CHAPTER 2

REVIEW OF LITERATURE

2.1 As mentioned in the Introduction chapter, the term ‘women empowerment’ has been used since long ago in a vast literature expressing a large range of meanings. Srilatha Batliwala has rightly claimed, “Of all the buzzwords that have entered the development lexicon in the past thirty years, empowerment is probably the most widely used and abused” (2007:1). However, by the present time, a substantial body of literature have been created all over the world with well-organised definitions of ‘empowerment’.

2.2 Literature on conceptualisation of ‘Empowerment’

One of the leading frequently cited author on the topic of women empowerment is Naila Kabeer who has conceptualised the term ‘empowerment’ as- “the process by which those who have been denied the ability to make strategic life choices acquire such an ability”. She argues that difference exists between this understanding of empowerment and the instrumentalist definitions of it to make it measurable and to quantifiable. In her analysis, the ability to exercise choice incorporates three inter-related dimensions: resources (defined broadly to include not only access, but also future claims, to both material and human & social resources); agency (including processes of decision making, as well as less measurable manifestations of agency such as negotiation, deception and manipulation); and achievements (well-being outcomes) (Kabeer, 2001:19).

In the same line with Kabeer, World Bank’s *Empowerment and Poverty Reduction: A Sourcebook* has outlined empowerment broadly as the expansion of freedom of choice and action. It means increasing one’s authority and control over the resources and decisions that affect one’s life. It is the increase in assets as well as capabilities of poor people to, which help them to participate in, negotiate with, influence and control as well the institutions that influence their lives. It identifies four key elements of empowerment that can change power relations between poor people and powerful
actors. They are access to information, inclusion and participation, social accountability and local organizational capacity (Narayan, 2002).

Alsop and Heinsohn (2005) set out the World Bank’s analytic framework to measure and monitor empowerment processes and outcomes. They define ‘empowerment’ as a person's capacity to realise choices into desired actions as well as outcomes. A person’s empowerment is affected by personal agency (i.e. the capability to make effective choice) and opportunity structure (the institutional set up in which choice is made). Psychological, informational, organizational, material, social, financial and human assets indicate agency. While, opportunity structure is constituted by the presence and operation of formal and informal institutions including the laws, regulatory frameworks and norms governing behaviour.

Malhotra, Schüler, Boender (2002) have reviewed major strands of theoretical, methodological and empirical literature on empowerment from the fields of economics, sociology, anthropology and demography and summarized all the ways to women’s empowerment incorporating consequences of women empowerment for development and poverty reduction. They emphasize that the concept of empowerment can be distinguished from others because of its two unique definitional elements. First essential element of empowerment is that it is a process. Apart from empowerment, no other concept encompasses a progression from one state (gender inequality) to another (gender equality). The second unique element of empowerment is agency or in other words, women themselves must be significant actors in the process of change.

Petesch, Smulovitz and Walton (2006) outline empowerment as a product of the interaction between the capacities of agents (i.e. people and groups to make effective choices) and the social and institutional context in which agents live, which affects the probability that their agency will achieve favourable outcomes. The factors such as economic and human capital, capacity to aspire and organisational capacity according to them determine empowerment.

Mason (2006) is of the view that empowerment refers to power. It is about how people are able to control their own destinies, even when the people with whom they negotiate are not in favour of their interests. She also states that people are not empowered or
disempowered in a vacuum. Rather, they are relatively empowered or disempowered in comparison to other people or groups whose lives intersect with theirs. According to her, women’s empowerment is likely to involve not only gaining new individual capabilities by women, but also acquiring new beliefs about their right to exercise these capabilities and take advantage of opportunities in their community. It suggests that sustainable empowerment will only be achieved by changing the cultural set up that give males and females distinct rights.

Uphoff (2006) describes empowerment as the condition of having power, being able to exercise it and obtain the benefits thereof. He has identified power bases in terms of six categories of resources. Those resources are-economic resources meaning control over land, labour, or capital, as well as the goods and services produced there from; social resources; political resources; informational resources; moral resources; physical resources.

Khwaja (2006) discusses about two understandings of the concept of ‘empowerment’. First is, empowerment as an end where empowerment is defined as a component of an agent’s welfare or utility; second, empowerment as a means to an end where empowerment influences a component of welfare such as agent’s income or health status. This study has viewed empowerment as a means to an end, where information and influence are taken as two theoretical components of empowerment.

In the paper authored by Grootaert (2006), empowerment is defined in the context of its role in a poverty reduction strategy. It discusses about three actions of World Development Report 2000/2001\(^1\) for ‘facilitating empowerment’: making state institutions more responsive to poor people; removing social barriers; building social institutions and social capital.

Like Kabeer (2001), Narayan (2002), some other literatures such as Chen (1992), Batliwala (1994), UNICEF (1994) also consider access to resources as the component of empowerment. Chen (1992) indentifies “resources, perceptions, relationships, and power,” as the main components of empowerment. Batliwala (1994) has characterized empowerment as “control over resources and ideology”. According to, UNICEF (1994),

empowerment encompasses welfare, access to resources, awareness raising, participation, and control. Apart from ‘resources’, an another term, which is often associated with empowerment is agency. In Naiła Kabeer’s description of the term ‘agency’ in the context of empowerment, it has the impression of Sen’s understanding of agency. Human agency is a central concept in A. Sen’s (1999) expression of human wellbeing. [Malhotra; Schüler; Boender, 2002]

Pitt et al. (2006) examine the effects of men’s and women’s participation in group-based microcredit programmes on various indicators of women’s empowerment in rural Bangladesh. The results find that women’s participation in micro credit programmes helps to increase women’s empowerment. Credit programmes help women to take a greater role in household decision making, to make a better access to financial and economic resources, to maintain wider social networks, to get more bargaining power in comparison to their husbands. It also offers women the freedom of mobility. However, the study finds that presence of male micro credit programs has negative influence women empowerment, especially on women’s control over resources, finance and mobility, in building networks and on fertility, parenting decisions as well.

Charlier and Caubergs (2007) explain the four important attributes that determine empowerment levels: assets, knowledge and know-how, will and capacity. Assets refer to greater economic power in terms of material assets such as income, land, tools or technology. However, such economic power is not restricted to the possession of resources and wealth, but also includes better health, more time, access to certain services such as loans, information and training, health centres, markets etc. Knowledge and know-how (power to); where knowledge means having more theoretical and intellectual knowledge or skills, enabling a person or a community to utilise the most of the opportunities that arise. While, know-how highlights the importance of applying knowledge or the ability to translate one’s knowledge into action or resources. Will (internal power) refers to power within, psychological strength or spiritual power, one’s values and fears, self-confidence and self-perception. Last one, the capacity (internal power and power with) means having the opportunity to make decisions, taking responsibility, be free to act as one wants.

Malhotra et al. (2009) in their research study assess how innovations have improved women’s well-being, empowered women and advanced gender equality. They have examined eight innovations in three domains in different regions of the world considering those as the entry points for realizing women’s empowerment. The three domains are: (i) technology use (ii) social norm change and (iii) economic resilience. In terms of technology use, the innovations examined are: (a) the oral contraceptive pill in the United States; (b) grameen village phones in Bangladesh. In terms of social norm change, it has examined: (c) anti-foot binding campaign in China (d) legislative gender quotas in Argentina, (e) campaign to end female genital cutting in Senegal. While, in the domain of economic resilience, the study has included: (f) labor-intensive, export-led economic policy in Taiwan (g) microfinance-plus in India, (h) land titling in Peru. They are of the view that innovations which advance women’s economic resilience supporting women to overcome livelihood barriers and produce a more equitable flow of financial and non-financial opportunities and benefits. Such innovations include microfinance, savings and insurance; strategies to increase women’s access to productive assets and employment opportunities. They find that state-led innovations for women’s economic resilience can rapidly reach large numbers of self- and wage-employed women and show improvements in women’s well-being and empowerment at individual and household levels.

Mishra (2010) states that empowerment is about the transmission of power relations between men and women at four distinct levels, namely, the household/family, the community, the market and the state.

2.3 Literature on conceptualisation of ‘Economic Empowerment’

It has been revealed in chapter 1 that the term ‘empowerment’ encompasses an economic dimension. Although Kabeer (2012) has recognised the definition of ‘economic empowerment’ given by World Bank (2006) in its ‘Gender equality as smart economics: A World Bank Group Gender Action Plan (2007-2010)’ as the first one in an explicit way, in the world literature the term ‘economic empowerment’ of women has been existed long before.

Hamilton and Jones (1992) in their study have examined the laws, policies, and cultural biases that affect the current economic status of women and can improve economic
opportunities available to women. They are of the view that the obstacles such as ignorance and cultural bias, inefficient systems of agricultural land tenure, lack of access to finance and failure of many women to take advantage of educational opportunities appear as hindrances in the way to economic empowerment.

Canadian International Development Agency, CIDA (1997) argues empowerment as a process of change. It speaks for some changes for economic empowerment of women, those are: changes in employment and unemployment rates of women and men; changes in the time-sharing by household members apart from women in unpaid housework and child care; wage differentials between women and men; changes in the areas of average household expenditure of female and male headed households on education and health, ability to make small and large purchases independently and percentage of available credit, financial and technical support services going to women and men from government and non-government sector.

Soetan (1999) investigates some key determinants of the economic empowerment of Nigerian women. It considers that economic empowerment consists of improved access to productive resources and gainful employment for women. It measures women’s economic empowerment by access to resources such as land, credit, training, tractors, extension services, high-yielding seed varieties (HYVs) and fertilizers. The article opines that these resources are critical for income generation and for the survival of women and their households in developing countries. It confirms that access to critical resources is determined by socioeconomic variables including age, level of education, state of residence, religion, occupation, and membership of women's association.

Malhotra, Schüler and Boender (2002) identify the elements of economic empowerment at three levels. At the household level, economic empowerment is indicated through women’s control over income; relative contribution to family support; access to and control of family resources. At the level of community, economic empowerment can be assessed by women’s access to employment; ownership of assets and land; access to credit; involvement and/or representation in local trade associations; access to markets. At broader access, economic empowerment is identified with women’s representation in high paying jobs; women CEOs; representation of women’s economic interests in macroeconomic policies, state and federal budgets.
Vaill (2003) opines in the Impact Report No.1, ‘Economic Opportunity Initiative’ of ‘Global Fund for Women’ that the most effective interventions for women’s economic empowerment are those efforts with definite objectives that go beyond income generation. Those effective interventions are- (a) making women aware about their rights and thus, building self-esteem to get back their lack of power and economic independence in the home; (b) creating access to credit, skills training and economic literacy to enable women to run their monetary affairs; (c) linking women to local providers of technical assistance and business expertise that ensures the long-term sustainability of their economic ventures; (d) educating men about the value of improving the status of women and girls in the family and society; (e) supporting women’s labor rights organizing and policy advocacy to challenge the harmful effects of the rapid expansion of free markets; (f) supporting programs in the following areas: property and inheritance rights; domestic violence prevention and treatment; childcare and girls’ education; family planning and maternal health care; disaster prevention and community, business and government awareness of women’s rights.

Meenai (2003) discusses that women’s empowerment can be promoted through the help of credit based SHGs of poor rural women. The author also deals with other vital aspects such as training micro-enterprises, monitoring and evaluation and sustainability issues and provides both theoretical as well as practical insights into the operation of the strategy of micro finance for women empowerment.

Kabeer (2005) examines the empirical evidence of the impact of microfinance with respect to poverty reduction and the empowerment of poor women in South Asia. It observes that although access to financial services makes vital contributions to the economic productivity and social well-being of poor women and their households, these do not automatically empower women. The author views that other development interventions such as education, political quotas etc that seek to bring about the radical structural transformation that true empowerment needs. While, microfinance, according to them, offers a range of possibilities for empowerment, not a predetermined set of outcomes implying economic empowerment. While, these possibilities are subjected to a range of factors including the issue that how programmes are coordinated to the needs
and interests of those to whom the programmes are introduced, calibre and commitments of the people involved in implementation.

Mishra (2006) speaks that economic empowerment of women is related to ‘women's development plan strategies’ and it includes: a) employment generation; b) poverty elimination; c) efforts to develop organisation and managerial scale as per canon of bottom-up management system; d) development of entrepreneurship; e) grant of access to related socio-economic and financial institutes; and f) maintenance of sustainability. He argues that woman in India can be economically empowered if the Government of India changes ‘Jobless growth’ to job-market oriented growth specifically making the provision for the educated, skilled, semi-skilled women workforce of India. Therefore, the article suggests that skill-based vocational training for women should increase. Besides, being brave in suggestion, it says that the entire amount of expenditure made by the Government of India to actualize subsidies may spend on imparting skill-based and job-oriented vocational training to the unemployed youth of India.

World Bank (2006) in the Gender Action Plan seeks to promote women’s economic empowerment in the World Bank Group’s client countries to accelerate the realisation of Millennium Development Goal 3 (MDG3 - promoting gender equality and women’s empowerment). It states that the business prospects of women’s economic opportunities are becoming increasingly evident and it is a case of smart economics. The report points out that the gains in women’s economic opportunities lag behind those in women’s capabilities. It argues that increased women’s labour force participation and earnings are associated with reduced poverty and faster growth and development of women, men, children and society as a whole. While, women’s lack of economic empowerment not only causes risks to growth and poverty reduction, but also leads to the negative impacts including negligence to education, health outcomes for children and a more rapid spread of HIV/AIDS. It outlines that economic empowerment is about creating markets for women (at the policy level) and empowering women to compete in those markets (at the agency level). The Action Plan focuses on four key markets: land, labour, product and financial markets fotheir potential to produce rapid and sustained increases in women’s productivity and incomes. The Plan identifies and implements policies to make the platform balanced for women and improve the policy and institutional environment for
women in these four markets—including both formal and informal markets. It does the same for agency-level measures to increase women’s ability to compete in these markets. Finally, it speaks for reducing the transaction costs through infrastructure investments that increase women’s basic access to the four markets. For the product market, the policy level interventions are to reduce time and monetary costs of establishing the enterprises, include female owned businesses in supply chain, to provide information to women entrepreneurs on potential export markets and about trade agreements. Some of the agency level interventions for the product market are to increase access to business services by women entrepreneurs, provide increase access to ICT and quality day-care services as well. For financial market works, some of the policy level interventions are to make reforms that increase women’s access to and rights to own property. While, agency level institutions for the financial market are to support self-help groups, to provide gender-sensitive business and financial intermediation services. In case of the land market, the policy level interventions are to promote joint titling and women’s right to inherit or own land. While, the agency level institutions target secure land holding of women by necessary legislations. For the labour market, policy level interventions aim at creating legislations to promote women employment and better work agreements for women including the maternity benefit laws. While, the agency level interventions for the labour market include women’s access to existing training programmes and to ensure non-discrimination in labour intermediation services etc.

The study conducted by Centre for Economics and Business Research (2008) identifies the key aspects of economic empowerment as women’s access to formal sector employment, self-employment, borrowing, saving, access to and control of economic resources. It gives the examples of economic empowerment as an increase in women’s control of household resources or an increase in women’s access to borrowing in the financial markets. This study focuses on three types of interventions that all have empowerment potential: microfinance, education and legal aid. Microfinance is defined as the provision of financial instruments to poor individuals and groups. Education is meant here as universal education and training, especially at the primary and secondary school level and legal aid is defined as support to women’s use of the legal system to obtain what is theirs by right. Overall, the study concludes that considerable evidences
are found for supply-side interventions in the areas of microfinance and education that can lead to empowerment of women.

Törnqvist, Schmitz (2009) describe empowerment as the process of change that gives individuals greater freedom of choice and action. They are of the view that a process of economic empowerment of women is dependent upon available resources and whether women have the skills to use them or not. The paper suggests seven key areas for economic empowerment of women. Those areas are: (a) entrepreneurship and private sector development; where, the requirement is that barriers to female entrepreneurship should be removed and to promote inclusive financial services and trade policies; (b) access to land and property rights; (c) labour markets and decent work i.e. to ensure equal access to decent and productive work for both women and men; (d) to promote equal sharing of unpaid care work between men and women by increasing affordable childcare options; promoting infrastructure investments that reduce tedious household work; (e) human capital: which requires, women’s access to quality post-primary education and number of children enrolled in early childhood education should increase; (f) social protection: gender sensitive social protection systems should promote and increase the number of women covered; (g) agriculture and rural development: women’s role as agricultural producers should be recognized and adequately remunerated.

Palestinian Business Women’s Association, ASALA (2010) outlines some indicators for women economic empowerment, those are: assets; financial resources; education; continuous education; employment; decision making and leadership in the matters of income, family, community participation; self-worth; legal status and rights; mobility; time-use. The indicator of assets means the level of ownership and women’s access to physical assets including cars and houses. It has argued that women are economically more empowered if they have sufficient access to financial resources, such as grants and loans. The indicator of education not only covers enrolment and graduate rates in different educational levels, but also possible impediments and structural limitations that prevent women to access education. The indicator employment includes women’s access to the job market and equal terms of opportunities as of men in the work place including equal pay for equal work. The level of decision-making power in the hands of
women in respect to their income, their family, and the community also signify their economic empowerment. There exists correlation between women’s economic empowerment and the perception of women about themselves. Realisation of self worth makes women empowered. The study views legal environment as one of the keys to the economic empowerment of women. A proper legal structure encourages and enables women to grow both socially and economically otherwise women would enjoy limited opportunities only. It also states that mobility or the freedom of movement is crucial to women for their economic empowerment. Mobility directly affects their ability to obtain educational degrees and to enter the job market. While, the indicator time use denotes the time-sharing between paid work and unpaid care work by women that matters for their economic empowerment.

Doss, et al. (2010) identify the interventions with the recruitment of female participants that are bearing operational success in the agriculture sector. Drawing on those interventions this paper examines the strategies that are most effective in targeting women and that have the potential to empower women economically in the agricultural sector. The authors denote economic empowerment as increasing women’s agricultural income and their control over the income. The interventions fall into three types: those targeting food security; those looking to engage women in economic structures and agricultural markets; and those seeking to increase women’s rights as a means of increasing economic power. The projects targeting food security predominately help women to grow enough food to feed a household. The projects that aim to engage women in economic structures and agricultural markets work target subsistence farmers, cash crop farmers, processors and other types of women engaged in the agricultural sector. The projects that seek to increase women’s rights as a means to increase economic power, generally tend to work with communities to change laws and social norms to create environments that enable successful women farmers. Programs often focus on land access and ownership, local perceptions of women and national laws.

Issues paper of DAC Network on Gender Equality, GENDERNET (2011) states that economic empowerment increases women’s access to economic resources and opportunities including jobs, financial services, property and other productive assets, skills development and market information. It states that women’s economic
empowerment is both a right and ‘smart economics’. The paper argues that in recent years, countries invest in gender equality work from the perspective of ‘the high returns’ of investing aid in women and girls. This paper takes a holistic approach to women’s economic empowerment identifying the factors responsible for economic empowerment. Those are: (a) cultural and traditional set up that pose as constraints for women’s personal autonomy, fewer resources at their disposal and limited power over the decisions of their own lives. These all have a negative influence on women’s ability to participate in the economy. (b) It considers educating girls as one of the most powerful tools for women empowerment. Education provides women the knowledge, skills and self-confidence they need, to utilise economic opportunities. (c) It speaks that improving women’s reproductive and sexual health strengthens their economic empowerment. Because, access to sexual and reproductive information and services (including information about HIV transmission) and reduced rates of early marriages increase women’s chances to finish education and remove poverty. (d) This paper opines that balancing maternity and family responsibilities with work matter for economic empowerment of women as unpaid care work creates hindrances for women to participate in labour market.

Golla et al. (2011) express that woman are called economically empowered when they have both the ability to grow economically and the power to take economic decisions. Where, to succeed and advance economically, women need the skills and resources to compete in markets as well as fair and equal access to economic institutions. They outline some factors for organizations to focus, that contribute to achieve women’s economic empowerment. Those are: (a) resources that are called as the building blocks by authors, on which women depend to grow economically or to exercise power and agency. Resources consist of human capital (e.g. education, skills, training), financial capital (e.g. loans, savings), social capital (e.g. networks, mentors) and physical capital (e.g. land, machinery). (b) norms and institutions, which refer the organizational and social systems that govern activities and mediate relations between individuals and their social and economic environment. They are of the view that norms and institutions influence how resources are distributed and used. Norms include gender-defined roles, taboos, prohibitions, while, institutions include legal and policy provisions, economic systems, market structures, education systems, marriage, inheritance rules.
Department of Trade and Industry, The dti (2011) of the Republic of South Korea proposes the term ‘women’s economic empowerment’ referring to the ability of all women to fully participate in, contribute to and benefit from economic growth and development. According to this study, women’s economic empowerment strategies include increasing the number of women who manage, own and control enterprises and productive assets, developing human resources and skills, ensuring women’s equitable representation in all occupational categories and levels in the workforce and investment in women owned enterprises.

Kabeer (2012) mentions that although there are clear overlaps in various efforts to conceptualise women’s economic empowerment with the concepts of agency, choice, decision-making, there also exists important differences. First, there are differences in the extent to which economic empowerment is seen primarily as an end in itself or a means to other development goals. Secondly, there are differences in whether empowerment is defined in purely economic terms or the spillover effects in other domains of women’s lives. Moreover, finally, there are differences in the role allocated to market forces in the achievement of women’s economic empowerment. The paper concludes that not all forms of economic activity are equally empowering. It finds formal regular waged work has the greatest transformative potential, although paid work outside the domestic domain may also have positive impacts on women’s lives. The paper suggests from the findings of various studies that the need is not just more, but also better jobs for women.

The Report of Gender and Economy at UNECE (2012) reviews strategies to empower women in an aim of sustainable development in the UNECE region. The report considers following dimensions as key dimensions of women's economic empowerment. Those dimensions are women and decision-making, gender equality in the workplace, gender equitable access to resources, women’s entrepreneurship, and reconciliation of work and family responsibilities. It argues that the process of empowering women requires giving them the opportunity to get out of the poverty trap and women specific poverty can be addressed by granting them equitable access to resources. Here poverty not only refers to material resources such as money, food or housing but also to social resources such as access to education, healthcare and
meaningful relations with other people. It speaks for women’s entrepreneurship development to women's economic empowerment. It can help women to gain economic independence, overcome poverty and improve their well-being. While, during the process women can also become drivers of change. Besides that, women’s ‘decision-making power’ determines economic empowerment. It refers the process whereby women be able to organize themselves to increase their self-reliance, to assert their independent right to make choices, and to control resources that assist in challenging and eliminating their relatively disadvantaged status compared to men. It highlights the points that in spite of increase in female labour force participation around the world, yet women bear a disproportionate share of family responsibilities resulting double burden. Besides, lack of childcare institutions also contribute to women’s continuous disadvantageous position in the labour market. Therefore reconciling paid work and family responsibilities is the requirement for economic empowerment.

Golla et al. (2012) in their report, ‘Financial Services for Low-Income Women: Opportunities for Economic Empowerment?’ for International Centre for Research on Women examine the issue that if financial sector interventions have contributed to economic empowerment or not. They do this based on evidences of evaluations of microfinance. They state that credit has the potential to bring about women’s economic empowerment as loans are used to invest in business. They identify a set of 52 randomized controlled trials (RCTs), quasi-experimental and mixed methods evaluations and assessments of microfinance since 1996 that assessed the uptake of financial services and economic impacts on clients. They find that savings have a positive impact on women’s businesses and expenditures, however only small numbers of limited rigorous evaluations show the positive impact of credit.

The report prepared by Wu (2013) based on a literature review proposes a set of four domains to represent economic empowerment. Those domains are: (a) agency indicated by capabilities, knowledge, individual will, skills and confidence to pursue one’s own interests, and access to assets, services and necessary support. This may include power of decision-making and control to adopt new strategies and technologies to enhance productivity and income; (b) institutional environment, norms, recognition and status indicated by systems of values, norms, institutions and policies that shape the economic
and social environment and condition one’s choices. This includes access issues in the social and physical environment, in relation to rights and use of assets and services, opportunities and expectations; (c) social relations, accountability, networks, influence indicated by power relations and networks that help women to achieve their potential and negotiate for their rights and interests. This may involve processes of bargaining, negotiation, decision-making, collaboration and collective action; (d) economic advancement measured by income, assets, resilience and return on labour.

DFID UK, IDRC Canada and The Hewlett Foundation (2013) discuss the constraints to women’s economic empowerment and the links between economic empowerment and growth. Summarizing the literature available, the paper describes that constraints pose before women’s economic empowerment in three spheres. Firstly, women’s position in the household; which is affected by the factors such as rights to property; inheritance and divorce; access to family planning and child care; social and cultural norms related to childcare; paid and unpaid care work; social and cultural norms related to work; value placed on girls’ education; intra-household dynamics and bargaining power and burdens of unpaid productive or care work. Secondly, women in the wider society and economy; women’s work may be constrained by discriminatory legal and regulatory barriers, limited access to education and skills development, financial and physical assets and market information, limited social networks and business connections, poor bargaining power in labour markets. Thirdly, women’s preference towards individual choice; which is influenced by psychological attributes.

Pereznieto and Taylor (2014) have defined economic empowerment as a process whereby women and girls experience transformation in power, agency, and economic advancement. They refer for changes in four dimensions of power to ensure economic empowerment amidst women. Those are: power within i.e. the knowledge, individual capabilities, self-belief, self-esteem and sense of entitlement to make changes in their lives including learning skills to get a job or start an enterprise; power to i.e. economic decision-making power within their household, community and local economy not only in traditional women’s spheres but also in the areas which are traditionally regarded as men’s areas; power over i.e. access to physical, financial, and knowledge-based assets as well as access to employment and income-generation activities and lastly, power with
i.e. the ability to organise with others to grow in the areas of economic activity and rights.

ICRW (2014) prepares the report ‘The Business Case for Women’s Economic Empowerment: An Integrated Approach’ with the evidences of 31 samples of the largest corporate funded women’s economic empowerment programmes run by 28 companies and corporate foundations. The report provides an integrated approach for sustainable, impactful economic empowerment of women stressing on eight building blocks. Those are: access to equitable and safe employment; education and training; access to and control over economic resources and opportunities; voice in society and policy influence; freedom from the risk of violence; freedom of movement; access to and control over health and family formation and also women’s social protection and childcare.

2.4 Literature on Measurement of Empowerment as well as Economic Empowerment of Women and Methods used

When we come across literature on empowerment and economic empowerment of women, it has been found that a large part of the literature is being devoted to the conceptualisation of empowerment as well as economic empowerment. However, some studies have shown the ways to measure empowerment and economic empowerment and thus, have rendered objectivity to those concepts of empowerment and economic empowerment.

Soetan (1999) uses the logistic regression model to investigate the significance of socioeconomic variables on the empowerment of women. The article measures empowerment of women by their access to land, credit, training, tractors, extension services, high-yielding seed varieties (HYVs), and fertilizers. The general form of the logit model estimated was:

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\ln \left( \frac{D_x}{1 - D_x} \right) = a + b_1 x_1 + b_2 x_2 + b_3 x_3 + b_4 x_4 + \ldots + b_n x_n
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Where, \(D_x\) = the probability of access to a resource (e.g. land, credit, training, tractor, extension service and fertilizer); \(a\) = the intercept (a constant); \(x_1, \ldots, x_n\) = socioeconomic determinants of access to resources (e.g. age, level of education, state of
residence, religion, occupation, and membership of women's group); $b_1, \ldots, b_n =$ the regression coefficients. The results show that except the case for access to land, the membership of women’s association or group is the only variable with positive and highly significant logit coefficient for all measures of economic empowerment.

Himachal Pradesh Development Report prepared by Planning Commission, Government of India (2005) has identified women empowerment with 14 variables i.e. female literacy rate; girl enrolment rate; girl drop-out rate (I-V); antenatal care; post-natal care; institutional deliveries; nutritional anaemia in women; women life expectancy; crime against women; female child labour; women members in Lok Sabha; women members in Rajya Sabha; female work participation rate usual and subsidiary status and effective wage rate for all wage work for females. Among these, the variables of female work participation rate usual and subsidiary status and effective wage rate for all wage work for females indicate economic empowerment of women. The report has estimated the women empowerment index as well as economic empowerment index using the UNDP methodology to construct dimension indices and calculating the unweighted average of them. The report conceptualises the economic empowerment of women with their participation in economically productive activities, their access to savings and credits as well as other productive assets such as land, business and industries and income as well. Himachal Pradesh Development Report estimates the women empowerment index for Himachal Pradesh and fifteen major states. The dimension indices are calculated as:

$$I = \frac{\text{Actual Value} - \text{Min Value}}{\text{Max Value} - \text{Min Value}}$$

Where, maximum value and minimum value are being taken from the observations of 16 states.

Gupta and Yesudian (2006) evaluates the empowerment of Indian women with the use of NFHS-2 (1998-99) data of 90,303 ever-married women (ages 15-49), from all the states of India. Utilizing these data sets, four indices - household autonomy index$^3$, freedom of mobility index$^4$, attitude towards gender index$^5$ and attitude towards

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$^3$ This index measures the extent of women involvement alone, jointly with her husband or with other household members in household and personal decisions. The index ranges from 0 to 5. Each woman then is classified into one of three groups on the basis of her total score.

$^4$ The mobility index is prepared based on responses to two questions. Each ever-married woman was asked whether she needed permission to go to the market or to visit friends and relatives. Women who
domestic violence index\textsuperscript{6} have been constructed in the study to measure the different dimensions of empowerment. Using these indices, the authors analyse the spatial and socio-economic and cultural disparities among women within India. They estimate the Pearson’s correlation coefficient (two-tailed) to find out the relationship among different indices. Moreover, an attempt has been made by the authors to identify some important determinants of women's empowerment using multiple logistic regression analysis. The determinants are demographic and socio-economic characteristics such as age, education, work participation, gainful employment, exposure to mass media, standard of living index\textsuperscript{7}.

Ministry of Women and Child Development Government of India (2009) estimates the GDI and GEM for India and for the States and Union Territories. Gender Empowerment Measure (GEM) has covered three dimensions- political participation and decision making power; economic participation and decision-making power; power over economic resources. Among these, the indicators used for economic participation and decision making power are: percentage share in IAS, IPS and Indian Forest Service; percentage share of enrolment in medical and engineering colleges; work participation rate in non agricultural sector (if data available). While, the indicators used for power over economic resources are: percentage of operational land holdings and area operated, percentage of females and males with scheduled commercial banks’ account (with credit limit), female and male estimated earned income share.

Chani et al. (2012) calculate three econometric models to measure the women empowerment showing the relation of Gender Empowerment Measure with Gender Development Index, Secondary School Enrolment of female and Labour Force

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\textsuperscript{5} To measure women's attitudes towards gender equality, two variables are utilized to construct an 'attitude towards gender equality' index. These variables are -first, women's preference for giving birth to a son over a daughter, and second, prioritizing the education of boys over that of girls.

\textsuperscript{6} Acceptance, experience, and tolerance of violence, is another expression of low self-esteem in women. The attitudes towards gender inequality assume an especially serious form when women actually rationalize violence against themselves.

\textsuperscript{7} Standard of living index is calculated by adding scores against some factors like house type, toilet facility, source of lighting, main fuel for cooking, source of drinking water, separate room for cooking, ownership of house, ownership of agricultural land, ownership of irrigated land, ownership of livestock and ownership of durable goods.
Participation of Women. Where, SSEF is used to measure women’s consciousness or sensitization about their rights and LFP is used to measure the economic empowerment of women. Where GEM has been taken as dependent variable in all the three models and GDI, SSEF, LFP are taken as independent variables respectively in those models. They have used the Johanson Co-integration test to investigate the long run equilibrium relationship between GEM and GDI, SSEF, LFP and the results of the co-integration confirm the existence of long run equilibrium relationship between the variables. While, they have used the Granger Causality Test to check the pair wise causality between the women empowerment and the other three variables. The results of causality test confirm the existence of bi-directional causality between women’s overall development and women’s empowerment. On the other hand, unidirectional causalities existed between women’s empowerment and sensitization of women, female labour force participation (i.e. economic empowerment) respectively. In the first case, the direction of causality is from sensitization of women to women’s empowerment. While, in the second case, the direction of causality exists from women’s empowerment to female labour force participation.

International Food Policy Research Institute (2012) constructs the Women’s Empowerment in Agriculture Index (WEAI) to measure empowerment of women in the agriculture sector with an effort to identify ways to overcome the obstacles and constraints faced by women in the process of empowerment. This index is an innovative new tool composed of two sub-indexes: one measures the five domains of empowerment of women and the other one measures gender parity in empowerment within the household. Gender Parity Index reflects the percentage of women who are as empowered as the men in their households. The other sub index measures the roles and extent of women’s engagement in the agriculture sector in five domains: decisions about agricultural production; access to and decision making power over productive resources; control over use of income; leadership in the community and time use. Each domain is weighted equally, as is each of the indicators within a domain. The 5DE sub-index is constructed using Alkire Foster Method. It shows that a woman is defined as empowered in 5DE if she has adequate achievements in four of the five domains or is empowered in some combination of the weighted indicators that reflect 80 percent total
adequacy. The index reveals that in what domains women are empowered and shows the connections among areas of disempowerment.

2.5 Literature on Impact Evaluation of the Interventions on Economic Empowerment of Women and Methods Used

It has been observed that studies concerned with the impact evaluation of the interventions implemented for women generally use Randomized Control Trials (RCT) to trace the difference between the treatment group (with the treatment of the intervention) and the control group (without the treatment of the intervention). Some studies also rely on the quasi experimental designs, which are different from randomized control trials as it lacks the element of randomness to the treatment and control group. Besides, some studies have also used paired sample ‘t’ test to find out the impact of the interventions.

Singh and Singh (2005) evaluate the impact of microfinance on socio-economic empowerment of women through a case study of SHG Members in Manipur with the use of socio-economic empowerment index. The study calculates the economic empowerment index as the rating score of economic parameters measured in terms of household assets, household income, household expenditure, household savings, loan and housing type of the SHG members. In the same way, the authors calculate the social empowerment index using social parameters and then estimate combined socio economic empowerment index as a weighted average of the indices of economic empowerment index and social empowerment index. They have used paired sample ‘t’ test to find out the impact on the beneficiaries with the null hypothesis that there is no significant improvement in overall economic empowerment index of SHG Members after joining the microfinance programme. The result shows that the null hypothesis

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8 “A research or evaluation design with two or more randomly selected groups (an experimental group and control group) in which the researcher controls or introduces an intervention (such as a new programme or policy) and measures its impact on the dependent variable at least two times (pre- and post-test measurements).” (White and Sabarwal, 2014)

9 “In the quasi-experimental designs, the programme or policy is viewed as an ‘intervention’ in which a treatment – comprising the elements of the programme/policy being evaluated – is tested for how well it achieves its objectives, as measured by a pre-specified set of indicators. A quasi-experimental design by definition lacks random assignment. These designs identify a comparison group that is as similar as possible to the treatment group in terms of baseline (pre-intervention) characteristics.” (White and Sabarwal, 2014)
has been rejected at 1% level of significance and hence the authors conclude that there occurs significant improvement in overall economic empowerment index of SHG members after joining the microfinance programme.

VanHung, Thuy Lan and Richamond (2007) prepare a report consisted of the findings, conclusions and recommendations of the final evaluation of the EEOW project in Vietnam. EEOW is a gender-specific employment promotion programme for women in poverty aiming at improvement of their socio-economic status. The project aimed to empower poverty-stricken women in the rural area, economically and socially through gender-oriented employment promotion and poverty reduction schemes at the community level. The report conceptualises empowerment of women in terms of both increased assets of women (incomes, knowledge) and their capacity to use their assets to influence others to achieve their own interests. Evidences of impacts are being measured in the report in three areas: improved resources and assets (incomes, knowledge); improved capabilities (individual’s ability to act, speak out) and evidence of empowerment (changes in how public decisions are made, resources are allocated). In the study, the data are collected on women’s family incomes based on reported by participants and indirect statistical measures for the total population; their status in the community and family; the degree to which they were involved in the projects’ design, delivery and monitoring. It uses simple analytic techniques in spreadsheet to find the impacts of the project.

Youth Employment Network (2009) evaluates ‘Center for Women’s Empowerment Project in Liberia’ aiming at the provision of self-employment opportunities to 300 disadvantaged young women in Monrovia through skills training, counselling and a microcredit scheme. The objectives of the evaluation are to measure the effect of the project on labour market outcomes of trainees, in particular, on earnings and to extract lessons for YEN as well as for other implementing agencies. The evaluation applies randomised control trials to assess what the conditions of those young women would have been without the intervention.

Banerjee et al. (2009) have prepared a report on randomised impact evaluation of the introduction of microcredit in a new market in Hyderabad, India in 2005. The market studied has emerged around Spandana launched in 1998, which is one of the largest and
fastest growing microfinance organizations in India with 1.2 million active borrowers in 2008. Spandana offered traditional microfinance loans to self-formed groups of six to ten women. The researchers collected data on income, consumption, borrowing and investment practices in a random sample of eligible households in both treatment and comparison areas. This paper argues that no evidence is found to suggest that microcredit empowers women or improves health or educational outcomes. Women in treatment areas are no more likely to make decisions about household spending, investment, savings and education. Similarly, households in treatment areas spend no more on medical care and sanitation than households in the comparison areas and are no less likely to report a child being sick. Among households with school-aged children and households in treatment areas have no more children in school than the comparison areas as found in the study.

Jupp et al. (2010) describe a participatory approach to measure empowerment at the project level, developed in Bangladesh, based purely on qualitative self-assessment. The approach is divided in two distinct parts; insiders themselves lead the first and the second comprises collation and analysis of the insider-generated data by outsiders. In the first part, perceptions and insights are gathered from people regarding the benefits and motivations involved in project participation. The researchers are of the view that participatory rural appraisal (PRA) approaches include drama, story-telling, songs, picture making, conversations and debate. They have used all these to generate statements that describe people’s experience for inferring perceptions and insights of the people. Then, descriptive statements are being clustered and re-worded in order to make those meaningful to use in the study. Project staffs do the second part externally in order to meet the demands of results-based management.

Saidu et al. (2014) in their study examine the change in income among farmers beneficiaries of microfinance scheme on economic empowerment in Kano. The method of paired sample t-test has been used in the study. It shows significant difference between income before and income after participating in microfinance scheme. Based on this analysis the authors conclude that beneficiaries of microfinance scheme in Kano are economically empowered and recommend to participate in microfinance scheme is an appropriate strategy to achieve economic empowerment.
Pereznieto and Taylor (2014) have summarised the review of 70 evaluations of development interventions that have shown direct or indirect impacts on the economic empowerment of women and girls. The main findings of this review are that 46 per cent of the evaluations and studies focus primarily on financial services as the element for economic empowerment. Studies also evaluate the effects on women, girls’ economic empowerment and interventions supporting micro-credit and self-help groups (including savings and loans schemes). The authors have observed that, in terms of the methods used, the case is relatively balanced one, with 30 percent of the evaluations using quantitative methods, 38 per cent qualitative methods, and 28 per cent using mixed methods. Among quantitative evaluations, the most common approaches are randomised control trials (RCTs) and quasi-experimental designs.

2.6 Literature on Women-Centric Policies implemented in India

Government of India has been implementing a large number of women-centric policies since independence. However, the studies about those policies highlighting their merits, loopholes and effectiveness are very less in number.

Gupta and Sharma (2006) in their article discussing the positive sides of Mahila Samakhya Scheme in India state that education is seen as an agent of empowerment and change in women’s lives, where Mahila Samakhya carries this relation forward. They are of the view that the program considers social inequalities and women’s lack of awareness about their rights and of government programs as barriers to gender-equitable education and development. It argues that several factors act to make Mahila Samakhya unique among government-implemented development initiatives. One factor is its empowerment agenda, which is different from the goals of other large-scale development programs that seek to deliver tangibles to individual beneficiaries among specially targeted groups. Because, instead of service delivery, MS seeks to build capacity among women by raising their awareness and confidence giving them information regarding their rights and development-related entitlements and the skills to access these entitlements so that they can make better their status and lives. Another one is that in contrast to other government schemes, MSS involves a bottom-up, flexible approach rather than a target-driven, top-down approach to development planning and delivery.
Singh (2007) reviews the functioning and performance of Swashakti and Swayamsiddha projects in India and suggests policy measures for their effective functioning and improved performance. The report assesses the impact of projects interventions on socio-economic status of rural women. One constraint in case of micro finance is that it has been limited to different categories of poor people from destitute to those just before the poverty line. The report makes the point that though the poorest people have become the centre of attention, many others also need micro credit. Thus, it argues that a narrow focus on micro financial services for poor people has narrowed down the range of development pursuits to which micro finance as an instrument may be used.

Mishra, Sinha (2012) discuss the methodological errors found in the implementation of Gender Responsive Budgeting (GRB) in India. Those errors pointed out by the authors are- first, that some of the schemes are being reported in part A of the Gender Budget Statement in spite of the fact that 100% of the beneficiaries are not women rather male beneficiaries are more than female beneficiaries. Another error is that the schemes reported in part B indicate that 100% of the allocations are for women as opposed to reflecting the percentage that actually flows to women. They have given the example that most schemes of the Ministry of Minority Affairs, Ministry of Earth Sciences and Ministry of Labour and Employment report 100% of their allocations in part B, whereas they are not exclusively meant for women. The authors are of the view that GRB efforts have been severely hampered due to the absence of coordinating mechanism for harmonising the work of GBCs across line ministries. They suggest from the experience of GRB in other countries that for GRB to be meaningful, it must necessarily start with purposive gender planning for each scheme/sector– first by identifying the gender gaps in the sector and then tracing prioritised actions to address the gender gaps.

Feroze et al. (2012) have prepared a report with the analysis of the functioning of micro-credit scheme of RMK in NE States of India. It has investigated the performance of micro-credit scheme of RMK at individual and group level in terms of saving, loaning, repayment. They have analysed the impact of the micro-credit scheme on women empowerment and identified the constraints faced by the participants of micro-credit scheme of RMK suggesting suitable policy initiatives. The report has calculated Economic Empowerment Index (EEI), Personal Empowerment Index (PEI), Social
Empowerment Index (SEI), Psychological Empowerment Index (PCEI) and Political Empowerment Index (PEI) and finally Composite Women Empowerment Index (CWEI). The study finds that income of the majority of the SHG members in Nagaland (96%) and Assam (78%) have increased after receiving the loans from SHGs and the percentage is 100 in Manipur. The report concludes that majority of the SHG members became economically empowered after participations in SHGs in all the three states i.e. Assam, Manipur and Nagaland.

Dongre, Kapur (2013) evaluate the functioning of JSY by using a unique data set covering eight districts spread across seven “low performing states” in the country. They state that JSY is working reasonably well, which have been judged by the proportion of women receiving incentives after delivering in a government facility, location of receiving incentives, mode of payments and payment of bribes. However, according to them, the accredited social health activists, ASHAs play a limited role in facilitating delivery in a medical facility. The fact that a significant fraction of women continues to deliver at home suffices that not up to the mark role of ASHA.

2.7 Concluding Observations and Gaps in Existing Literature

Among the available literature on empowerment, most are mainly devoted to define empowerment and to analyse what empowerment consists of. Some are of the view that empowerment is the enlarged power of choices while for some other authors it is the capacity to make effective choices as outcomes. While almost all the literature accept that main element that makes a woman empowered is the choice or the freedom to choose, she exercises. A large body of literature argue that women empowerment is consisted of resources or assets (material, human, social), agency (including processes of decision making, negotiation, influencing and manipulation) and achievements (well-being outcomes). Besides, some literatures assert that a person’s empowerment is affected by the opportunity structure (the institutional context in which choice is made). In the same line, among the available literature on economic empowerment, most deal with the meaning and the indicators of it and the ways to attain this special type of empowerment. The indicators that have been used by most of the studies to indicate economic empowerment of women are access to income, assets (property, land etc.), employment, financial activities (credit, savings account etc.) and access to decision-
making powers in the economic matters. The dimension of economic decision making includes the decision about the large and small purchases of the family, utilization of economic resources in the family, community etc. Besides, time-shared between unpaid care work and paid work by women is being considered as an indicator for economic empowerment of women by some authors. Literature measuring empowerment and economic empowerment are less in number especially in the context of India and Assam. In the context of impact assessment of the interventions for women on their empowerment, in the world literature, a substantial body of works are found. Although some studies of India also involve in impact evaluation of the interventions related to the empowerment of women, it can be stated that in 90% of the cases, the interventions are micro finance services. Not only in case of impact evaluation, less studies are found in India about the women-centric schemes explaining its features and implementation mechanisms. It is expected that present study will cover the gaps existed in the available literature in three dimensions. At first, it has estimated the women economic empowerment index of women in Assam, India and other states and union territories of India based on a concrete definition of economic empowerment comprising seven dimensions of economic empowerment. No one of the earlier studies has shown any such attempt to estimate economic empowerment of women in Assam and rest of India. This study is a new one in analysing the women centric schemes introduced by Government of India and Assam during almost forty years period (1975-2014) and also in revealing the extents of fund extension and beneficiary coverage of the schemes all over India across the states. Similarly, in India and Assam, no study has been conducted evaluating the impacts of the government women centric schemes, the present study will be a new addition to the available literature in this case.