CHAPTER III

MICROFINANCE AND WOMEN EMPOWERMENT
THEORETICAL AND POLICY APPROACHES

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3.1 Introduction

This chapter deals with the theoretical and policy approaches that have been adopted over the years with regard to empowerment. The various perspectives, themes and policies, indicators and paradigms of women empowerment, and the theoretical frameworks used in this study for analysing the impact of microfinance on women empowerment are discussed.

3.2 Empowerment: Perspectives

Human development is the process of enlarging the choices of all people. It is inclusive in nature. It becomes unjust and inequitable if women are excluded from the benefit participation (Human Development Report 1995). There are four main elements in the concept of human development: productivity, equity, empowerment, and sustainability. By enhancing capabilities, productivity is increased; people become effective agents of economic growth. This growth has to be inclusive; there should be equitable distribution of its benefits. This should lead to empowerment. This progress has to be sustained.
Empowerment is the expansion of freedom of choice and action (Amartya Sen, 1985). It means increasing one’s authority and control over the resources and decisions that affect one’s life. It is also the capacity to mobilize resources to produce beneficial social change (Sen, 1987). The local terms associated with empowerment include self-strength, control, self-power, self-reliance, own choice, life of dignity in accordance with one’s values, capacity to fight for one’s rights, independence, own decision-making, being free, awakening, and capability. Empowerment is relevant at the individual and collective levels, and can be economic, social, or political (UNDP, 1995; Rowlands 1997; UNICEF 2001). It is an all-encompassing term in which the whole range of economic, social, and political activities, including group organization, agriculture, and income generation projects, education, integrated healthcare, and so on, and would work synergistically towards the common goal of empowering the poor (Bhasin, 1985). It can be used to characterize relations between households or between poor people and other actors at the global level (Sen, 1985, 1999).

Poor people’s choices are extremely limited, both by their lack of assets and their powerlessness to negotiate better terms for themselves with a range of institutions, both formal and informal. Thus, empowerment is the expansion of assets and capabilities of
poor people to participate in, negotiate with, influence, control, and hold accountable institutions that affect their lives. In other words, it is the process of increasing the self-reliance of the poor, especially the rural poor (Bailey, 1992).

The World Bank (2001) defines empowerment as “the process of increasing the capacity of individuals or groups to make choices and to transform those choices into desired actions and outcomes.” Central to this process are actions, which build both individual and collective assets and improve the efficiency and fairness of the organizational and institutional context, which govern the use of these assets. Thus, empowerment is multi-dimensional and refers to the expansion of freedom of choice and action in social, economic, and political spheres to shape one’s life.

According to S Shetty (1992), empowerment is a dynamic and ongoing process, which can only be located on a continuum. If viewed as a continuum, empowerment at the group level is essential but this cannot be brought about without empowerment at the individual level. Empowerment is easy to ‘intuit’, but complex to define. An empowered individual would be one who experiences a sense of self-confidence and self-worth - a person who critically analyses his/her social and political environment, a
person who is able to exercise control over decisions that affect his/her life.

Naila Kabeer (2001) views empowerment as the expansion of people’s ability to make strategic life choices in context where this ability was previously denied to them. It is a socio-political concept that goes beyond participation and consciousness raising.

The process of empowerment requires transformation of structures of subordination, control over material and intellectual resources, gaining decision-making authority, and reduction of gender inequality (Abdullahal Hadi, 1997). Holcome (1995) notes that empowerment represents sharing of control, the entitlement and the ability to participate, to influence decisions, as on the allocation of resources. It is also defined as a “process which enables individuals or groups to change balances of power in social, economic and political relations in society” (UNDP, 1994).

3.3. Empowerment: Fair Sex – Fair Deal

Though identified long ago, since the 1990’s, international economic institutions have flagged women as key agents of sustainable development. Women’s equality and empowerment are seen as central to a more holistic approach towards establishing new patterns and processes of development that are sustainable.
The World Bank (2001) has suggested that empowerment of women should be a key aspect of all social development programmes. Gender equality is and will always remain an end in itself. But we must also recognize that when women suffer abuse and discrimination, when they do not play an active role in shaping the world around them, everyone in society loses out. Making headway in alleviating poverty and promoting equitable growth is inextricably linked to improving women’s lives and increasing their participation in decision-making. Women’s empowerment helps raise economic productivity and reduce infant mortality. It contributes to improved health and nutrition. It increases the chances of education for the next generation (UNDP Annual Report, 2006).

According to Marilee Karl (1995), empowerment is an abstract and complex concept, which is interpreted in many ways. Changing the unequal balance of decision-making power and control in the relations of men and women in the household, in the work place, in communities, in government, and in the international arena will lead to women’s empowerment.

cognitive component refers to the understanding of their conditions of subordination and the reasons that create such conditions. The psychological component includes the development of a feeling that women can improve their conditions and the belief that they can succeed in their efforts. The economic component signifies that women are able to engage in a productive activity that will allow them some degree of financial independence. She also mentions the political component that would encompass the ability to organize and mobilize for change.

Women must recognize their strategic needs, their social position and understand how coercive it is (Sen, 1987). According to him, there are three critical dimensions of the empowerment process such as individual consciousness raising, collective consciousness development, and mobilization. The third dimension is built on the first two and it is where collective skills and resources are translated into political and legal action.

Female work participation not only increases their family income, but also brings economic independence among them in the household. This helps them to participate efficiently in intra-household activities. But female work participation alone cannot ensure true economic empowerment as the decision-making and ownership of resources may still lie in the hands of male members.
Therefore, female work participation rate is a necessary condition, but not a sufficient one for economic empowerment. Economic empowerment of rural women is possible only when they have full autonomy to access and spend, and control means that are critical for leading socio-economically productive and healthy lives.

3.4. Women’s Empowerment: Themes and Policies

Conventional approaches to women’s empowerment are based on the twin assumptions that alleviation of poverty will automatically lead to their empowerment and that the major constraint on programmes for their upliftment is monetary. The result of five decades of planning in India, however, has shown that economic assistance by itself does not necessarily improve the status of women. The instruments for empowerment have to compete with entrenched prejudices and patriarchal modes of oppression (Karlekar, 2004). At the same time, there are indications that with conscientization programmes and concerted efforts at changing world views, women will garner confidence and men will learn to accept that power is not a male prerogative. For, while empowerment may be at the cost of a growing sense of disempowerment among the once-powerful, to be meaningful and effective, capacity building has also to include the skills of role-sharing and participatory behaviour among the new elite.
If women’s empowerment found mention in the agenda of international economic institutions in the 1990’s, already in the 1970s, a new policy to integrate women in the development process had gained footing among development agencies. It was reflected in the decision to declare 1975 as the International Year of Women.

The assumption was that the neglect of women could be remedied and their situation improved by including them in development projects and programmes. According to Caroline Moser (1993), three Women in Development (WID) policy approaches can be identified: equity, anti-poverty, and efficiency, although, as she points out, there has never been a strict chronological development or separation of these approaches. In examining how these approaches attempt to meet women’s needs, this framework distinguishes practical gender needs and strategic gender needs, a concept developed by Maxine Molyneaux (1992). The term ‘practical gender needs’ refers to what women require in order to fulfill their roles and tasks; for example, training and access to childcare services. The term ‘strategic gender needs’, on the other hand, refers to what women require in order to overcome their subordination, but as active participants in the process of development and change.
According to Moser, equity is the original “Women In Development” (WID) approach and is concerned with unequal relations between men and women in the family and in the market place and with integrating women into wage work; “hence, it places considerable emphasis on economic independence as synonymous with equity”. The equity approach was largely abandoned by most national and international development programmes and replaced with approaches that focused only on practical gender needs.

Anti-poverty is identified as a second WID approach, which is directed to the ‘poorest of the poor’; it targets low-income women for economic activity, usually small income-generating projects. The efficiency approach, which emerged in the late 1980s in the wake of the debt crisis, and is still widely used, aims at ensuring that ‘development is more efficient and effective through women’s economic contribution.’ Women’s participation is equated with equity for women.

The shift from the integration of women to mainstreaming since mid-1980s has been accompanied by the shift in focus from women to gender, which is generally referred to as Gender and Development Approach (GAD). It emerged as a progressive approach to development from women’s perspectives and experiences.
3.5 From Integration to Empowerment

The concept of the empowerment of women as a goal of development projects and programmes has been gaining wider acceptance in the 1990s. According to Kate Yong (1997), the concept of empowerment, as used by development agencies and economic institutions, refers mainly to entrepreneurial self-reliance. Her study titled ‘Empowerment of Women in South Asia’ identifies two approaches commonly used: empowerment through economic interventions to increase women’s economic status through employment, income generation and access to credit; and empowerment through integrated rural development programmes, in which strengthening women’s economic status is only one component along with education, literacy, the provision of basic needs and services, and fertility control.

In India, there has been a coexistence of three approaches for women's development (Patel V, 2002). The Women in Development model explains the reasons for women being treated as beneficiaries of the crumbs thrown at them, in the margin of the economy, as consumers and an auxiliary labour force to be utilised in the crisis period and eased out the moment men are ready for take over. The WID discourse revolved around the economic growth paradigm. The Women and Development (WAD)
model integrates women in the development work as active agents of change. Affirmative action by the state and pro-active approach by the civil society through NGOs and women’s group are advocated by these models for empowerment of women against the forces of patriarchal class society. NGOs and other voluntary organisations implementing this approach became powerful forces during the 1990s. The Gender and Development (GAD) model is based on an understanding of gender relations and empowers the weak. Gender is socially constructed and gender relations are power relations. Here, power is an important analytical category. Explicit measures of gender inequalities are sex ratio, literacy rates, health and nutrition indicators, wage differentials, ownership of land and property. “The implicit relations are those embedded in relations of power and in hierarchies and are more difficult to measure. Located in the household, in custom, religion, and culture, these intra-household inequalities result in unequal distribution of power, control over resources and decision-making, dependence rather than self-reliance and unfair, unequal distribution of work, drudgery, and even food” (Mehta, 1996). Super women who are to look after the interests of each and every stake group are survivors in this model. In the Indian context, gender relations are determined by the complex interplay of power relations based on class, caste, ethnicity, and religion.
The core of the Women’s Empowerment Framework is its argument that women’s development can be viewed in terms of five levels of equality, of which empowerment is an essential element of each level.

1. Welfare, the first level, addresses only the basic needs of women, without recognizing or attempting to solve the underlying structural causes, which necessitate provision of welfare services. At this point, women are merely passive beneficiaries of welfare benefits.

2. Access, the second level, is essential for women to make meaningful progress. This involves equality of access to resources, such as education opportunities, land, and credit. The path to empowerment is initiated when women recognize their lack of access to resources as a barrier to their growth and overall well-being, and take action to address this.

3. Conscientization is a crucial point in the empowerment framework. For women to take appropriate action to close gender gaps or gender inequalities there must be the recognition that their problems stem from inherent structural and institutional discrimination. They must also
recognize the role they can often play in reforming the system that restricts their growth.

4. Participation is the point where women are taking decisions along with men equally. To reach this level, however, mobilization is necessary. By organizing themselves and working collectively, women will be empowered to gain increased representation, which will lead to increased empowerment and ultimately greater control.

5. Control is the ultimate level of equality and empowerment. Here, the balance of power between men and women is equal and neither party has dominance over the other. At this stage in the empowerment framework, women are able to make decisions over their lives, and the lives of their children, and play an active role in development. Further, the contributions of women are fully recognized and rewarded.

3.6 Indicators of Empowerment

Various indicators to measure empowerment have been identified at different levels.
3.6.1 Individual/Household

At the individual/household level, empowerment is measured in terms of women’s participation in crucial decision-making processes. The extent to which women take control of their reproductive functions and decide on family size and how far they are able to decide where the income they have earned will be channelled to are important. The feeling and expression of pride and value in their work, their self-confidence and self-esteem, and their ability to prevent domestic violence, and the extent of sharing of domestic work by men also determine how far women are empowered.

3.6.2 Community/Organization

The existence of women’s organizations, allocation of funds to women and women’s projects, increased number of women leaders at village, district, provincial, and national levels, involvement of women in the design, development, and application of technology, participation in community programmes, productive enterprises, politics, arts, and non-traditional tasks, increased training programmes for women, and the power to exercise her legal rights when necessary, indicate women empowerment at the community/organizational level.
3.6.3 Nation

At the national level, various indicators to determine women empowerment have been identified. They include women’s awareness of their social and political rights, their integration in the general national development plan, existence of women’s networks and publications, the extent to which women are officially visible and recognized, and the degree to which the media take heed of women’s issues.

3.7 Paradigms for Micro Finance and Women Empowerment

Liberalization in the banking sector and a policy thrust, in the form of priority sector lending requirements, have made it easy for individuals to take loans. However, even today, a significant portion of our population, especially in rural areas, has difficulty in accessing small loans from formal financial institutions and banks. This is due to the paucity of appropriate loan delivery and maintenance structures, which has made it costly for those institutions to serve such clients. The Vyas Committee, in its interim report, states that the present savings and credit products offered by the banking sector are perhaps not suitable, and that the poor need timely financial services at affordable costs rather
than subsidized credit. This makes access to credit for the poor an important impact issue for the micro finance sector.

According to Richard Rosenberg (1988), the techniques of micro credit keep administrative costs down, reduce risks, and provide incentives for repayment, which could substitute for lack of collaterals. It appears to deliver the ‘holy trinity’ of outreach, impact, and sustainability. There has been a growing consensus among the micro finance practitioners that, in addition to credit, the poor need an entire range of financial services including savings, insurance, and fund transfers. Stuart Rutherford (1999) has argued that effective financial services for the poor should entail mechanisms to turn savings suitable for the poor to smoothen their cash flows across time and space. Prima facie, it appears that micro finance enables the poor to diversify their risk management strategies and overcome phases of distress. Finally, it also has a role in improving the socio-economic status of the underprivileged, especially women.

According to Dejene (1998), micro finance is the chance the poor never had. It provides credit and saving services to the self-employed to enable them to start or expand small income generating activities. The typical micro finance clients are low-income persons that do not have access to the formal financial
institutions. They are typically employed, often household-based entrepreneurs. In rural areas, they are usually small farmers, women, and others who are engaged in small income generating activities such as food processing and petty trade. In urban areas, micro-finance activities are more diverse and include shopkeepers, service providers, and artisans who have a relatively stable source of income. It is a known fact that most of the poor of the developing countries are found in rural areas.

Micro finance institutions are often defined in terms of the following characteristics: (i) targeting the poor (especially poor women),

(ii) promoting small business, (iii) building capacity of the poor,

(iv) extending small loans without collaterals, (v) combining credit with savings, and (vi) charging commercial interest rates. Micro finance institutions are often innovative and flexible in their design and implementation.

In the field of micro finance, the issue of empowerment has been analyzed, especially from the perspective of gender. Much research has demonstrated that micro finance should include a gender focus in order to have an effective impact in terms of gender, poverty, and empowerment. It is true that all over the world,
inequities suffered by women are stronger than those suffered by men. However, an overemphasis on women as a specific micro finance target population means lesser focus on other underprivileged and vulnerable groups. In many contexts, aside from the variety of forms that gender inequalities can take, other forms of disparities and injustices, such as those linked to social classes, races, castes, tribes, etc. do exist. Any study of empowerment must consider the interaction and interrelation between these different underprivileged categories. (www.Calenda.revues.org). Theoretically, micro finance may well initiate a “virtual spiral” of economic, social, and even political empowerment and, consequently, may appear as a means to increase the capabilities of vulnerable people. Micro finance can free vulnerable people of certain links of dependence, but can also forge new kinds of dependence and subordination, thereby strengthening disparities (Goetz & Sen Gupta 1996).

The traditional perspective of micro finance simply as an input into micro enterprise development is increasingly being challenged. This traditional conception is based on the idea that through credit, micro enterprises will capitalize themselves, generate employment and contribute to economic growth. It is assumed that by facilitating micro enterprise growth, micro
finance will assist clients to lift themselves out of poverty and permanently cross over the poverty line. This vision of productive enterprise growth resulting from ever increasing amounts of credit can be very appealing, but does not adequately take into account the complex financial needs of the poor (UNICEF, 2001). There are a range of contrasting views on the relationship between microfinance and rural women empowerment. These views are captured in three key paradigms.

3. 7.1 Feminist Empowerment Paradigm

Its underlying concerns are gender equality and women’s human rights (Mayox 2000). Microfinance is promoted as an entry point in the context of a wider strategy for women’s empowerment and socio-political empowerment that focuses on gender awareness and feminist organization. Under this paradigm, microfinance must be based on participatory principles to build up incremental knowledge of industries and enable women to develop their strategies for change (Mertychen 1996).

3.7.2. Financial Self-Sustainability Paradigm

It is often referred to as the financial systems approach or sustainability approach. Its definitions of empowerment are essentially individualist terms with the ultimate aim being the
expansion of individual choice or capacity for self-reliance. This paradigm assumes that increasing women’s access to microfinance services will in itself lead to individual economic empowerment through enabling women’s decisions about savings and credit use, enabling women to set up micro enterprises and increasing incomes under their control. It is then assumed that this increased economic empowerment will lead to increased well-being of women and social and political empowerment (Rhyne, Otero1994). Within this paradigm, gender lobbies have been able to argue for targeting women on the grounds of high female repayment rates and the need to stimulate women’s economic activity as a hitherto underutilized resource for economic growth.

3.7.3 Poverty Alleviation Paradigm

Under this paradigm, poverty alleviation is defined in broader terms than market incomes to encompass increasing capacities and choices and decreasing the vulnerability of poor people. The main focus of this paradigm is on developing sustainable livelihoods, community development, and social service provisions like literacy, healthcare, and infrastructure development (Johnson & Rogaly 1996). Poverty alleviation and women empowerment are seen as two sides of the same coin.
The assumption in these three paradigms is that women’s access to savings and credit gives them a greater economic role in decision-making. When women control decisions regarding credit and savings, they will optimize their own and the household’s welfare. Investment in women’s economic activities will improve employment opportunities for women and thus have a ‘trickle down and out’ effect (Johnson, 1997). A combination of women’s increased economic activity and control over income resulting from access to micro finance has improved women’s skills, mobility, and access to knowledge and support networks. Status within the community is also enhanced. These changes are reinforced by group formation, leading to wider movements for social and political change. The financial self-sustainability paradigm and the poverty alleviation paradigm assume that social and political empowerment will occur without specific interventions to change gender relations at the household, community, or macro levels. By contrast, the feminist empowerment paradigm advocates explicit strategies for supporting women’s ability to protect their individual and collective gender interests at the household, community, and macro levels (Linda Mayoux, 2000).

Thus, the financial sustainability and feminist empowerment paradigms emphasize women’s own income-generating activities (IGAs). In the poverty alleviation paradigm, the emphasis is more
on increasing incomes at the household level and the use of loans for consumption. In the feminist empowerment paradigm, individual economic empowerment is seen as dependent on social and political empowerment.

3.8 Theoretical Framework

The following theoretical frameworks have been used for analyzing the impact of microfinance on rural women empowerment.

3.8.1 Longwe Progressional Framework:

This framework emphasizes going beyond welfare or practical needs and access to resources into a much wider process, including awareness of possibilities for change, participation, and equality (www.intercooperation.org). Welfare is defined here as the level of material welfare of women, relative to men in such matters as food supply, income, and medical care. Access means women’s access to the factors of production: land, labour, credit, training, marketing facilities, and all publicly available services and benefits on an equal basis with men. According to this framework, empowerment implies moving up to the levels of conscientisation that leads to women’s equal participation in the decision-making process, policy-making, planning, and administration, and equality of control over the factors of production and the
distribution of benefits, so that neither men nor women are in a position of dominance.

3.8.2 Rowlands Power Relations Framework:

This framework has been developed by Jo Rowlands (1997) building on earlier work on gender and power by Naila Kabeer and Nici Nelson, and Sue Wright. This sees empowerment, as the word itself implies, as inextricably linked to transforming power relations. Rowlands identifies the various power relations in terms of the *Power from within* involving individual changes, confidence, and consciousness; the *Power to* increase skills, abilities, including earning an income, and access to markets and networks; the *Power over* changes in power relations within households and communities at macro level; and the *Power with* brought about through organizations of the powerless to enhance individual abilities or ability to challenge and change power relations.\(^1\)

According to Rowlands, within the generative interpretation of power, empowerment also includes access to intangible decision-making processes. It is concerned with the processes by which people become aware of their own interests and how those interests relate to those of others, in order both to participate from
a position of greater strength in decision-making and to actually influence such decisions.

This wider picture of empowerment can be seen to have three dimensions.

- **Personal**: where empowerment is about developing a sense of self and individual confidence and capacity, and undoing the effects of internalized oppression;

- **Close relationship**: where empowerment is about developing the ability to negotiate and influence the nature of the relationship and decisions made within it;

- **Collective**: where individuals work together to achieve a more extensive impact than each could have had alone. This includes involvement in political structures, but might also cover collective action based on cooperation rather than competitions.

3.8.3 Chen’s Multidimensional Empowerment Framework:

Commissioned by UNIFEM for the AIMS micro finance impact study, this framework distinguishes among material change, perceptional change, and relational change. Material change is concerned with income, resources, basic needs, and earning
capacity. Income implies both income increase and income security; resources means increased access to, control over, and ownership of assets and income; basic needs include increased or improved healthcare, nutrition, education, housing, water supply, sanitation; and energy sources; and earning capacity is increased employment opportunities plus ability to take advantage of these opportunities.

Perceptional change is measured in terms of self esteem, self confidence, vision of the future, and visibility and respect. Self esteem is the enhanced perception of one’s own individuality, interest, and value; self confidence comes from the enhanced perception of one’s own ability and capacities; vision of the future means the increased power to think and plan for the future; and visibility and respect are the increased recognition and respect for individual’s value and contribution.

Relational change involves change in terms of decision-making, bargaining power, participation, self reliance, and organizational strength. Change in decision-making means the increased role in decision-making within the household and community; the increase in bargaining power is to be seen in every aspect; change in participation should be increased participation in non family groups, in local institutions, in local government, and in political
process; self reliance means reduced dependence on intermediation by others for access to resources, markets, public institutions plus increased ability to act independently; and organizational strength is the increased strength of local organization and local leadership.

3.8.4 Womenkind’s Action Framework

Empowerment is enabling women both as individuals and as collectivity to achieve greater independence from male tutelage participation in decision-making at the levels of their communities, regions, state and beyond; feel pride and self esteem in themselves and other women; feel that they can achieve ambitions; refuse to allow their daughters to grow up under the same constraints as they did. If we are concerned with women’s empowerment, we can work to remove the obstacles to women’s empowerment by providing needed training, education, information, assets or access to assets, negotiation and advocacy skills, etc., enable to create supportive environment for women’s development and self empowerment, i.e creating the possibility for discussion, sharing and exploration (Kate Yong, 1997).
3.8.5 Dfied’s Triple Framework: Women’s Empowerment, Equality and Equity

3.8.5.1 Empowerment: Individuals acquiring the power to think and act freely and exercise choice can fulfill their potential as full and equal members of the society. UNIFEM DFID includes acquiring knowledge and understanding of gender relations and the ways in which these relations may be changed, developing a sense of self-worth, a belief in one’s ability to secure desired changes and the rights to control one’s life, gaining the ability to generate choices and exercise bargaining power, and developing the ability to organize and influence the direction of social change to create a more social and economic order, both nationally and internationally.

3.8.5.2 Equality of opportunity: Women should have equal rights and instruments to human, social, economic, and cultural development and equal voice in civil and political life.

3.8.5.3 Equality of outcomes: The exercise of equal rights and entitlements leads to outcomes which are fair and just and which enables both women and men to have the power to define the objectives of development (www.siyanda.org).
3.9 Conclusion

From the theoretical literature and the policy approaches, the researcher has derived the conceptual framework and themes of empowerment. Based on these, several facets of empowerment - economic, social, psychological, and political – have been identified. With the help of Rowland’s Power Relations Framework, and the Paradigms for Micro finance and Women Empowerment developed by Linda Mayoux, the researcher has tried to analyse these facets and to find out how they are effected by the Governmental and Non-Governmental organizations under study.
End Notes

1. This framework has been used to analyse economic, social, psychological, and political empowerment of women through the micro finance programmes of governmental and non-governmental organizations (Refer Chapter Five).

2. This framework has been used to analyse material, perceptual and relational changes among the beneficiaries. (Refer Chapter Five). For more details of Chen’s Multidimensional framework, please visit, www.lindas.org.
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