



A theoretical framework and empowering model of women

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Abstract: The Government of India formulated various programmes to motivate women to participate in both the economic and social welfare programmes. The programmes aimed at the development of economic power of the rural poor cannot be expected to result unless the rural women are also involved. Since 1970, policy makers and academicians started thinking as to how development programmes could be linked to poor women. A majority of research studies on microfinance and women's empowerment starts from economic empowerment of women with the assumption that female borrowers who successfully increase their income are necessarily empowered. In SHGs an increase in income resources is an important aspect of perceived levels of economic empowerment but the group approach in microfinance has welfare-potential in terms of influencing other dimensions of empowerment.

Key words: empowerment, SHGs, empowering model

Introduction

The process of development will be incomplete without the active association of women folk and the economic status of women is an effective indicator of the stage of development of any society. Women represent a unique resource and expertise available for the construction of new formation, new approaches to human productivity and welfare. The government is also emphasising the need for development of women and their involvement in development activities, particularly in the rural development. Rural women in India require more attention than their urban counter-parts in the process of development. The highest rate of illiteracy and low economic status of rural women thus stress the need for a greater attention to their economic empowerment.

Women empowerment, or autonomy, is a multifaceted concept. In a patriarchal society, as exists in large parts of India, men are placed in a more advantageous position. The family lineage and living arrangements are centered around men, and inheritance and succession practices tend to neglect women to a greater extent, though every daughter has an equal right in the property. Women's empowerment is essentially an effort to rectify this imbalance and attain gender equity. Based on a few macro level indicators like expectation of life at birth, education and income, the UNDP (2000)¹ has developed a gender-related development index. According to this Index, the gender inequity in 1998 was substantially high in India and ranks a poor 108th out of the 143 countries for which the index value is available.



Policy framework

Since 1970, policy makers and academicians started thinking as to how development programmes could be linked to poor women. Women issues are development issues and by-passing those in development programmes mean leaving almost one half of human resources outside development intervention. It has been widely recognised that increase in the participation of women in all aspects of political social and economic life will lead to the development of the Nation as a whole.

The Government of India formulated various programmes to motivate women to participate in both the economic and social welfare programmes. The programmes aimed at the development of economic power of the rural poor cannot be expected to result unless the rural women are also involved. In the opinion of Robert Chambers, Rural development is a strategy to enable a specific group of people, poor rural women and men, to gain for themselves and their children more of what they want and need. It involves the poorest among those who seek a livelihood in the rural areas to demand and control more of the benefits of rural development.

The Ninth Five Year Plan (1997-2002) adopted a strategy of women's component plan under which not less than 30 percent of funds / benefits were ear-marked for all the women-related sectors and women-specific programmes. The Tenth Five Year Plan (2002-2007) also undertook steps to further strengthen the policy of women's component plan. The Working Group on Empowerment of Women for the

Eleventh Five Year Plan (2007-12), constituted by the Planning Commission in 2006, has emphasised the strengthening of Self-Help Groups (SHGs) and community-based organisations for the empowerment of women. In detail, various policies and development programmes which have been implemented by central and state governments in different plan periods for improving the socio-economic conditions of women in general, and empowerment of rural women in particular.

In 1970s, while Women Development Strategy adopted 'Welfare Approach' which recognizes only the reproductive role of women and utilizes women's organization as a top-down means of delivering services, the most recent 'Empowerment Approach' recognizes the triple role of women and seeks through bottom-up women's organizations to raise women's consciousness to challenge their subordination. This Empowerment Approach aims at empowering women through greater self-reliance and internal strength. It seeks to meet strategic gender needs indirectly, through bottom-up mobilisation around practical gender needs.

The need for development of rural women is increasing day by day. The provision of opportunities for independent employment and income of rural women will boost their social status. Economic empowerment of the women-folk help development of the education, health and further income levels of the family members.

A diverse range of women's organisations, including SHGs, have been developed in this context conveying a multitude of issues and purposes. Given



our male-dominated society, it is not surprising to note that prior to the 1990s, there were hardly any credit schemes designed exclusively for women. It is only after women-oriented studies highlighted the deprivation and struggle of women for survival that the concept of women's credit was born².

The National Bank for Agricultural and Rural Development (NABARD) initiated a research project on SHGs, as a channel for delivery of Micro Finance in the late 1980's. Initially it was thought that microfinance system can only supplement the role of banks and financial institutions in helping to solve the problems of poverty and unemployment in the country³.

Studies on Micro Finance indicate that adopting the method of group lending through SHGs could reduce the lending and supervision costs of public sector banks and raise repayment rates. The success of group-lending is attributed to various factors such as the ability of the group to overcome the information problems in the credit markets through active screening of members; information on the groups about each applicant's creditworthiness; social cohesion and heterogeneity of asset holdings, group pressure to repay the loans; and peer monitoring through intra-group insurance.

Many studies have been made by the academicians and researchers on functioning and impact of the Self-Help Group organisation on the development of the status of women in rural area. They found that SHGs have had a positive impact on the income levels and poverty reduction among poor rural women by way of contributing to

economic empowerment. Micro Finance basically provides financial services, but its potential goes beyond this to empower the poor. The Theme of the Microcredit Summit Campaign 2000 emphasised that "Microcredit is about women achieving economic and political empowerment within their homes, their villages, their countries"⁴. Particularly, SHGs have been articulated as potential vehicles for empowerment of women because the key actors of SHGs are women. The goal of empowerment goes beyond economic empowerment to include social, cultural and political spheres within which SHG members' lives are embedded⁵.

As women empowerment is a multifaceted concept, in the absence of an appropriate measure of empowerment, commonly found measures like education, health and employment are used as the surrogates. While these proxy measures are important and are ideally associated with empowerment, they may not capture all aspects of the multidimensional concept of empowerment (Joshi 1999)⁶. At the family/household level, gender inequity manifests itself in a weaker role for women in decision-making, lesser control over resources and restrictions in physical movement. According to Jejeebhoy (1998)⁷ "While women's autonomy is indeed multidimensional, at least three dimensions viz., decision-making, mobility and access to economic resources – are closely related in all settings, irrespective of region or religion."

In this context of women empowerment, understanding the theoretical framework of women empowerment and some of the earlier studies on women empowerment in general and women empowerment



through SHGs in particular is presented in the following Sections.

Theoretical Framework

Varied ideological perspectives on women empowerment have been emphasised by researchers as empowerment is capability to fulfill person's capability set (Sen,1993)⁸; a process of internal change (Mayoux, 1998)⁹; capability and right to make decisions (Kabeer, 2001)¹⁰; meeting the strategic gender interests (Bali-Swain, 2006)¹¹. The policy developmental approach to empower women is influenced by these ideologies and different policy interventions identified and followed by national governments to achieve women empowerment. These interventions include enacting laws to protect their rights, drafting policies to meet their gender-specific needs, designing special programmes to ensure their share in development programmes.

In this context, it is worth mentioning that in the absence of a common definition of women empowerment which encompasses multidimensional aspects, the development institutions came with their own definitions of women empowerment in pursuit of their set goals. The World Bank defines empowerment in the context of poverty alleviation as "the process of increasing the capacity of individuals or groups to make choices, and to transform those choices into desired actions and outcomes. Central to this process is actions that build both individual and collective assets, and improve the efficiency and fairness of the organisational and institutional context which govern the use of these assets." In the policy circle, it identifies four key elements of empowerment for drafting

institutional reforms: access to information; inclusion and participation; accountability; and local organisational capacity (World Bank 2001)¹².

While understanding the implications of these interventions, broadly two approaches are followed by policy makers, developmental organisations, and academicians. One approach is treating women as a homogeneous group and addressing their needs; another approach is treating woman as an individual and identifying her resource-base, capabilities, strengths etc., to achieve empowerment. However, woman's personal empowerment may not be effective without collective empowerment. Particularly, women empowerment in the context of microfinance requires listening to SHG members, carefully evaluating their resource bases, strengths and vulnerabilities to realise the potentiality of this intervention for women empowerment.

Models of Women Empowerment

Empowerment cannot be injected from outside, rather it has to be acquired by the women through their active involvement in the development process. But it does not imply that all improvements in women's position are brought about by women themselves only. Social and political environment is also considered to play an important role in the same coupled with the income gains they enjoy while participating in economic activities. Hence, the empowerment model always encompasses different dimensions of empowerment.

A majority of research studies on microfinance and women's empowerment starts from economic empowerment of

women with the assumption that female borrowers who successfully increase their income are necessarily empowered¹³. In SHGs an increase in income resources is an important aspect of perceived levels of economic empowerment but the group approach in microfinance has welfare-potential in terms of influencing other dimensions of empowerment. In addition to economic empowerment these SHG

members can realise compounded benefits in other aspects. Hence, the present Study adopts the following model to assess the empowerment of women as SHG members. Empowerment is not a sum of all individual dimensions of empowerment but it is a combination of different dimensions which are interlinked with influencing each other.

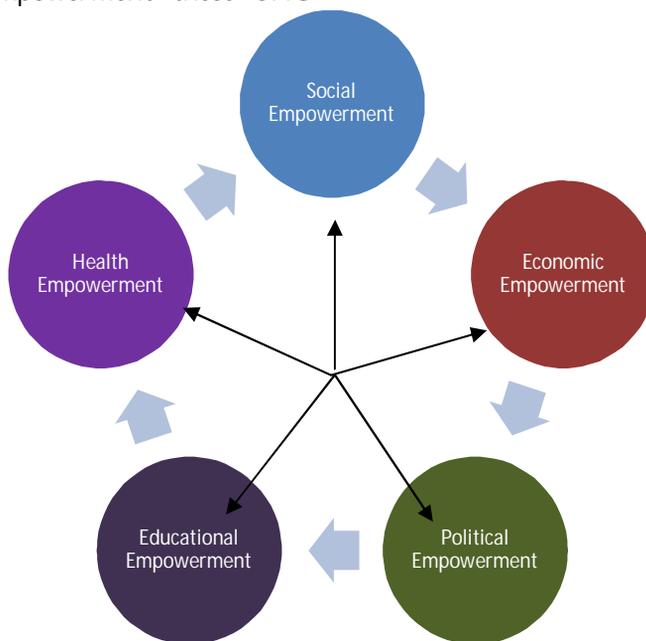


Figure-1: Empowerment model adopted in the Study

Measurement of Women Empowerment: For the simple reason of the complexity of defining and measuring women empowerment, only a handful of empirical studies on the subject have tried to examine the impact of microfinance on women empowerment. Most of the studies have measured the women empowerment with the help of an index. Mizan’s (1994)¹⁴ study used an index named ‘Household Decision Making (HHDM)’ index to explore the impact of micro-credit on women’s empowerment. She used number of

indicators such as women’s role in household decision-making, their control over fertility decisions, and use of healthcare services for self and the family and participation in voting to construct the Index.

Goetz and Gupta (1996)¹⁵ hypothesised that control over loan activity is, as critical control point would translate into managerial control over various things and can serve as an indicator of empowerment. They built an index of managerial control and classified



the borrowers into five categories ranging from no control (no knowledge of the use of the loan or no contribution in terms of labour input and managerial control) to full control (knowledge of the use of the loans and full control over the entire productive process, including marketing).

Amin et al. (1998)¹⁶ split the concept of women's empowerment into three Components namely Inter-spouse consultation index; Individual autonomy index; and Authority index. They measured each one separately which seeks to represent the extent to which their husbands consult them in household affairs; which represents women's self-respect, autonomy of physical movement outside the house and in matters of spending money; and their participation in actual decision-making power (which is traditionally in the hands of the male head of the family).

There are varied discussions on the appropriateness of the construction of indices

Conclusion: There cannot be a universal theory for measurement of empowerment. However, it depends upon the researcher to select representative indicators of women empowerment based on the location-specific needs. The researcher also should have good knowledge of social, economic and political environment of the area of study, while choosing empowerment indicators and assigning weights to them. The present Study also uses an index method for measuring women empowerment. The index comprises of various indicators which determine the degree of perceived Hashemi et al. (1996)¹⁷, in their study investigated the change in women empowerment as a result of participation in the microfinance

programme of Grameen Bank and Bangladesh Rural Advancement Committee (BRAC). They created an 'index of empowerment' based on eight criteria: mobility, economic security, ability to make small and large purchases, involvement in major household decisions, relative freedom from domination by the family, political and legal awareness, and participation in public protests and political campaigns. These has been considered to find out whether a woman is empowered when she has a positive score on five or more, out of the eight indicators. The data for these indicators were elicited from the respondents during the field survey.

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