Chapter 2
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THEORETICAL BASE AND EMPIRICAL RESEARCH

A literature review is an important stage in any research process. It has two components: the first is the review of theoretical literature and the second is the review of empirical studies. As far as the subject matter of women development is concerned, there are two important sets of theories.

Theoretical Literature Review

Among the two sets of theories the first one deals with the origin, spread and institutionalization of women’s exploitation, women’s oppression and gender discrimination etc. In this group we have theories of patriarchy, Marx’s and Engel’s theories of women’s exploitation, radical feminist theories explaining women’s exploitation and its steps. These theories are interdisciplinary in nature and draw heavily from sociology and economics. The second set of theories is called approaches to women’s empowerment. There are five approaches to women’s empowerment, they are: (1) Welfare approach and (2) equity approach (3) anti-poverty approach (4) efficiency approach (5) and the empowerment. Let us briefly discuss them.

The Welfare Approach (Buvinic 1983)\(^1\) has argued that women’s specific development and welfare programmes have to be implemented in a sex segregated environment. The women welfare programme suggested by Buvinic are technically simple and politically safe in terms of acceptance. These programmes being simple do not have radical redistribution dimension. The welfare approach is the oldest. Women specific approach focusing on women’s education and health. Thus this was more appealing to voluntary social action groups like NGOs, churches and women organizations. However, this approach concentrating on basic social services, excludes other economic, social and political aspects of women’s empowerment. A minimum provision of welfare services do not help women’s empowerment but it might help for women’s survival only.
The *Equity Approach* emphasis equity between sexes in the total development process of society and economy. This approach was suggested by Tinker (1976) and Boserup (1970). Further Moses (1989) has argued that achieving a measurable reduction in gender inequality is a step towards women’s empowerment. This equity approach mostly concentrates on increasing opportunities for women’s economic participation and neglects the other forms of women’s interests.

The *Anti-poverty Approach* put forward by Buvinic (1983), Moser (1989) and United Nations during 1960s has become more popular as against the earlier two approaches on account of its more comprehensive nature to tackle the problem of economic inequality between men and women through progressive reduction in poverty. This approach views women’s issues as a consequence of poverty alone and not as a product of a complex set of forces like socio-cultural, political and economic working against the total interests of the women.

The *Efficiency Approach* was propagated during 1980s under the structural adjustment process. This process is propagated by the World Bank and IMF which do not view the women’s question as a separate and unique problem compared to men’s. However these international economic agencies advocate resource used efficiency and human resources development as a way-out to solve the problem of women. This line of thinking is a step in retrograde since it re-imposes the general trends in development thinking which neglects the gender consequences of economic growth, social development and political changes. In this sense the efficiency approach seems to be very dangerous to promote women’s interests as a separate set of objective to be achieved. Thus the efficiency approach, would ultimately disempower women rather than empowering them.

The *Empowerment Approach* was formulated based on new thinking that has originated and husbanded through different world conferences on
women during 1970’s and 1980’s. This is how the ‘women’s empowerment’ concept has originated. It appears to be much broad based than the earlier approaches on various counts, and it emphasizes on the following: “First, the freedom from oppression for women involves not only equity but also the right of women to freedom of choice and the power to control their own lives within and outside the home. The second goal of feminists is therefore the removal of all forms of inequity, and oppression through the creation of a more just social and economic order, nationally and internationally (APCED- 1979). An important departure is made in empowerment approach from emphasizing only equity into regularly and continuously expanding the right to freedom of choice and power to determine their own lives by women as a matter of fundamental right. It emphasizes the following four aspects of women’s freedom and choices, “a sense of internal strength and confidence to face life, the right to determine their choices in life, the ability to influence the social process that affects our lives and an influence on the direction of social change”.  

Besides these theories Marxist, Biologists, Cultural theorist, Feminists and Engle have developed the theories on women. They are as follows :-

1. **Marxists** : They specify a set of economic conditions which account for the social subordination of women. According to them the capitalist society draws a distinct line between the world of work and that of the home. They are of the view that the women and children in the world at home depend on the labour of the men folk for their subsistence needs. And, therefore they stressed that women are supposed to be marginal in a capitalist society, and they perceived women as consumers and socializers of children and not as wage earners.

2. **The Cultural Theory** : Cultural like Ward and others in 1894 considered four types of sex based social inequalities such as the inequalities of dress, of education, of duties and of rights as contributing factors in the subordination and dependence of women in society. Ward explains that these inequalities prescribe a different set of roles for men
and women and the roles performed by women are considered beneath the dignity of men workers, because of the belief that women are not capable of performing male tasks.  

The cultural theorist, Ann Oaklay feels that the division of labour based on sex is not an universal phenomenon, and it should not be regarded as such. Just as there is a diversity of cultures similarly there is a diversity of cultural patterns in the division of labour. Oaklay also criticizes Talcott Persons (Biologists) views and Ann Oaklay provides research evidence to show that employment of the mother does not have any detrimental effect on the development of the child. On the basis of such evidence, she feels that gender roles are culturally determined rather than biologically determined.  

3. Biological Theory: Talcott Persons, in his theory makes an attempt to characterize the role of a women in the family by quoting two words such as female as ‘expressive’ and that of the man as ‘instrumental’. He explains that expressive role of the female also helps in the stabilization of the adult personalities by relieving them of tensions which arise because of their performance of the instrumental role. Incongruence with these views, Persons believes that a social system can function efficiently only if there is a clear division of labour on the basis of sex and instrumental and expressive roles complement one another. 

4. Engle’s Theory: He believed that in a capitalist society the demand for female wage labour will raise the status and power of the proletarian women within the family and the relations between the sexes will improve. He believed that the economic independence of women will free them from male dominance within the family. 

Thus it can be concluded from the above mentioned theories that in many of the theories women is given less preference mainly because of her concern towards the family, because of lower skills, lack of job orientation, lower
literacy level, women especially in rural areas have selected to pursue those works which are peripheral in nature.

**Empirical Research**

The applied studies include both descriptive and empirical studies. We are not considering descriptive studies which lack innovative ideas and methodologies on the them is which are generally published in un-referred journals and periodicals. Thus we are focusing on selective basis on well written and documented empirical studies which are published in referred journals and periodicals and also which are published as independent monographs or as research volumes.

1. **Saffioti (1978)** has explained in generic form that there is direct relationship between industrialization, economic development and female labour marginalization. The Marxist scholars like **Gordon (1979)** have argued that the female marginalization is closely linked with capitalist development and its labour use pattern. The scholars like **Eisenstein (1970), Hartmam (1979)** and **Odeya D. Heggade (1984)** have shown that both capitalism and patriarchy have been the source for Female Marginalization (FM) or concentration in low wage, low status job, but also to confine women into household activities. The separation of production and reproduction tasks under capitalism on one hand and the prevalence of multicultural societies, on the other hand, give birth for segregation and marginalization of women workers.

2. **The World Bank’s study of women in development, (1980)** has pointed out that occupational barriers like traditional occupational confinement, skill generation constraints, lack of industrial knowledge are the powerful barriers to women’s entry into the industrial sector as entrepreneurs, which has resulted in the existence of gender disparity.
3. Jean Watkins and David Watkins, (1984) Harold Welarch and Early Young (1983), have discussed comparative dimensions of female / male entrepreneurship and they observed that women entrepreneurs are generally better educated than male entrepreneurs, being more likely to have completed high school and university programmes.\textsuperscript{13}

4. Odeyar D. Heggade (1984) has been a pioneer in women studies in India. He has tried to explore and explain:
   a. The nature and causes of FM and Female Segregation (FS) in agriculture, industry and tertiary sectors of Indian economy based on secondary data for the period 1951-1981;
   b. Heggade’s study also shows that to certain extent increases in industrialization and urbanization reduce both FM and FS and raise the level of reveal wages. But under capitalism due to an active patriarchy, wage inequalities by gender and concentration of women labour in low-paid jobs continues, if not eliminated.
   c. The factors responsible for FM is LDC’s to certain extent from those in MDC’s. The increasing landlessness of small and marginal peasants, frequent crop failure, occurrence of droughts and famines, exclusion of women from land and property rights are some of the important factors responsible for FM in LDC’s like India and other South Asian countries. For these poor women there is greater need for self and wage employment opportunities.
   d. Heggade has also explored the opportunities of self employment and wage employment for women in agriculture, rural development, SSI’s tertiary sectors etc.,
   e. Heggade has also advocated an increasing role for commercial banks, regional rural banks, co-operatives, panchayati raj institutions and non-governmental organizations in empowering women.

agency implies women as changing agents not only to solve their own problems but also to solve the problems of the household, to resolve the issues in what he calls a co-operative conflict within a household in particular and a society in general. He advocates, the entitlement approach. The entitlement approach of Amarthya K. Sen being a part of his wider approach broadly known as human capability approach, emphasise upon the need for significance of gender empowerment. He focuses on primary capabilities as a part of providing basic minimum needs to reduce absolute poverty but also expanding opportunities in all walks of life to eradicate gender disparities.\textsuperscript{14}

During the last two decades (1985-2005) the subject of women studies has made definite progress. One such direction is studies seeking to analyze the impact of globalization on women either in a particular country or global context. The readings incorporated in Ram Rajput and Hemalatha Swarup (1994) edited volume is an instance. The articles in this volume written by Carmencita T. Aguilar, Agnes F. Odjide, MA Teresadoriung Hermosillo and G. Adriana Guerra Gomez, Sudha Despande deal with the probable impact of structural adjustment policies on women welfare.

6. \textbf{Ponna Wignaraja (1990)} has evaluated the working of initiatives undertaken in various developing countries from Latin America, Africa and Asia which intended to increase women’s access to credit. Ponna Wiganaraja study entitled ‘Women, Poverty and Resources’ has brought out certain important things some of them may be briefly stated as under:

In Nepal, a program entitled “Production Credit for Rural Women” (PCRW) was in vogue since 1980’s with new modes of administrative and organizational frame work. This system assessed the credit needs, production capabilities, marketing networks repaying capacities of rural Nepalese women. To achieve the goal of increasing women’s access to institutional credit, the rural development personnel is trained and
motivated differently than the conventional bureaucracy. This program – PCRW was implemented by women’s development section of the Ministry of Panchayat and local development. Ponna Wignaraja (1990) in case of Nepal found that.

“The original design of the PCRW explicitly recognized that simply ‘delivering’ services and technical expertise in a fragmented manner to the poor rural women was insufficient. The successful implementation of the PCRW required the delivery and receiving mechanisms to be oriented and designed innovatively towards the specific objective of poverty alleviation in a holistic fashion; incorporating the real participation of the poor women from the outset. This implied an active participation of the poor women in the process, in organized generating activities, skills training or credit, without the community development and social activities such as debt relief, health and education were insufficient. To get to the point of being able to generate income and to stand par with men, poor women also needed to address their immediate survival needs. In order to do so, a poor women need to view their lives in its totality and several priority needs had to be addressed simultaneously”.

- The Government of India for nearly forty five years of planning thought that rural development and community development programmes help us to reduce rural poverty. Further, the gender disparity in development was unheard till the early 1970’s in India as well like elsewhere. These problems were very well recognized by mid 1980’s in India. Thus efforts were made to promote entrepreneurship among rural women both as individually and as a group under DWCRA under VI plan and has helped to reduce the gender disparity.15

These attempts however have failed since the operational part of such programmes were not properly planned. This failure is also brought
out by Odeyar D. Heggade (1997). This study entitled “Developing Rural Women entrepreneurship had dealt with:

a. Role of public sector banks in developing entrepreneurship for self-employment among women and;

b. Promotion of group entrepreneurship among rural women through DWCRA. In this study O.D Heggade found that DWCRA as a group entrepreneurship program had failed in any part of India and the role of public sector banks in developing rural women entrepreneurship on individual basis is more successful. In fact, this study found in Dakshina Kannada district of Karnataka state that upper case Hindu women have benefited more than their lower caste counter parts from entrepreneurship development programmes for women.

Ponna Wignaraja (1990) has also attempted an interesting study of micro finance arrangements made in African countries like Kenya, Tanzania, Zimbabwe and Burkina faso and also Latin American countries like Colombia. The NGO’s and the Government have made efforts to provide small loans to rural African and Central American countries. This is a participatory approach to reduce the gender disparity. This approach has promoted leadership quality, cooperation, self-help and mutual help, individual courage, awareness and self consciousness among rural African women.

In Zimbabwe, the rural savings and development movement for the benefit of rural women was started during 1960’s by a small group of voluntaries. The credit union concept has failed in Zimbabwe since administration of loans was more expensive and procedurally complicated. Thus as an alternative savings clubs, Women of all ranks and classes were given membership of savings clubs in Zimbabwe. The Zimbabwean savings clubs seem to the predecessors of today’s Self
Help Groups in terms of their financial operations; savings habits self-employment activities with variety small investments. The savings clubs of Zimbabwe were successful, Ponna Wignaraja points out in creating enormous dialogue and awareness regarding the savings and making investment. Ponna Wignaraja (1990) has identified a certain type of useful benefits to women of being a member of savings club;

“Savings clubs in Zimbabwe are demonstrating the possibility of becoming an effective alternative to institutional credit for women. The organization also provides: A cost effective method of transmitting technical information, raising awareness of the interrelationship between economic and social problems and identifying local solutions. The process also builds a sense of solidarity, self-reliance and organizational capability. For the poor women this can become not only an instrument for raising their income and productivity in a situation where institutional credit was not available but also for improving their material and social wellbeing and of their families and would help in reducing the gender disparity”.16

From the detailed review of the origin spread and growth of micro finances intuitional from Ponna Wignaraja (1990) has drawn a very significant conclusion. This is major early pioneering study on micro finance institutions for empowering poor women in developing countries. To quote Ponna (1990):

“….. if the savings clubs are to become an instrument for enabling the poor women to move out of poverty into sustainable development, then the savings developing movement would also need to have a coherent and comprehensive programme design based on a clear perspective and commitment not only to the gender issue, but also the issue of equity. The poor women would need to be organized into homogenous groups so that their interests are served. Otherwise, while
the poor women may marginally benefit from the savings clubs and have their survival; needs met, they could still be polarized and trapped into a permanent poverty crisis while the richer among the women in rural areas benefited. The lesson from SEWA and the working women’s forum, which worked with the poorest women and built on the “chit system” or indigenous savings associations of poor women are applicable”.17

Various studies on empowerment of poor women reveal that since poverty is a complicated phenomenon its reduction involve the need for building new institutions and new human capabilities. The whole developing world is moving in this direction by initiating policy measure for economic and social empowerment of women in general and the poor women in particular.

7. **C.E. Scott (1991)** conducted a survey to find out why women are turning to employment in increasing number. Two surveys were conducted for the purpose of comparison, one of the women employee in the state of Georgia, and another of both male and female employees in the Atlanta area. These studies discuss the reasons for women’s entry into employment, and the findings are that women have entered into employment to supplement their family income and their objectives and problems are the same as those of male entrepreneurs.18

8. **Agnes F. Odejide (1994)** has analyzed the impact of adjustment policies on the quality of life of rural women in Nigeria and the better life for rural women programme. Some of the major conclusions of this study include:
   a. The structural adjustment programme (SAP) in Nigeria has variedly affected the male and female population.
   b. A wrong industrialization strategy together with terms of trade shocks created the need for macro economic adjustment thus
temporarily diverting from the long term issues of poverty employment, income and growth.

c. “If rural women in particular and poor house holds in general are to respond more positively to adjustment programmes, substantial investment is needed in human physical, social and institutional resources to address the border issues of population agriculture and the environment on the one hand and the intra household issues of the command of resources and differential access to services between men and women on the other hand”.19


This study is descriptive in nature and traces the evolution of women participation in labour market from 1960’s and subsequently focus on SAP impact on women and child labour in Mexico. It is argued that women access into education, credit and markets, health care shall be increased to empower them adequately.20

10. **Carmencita T. Aguilar (1994)** has analyzed the macro economic crisis in Philippines and identify as well as measure its impact on women. The Philippines women are engaged in a variety of rural activities and earning good amount of income; but still women labour is exploited and discriminated against. Thus some of Philippine women are engaged in prostitution and crimes. The gender disparities can be seen by the unemployment and labor deprivation in Philippine which has resulted in migrations of women labour into other Asian countries where they are ill treated and subject to indignities.21


11. **Indu Agnihotri (1995)** has analyzed the proceedings and major resolutions of the world women conference held at Beijing, China. She reports that:

“In the history of world conference on women, the Beijing meet stands out for its reassertion that women’s struggle are integral to the mounting challenges to the existing world order, and that women’s issues could not be segregated from larger issues related to develop. It is also clear that women’s struggle in various countries are not disaggregated and dissipated. Beijing has reaffirmed the vitality of the movement”.

Some of the major perceptions/conclusions of the Beijing world conference on women are

a. Attempt was made to formulate a meaningful women agenda for the whole world which included items relating to involving women in developing and enhancing women welfare.

b. At Beijing much success is achieved regarding building alliance on women issues. However, this resolution has not attracted media coverage.

c. Further Indu Agnihotri reports that: Feminization of poverty figured as a major of feminist economists organized a series of pavel discussions which put women’s property rights, control over land and resource and challenges posed by globalization on the agenda.

d. The issue of violence against women was also discussed seriously. This problem was given more priority in the deliberations of the Beijing women conference.

12. **D. Rajashekar (2000)** has conducted an impact study of poverty alleviation with reference to different groups of women in a Tamil Nadu wetland agricultural village. He has analyzed the poverty alleviation programme implemented by a local Non Government Organization and its role in motivating rural women to take up self employment individually
and also to form women collectives like Self Help Groups modelled after or resembling SHGs under Swashakti programme implemented by the Government of India through State Government agencies. This study is unique since it analyses in detail the attitudinal change which have emerged among women in the post employment period leading to increased participation in decision making at household, Mahila Mandalas, Village Panchayats and increased women control over their earning and disposal pattern and improving the nutritional status and food security, investing in housing and children’s education. This study clearly brings out this role of SGHs and Non-Governmental organizations possessing high potential to be effective instruments of social mobilization of women for social economic development.  

13. A study by Smitha Mishra Panda (2000), Institute of Rural Management, Anand, Gujarat, provides an interesting account of measures of women empowerment, defining women’s empowerment and literature review. Further she also provides a review of important concepts used in women’s studies like autonomy and self reliance, entitlement, participation, building awareness and capacity etc. This is a good review paper on our theme.

14. Smt. Manimegalai et al., (2000), have analyzed the performance of SHGs in Salem district, Tamil Nadu. After describing the objectives, composition and functions of SHGs these researcher have conducted a field study to analyze and appraise the performance of SHGs. In a sense it was found that the women in SHGs were mostly engaged in retail marketing of agricultural and rural products both within village and nearby urban centers. Some of the interesting findings of the study include: one of the members of the SHG, the large section of women belong to Scheduled caste, Scheduled tribes and other backward communities who are landless. These women who found to be enjoying greater freedom than women belonging to landed class who were also part of SHGs. Thus women of lower castes were able to take active part in keeping accounts linking
SHGs with bankers, seeking subsidies from Panchayat Raj Institutions and striking a **gender equality** in decision making at their household level. In case of women members of SHGs belonging to lower castes, it was found that a few of them were able to invest in housing and also able to repay the accumulated debts of the alcoholic husbands, SHG women were also able to feed better their children and took initiative in ensuring continuity in their children’s education including the girl child. It was also reported in this study that the SHG women did not experience any male bias at the market place where they work, but they did experience male apathy and indifference towards them when they approached bankers and panchayat bureaucracy for help.24

15. **Smitha Mishra Panda (2000)** has tried to define the concept of development of women and provided a brief literature review on the theme. The author has derived a set of attributes that are useful to understand empowerment of any individual or group. Such attributes are:
   a. Power to make decision at household level
   b. Level of change in power relations with time household and group level
   c. Level of political activity in challenging basic power relations in society (individual resistance and mass mobilization)
   d. Level of control over sources of power
   e. Access to resources and
   f. Control of resources and benefits. Based on this, Smitha Mishra Panda has argued further that to achieve a higher degree of the poor and deprived like women the following as essentials
   g. Higher level of autonomy and self-reliance
   h. Entitlements / rights over the recourses at the family, village and society in general
   i. Participation of the target group
j. Building awareness and capacity about goals, objectives and achievements.  

16. **F. Stephen (2001)** views women development as a process of restructuring power relations between men and women in a society. He gives a definition of women empowerment whose goal is to achieve gender justice and social justice. F. Stephen views empowerment as a multi faceted phenomenon which include psychological, cultural, social, economic, organizational, political and institutional dimensions.  

17. **F. Stephen (2001)** observes as follows “these dimensions of the development of women cannot be placed in a hierarchical or linear order nor can they be regarded as watertight compartments or exclusive units. They are not only intrinsically related to and overlap one another, but they also reinforce each other. For example, the issue of women providing social leadership goes hand in hand with enabling them to deal with personal issues. Likewise, community issues cannot be addressed without adequately tackling economic issues. Without gainful exposure to that process, participation in political processes would be of little consequences. These dimensions are complex and are organically integrated in the process of reconstructing by the myth of male superiority”.  

Empowerment intends to reduce the drudgery and exploitation and deprivation women face in a backward economy and society. It creates space for women to organize themselves and fight against their exploitation.  

Empowerment also helps an individual women to explore relationships with other women with a view to reconstruct their realities and space in terms of time relationships, physical freedom, privacy and identity.
18. **F. Stephen (2001)** draws the following conclusion from his theoretical descriptive study: “To conclude the socio economic development of women which envisions ‘gender equity’, implies the restricting of a relationships premixed on a subordination domination axis into an inter-dependent relationship based on the values of respect, dignity and freedom of choice. This reversal will entail disequilibrium in structures till they are recast and a new equilibrium is established. In other words, women empowerment destabilizes existing power relations. Power, by its very definition ascribes privileges and history provides very little evidence of any voluntary surrender of privileges. On the contrary, any perceived threat to power invariably unleashes physical force to eliminate or downsize the source of threat or control it with greater force whereby future stakes are contained. This entails struggle oriented and the women’s movement recognizes this element social institution and into which this struggle element is carried forward, that tension is substantial it is here that the divergent stances and dilemmas are the most acute, exercising restraint external pressure or main population is therefore, vital!!

It may be made clear here that the efforts to the rise an analytical framework to study women’s problems and devise a theoretical basis for policy formulation to resolve women’s problem is still as ongoing process. Thus it is incomplete.

19. **K. Venkatasubramanian (2001)** the former member of planning commission of India has explained the process of women empowerment in India. He brings very clearly the Indian constitutional provisions for the political commitment of Government of India towards the women empowerment. In this paper K. Venkatasubramanian has briefly set out the initiatives for women empowerment during the nineth and tenth five year plan. Some of the major economic initiatives towards women empowerment are briefly stated. This is a highly descriptive study. This paper states the initiatives proposed during the tenth plan like:
a. To adopt a special strategy of ‘women’s component plan’ to ensure that not less than 30 percent of funds / benefits flow to women from other development sectors;

b. To organize women into Self Help Group and thus mark the beginning of a major process of empowering women;

c. To ensure easy and equal access to education for women and girls through the commitments of the special action plan of 1998;

d. To take initiative steps to eliminate gender bias in all educational programmers;

e. To increase access to credit through setting up of a ‘Development Bank of women entrepreneurs in small and tiny sectors.’


Has tried to assess the Women Empowerment Index (WEI) based on a very small sample of six women. An index is a measure of quantification. The women empowerment index is based on social, political, economic, and psychological and community – level parameters. This measure of WEI can be used for individual and organizational empowerment assessment. Therefore, the WEI can be used to assess the welfare impact of empowerment, impact of individuals initiated Government women development corporations.

21. Else Skjonsberg (2001) has formulated a methodology for evaluating a matrix of Gender Empowerment Impact Assessment (GEIA). The index reveals the way how a development project affects women and men, boys and girls. After the UN Declaration of human rights, the conventions against the discrimination of women and children and the declarations and action plans from the UN international conferences of the 1990’s almost all signatory Governments have pledged their commitment to protect human rights and make special efforts to promote the interests of women. Thus, Else Skjonsberg (2001) has argued that:
“In order to make development cooperation more sustainable and more constant effective, it is necessary to pay greater attention to gender relations and to the situations of women. To succeed in making development cooperation more gender conscious, a simple method of assessing empowerment and gender impact has been wanting. While the present empowerment assessment approaches, it is hoped that development projects will be more gender aware, and more geared towards the interests of women”.

The gender empowerment impact assessment index is a useful measure which has three columns:

a. One column records the impact or expected impact on women or girls in relation to ten empowerment factors;
b. Second column deals with impact or expected impact on men or boys in relation to ten empowerment factors.
c. The third column deals with the need to follow up the assessment if basic data is missing.

The assessment by GEIA that enhances the relationships between gender and development and thus contribute, according to Else Skjonsberg to the following:

a. “Make development assistance more sustainable and more cost-effective,
b. Strengthen women and men’s rights and opportunities;
c. Promote the interests of women as equal partners in development”.

The impact assessment, according to Else Skjonsberg address whether and to what extent / degree a project:

1. Provides women / men with increased access to basic infrastructure;
2. Enhances female / male access to resources and technology;
3. Betters women / men’s health;
4. Provides men / women with more or better education and training
5. Enhances women / men’s income opportunities
6. Identifies barriers to women / men’s participation in the project
7. Promotes women / men as active partners in the project;
8. Provides women/men with increase opportunity to organize themselves;
9. Gives women/men increased control over resources and technology
10. Enhances women / men’s democratic rights.  

22. **Tara S. Nair (2001)** has examined the issues in institutionalizing microfinance in India. Her reference period of study is 1995-2001. Tara S. Nair traces the origin of the provision of microfinance to the world summit for social development held at CopenHagen in March 1995 and evaluates the relevance of microfinance perspective on poverty alleviation. Based on a select literature review, to use Tara S. Nair’s phrase, examines the status and issues in deinstitutionalizing microfinance with reference to India Tara S. Nair study reveals that:

a. In India the clientale for MFI’s comprises rural poor women
b. Micro Finance (MF) can act as ‘agency resolve the women question – i.e., inequality in access to institutional credit and other real recourses.

c. Tara S. Nair (2001 : PP403) has argued that policy makes have viewed microfinance as a ready made tool kit to find solutions to social problems like poverty, unemployment and gender economic inequality. This outlook results in distribution and aberrations in Government financial and designed anti-poverty programmers devised on tool kit perspective and according to Tara S. Nair “executed without any references to the larger structural bottle necks that stifle development, like inadequate agricultural infrastructure, especially in irrigation or highly idealistically distribution of the basic asset i.e land”. Thus Tara S. Nair draws our attention towards
the research gap prevailing “…. No study has so far assessed systematically the opportunity cost of micro-credit funds in specific community situations by relating it with investment funds forgone in other sectors, especially in creating rural / agricultural infrastructure”.

d. Tara S. Nair further draws our attention rightly towards politicization and proliferation of anti-poverty programmers in India. She has observed that “the question is whether MF can be seen as just another discrete development intervention which can be “rolled back” easily in the event of its failure. It needs to be noted that already a large number of poor has been made to pool their merge resources in common kitties. The internal circulation of many groups has crossed millions of rupees. But, ironically at least half of the MF institutions are functioning without proper legal sanction for doing banking business. There is considerate vagueness as to how the micro institutions at the primary level (like SHG’s) are linked (often through intermediary institutions) to the macro financial institutional mechanism has been evolved, which is responsible for overseeing and regulating MF business being carried out in the non-financial sector. In this situation, it is not clear whether the interests and resources of the poor are adequately protected any possible crisis in national and international economic / financial scenario or for that matter any erosion in work ethos in the practicing MF agencies. There is, hence, an urgent need to streamline the norms and institutions to Government MF institutionalization, let us hope, will not ultimately cause a deterioration in the commercial discipline instilled so painstakingly by microfinance programs in poor borrowers and, hence, a rise in default rate”.

23. Maithreyi Krishnaraj (2003) a well known Indian feminist scholar has identified three formidable challenges for women’s movement in India.
They are (a) Communalism (b) Globalization – liberalization and (c) Rising violence in India society in general and against women in particular. These three factors together have created lack of physical and economic security for the power women.\textsuperscript{35}

\textbf{24. Maithreyi Krishnaraj (2003)} has advocated the following to protect and promote women’s interests in India.

a. Fight for better Government and better vigilance over public affairs
b. Government create a broad social safety net for poor and women, for aged and children.

c. The wage employment and self-employment opportunities for women exist in industries like coir, bamboo, food processing, food catering, cooking mid-day meal in schools for children, nurseries and dairying etc. Government should help women to gain strong hold in these sectors.

d. The self-help groups (SHG’s) may be used gender awareness and entrepreneurship skills among women.\textsuperscript{36}

\textbf{25. Govind Kelkar (2005)} has analyzed the goal of achieving gender equality and poverty reduction in south Asia by development effectiveness through gender main streaming. This issue is examined with reference to Bangladesh, Neoal, Srilanka, Pakistan and India. Based on individual research studies and the MNDP / HDR of 2000, Govind Krlkar has observed the precarious living conditions and threat to life security of women in Asia.

“Despite numerous cases of success in managing the village level Government and microfinance or Self Help Groups (SHG’s), rural women of south Asia have significantly less access than men to livelihood recourses, assets, health care, education, technology and community management. The most extreme form of gender inequality is the fact that over 79 million women are “missing” in South Asia, largely due to familiar
neglect of girls, sex-selections, absorptions, social practices, like dowry property related murders, “honor acid attacks and trafficking in women and girls”.  

Further, as far as India is concerned according to Govind Kelkar (2005) women workers have been moving out of the household to take up work as casual labor / home based workers in others household production sectors. This brings the poor women a small income as daily wages. Govind Kelkar has also formed a dramatic increase in informal workers in south Asia as against formal workers. This trend is also revealed by a ILO study (2003). Since the Asian women lack title for land, there is a need for different organizations to empower poor women both in rural and urban areas.

26. Dr. Supriya Singh (2006) : in her paper entitled “Empowerment of Women Need for Larger Participatory Role” expressed that economic independence of overall social scenario is needed. She feels that success of development programmes hinges strongly on involvement of the participants and not the beneficiaries in the planning.

27. Dr. K. Sreeram (2006) in his paper on Role of Women in Urban Governance” focuses on providing employment opportunities to women through community based programmes and role of NGOs in exploring employment opportunities for them.

28. Sri. S.K. Sinha (2006) in his paper titled. “Role of Women in Natural Disaster Management” discusses the reasons, types and impacts of natural disasters in the country. According to him women can play important roles in creating public awareness, capacity building, training and education, incorporating community based approach etc.

29. Prof. S.N. Singh (2006) in his paper titled, “Participation and Empowerment of Women” says the gaps and the biases focus on three
types of biases of gaps. There are (i) bias against gender ii) bias against equality, and iii) bias against education. He says China was the first country to write women’s participation in their development programmes. He reiterates the importance of involvement of women in decision making, which starts from the family and goes up the parliament. Therefore 1/3rd participation of women is the need of the hour. By empowering women, we are not favouring the women, but we are following the society. The second and the third biases relate to regional and social imbalance, womenfolk can be moderated by education, literacy, training, group discussions and seminars etc.41

30. Dr. Tanuja Singh (2007) “Empowerment of Women: Myth or Reality” highlights the declining sex ratio in the country. She finds that surprisingly educated women are generally subjected to feticide. 42

Research Gap

The studies reviewed above are relating to macro level and they are dealing with the empowerment of women. The studies on Socio-Economic Development of Women are either at the international level or at the national level and the studies at the micro level are scanty. The available studies are related to women empowerment in general. They deal with development of women ignoring the disparities in Socio-Economic Development of Women.

The studies reviewed relating to the Socio-Economic Development of women are not only at macro level but also have a limited objectives. The studies concerning to the disparities in the Socio Economic Development of Women in Mysore District are scanty of macro as well as micro level. Hence the present study is chosen.
End notes

3. Opcit., Buvinic.
4. Ibid
5. Ibid
7. Ibid., pp 141
8. Ibid., pp 140-141
9. Ibid., pp 140.
10. Ibid., pp 141-142
17. Ibid. pp 161.


27. Stephen F ‘Women’s Empowerment a process of Restructuring power relations towards empowerment, Opcit, pp 7.

34. Tara Nair, Meeting the credit needs of the micro enterprise sector’ in Amitabh Kundu and Alak N. Sharma (ed), Informal sector in India : Perspectives and Policies, Institutes and Human Development, New Delhi, pp. 403.
36. Ibid, pp4536-4545.
39. Ibid, pp. xi
40. Ibid, pp xiii
41. Ibid, pp xii
42. Ibid, pp xiii