CHAPTER-IV

CONCLUSION

Gender gaps or inequalities in development is a global problem and it is rather a old problem whose origin could be traced back into many centuries. It is a direct consequence of both the patriarchy and capitalism. In terms of changing value judgments regarding the concept of justice and human rights, the gender equality has come process. In achieving this, the state is the highly powerful and all-inclusive representative public institution, responsible for every citizen's development and welfare.¹ Thus, we intend to explore the role of State in gender (or women) empowerment in India. And also to identify the exogenous impact of world summits and conferences, international organizational efforts on any public policy in a country including India.
State and Women Interest

Today, women enjoy all human rights economic, social, cultural political and civil in over 100 countries of the world. So in many ways the State influences lives of women. In other words the State regulates the labour market, minimum wages, finances welfare payments, labour recruitment and retrenchment policies, promotion, training and retirement. Currently in almost all nations the State is the major leading employer. So "it is clear that while women have entered public life, the State has entered private life". (Lisa Peattie and Martin Rein, 1983, PP.81)

The relationship between state and women is mostly very complex. State as a welfare agency provides basic services to the poor and dependent populace (Women as a group of poor); state as a regulator of the citizen's activities (here women's
activities). The legislative, administrative and judicial process are used by the state to regulate or control the individual behavior. Further the state exert enormous influence on the lives of women both directly and indirectly affecting the employment prospects, wage rates, working conditions and fringe benefits etc., some of these domains sometimes are politicized.

The "Politics of gender has been evolving rapidly and is enormously complex.\textsuperscript{2} Women's claims intersect in diverse ways with the acts of the state in all its various roles; as provider, as regulator, and as employer. Some issues, such as legislation on abortion (whichever way this goes), obviously involve the state and have become clearly defined as the concern of women, but such issue do not only concern women and the state.\textsuperscript{3} Other such as taxation and pensions, which have profound implications for women, are not usually thought of
**TABLE - 6**

Que: Empowerment of Women depends on decentralized institutions. Do you agree?

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>%</th>
<th>No</th>
<th>%</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employees</td>
<td>95</td>
<td>79.17</td>
<td>25</td>
<td>20.83</td>
<td>120</td>
</tr>
<tr>
<td>Members of self-help groups</td>
<td>87</td>
<td>87.00</td>
<td>13</td>
<td>13.00</td>
<td>100</td>
</tr>
<tr>
<td>Planning Officers</td>
<td>89</td>
<td>89.00</td>
<td>11</td>
<td>11.00</td>
<td>100</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td>271</td>
<td>84.68</td>
<td>49</td>
<td>15.32</td>
<td>320</td>
</tr>
</tbody>
</table>
as women’s issues. Women are divided by class, by age and by race, so as to produce with respect to the actions of the state differing women’s interests rather than a single homogeneous interest group. Finally, women’s overt claiming in the political and economic realms has been complicated by the set of conventional understandings as to women’s natural roles, abilities, and concerns; claiming has had to involve a renegotiation of the natural“.

Therefore, the State should take a broad based, kind hearted and more humane outlook about empowering the poor women (see Table-6). The State/Government shall be able to break the vicious circle of self-interests created by both patriarchy and capitalism.¹⁴

The gender inequality and feminization of poverty are the major enemies of Women and the girl child. Gender inequality and lack of access to wage employment outside the household create, if
unresolved social problem a country need gender sensitized people. For instance public action for women’s equality of access livelihood opportunities (equality in employment/self-employment and control of property and assets) and equality of reward or pay in work". (Govind Kelkar 2005,PP 4691). Thus, it is necessary to increase gender awareness or sensitizatin about women interests among men and women on one hand, and how the state could protect women interests, on the other hand.

Thus, Govind Kelkar (2005:PP 4698) has argued that “there is need to first address questions of the empowerment of women and then well -being of their families and communities. Empowerment refers to the expansion in women’s ability to make strategic choices in terms of rights to assets, markets and services”.

An gender equality/empowerment policy entail the following essentials.
i) Women’s access into land and other assets shall be increased which will enable them to bear greater risks;

ii) All local institutions shall include women. This is essential to make women empowerment more effective and really participatory. So that women give up their inferiority complex.

iii) The education and knowledge of women shall be raised, since they act as empowering agency and expanding capability space. The present day society being more knowledge based, no social system can afford to exclude from learning knowledge.

Women should prefer ‘empowerment’ in place of ‘protective dependency’.6 This change in women’s mind-set would bring them into the center stage of
gender empowerment; women should participate and make decisions at all stages of identification of their interests, policy formulation and mainstreaming of women themselves in the economic growth and social development process. This would help all societies to avoid the costs of gender inequality.  

The possession of property and assets are not only useful for income generation and avoid/reduce women’s economic dependency but also, are effective instruments to reduce/avoid household inequalities and violence. Nitya Rao observes that while the lack of productive assets puts women at the threat of violence itself inhibits participation, and economic vulnerability is a major reason for women’s acceptance of it in their daily lives. (Lloyd and Taluc 1999). There is at the same time considerable evidenced of violence against women who are making claims to property rights, an extreme example being
that of branding and killing women as witches (Kelkar and Nathan, 1991). This brings out the economic and non-economic significance of the property ownership of women.8

On the whole, the 'empowering of women' entails economic and social and politico-cultural process. Thus, it is sure that long run process is involved in empowering women (See table-9).

Demographically, the women population is enormous in size. The Tenth plan document classifies Indian Women into five sub-graps viz.,

a) Girl children in the age group of 0-14 years, who account for 171.50 million (34.6 percent);
b) Adolescent girls of the age group of 15-19 years, who account for 52.14 million (10.50%) who are on the door steps of productive and reproductive roles;
Que: The success of empowerment determines the relationship that exists between people and decentralized institutions.

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>%</th>
<th>No</th>
<th>%</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employees</td>
<td>98</td>
<td>81.67</td>
<td>22</td>
<td>18.33</td>
<td>120</td>
</tr>
<tr>
<td>Members of self-help groups</td>
<td>78</td>
<td>78.00</td>
<td>22</td>
<td>22.00</td>
<td>100</td>
</tr>
<tr>
<td>Planning Officers</td>
<td>89</td>
<td>89.00</td>
<td>11</td>
<td>11.00</td>
<td>100</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td>265</td>
<td>82.81</td>
<td>55</td>
<td>17.19</td>
<td>320</td>
</tr>
</tbody>
</table>
c) Women in the reproductive age group of 15-44 years, approximate 233.72 million (47.1%) needs reproductive health care;

d) Women in the 15-59 years age group: who participate in labor market are of the size of 289.40 million (58.4%) needs job and educational, training and income opportunities. These women need to be encouraged to participate in development process and other kinds of decision making; and

e) The elderly women numbering 34.87 million (7 percent) are in the age group of 60 + years need health, emotional and housing, nursing support systems.

The above groups of women, girl children and adolescent girls, elderly women need various types of support services. To provide them in adequate quantity and quality more funds, manpower and
creation of delivery mechanisms are necessary. This is definitely a major form of State responsibility in India (See table-10).

Women’s Development and welfare Under Indian Five year plans the eight five year plan (1992-1997) documents that: “In the earlier phase of Indian planning women’s development concerns had a low profile. There were however, some significant beginnings”.⁹

That means since the early 1950’s some efforts were made to undertake policy measures to promote women development and welfare. The major policy initiatives include:

a) A major step during the First Five year plan was the setting up of the Central Social Welfare Board in 1953 to ‘promote and assist the voluntary organizations in the field of
TABLE - 10

Que: The distance of a rural area of that of a city determines the success of Empowerment programme.

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>%</th>
<th>No</th>
<th>%</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employees</td>
<td>88</td>
<td>73.33</td>
<td>32</td>
<td>26.67</td>
<td>120</td>
</tr>
<tr>
<td>Members of self-help groups</td>
<td>72</td>
<td>72.00</td>
<td>28</td>
<td>28.00</td>
<td>100</td>
</tr>
<tr>
<td>Planning Officers</td>
<td>32</td>
<td>32.00</td>
<td>68</td>
<td>68.00</td>
<td>100</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td>192</td>
<td>60.00</td>
<td>128</td>
<td>40.00</td>
<td>320</td>
</tr>
</tbody>
</table>

![Bar chart showing the distribution of responses for Employees, Members of self-help groups, and Planning Officers.](chart.png)

![Pie chart showing the total responses.](pie_chart.png)
women welfare, child welfare and welfare of the disabled;
b) The Second Five year plan period gave birth for certain legislations like the suppression of immoral Traffic in Women and Girl Child Act, 1956, the Hindu Succession Act, 1956, the Dowry Prohibition Act 1961 and the Maternity Benefit Act, 1961. during 1956-61, there was emphasis upon setting up of Mahila Mandals under the Community Development Programme (CDP);

c) The Government of India had given a high priority for women education; and measures for improving the health care for women and girl child, supplementary feeding programmes for children nursing and expectant mothers were introduced.

d) The fifth plan laid emphasis upon women involvement in economic development, employment as well as training programmes
here, women were viewed "As beneficiaries of social services rather than as contributors to development"

The "Seventies brought women to the forefront of development concerns with the publication of the Report of the Committee on Status of Women in India, the observance of the international women's year. This decade also saw the enactment of important specific legislations like Equal Remuneration Act, 1976. the creation of separate Bureau of Women's Development and the setting up of a national committee with the Prime Minister as president were intended to provide strong plan, a multi-sectoral approach was adopted for women's development and for the first time, a coordinated picture was presented in the plan. A separate Department of Women's welfare was carved out at the center in 1985 from the then existing Ministry of Social and Women's Welfare to give a separate identity and to provide a
nodal point on matters relating to women's development. Legislative measures were taken to provide protection to women against discrimination, exploitation, atrocities and violence. Various labour legislations were amended to safeguard the interests of women and provide for their welfare".10

There is a "shift in the approach from 'welfare to 'development' of women could take place only in the Sixth plan adopted a multidisciplinary approach with a special thrust on the three core sectors of health, education and employment.11 In the Seventh Plan (1985-90), the developmental programmes continued with the major objective or raising their economic and social status and bringing them into the mainstream of national development. A significant step on this direction was to identify/promote the/Beneficiary-Oriented Schemes' (BOS) in various developmental sectors which extended direct benefits to women. The thrust on
generation of both skilled and unskilled employment through proper educations and vocational training continued. The eight plan (1992-97), with human development as its major focus, played a very important role in the development of women.\textsuperscript{12} It promised to ensure that benefits of development from different sectors do not by pass women, implement special programmes to complement the general development programmes and to monitor the flow of benefits to women from other development sectors and enable women to function as equal partners and participants in the development process\textsuperscript{13}.

The women's development strategy of the Sixth plan was further continued under the Seventh Five Year Plan (1985-90). A National Perspective plan for Women was prepared to encourage women participation in all walks of national life. Further, a report entitled "SHRAMSHAKTI" was submitted by the National
Empowerment is the most frequently used term in development dialogue today. It is also the most nebulous and widely interpreted of concepts, which has simultaneously become a tool for analysis and also an umbrella concept to justify development intervention. For some, the empowerment of women is an active multi dimensional process which enables women to realize their full identity and powers in all spheres of life. For others, empowerment represents the ability of women to handle responsibilities, to envision a better future and to work to overcome the obstacles that confront them. Empowerment can be measured by using selective indicators, such as active contribution in the household, the workplace and the community.
Although the participation of women in the paid labour force and female enrolment in education has increased considerably over the last years, gender disparities still exist in almost all the countries in the world. Urban workingwomen all over India have proved that they can not only match but also excel men in various skills, if equal opportunities are available to them without any discrimination. The promotion of women empowerment as a development goal is based on a dual argument: (a) that social justice is an important aspect of human welfare and is intrinsically worth pursuing; and (b) that women empowerment is a means to other ends. A recent policy research report by the World Bank (2001), for example, identifies gender equality both as a development objective in itself, and as a means to promote growth, reduce poverty and promote better governance (See table-11).
TABLE - 11

Que: The Government sponsored programmes of empowerment succeeds because of people/ decentralized institutions.

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>%</th>
<th>No</th>
<th>%</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employees</td>
<td>89</td>
<td>74.17</td>
<td>31</td>
<td>25.83</td>
<td>120</td>
</tr>
<tr>
<td>Members of self-help groups</td>
<td>79</td>
<td>79.00</td>
<td>21</td>
<td>21.00</td>
<td>100</td>
</tr>
<tr>
<td>Planning Officers</td>
<td>88</td>
<td>88.00</td>
<td>12</td>
<td>12.00</td>
<td>100</td>
</tr>
<tr>
<td>TOTAL</td>
<td>256</td>
<td>80.00</td>
<td>64</td>
<td>20.00</td>
<td>320</td>
</tr>
</tbody>
</table>

![Bar chart showing Yes and No votes for Employees, Members of self-help groups, and Planning Officers.]

![Pie chart showing Total Yes and No votes.]

[Graphs showing distribution of Yes and No votes for different groups]
Despite empowerment of women and eliminating gender disparities being one of the Millennium Development Goals (MDG), yet to date, no major efforts have been made to develop a rigorous method for measuring and tracking changes in the levels of empowerment. The Gender Development Index (GDI) takes into account inequality in the achievements between women and men. The greater the gender disparity in human development, the lower is a country's GDI compared to its Human Development Index (HDI). Thus, the GDI is simply the HDI, which is adjusted downwards for gender inequality. The Gender Empowerment Measure (GEM) on the other hand, measures the extent to which a woman has influence in decision making, in politics, in professional life, and on organizations. The GEM has been used widely in advocating the empowerment of women. The HDR takes into account some aspects of female empowerment (i.e., economic participation, political participation and power over the economic
resources) and to an extent it explains the degree of their empowerment. But there are various other aspects also that decide the level of empowerment. Though a woman is literate and working, she may not be empowered in the following aspects: domestic decision-making, financial autonomy (i.e., control over the resources), mobility/freedom of movement, child related issues (e.g. well-being, schooling, health, marriage), and participation in the modern sector.¹⁶

The present study fills this gap as it attempts to analyze the empowerment of women in India. The study clearly meets the necessary and sufficiency condition and is thus complete. The specific objectives of the present study are as follows: a) To examine the various policies and programmes that India followed, and b) To derive policy implications of women empowerment.¹⁷
Development is a multidimensional process, involving major changes in social structures, popular attitudes and national institutions. During the last three there decades has been a growing realization that achievement of sustainable development essentially needs the involvement of women in all the social economic activities and decision-making process (See table-12,A,B, and 13). Even though women are active agents of change and play a pivotal role both in the family and the society, the development processes have bypassed women and hence women still live in an unequal world. Women face discrimination in birth, health, education, employment, decision-making legal issues etc. Hence, marginalization of women in the development has hindered the whole process of socio economic development, has been the realization of late.
**TABLE - 12**

**Que:** If there were no local leaders, the empowerment programmes would not have been successful do you agree?

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>%</th>
<th>No</th>
<th>%</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employees</td>
<td>88</td>
<td>73.33</td>
<td>32</td>
<td>26.67</td>
<td>120</td>
</tr>
<tr>
<td>Members of self-help groups</td>
<td>72</td>
<td>72.00</td>
<td>28</td>
<td>28.00</td>
<td>100</td>
</tr>
<tr>
<td>Planning Officers</td>
<td>32</td>
<td>32.00</td>
<td>68</td>
<td>68.00</td>
<td>100</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td>192</td>
<td>60.00</td>
<td>128</td>
<td>40.00</td>
<td>320</td>
</tr>
</tbody>
</table>

![Bar chart showing responses from Employees, Members of self-help groups, and Planning Officers.](chart1.png)

![Pie chart showing total responses.](chart2.png)
### TABLE - 12A

**Que:** If no? Give reasons

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
<th>If no</th>
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<th>%</th>
<th>2</th>
<th>%</th>
<th>3</th>
<th>%</th>
<th>4</th>
<th>%</th>
<th>5</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employees</td>
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<td>09</td>
<td>28.12</td>
<td>07</td>
<td>21.88</td>
<td>06</td>
<td>18.75</td>
<td>02</td>
<td>6.25</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Members of self-help groups</td>
<td>28</td>
<td>04</td>
<td>05</td>
<td>17.86</td>
<td>06</td>
<td>21.43</td>
<td>05</td>
<td>17.86</td>
<td>08</td>
<td>28.57</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Planning Officers</td>
<td>68</td>
<td>11</td>
<td>13</td>
<td>19.12</td>
<td>06</td>
<td>8.82</td>
<td>28</td>
<td>41.18</td>
<td>10</td>
<td>14.70</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>128</strong></td>
<td><strong>23</strong></td>
<td><strong>27</strong></td>
<td><strong>21.09</strong></td>
<td><strong>19</strong></td>
<td><strong>14.84</strong></td>
<td><strong>39</strong></td>
<td><strong>30.47</strong></td>
<td><strong>20</strong></td>
<td><strong>15.63</strong></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

![Bar chart](chart1.png)

- Employees
- Members of self-help groups
- Planning Officers

![Pie chart](chart2.png)

- Total

- 20
- 23
- 39
- 27
- 19
TABLE - 12B

Que: If yes, Give reasons

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
<th>If Yes</th>
<th>1 %</th>
<th>2 %</th>
<th>3 %</th>
<th>4 %</th>
<th>5 %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employees</td>
<td>88</td>
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<td>18.18</td>
<td>19</td>
<td>21.60</td>
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<tr>
<td>Members of self-help groups</td>
<td>72</td>
<td>15</td>
<td>20.83</td>
<td>20</td>
<td>21.78</td>
<td>25</td>
<td>34.72</td>
</tr>
<tr>
<td>Planning Officers</td>
<td>32</td>
<td>06</td>
<td>18.75</td>
<td>08</td>
<td>25.00</td>
<td>09</td>
<td>28.13</td>
</tr>
<tr>
<td>TOTAL</td>
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<td>20.32</td>
<td>44</td>
<td>22.92</td>
<td>53</td>
<td>27.60</td>
</tr>
</tbody>
</table>

*Graphs showing the distribution of employees, members of self-help groups, and planning officers.*
TABLE - 13

Que: Success of any empowerment programme...?

<table>
<thead>
<tr>
<th></th>
<th>Depends on programmes</th>
<th>Depends on R.P.L.</th>
<th>Depends on People</th>
<th>Depends on above three</th>
<th>Explain any other answer</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>%</td>
<td>%</td>
<td>%</td>
<td>%</td>
<td>%</td>
<td>%</td>
</tr>
<tr>
<td>Employees</td>
<td>45</td>
<td>37.50</td>
<td>15</td>
<td>12.50</td>
<td>35</td>
<td>29.17</td>
</tr>
<tr>
<td>Members of self-help groups</td>
<td>28</td>
<td>28.00</td>
<td>38</td>
<td>38.00</td>
<td>12</td>
<td>12.00</td>
</tr>
<tr>
<td>Planning Officers</td>
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<td>38.00</td>
<td>17</td>
<td>17.00</td>
<td>28</td>
<td>28.00</td>
</tr>
<tr>
<td>TOTAL</td>
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<td>34.68</td>
<td>70</td>
<td>21.88</td>
<td>75</td>
<td>23.44</td>
</tr>
</tbody>
</table>

Employees | Members of self-help groups | Planning Officers

□ Depends on programmes □ Depends on R.P.L. □ Depends on People □ Depends on above three □ Explain any other reason

Total

□ Depends on programmes □ Depends on R.P.L. □ Depends on People □ Depends on above three □ Explain any other reason
As such, Empowerment of Women is an important objective of any wholesome development process of an economy. In this background, for women and especially for poor women, micro enterprise ownership has emerged as a strategy for economical survival. One of the most essential factors contributing to success in micro entrepreneurship is access to capital and financial services. Research has shown that investing in women offers the most effective means to improve health, nutrition, hygiene, and educational standards for families and consequently for the whole of society. Thus, a special support for women in both financial and non-financial services is necessary.

Concept of Women Empowerment:
One of the systematic interpretations of this concept can be found in the technical literature of the Human Development Report (HRD) wherein it is referred to as the Gender Empowerment Measure (GEM). The Human Development Index (HDI) was constructed to reflect the most important dimensions of human development. HDI contains three indicators viz., Life expectancy, Educational attainment and real GDP. The HDI reflects the people's access to basic choices. In order to capture the gender inequalities in the world, the HDI is supplemented by two composite measures: 1. The Gender related Development Index (GDI) and 2. The Gender Empowerment Measure (GEM).

The GDI measures achievement in the same basic capabilities as the HDI does, but takes note of inequality in achievement between women and men. The greater the gender disparity in basic capabilities, the lower a country's GDI compared with its HDI. The
GDI is simply the HDI discounted or adjusted downwards, for gender inequality.\textsuperscript{18}

The GEM examines whether women and men are able to actively participate in economic and political life and take part in decision making. While the GDI focuses on expansion of capabilities, the GEM is concerned with the use of those capabilities to take advantage of the opportunities of life. The GEM uses variables constructed explicitly to measure the relative empowerment of women and men in political and economic spheres of society. The first two variables reflect economic participation and participation in decision making, measured in terms of women's and men's percentage shares of professional and technical jobs. These are broad and loosely defined occupational categories. The third variable, women's and men's percentage shares of parliamentary seats, is chosen to reflect political participation and decision-making power.\textsuperscript{19}
Need for Women Empowerment: Some Suggestions

Empowerment of women and gender equality are prerequisites for achieving political, social, economic, cultural and environmental security among all peoples. Women empowerment is a critical part of sustainable development. The empowerment of women at the individual level helps build a base for social change. Movements to empower women as a group increase opportunities available to individual women, and economic empowerment can increase women's status in their families and societies.

Gender Equality:

Many studies indicate that gender inequalities in developing societies inhibit economic development. A recent World Bank Report confirms that societies that discriminate on the basis of gender suffer from greater poverty, slower economic
growth, weaker governance, and a lower living standard of their people. Further, UNDP has found that a very strong correlation exists between gender empowerment measure and gender-related development indices and Human Development Index.

Poorest of the Poor are the Women:

World Bank report highlighting the tragic plight of women observes that women have a higher unemployment rate than men in almost every country. In general, women make up the majority of the lower paid, unorganized informal sector of most economies. Further, the statistic indicate that there is an increasing need to provide access to economic resources on the ground that women are relatively more disadvantaged than men.

International Efforts to Empower Women: An Overview:
Our purpose is not to deal in detail about the international efforts to empower women of the world; instead we intend to briefly summarize such efforts which have led to the gender sensitization of the governments and public agencies on the one hand and promote research on women problems so that with new information women groups and women agencies are able to fight for women empowerment and gender equality.  

At global level since the last three decades (1972-2001) efforts are made by the international community to achieve women empowerment. Under the aegis of UNO international efforts are made since the early 1950s to protect and promote women interests. We may trace three stages in this regard.

a) Phase I: 1945-1962 efforts were made to provide equality to women through legislative measures.

b) Phase II: 1963-1975 during this period the government of the UN member states were
sensitized about the need for protecting women rights; and

c) Phase III: 1976-1985 UN declared the women's development decade and there was a drastic change in the understanding of the international community regarding women's role.

These historic development shave created gender awareness and gender sensitization of people and organizations on one hand and there were efforts to recognize human freedom and equality as essentials for women empowerment, on the other hand.

Thus, the world community and its public organizations like UNO and World Bank were ready to protect and engender women interests. As a result there were world women conferences at Mexico, Copenhagen, Nairobi and Beijing (China) to deliberate on diverse dimensions and many issues of women empowerment. These women conferences for the
first time have mobilized the women of different social strata, race, income and educational level to unite and negotiate for a new polity, economy and society based on equality and without exploitative patriarchic order.

Thus, participation, equality, access to resources and ownership of resources are the major pillars of empowering women. These developments have also raised the awareness of people regarding the need for women empowerment.

**Defining Women Empowerment:**

In ordinary parlance 'empowerment' implies acquisition of power through its sharing; 'disempowerment' denotes losing power/resources/opportunities which render people/individuals helpless; poor and dependent and thus remain subordinate. It is true that the concept
of empowerment is popularized since recently (1990’s) before that the concepts like ‘emancipation’, development, social upliftment, social justice and social development were used to reduce the poverty and dependency as well as misery of the weaker sections of the society, including women.

To understand and the concept of empowerment and social development, it is necessary to know the related operational concepts. Debal K. Singh Roy has pointed out that, ”Though the concept of emancipation was widely used during the colonial struggle against imperialism, it owes its origin to the enlightenment. By the turn of the nineteenth century it was associated with the view of progress as a movement towards freedom and equality. Over the years it has been circumscribed in a general sense of gaining freedom and specifically in the process
of the entry of the disadvantaged into the mainstream. Thus, emancipation refers to:

a. Liberation from both natural and manmade shackles and

b. A collective struggle on the part of the thus far underprivileged group or category. In this context emancipation and empowerment are intrinsic.

Global Trends in Micro Finance:

Micro finance is gaining momentum and popularity throughout the world since the recent past. The financial institutions, governments and non-governmental organizations have taken keen interest in the supply of retail credit/micro finance. The end of 2003 was servicing about 80 million clients across the world by approximately 2900 MFI's (Table-1) India's share in the global
(reported) micro credit market in 2003 was nearly 13% of all customers and 16% of the poorest customers, this success was due to the SHG linkage programme of the National Bank for Agriculture and Rural Development (NABARD). India has emerged as a home of largest micro credit/micro finance programmes in the world.

Christen and Drake(2002) have identified two distinct approaches regarding the evolution of micro fiancé industry. They are namely (a) The Latin American Model/Commercial Model; and (b) The South Asian Model/Grameen Model.

Table-1

Global Outreach of Micro Credit 1997-2003
<table>
<thead>
<tr>
<th>Year</th>
<th>No. of Reporting Institutions</th>
<th>No. of clients Reached (million)</th>
<th>Poorest clients Reached (percent)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1997</td>
<td>618</td>
<td>13.5</td>
<td>56.3</td>
</tr>
<tr>
<td>1998</td>
<td>925</td>
<td>20.9</td>
<td>58.4</td>
</tr>
<tr>
<td>1999</td>
<td>1065</td>
<td>23.6</td>
<td>58.5</td>
</tr>
<tr>
<td>2000</td>
<td>1567</td>
<td>30.7</td>
<td>62.9</td>
</tr>
<tr>
<td>2002</td>
<td>2572</td>
<td>67.6</td>
<td>61.5</td>
</tr>
<tr>
<td>2003</td>
<td>2931</td>
<td>80.9</td>
<td>67.7</td>
</tr>
</tbody>
</table>


The Commercial/Latin American model sought to collaborate with the formal financial institutions rather than donors or the targeted government programmes. This model is totally profit seeking and thus devoid of social justice orientations: its focus is on enterprise creation, building and growth. Whereas the South Asian/Grameen Model especially focus on women empowerment and poverty alleviation. The Bangladesh Grameen Bank is established by Dr. Mohamed Yunus, a Professor of Economic to help rural poor women to overcome the constraints in accessing bank credit in 1977. It is well known that women lack information about credit
programmes than men because women are less educated than men: and women do not poses any collateral since they do not own land or other property. Therefore women in general are not considered as worthy honorable preposition. This traditional view is totally discarded by Dr. Mohamed Yunus by establishing a Greameen Bank and BRAC also for financing the self employment activities of the poor. Dr.Yunus because of the remarkable achievement in rural banking is popularly known as Banker to the poor. In 1974 famine in Bangladesh Dr.Yunus was shocked and moved at the heart about the difficulties and sorros of the people of Bangladesh. Then he had lent a sum of 27 Dollars to the poor villagers near chithagang village in Bangladesh. In 1977 Dr. Yunus had established the Bangladesh Grameen Bank with women borrower as sole owner. Today in Grameen Bank has developed into 6.5 million borrowers most of whom are women. This Grameen Bank has 2226 branches working in 71271 villages by 2005.
Dr. Mohamed Yunus being pioneer in micro finance in his interview to Norway’s NRK Television said that Bangladesh has got many things from the world. Now it has given micro financing tool to the empowerment of the poor particularly poor women of the world. Mr. Danbut Mjoes said, Loans to poor people without any financial security had appeared to be an impossible idea, from modest beginnings three decades ago, Yunus has, first and foremost through Grameen Bank developed micro credit into an ever more important instrument in the struggle against poverty. Micro credit has proved to be an important liberating force in societies where women in particular have to struggle against repressive social and economic conditions.

Some of the important features of Bangladesh Grameen Bank are:
a. Provides credit to the poorest of the poor in rural Bangladesh without any collateral.
b. Founded in Jobra, Bangladesh, in 1976. In 1983 it was transformed into a formal bank under a special law and is owned by the poor borrowers of the bank who are mostly women.
c. Borrowers from Grameen Bank own 94% of the equity of the bank, the remaining 6% is owned by the government.
d. Repayment responsibility solely rests on the individual borrower. There is no form of joint liability. Group members are not responsible for repayment of any defaulting members.

Total number of borrowers is b.61 Million of whom 97% are women. (Vijaya Times Oct. 14, 2006).

Micro finance system in India—growth and structure:
Tara N. Nair (2005) has argued that the microfinance system in India has evolved and developed by two different systems of patronage. Her argument runs as under:

"While the SHG linkage programme anchored by NABARD has the patronage of the state and formal banking institutions, a parallel system promoted by non-stately agencies has been depending almost exclusively on subsidized external grants to finance both social mobilization and on lending. Both target the poor and women predominantly. In the absence of any suitable legal and regulatory framework to carry on with the business of financial service provision, most players in the latter category have devised strategies to circumvent the governmental gaze in the most innovative estimates available on the outreach of the microfinance sector to the poor, available evidence suggests that about 80 percent of the clients are without any formal
savings, and 91 percent without formal credit. Nearly 77 percent of the clients are in the rural sector”.

P. Satish has grouped, micro finance methodologies into five types. Let us briefly explain them as follows:

**Grameen and Solidarity Model:**

The Grameen model is evolved and popularized by Bangladesh Grameen Bank and the Latin American countries. Each group is comprised of 3 to 5 persons and they are responsible for lending and other financial operations of the group.

**The Group Approach:**
This approach "delegates the entire financial process to the group rather than the financial institutions. Savings, loans, loan repayments are taken care of at the group level. These groups are in turn linked to a financial or a micro financial institution for sourcing of additional funds as well as depositing their savings. Best examples of this type of technology are the Self Help groups-Bank linkage programme in India the PHBK project in Indonesia and the Chikola groups of KREP in Kenya.

Individual Credit:

This form micro credit is existing in Indonesia and India since a few decades. Loan transactions and savings collections are attempted on individual basis by the financial institutions.

Community Banking:
This "model is to some extent an expansion of the group approach where the basic financial necessities of the poor especially the women are met through the community banking system. The community or village banks are organized with 30-50 members. These banks in turn borrow from the programme implementing.

Institution and on lend to the members. A prominent example of this type of micro financial institutions is the village bank of FINCA in Latin America, which had been replicated in Africa and Central Asia.

Types of Women Empowerment:

The efforts to define the concept of Empowerment so far denote its multifaceted nature. For our study the social cultural economic
dimensions of women empowerment are relevant. The cultural empowerment of women include:

❖ Redefining the gender 'rules and norms and their, roles;
❖ Recreating cultural practices customs, rituals, symbols etc.,.

The Social Empowerment of women include:

❖ Social leadership in community action;
❖ Action for entitlement rights
❖ Social induction (social identity);
❖ Literacy skills

The Economic empowerment of women include the following:

a) Attaining economic security;
b) Ownership of productive assets; and

 c) Entrepreneurship skills.
The self-help groups manifest all the above said socio cultural and economic characteristics. In fact self help groups intend to achieve all the three economic goals. Further the self-help groups are endowed with the following attributes:

❖ Collective identity;
❖ Establishing organizations of their own;
❖ Organizational leadership

It may be noted that there is no nay hierarchical or linear, order regarding the various dimensions of women empowerment. They are not mutually exclusive component. The various dimensions of women empowerment are not only interrelated, but also reinforcing in character.

Empowerment primarily enables a process that allows women to rebuild their self-image. It is a psychological support process that acknowledges
women's capacities, assuring and reposing faith in them, and guiding them through a journey of discovery. In short, it is a process of rebirth and establishment of their identity.

Reference:


17. For Erskine Calder’s view also see Mehra R. The Neglect of Women in India’s Rural Development programme: A study of Failures in Planning ICSSR Programme of Women’s Studies (1979) P.24.
