not drastically different during the era of globalisation. Instead, her problems became acute and compounded with the new conditions emerging out of globalisation.

Globalization and its impact

It is now fairly recognized that globalisation is a huge and unprecedented phenomenon that shook the world as a whole. Supporters of globalisation hail it as a
great leap forward in human advancement and a grand accomplishment in human civilization. However, the critics of globalisation hold divergent views about its nature and impact. Some of them argue that globalisation is a horrendous development causing misery, displacement, and marginalisation to the vast majority of people. In other words, it perpetuated 'eternal smile on one side of the visage of the world and frozen tears on the other side.' A few other critics tended to believe that the process of globalisation is irreversible and that we have to live with it. Yet another group of critics, notably the members of World Social Forum, think of possible human intervention in the process of globalisation to create another world. Further, those critics who try to go into the historical antecedents of globalisation hold at least two identifiably different views regarding its origin and historical development. One section among them argues that the history of globalisation is the culminating phase of the history of late capitalism. Another section strongly contends this argument by emphasising that globalisation has no history, no past, and no antecedents. It is 'a bolt from the blue.' In any case, globalisation today has occupied the center-stage in all kinds of intellectual debates.

In the context of the impact of globalisation Joseph Stiglitz, in his seminal work on globalisation, observes that,

"Globalisation today is not working for many of the world's poor. It is not working for much of the environment. It is not working for the stability of the global economy. Caring about the environment, making sure the poor have a say in decision that affect them,
promoting democracy and fair trade are necessary if potential benefits of globalisation are to be achieved.”

Similarly, Jacques Def orny and others, while talking about the increased power of capital and the consequent displacement and marginalisation of the majority of the people world over make the following observation:

"Today, globalisation is accompanied by the creation of economic blocs covering large areas. Global elimination of controls on capital was the basis for the financial globalisation that led to the creation of these blocs. Globalisation is sustained through deregulation and trade liberalization, and amplified by the new communication technologies. Business now focuses much more on export markets than on their home market and this extroversion is growing. The leading national and international concerns in this new social and economic landscape are the cries of employment and social cohesion, as exemplified by the growing rift between skilled and unskilled workers of the North and intense competition among nations of the South. As a result, large sectors of the population have been pushed into the informal economy, the last buffer against social upheaval." 

Valerian Rodrigues provides an apt description of the complex and multi-faceted dynamics of globalisation thus,

"The last three decades have witnessed certain profound changes in this (world) configuration resulting in new and larger networks of exchange; great movement of peoples, goods and information; trans-national, social and economic interaction and increasing flows of trade, investment and culture. Such changes are not merely quantitative. New economic, political and cultural institutions have arisen. These changes have circumscribed the place and role of the nation-state in a profound way. Increasingly, our lives today are intimately shaped by developments beyond the confines of the nation-state. Changes in

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10 Deforny, Jacques et. al. Social Economy: North and South, Centre d’ Economie Sociale, Universite De Liege, 2000, p. 22.
technology and information have radically altered the hither to familiar notions of space and time. The relationship between culture, economy and politics is being redefined through rapid exchange of information, ideas and knowledge. These changes, both quantitative and qualitative, are attempted to be captured by the term globalisation.\textsuperscript{11}

In India too globalisation has aroused mixed reactions. It has been hailed as a panacea to all kinds of problems that India confronts today. A few hold that globalisation in India, as is elsewhere, is an entirely new phenomenon that cannot be explained away in terms of out fashioned theories of modernization. However, some others argue that in India it is merely an accelerated and aggressive form of modernization. As an aggressive form of modernization, globalisation has led to the opening-up of the economy enabling the entry of a large number of new and more formidable economic actors. It has also significantly reduced the span of State activity in India, at times even resulting in the shrinking of national sovereignty. As a consequence of this, the modernization agenda of the post independent India began to slowly lose its welfare focus. This, in turn, has not only aggravated the already existing dichotomies, contradictions, and structural inequalities, but also added a few more to them. In this general setting of globalisation, the researcher intends to take up and explore the issues with regard to women development, rights, and empowerment.

\textsuperscript{11} Rodrigues, Valerian. "Globalisation – An Introduction," Paper presented in the national seminar on globalisation held during may 7-10, 2001 at Udupi, Karnataka, India.
Women: Struggle, Development, and Empowerment - Global Scenario

It is a paradox that, having constituted nearly 50 percent of the world population, women are always in the periphery. This gender inequality is a global phenomenon. There have been many intellectual debates on issues regarding gender equality and development. These debates have succeeded to some extent in bringing about a certain changes in development paradigm resulting in providing some space for women welfare and development. However, nothing significant has happened in relation to the overall condition of women world over. They continue to be in perpetual subjugation, marginalisation, and unequal socio-economic status. Ever since antiquity, women have been struggling for their basic survival, self-respect, and autonomy throughout the world. In the recent times many feminist movements have emerged to address these concerns.

Once women started questioning their secondary, oppressed, and subjugated positions through feminist movement, policy planners and academicians started looking at developing policies and programs from women’s point of view. As a result, feminist interpretation of economic policies, opportunities for women to involve in economic activities were included in the development agenda. For women to come to this position, i.e. to question their subjugated position, it took a very long time. According to some scholars the feminist movement started during 1850s. Rinitha Mazumdar charts three important stages in the feminist movement generally identified as first, second, and third wave feminism. Accordingly, the first stage stretches
approximately from 1850 to 1920, second wave from 1920 to 1980, and third wave from 1980 onwards. Some other scholars identify the roots of feminist movement even to the earlier historical phases. Hunt and Sherman, for example, observe, "The earliest political activity of a significant number of women came in the 1820s and 1830s in the abolitionist movement to end slavery. Experience in the abolitionist movement made women aware of their own oppression and gave them the confidence to build a movement of their own. Even after the Civil War in USA, women, both black and white, were not given the voting right. After a long fight, in 1920, they were given the voting right." At the same time, the feminist movements world over have been analyzed and evaluated on the basis of different kinds of ideological perspectives that they represent. The global scholarship on feminism today identifies at least four ideological currents present among feminist movement. They are: the Liberal Humanist Feminism, Marxist Feminism, Radical Feminism, and Third World Feminism.

All these different strands and perspectives are indicative of the unequal and unjust position that women continue to occupy in the on-going process of human civilization. The civilizational history vividly demonstrates that women were not only

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downtrodden socially but also were sidelined economically and politically. They, in spite of contributing significantly to the welfare of the family, economy, and society through their productive and reproductive roles, remained largely invisible. Such appalling discriminations ultimately led to various kinds of movements against the constructed discrimination. After partially succeeding in their efforts to assert their right of adult franchise, women could establish that most of the differences between men and women were the social constructions. The similar constructional limitations in the mainstream policies came under attack by women organizations and NGOs throughout the world.

These attempts gained further momentum after 1970s, especially after the disillusionment of modernization process. Modernization process, as has been noted earlier in this chapter, assumed linear relationship between the transformation of traditional society into modern through industrialization and economic growth. It further assumed that with the achievement of economic growth the problems of poverty, inequality, and marginalisation would disappear and all-round development would lead to the establishment of just and equal society. All this is presumed under the notion that gender inequalities are the loose ends of the traditional society and will fade away with the emergence of modernization. However, this grand assumption of modernization failed miserably to achieve overall growth to benefit equally all sections of the society, and consequently to narrow down the gender inequality gap.

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Instead, it increased the gap. This disillusionment with modernization theories and convincing evidences of the need for women’s centrality in economic production and social progress led to the emergence of three distinctive approaches to development. These approaches seek to explain how development affects women and why women and men are affected differently by development.

**Women in Development Approach (WID)**

It was apparent by the 1970s that women were being left out of development agenda. They were not benefiting significantly from it, and in some instances their existing status and position in society was actually being made worse by development policies. Women in Development Approach (WID) saw the problem as the exclusion of women from development programmes and approaches. As a result, the solution was seen as integrating women into such programmes. WID saw women as a group being treated as lacking opportunity to participate in the process of development. The main task, therefore, was to improve women’s access to resources and their participation in development programmes and planning. This, it was argued, was the best way to improve women’s position in society. To give significance to this new perspective, the UN sponsored a conference in Mexico in 1975 and declared that year

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17 Muyoyeta, Lucy. “Women, Gender and Development,” Published by Women for Change, Zambia and Educating and Acting for a Better World, Ireland with support from Development Cooperation Ireland and Concern, wfc@zanmet.zm, info@8020
as 'the International Year of Women'. This led to the designation of the period of 1976 to 1985 as the 'Decade for the Advancement of Women.' The stated justification for this attention was that the women, representing approximately one-half the world's population, were estimated as performing two-thirds of the world's work but receiving one-tenth of the world's income and owning less than one percent of the world's property. One of the major achievements of the decade was the establishment of women in development structures or machineries. The 1980 World Conference for Women in Copenhagen focused on the economic contributions of women in relation to a new international economic order as well as at the grass-roots level.\textsuperscript{18}

The WID approach, although had limitations, increased the visibility of women in development issues. WID was successful in helping secure a prominent place for women's issues at the United Nations and other international development agencies. Although the WID approach made demands for women's inclusion in development, it did not call for changes in the overall social structure or economic system in which women were to function. As such, WID concentrated narrowly on the inequalities between men and women by ignoring the social, cultural, legal, and economic factors that give rise to those inequalities in society. WID tended to focus on women almost exclusively and assumed that women were outside the mainstream.

\textsuperscript{18} Wilkins, Karin G. "Gender, power, and development," \textit{The journal of international Communication}. Ed. 4 (2), 1997, Pp102-199.
of development. As a result of criticisms of the WID approach, the Women and Development (WAD) approach arose in the latter part of the 1970s.\textsuperscript{19}

\textbf{Women and Development (WAD)}

Women and Development (WAD) approach argued that women, instead of being excluded from development programmes and approaches, have always been part of the development processes and that they have always been the important economic actors. Further, it asserts that the work the women do, both inside and outside the household, is critical to the maintenance of any society. However, the integration that the WID envisaged had only served to sustain global inequalities. Therefore, the WID approach that placed emphasis on integrating women into development was not correct. The main focus of WAD, therefore, is on the interaction between women and development processes rather than purely on strategies to integrate women into development. WAD was very persuasive in raising the debate that women have a role not only in reproduction but also in production as well. For development to be meaningful for women, both these roles have to be acknowledged. WAD saw both women and men as not benefiting from the global economic structures, which have in-built imperfections, disparities, and inequalities. It further assumed that the position of women would improve if and when these international structures become more equitable. This assumption of WAD was criticized because in

\textsuperscript{19} Muyoyeta, Lucy. “Women, Gender and Development,” op. cit.
so perceiving, it sees women’s positions as primarily within the structure of international and class inequalities and, therefore, fails to appreciate the role of patriarchy in undermining women’s development. It, therefore, does not adequately address the question of social relations between men and women and their impact on development.20

Gender and Development Approach (GAD)

In the 1980s, further reflections on the development experiences of women gave rise to Gender and Development (GAD) approach. GAD represented the confluence of a number of feminist ideas. It sought to bring together both the lessons learned from and the limitations of the WID and WAD approaches.21 The shift from ‘women’ to ‘gender,’ represented by the advent of the GAD approach, ‘resonates with an understanding of gender as a socially constructed category, rather than essentialising sex as a biological condition.’22 GAD looks at the impact of development on both women and men. It seeks to ensure that both women and men participate in and benefit equally from development and, therefore, emphasizes equality of benefit and control. GAD is not concerned with women exclusively, but with the way in which gender relations assign specific roles, responsibilities, and

20 Ibid.

21 Ibid.

22 Wilkins, Karin G. “Gender, power and development,” op. cit.
expectations between men and women, often to the detriment of women. Development, therefore, is about deep and important changes to relations dealing with gender inequality within society. This approach also pays particular attention to the oppression of women in the family or the 'private sphere' of women's lives. GAD focuses on the social or gender relations (i.e. the division of labor) between men and women in society and seeks to address issues of access and control over resources and power. It treats development as a complex process that is influenced by social, economic, political, and cultural factors rather than as a state or stage of development. It, therefore, goes beyond seeing development as mainly 'economic well-being.' It at the same emphasises non-material and human dimensions of 'well-being.' Arising from the GAD analysis is the need for women to organize themselves into a more effective political voice in order to strengthen their legal rights and increase the number of women in decision-making.23

Functional Approaches to the Development of Women

Over the years, the functional approaches24 to the developmental challenges relating to women have developed and changed in response to criticisms, and


evolution of better understanding of the dynamics relating to women's development. These approaches are briefly discussed below:

1. The Welfare Approach

Until the early 1970s, issues regarding women in the development program were restricted only within the context of their reproductive roles. The focus was on mother and child health, child-care, and nutrition. Family planning was more focused because of the link established between population growth and poverty. During this period more emphasis was given to modernization with the assumption that once the countries reach economic growth, the poor and poor women would automatically benefit from it. Instead, the reverse happened. As pointed out earlier, not only the gap between have and have-nots increased, but also the condition of women worsened. Women were being increasingly associated with backwardness and traditionalism, while men were increasingly identified with modernity and progress. In tune with this, the men were assisted with economic development projects such as introduction of cash crops, and new agricultural technologies that excluded women.

2. The Equity Approach

Feminist demands for gender equality were important in bringing about this approach with the main aim of eliminating discrimination. It emphasized the
revaluing of women's contribution and their share of benefits from development. The equity approach also dealt with both the productive and reproductive roles and emphasized the responsibility of government in recognizing these roles. The emphasis on revaluing women's contribution and share of benefits meant that the approach dealt with issues of policy and legal measures as a means of bringing about equity. The equity approach, in contrast to the welfare approach, saw women as active participants organizing themselves to bring about necessary changes.

3. The Anti-Poverty Approach

This approach too focuses on both the productive and reproductive roles of women with an emphasis on satisfaction of basic needs and the productivity of women. A key operational strategy of this approach requires access to income generation and waged employment for women. The tendency with this approach was to reinforce the basic needs and ignore the strategic needs of women. This third paradigm concerned with anti poverty, directed at poor women to ensure and increase their productivity. This is still being followed under the assumption that women's problems arise out of under-development. In this context, the approach to rural development is increasingly confronting itself to the formation of Self Help Groups (SHGs), in stabilizing and linking with viable socio-economic activities for sustainable livelihood. This is seen as the only solution for poverty eradication, equity, and development of women.
4. The Efficiency Approach

The efficiency approach targets women as workers. It is a product of the economic reforms in 1980s widely known as the Structural Adjustment Programmes of the International Monetary Fund and the World Bank. This approach is aimed at increased production and economic growth with an emphasis on optimal utilization of human resources. Education and training are, therefore, key strategies of this approach. Advocates of this approach argue that gender analysis makes good economic sense. This is because understanding men’s and women’s roles and responsibilities as part of the planning of development activities helps improve effectiveness. Further, it ensures that women, as well as men, can play their part in national development. It is important to note here that the efficiency approach succeeded in bringing the concerns about women and gender into the mainstream of development. However, this was done with a focus on what women could do for development, rather than on what development could do for women. Quite tragically, the economic reforms, in effect, undervalue paid work as they seek to restrict trade union activity and freeze wages of workers. They also burden women due to restrictions on social spending in areas such as health and education. Women are therefore spending much more time in caring for the ill. In so burdening women, the reforms hinder progress towards meeting women’s strategic needs.
5 The Empowerment Approach

This is an approach closely associated with third world feminist and grassroots organisations. The aim of empowerment approach is to increase the self-reliance of women and to influence changes at the policy, legislative, societal, economic, and other levels to their advantage. Its main point of reference is the “triple roles” of productive, reproductive, and community work. It emphasizes women’s access to decision-making. Its main strategy is awareness rising, and situates women firmly as active participants in ensuring that change takes place. Building organizational skills and self-esteem is an important aspect of the empowerment approach. The empowerment approach, it is claimed, has been instrumental in ensuring that opportunities are opened for women to determine their own needs. However, empowerment has often been misunderstood to be an end rather than a means. This has resulted in poor women becoming knowledgeable about issues while realizing little change to their material situation, which is often awful. Therefore, the main objectives of development programmes in this context may be categorized as (i) initiate income generating programmes; (ii) sensitize women about their rights, entitlements and legal framework; and (iii) take up capacity building measures.25

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25 Micro Finance and Empowerment of Scheduled Caste Women: An Impact Study of SHGs in Uttar Pradesh and Uttarakhand. The study was Conducted by BL Centre for Development Research and Action 5/857, Vikas Nagar, Lucknow – 226 022 and was Sponsored by the Planning Commission, Government of India.
In the light of this brief discussion on the global scenario of debates, discourses, theoretical perspectives, and understanding of the nexus between the development debate and the 'woman' question, the researcher intends to leaf through the central issues concerning the condition of woman in India; her strive as well as struggles to achieve autonomy, self-respect, justice, and equality; and to assert her rightful place in Indian society.

The scenario of Women in the Indian context

It is now well recognized that in India too gender inequality is a social construct. Owing to persistent feminist interventions, identifiable changes are also taking place in India's development polices. Before understanding the implications of such changes, it is essential to know the overall condition of women in India in historical terms. Sengupta and Singh in one of their writings observe,

"In India, the plight of women is no better than their counterparts in other developing countries. Despite the honor and reverence accorded to them as deities in mythology and personified tribute paid to them as in historical monuments, the ground realities remain opposite in a patriarchal society like Indian, where there exists the unfounded belief that man is the bread winner of the family and hence the male child gets the best of limited facilities and resources within the family. The girl child is under constant risk of being aborted through the misuse of modern technology. She is mostly deprived of schooling for sake of taking care of siblings at home. Since she is to be married off soon, investing in her education is a liability. Despite the fact that women are massively involved in almost all sectors of economy, their work and earnings do not count. Their activities as producers of the household
are not reflected in National Income Statistics, thus, making their contribution unaccounted for. In an effort to uphold cultural heritage, the past is glamorized and with it, the equality of women and enhancement of their role in development gets inhibited."

Interestingly, the history of modern India opens out a complex narrative with regard to woman question. There have been quite a few significant writings on complexities and contradiction that Indian society confronted while wrestling with the issue of women and her rightful place. The social reform movement in India, which flourished in the later part of the eighteenth century and in the early part of the nineteenth century, sought to face the question of women fairly and squarely. Socio-religious reformists like Rammohan Roy, Dayanand Saraswathi, K.C.Sen, and others brought to the fore different issues concerning social reform with regard to women. One might have certain kinds of objections with regard to the ways and modes in which these religious reformists addressed the women problems. But it should be said in favor of the social reformists that they were solely responsible to focus the attention of the Indian intelligentsia on women and her predicaments."


27 It should be noted here that during this period Annie Besant initiated the seeds of women movement by founding Women’s India Association. Further, the anti-
purdah (veil) campaign launched in Bihar in 1928; the passing of Sarda Act in 1929, which raised the minimum age of marriage for girls to 16; and the setting up of the Rau committee, which recommended the granting of inheritance rights to women were some of the benchmarks of the women’s movement in colonial India. See Panjani, 1996 - Historical Background of the Non-profit Sector in India, PRIA-working paper no 3. New Delhi, June 2001.
However, with the advent of the early Nationalist Movement, the centrality that the woman question occupied began to be consigned to the margin. The early nationalist leaders began to de-focus their attention from the women question to other issues of national independence. Even while attempts were made to bring back the women to the center-stage, it was intelligently defeated. It was only with the entry of Gandhi that the issue of ‘womanhood’ was revived and re-focused.28

In spite of this, whenever the question of representation for women came up it was politely brushed aside by other leaders under the pretext of quoting the prime priority of getting independence to India. However, National Congress constituted the National Planning Commission in 1938 to chalk out the economic plans for independent India. One of the 29 sub-committees formed for this purpose was to look in to women’s role in planned economic development of India. This sub-committee insisted on the need to reorganize the women’s labor as a separate unit of production different from corporate production or family work. The committee strongly felt that the State needed to ensure property right for women and enable them to carry out trade and other occupations. Unfortunately, these recommendations were put to cold storage conveniently.

'Woman' in Post-Independent India

Significantly, the cumulative effect of the dense and complex history of India's colonial past and her aspiration for national liberation finally resulted in the establishment of a fairly progressive constitutional democracy that provided ample spaces for disadvantaged voices including that of women. Yet, in many important respects, post-Independent India is in a way a continuation of the earlier history of pre-independent India. Even on the 'woman' question it did not depart radically from the past. Although a great deal of promise was in the offing in terms of equality, justice, and development amidst the euphoria of independence, they could not be fully realized. However, various programmes and policies were launched to bring about drastic socio-economic changes in India within the larger ideological framework of modernization and development. During the first two decades the emphasis of the Indian State was on modernizing and industrializing Indian society through aggressive promotion of large-scale industry, and consistent application of science and technology in agriculture. The focus then was on economic development as an effective instrument of social transformation. As noted earlier, the measures of economic development and the indicators used to evaluate it were governed largely by the tenets of neo-classical economics. State was envisaged to be the principal instrument to initiate, accelerate, and monitor the process of modernization to ensure the objectives of equity and justice enshrined in the constitution. Consequently, the development agenda of the Indian State in the first three decades after independence
had to be colored with welfare motives. It is now well documented that these welfare
endeavors and development strategies did not yield expected results.

The 1970s present a slightly different picture of the development agenda of the
Indian State. The emphasis during this period was more on the poverty alleviation
programmes to tackle growing rural poverty and unemployment. Different kinds of
projects, policies, and programmes of rural development and poverty alleviation were
charted out during this period. Even these efforts, in effect, were not able to bring
about drastic changes in the socio-economic scenario of majority of the people in
India. What is noticeable here is that, in the whole of the agenda of modernization
and development in India during the first three decades, 'woman' issue did not figure
in prominently as it was considered to be a part of the larger question of poverty,
inequality, and injustice.29 Even though the Government did not give much
importance to women development in its policies and programmes till the sixth five-
year plan, the constitution itself guarantees the 'elimination of all forms of
discrimination against women. In spite of this, gender inequalities persisted in India.
Attempts were also made during this period to eradicate social evils like Sati, child
marriage, widowhood, female-infanticide, and dowry through a series of reformist

29 In 1971 the Ministry of Education and Social Welfare appointed a committee to examine the
constitutional, legal, and administrative provisions that have a bearing on the social status of women,
their education, and employment. The report of the Committee, 'Towards Equality,' was submitted to
the Government of India in 1974. It can be noted here that, swayed by the events of the International
Women's Year in 1975 and Women's Decade (1976-85), the policies in India too became sensitive to
the issues concerning women, as women were provided with opportunities to develop economically
and socially. See Annual reports of the Ministry of social Welfare, Government of India, New Delhi,
1985 and of the Ministry of Human Resources, Department of Women and Child Development,
Government of India, New Delhi, 1997.
measures. However, many of these evils against women still persist in India, along with abject poverty and inequality, either discretely or on a massive scale. It is true that women's condition improved marginally since independence. For instance, the literacy and life expectancy have increased, and maternal mortality rate has decreased. Paradoxically, the overall status of woman remained the same in spite of these marginal improvements. The landless, poor, dalit, and tribal women continued to be subjugated, marginalized, discriminated against, and even disgraced. Due to the lop-sidedness in-built into the development agenda, benefits of all the welfare measures and programmes for women initiated by the State accrued predominantly to women from privileged groups.

Globalization and Indian women

With new kinds of debates and perspectives on development, new approaches of measuring development, and new indicators of human development emerging, the flaws and paradoxes of the development agenda pursued by the Indian State came to the fore during the 1980s and 1990s. These fundamental flaws and failures are further highlighted in the era of globalisation. The effects of Globalization on the whole are already discussed earlier in this chapter. It is significant to note here that the Indian State has of late been trying to build hope by taking recourse to

globalisation, the results of which are already perceivable. For instance, we can observe some of the effects of globalisation on women in India.

The available trends indicate that the development of 1990s has different impacts on women and men, and on different groups of Indian women. Women have traditionally had few independent rights to private land in India; and with the increase in privatization of community land; women from landless and marginal / small landholding households are losing the few rights they did have to common property resources. Their low productive-endowment base, as well as their lower access to credit, extension services, inputs, and market information, has excluded the bulk of the marginalized sections, and women in particular, from the gains, if any, of the globalization of agriculture.

In the urban area, the skewed access to capital, contacts, and education on the basis of gender, class, caste, and religion have limited the opportunities of the women in the informal sector to make use of the new growth in manufacturing and service sectors. It is only educated women from privileged groups who have benefited from the increase in employment opportunities in these two sectors. Thus, low endowments, production possibilities, and exchange options for women from disadvantaged sections in both rural and urban groups have marginalized them from any gains of globalisation in terms of employment and real wage.
On the cultural front, the 1990s also saw the globalisation of media. The lifestyle promoted by the media attracted the marginalized groups to the range of consumer goods, which they could access if they had the purchasing power. Given their livelihood crunch, poor women and men are getting more and more frustrated, and these frustrations are getting manifested in a number of ways that have far reaching social, economic, and cultural consequences.

Therefore, due to globalisation, we can see two major problems seem to confront women in India. One is the issue of poverty, particularly affecting women from economically and socially marginalized groups; and the second is the broader issue of equity, justice, and human rights violations affecting all groups of women. Therefore, the major challenge before the Indian State is to work towards the economic, social and political empowerment of women from marginalized sections.31

These eventualities of the eighties and nineties lead to a re-thinking of issues surrounding the ‘woman’ question, and a revision of policies, strategies, and programme to resolve them. In keeping with this, new ideas like capacity building, efficiency, managerial skills, governance, organizational capabilities, and training constituted the discourse of development in the era of globalisation in India. It was believed that, by imbibing all these qualities into programmes directed towards enhancing the personality of ‘woman,’ the objective of women empowerment could be achieved.

Women empowerment

In this context we come across a growing body of evidence that points to linkages between empowerment and development effectiveness at both the general societal and grassroots level. Of late, women empowerment has been identified as an essential commitment in the development goals of national governments and international agencies. India is no exception to this. It is important, therefore, to establish a consensus regarding what this concept means.\(^{32}\) It is also notable that empowerment is not a new concept. Not surprisingly, every society has its own local expressions to represent this idea. For instance, terms like autonomy, self-direction, self-confidence, self-respect, self-realization, and self-worth are more or less corresponding expression to connote empowerment. However, what is new in the empowerment discourse of today is an attempt to quantify it and to develop a functional framework to formulate strategies and programmes for achieving women empowerment.\(^{33}\)

There are a variety of understandings of the term empowerment due to its widespread usage. The idea of power is the root term of empowerment. The concept of power is a historically widely debated issue. The Liberal, Marxist, and Postmodernist scholars have contesting views with regard to the nature of power, its


\(^{33}\) Narayan, Deepa. (Ed.) Measuring empowerment, cross-disciplinary Perspectives, op. cit. p. 3
location, and the modes in which it gets exerted. More importantly ‘power’ has been a problematic category, which is more predominantly defined and enumerated in terms of its political connotations. However, in this context, the term power may broadly be functionally defined as ‘control over resources and ideology.’ The resources over which control can be exercised may be Physical resources (like land, water, forest), human resources (people, their bodies, their labour, and skills), intellectual resources (knowledge, information, and ideas), financial resources (money, and access to money), and the self (that unique combination of intelligence, creativity, self esteem, and confidence). Similarly control of ideology means the ability to determine beliefs, values, attitudes, control over ways of thinking and perceiving situations.\(^{34}\)

The term ‘power’ can further be understood at the operative level in the following different ways.

- **Power over:** This power involves an either/or relationship of domination / subordination.

- **Power to:** This power relates to having decision-making authority, power to solve problems. This can be creative and enabling.

- **Power with:** This power involves people organizing with a common purpose and or common understanding to achieve collective goals.

- **Power within**: This power refers to self-confidence, self-awareness, and assertiveness. It relates to the dynamics of individuals recognizing, through analyzing their experience, as to how power operates in their lives, and gain the confidence to act to influence and change this.\(^{35}\)

As we focus our attention on the term 'empowerment,' we come across different perspectives highlighting different dimensions of empowerment. For Oxfam, empowerment is about challenging oppression and inequality.\(^{36}\) Similarly, another important perspective is of the Human Development Report, 1995. According to it, empowerment is about 'participation'. It argues that development must be by people, not only for them. Investing in women's capabilities and empowering them to exercise their choices is not only valuable in itself but also the surest way to contribute to economic growth and overall development.\(^{37}\) The World Bank's sourcebook on empowerment and poverty views empowerment broadly as increasing poor people's freedom of choice and action to shape their own lives. It identifies four key elements that can change power relations between poor people and powerful actors: access to information, inclusion and participation, social accountability, and local organizational capacity.\(^{38}\) According to United Nation's Fund for Women (UNIFEM), "gaining the ability to generate choices and exercise bargaining power,"

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\(^{36}\) Zoë, Oxaal and Baden, Sally. Gender and empowerment: Definitions, Approaches and Implications for policy, Bridge Report no 40, October 1997, p.2.


\(^{38}\) Narayan, Deepa (Ed,) Measuring empowerment, cross-disciplinary Perspectives, op. cit.
and "developing a sense of self-worth, a belief in one's ability to secure desired changes, and the right to control one's life" are important elements of women's empowerment. Linda Mayoux, in her study paper 'Women's Empowerment and Micro Finance' writes that empowerment is about change, choice, and power. According to her, it is a process of change by which individuals or groups with little or no power gain the power and ability to make choices that affect their lives. She further remarks that the structures of power - who has it, what its sources are, and how it is exercised - directly affect the choices that women are able to make in their lives. On the lines of Linda Mayoux, Naila Kabeer asserts that empowerment is 'the expansion in people's ability to make strategic life choices in a context where this ability was previously denied to them.'

It is clear from the above interpretations that the most prominent feature of the term empowerment is the process of challenging the existing power relation, and of gaining greater control over the sources of power. Thus empowerment is both the process of getting the power and result of this process.

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Experimental approaches to empowerment

In her study of selected South Asian Non Governmental Organizations, Sreelatha Batliwala identifies three experimental approaches of NGOs to empowerment of women. They are, the integrated development approach, economic approach, and consciousness raising cum organizing approach.42

To her, integrated development approach signifies women's development as the key to the advancement of family and community. This approach ascribes women disempowerment to lack of their access to meet survival resources, to health care and education. Here strategies are focused on enhancing economic status, reduce gender discrimination and help women to gain self-esteem. The economic development approach, Batliwala argues, points out the reason for women’s subordination to lack of economic power, and claims that economic empowerment has a positive impact on other issues concerning women. Its strategies are built around strengthening women’s position as workers and income earners by mobilizing, organizing, and providing access to support services. Finally, the conscious raising approach, she points out, ascribes powerlessness of women to the ideology and practice of patriarchy, and socio-economic inequality in all the systems and structures of society. Therefore, Batliwala observes that the strategies here are focused more on organizing women to

recognize and challenge both gender and class based discrimination in all aspects of their lives.

She further observes that these approaches differ from each other in the concept; and while working at the grassroots, most organizations take a mix of all these approaches. It is clear, in terms of her study on these different approaches to empowerment, that by empowering women economically and by organizing them in groups, it is possible to empower them in other spheres of their life as well. It is also clear from the above discussion that whatever may be the difference in culture, castes and religion, empowerment is a complex process of change and it tends to vary. Although the process of empowerment varies from place to place and from culture to culture, several types of changes are considered to be relevant in all the situations. Some of these changes which could also be called indicators of empowerment are: increased mobility, increased decision making power and autonomy within the household and the community, increased ownership of household assets, increased political and legal awareness, increased participation in social and development activities, and exposure to information.

In the context of the above discussion, the present study makes an attempt to seek whether all these indicators of empowerment are present in the study area due to the emergence of SHG movement under Microfinance Programme. This is because, while introducing the Microfinance programme, it was claimed that through this
programme directed at disadvantaged section of the society, both poverty alleviation and women empowerment are possible.

Women Empowerment and Microfinance

Due to the changes that have occurred in the perspective of the State with regard to development and women empowerment during the nineties, the idea of microfinance was brought in a major way into the strategies and programmes of development. Hence, this section provides a brief discussion on the nature of and divergent views on microfinance experiment as it relates to empowerment.

The term microfinance is of recent origin and is commonly used while discussing issues like: poverty alleviation interventions; income distribution amongst a wider section of population; purchasing power redistribution to enable participation in the market economy; small savings and loans; the affordability, availability and accessibility of small loans in a flexible, sensitive and responsive manner; the availability of timely, adequate, and uninterrupted finance through a non-bureaucratic style to those who cannot provide collateral security; financial support to micro entrepreneurs; and gender development. There is, however, no statutory definition for microfinance. The Taskforce on Supportive Policy and Regulatory Framework for Microfinance, under the Chairmanship of Y. C. Nanda, Managing Director, National
Bank for Agriculture and Rural Development (NABARD)\(^4\) has defined microfinance as "provision of thrift, credit, and other financial services and products of very small amounts to the poor in rural, semi-urban and urban areas for enabling them to raise their income levels and improve living standards."

As discussed earlier, empowerment is about change, choice, and power. It is a process of change by which individuals and groups with little or no power gain the power and ability to make choices that affect their lives. It is a process of personal, economic, social, and political development. Even though economic empowerment of woman alone does not always change her marginalized position in other spheres of her life, in the present day context overall development of women is centrally dependent on economic development. From the early 1970s, women's movements in a number of countries identified credit as a major constraint on women's ability to earn an income. Microfinance is now hailed to be a proven strategy for reaching poor woman. This is because many studies have tried to provide empirical evidences that establish correlation between availability of credit and women empowerment. Since

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\(^4\) NABARD: After came into being in 1935, the Reserve Bank of India (RBI) was looking after credit needs of the agricultural sector in India. To meet the credit requirements of the farmers, the RBI provided short and medium term credit to State Cooperative Banks. Similarly, it provided long-term credit to Central Land Development Banks. However, as the credit increased manifold, Government of India appointed a Committee to Review the Arrangements for Institutional Credit for Agriculture and Rural Development (CRAFICARD) in 1977. Based on the recommendation of the committee, the Government set up in 1982 the National Bank for Agriculture and Rural Development (NABARD) with the objective of providing full attention to the credit requirements of the rural area. The Government of India, in consultation with the Reserve Bank of India, appoints board of Directors of the bank. The board consists of representatives of the Reserve Bank of India, cooperative and commercial banking sector, Government of India, State Governments, and experts in the field of agriculture and rural development. Government of India and Reserve Bank of India share the authorized capital of NABARD. See www.nabard.org.
the 1970s, many women's organizations worldwide have included credit and savings, both as a way of increasing women's incomes and to bring women together to address wider gender issues. The mid 70s saw the emergence of poverty-targeted microfinance institutions like Grameen Bank in Bangladesh and others. Many of these institutions see themselves and their programs as 'empowerment-oriented.' In the 1990s, a combination of evidence of high female repayment rates led to an increasing emphasis on targeting women in micro-finance programmes.44

In this context, Linda Mayoux presents four basic views on the link between micro-finance and women's empowerment:

- There are those who stress the positive evidence at the global level on, and are essentially optimistic about, the possibility of sustainable microfinance empowering women;
- The view that recognizes the limitations to empowerment, but explains those with poor programme design;
- Another set of scholars recognizes the limitations of microfinance in promoting empowerment, but see it as a key ingredient, important in itself within a strategy to alleviate poverty. However, the issue of empowerment, according to this view, needs to be addressed by other means; and

• Finally, there are those who see micro-finance programmes as a waste of resources.\textsuperscript{45}

Having presented these different views regarding microfinance and women empowerment, Linda proceeds to enumerate three paradigms underlying the current practice of microfinance and women’s empowerment. They are: Financial self-sustainability paradigm, Poverty alleviation paradigm, and Feminist empowerment paradigm.

• \textbf{Financial self-sustainability paradigm:} This paradigm is currently dominant within most donor agencies and in the models of microfinance promoted in publications by USAID, World Bank, UNDP, CGAP, and the Micro credit Summit Campaign. Here, the main consideration in programme design is provision of financially self-sustainable microfinance services to large numbers of poor people, particularly micro- and small- entrepreneurs. The focus is on setting of interest rate "right" to cover costs, to separate microfinance from other interventions to enable separate accounting, to expand programmes so as to capture economies of scale, and to use groups to decrease costs of delivery. This paradigm assumes that increasing women's access to microfinance services will by itself lead to individual economic empowerment, well being and social and political empowerment.

\footnotesize{\textsuperscript{45} Ibid.}
• **Poverty alleviation paradigm:** In this paradigm, the main considerations are poverty reduction among the poorest, increased well-being, and community development. Here the focus is on small savings, loan provision for consumption and production, group formation, etc. Poverty alleviation and women's empowerment are seen as two sides of the same coin. The paradigm assumes that increasing women's access to micro-finance (together with other interventions to improve household well-being) will in itself increase household income, which will then translate into improved well-being for women and ultimately enabling women to bring about wider changes in gender inequality.

• **Feminist empowerment paradigm:** This paradigm underlies the gender policies of many NGOs and the perspectives of some of the consultants and researchers looking at gender impact of microfinance programmes. It is claimed that this paradigm did not originate as a Northern imposition, but is rooted in the development of some of the earliest microfinance programs in the South, particularly SEWA and Working Women's Forum (WWF) in India. Here the underlying concerns are gender equality and women's human rights. This paradigm seeks to promote microfinance as an entry point in the context of a wider strategy for economic and socio-political empowerment of women. The focus here is on gender awareness and feminist organization.46

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46 Ibid.
This chapter briskly tried to overview the wide spectrum of problems and issues surrounding welfare, development, and empowerment both in the global and in Indian context. The focus of this chapter has been to highlight in a historical perspective as to how the discourse on development and empowerment addressed the issues of poverty, inequality, injustice, disparity, subjugation, and marginalisation of the majority of people with a particular emphasis on women. Further, the present chapter tried to chart, and demonstrate, the different kinds of constructions of the above-mentioned issues and problems, and corresponding solutions that these constructions invoked. Besides, the chapter also tried to suggest that the trajectory of development and empowerment agenda in India did not possibly attempt to resolve fundamental disparities, conflicts, and contradictions. Instead, it always tended to go for softer options. As a consequence of all these, the abysmal problems that India faced throughout not only remained unresolved but became more acute. To face this situation the politics of development and empowerment presents before us a new constructed hope called microfinance and its offshoot SHG movement as effective instruments of rural development. The following chapter attempts to examine the nature and dynamics of microfinance and SHGs in the larger context of rural development in India.

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