THEORETICAL AND POLICY APPROACH ON ECONOMIC DEVELOPMENT IN REGARD TO WOMEN EMPOWERMENT

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"Nothing arguably, is as important today in the political economy of development as an adequate recognition of political, economic, and social participating and leadership of women" (Amartya Sen)

Abstract: The social status of women is a reliable index of the general empowerment of the society. Empowerment implies the overall positive change in the physical quality of life, this positive change for the better encompasses economic as well as social aspect. Therefore, development not only calls for economic growth but also the equitable distribution of the gain made from economic growth. In other words, development implies growth with justice. It means an improvement in the quality of life so better health, education, housing and welfare.[1]

Introduction: Empowerment with women is the central issue that has been pervading the development debate since eighties. Improving their status and empowering them would go a long way in accomplishing egalitarian gender relations in society. Women who are hitherto constrained by their social structure for their self-expression constitute the target of most of the development programs, which aim at bringing them into the mainstream of the development process. Giving women access to credit would be a step towards empowering them[2].

The first World Conference on women took place in Mexico City in 1975 to address the issue of gener inequality. This was followed by second world conference on Women at Copenhagen in 1980 and a third in Nairobi in 1985. To provide a clear blue print for action Fourth World conference on Women took place in Beijing in 1995. During 1990s a series of UN World Conference were held to set standards and directions that would take policy, planning and practice into the next century. Women emerged as a global force for shaping international debates and providing a gender perspective on all developmental issues. The global conference of Women's empowerment 1998 highlighted empowerment as the surest way of making women, partners of development. The food and Agricultural Organization has also emphasized on strengthening and motivating women at the grass roots. The HDR of the UNDP published annually has also declared that women empowerment is crucial if development has to be sustainable. Both the World Bank Report 1991 and the fourth world conference on women held at Beijing in 1995 declared that women are central to the success of the poverty alleviation effort, hence the importance of women's empowerment and their full participation on the basis of equality in all spheres of society is crucial. Empowerment is the best means to solve problems which cannot be resolved by legal procedures. The empowerment is fundamental for achieving equality, Development Agency's (CIDA's) Police on Gender Equality includes women's empowerment as the one of the eight guiding principles for its policy goals. At the level of discourse, however, development practitioners and policy makers from all perspective increasingly seems to agree that empowerment is a necessary

ingredient for women's development.[3]

The origin of the concept of women's empowerment, can be traced to the latter half of the 1970 when, it was increasingly discussed and promoted by the third world feminists and women's organizations. In their analysis, of three decades of development policies aimed at women they state that, the concept was initially developed when many feminists scholars and activities, including those involved with Development Alternatives for Women in a New Era (DAWN) engaged in the project of constructing a coherent framework through which to understand development, social and economic crises the subordination of women and feminism.[4] For the proper understanding of the concept of empowerment it is necessary to understand the meaning of disempowerment and its process. The poor women need a range of assets and capabilities to increase their well-being and security, as well as their self-confidence, so that they get power and can negotiate with those who are powerful. Power itself can be simply defined as control over resources and capabilities. The resources or

assets over which control can be exercised fall in four

broad categories, namely, 1. physical resources (land

water, forest), 2. Human resource (people, their bodies,

their labour and skills, 3. Intellectual resources

(knowledge information or idea) and 4. Financial

resource (money of access to money).[5] Given the lack of voice and power and deeply entrusted social barriers, poor people are unable to take advantage of opportunities to invest in their assets or exercise their individual rights. Patriarchy and many historical and traditional structures like class, caste hierarchy religious discriminations have contributed to dis-empowerment of women. Generally, Researchers have divided the sources of dis-empowerment within different domains (social) economic and political into two broad categories. First, there are those which tended to arise because women belong to low income house holds and due to biological factors they experience the problems more intensively than men of the same household which can be termed as women intensive sources. Second. there are sources which tended to arise primarily due to women's gender, i.e. because of gender stratification rather than other forms of stratification (such as caste or class) which can be termed as women exclusive

source.[6]

There are different dimensions of empowerment:

- •Social empowerment (for example, accessibility to basic education)
- •Economic empowerment (for example, rights and accessibility and to the productive resources)
- •Political empowerment (for example, participatory action in development, voice in decision making)
- •Legal empowerment (for example, formation of legal machinery to protect the interest of women.

Since social, cultural, political and economic conditions vary and institutions are context-specific, reform strategies must vary as well. Although, there is no single institutional model for empowerment, experience shows that certain elements are almost always present when empowerment efforts are successful[7].

Access to Information: It refers to two-way information flows from government to citizens and from citizens to government and it is critical for responsible citizenship and responsive and accountable governance. Critical areas where information is most important include state and private sector performance, financial services and markets, and rules and rights regarding basic services. Information and communication technologies often play a pivotal role in broadening access to information.

Inclusion/participation: An empowering approach to participation treat poor people as co-producers, with authority and control over decision and resources developed to the lowest appropriate level. Inclusion of poor people and other excluded groups in decision-making is critical to ensure that and brings about commitment to change. However, in order to sustain inclusion and informed participation, it is usually necessary to change rules and processes to create space for people to debate issues, participate in local and national priority setting and budget formation, and access basic and financial services.[8]

Accountability: State officials, public employees, private providers, employers and politicians must be held to account making them answerable for their policies and actions that affect the well-being of citizens. There are three main types of accountability mechanism. Political accountability of political parties and representatives takes place increasingly through elections. Administrative accountability of government agencies is ensured through internal accountability mechanisms, both horizontal and vertical, within and between agencies. Social of public accountability mechanisms hold agencies accountable to citizens and can reinforce both political and administrative accountability[9].

Local Organizational Capacity: This refers to the ability of people to work together, organise them and mobilise resources to solve problems of common interest. Organised groups and communities are more likely to have their voices heard and their demands met. When such membership based groups federate at higher

levels, they can gain voice and representation in policy Dialogues and decisions that affect their well-being. Women constitute about half of population in India. We cannot afford to keep them out of mainstream. It is pointed out that 30-35 per cent of Indian rural household are headed by women and thus in most of the cass household depended exclusively on females income. Even where there are male earnings women earnings constitute, a major part of the income of the poor household. Therefore, women will gain proportionately more, if the investment allocation is shifted in their favours.

In India it is found that increasing women's income and entitlement to, or control over, resources can be an important means of improving the welfare of household in rural areas. Efforts to raise the women's income are critical for the provision of quality food for infants and children. Evidence shows that children actually are nutritionally better off in household headed by women. This is largely becausewo men headed household have more control over income and the resources controlled women are more likely to be allocated to better food expenditure than male-headed households.

The greater the women's right, the greater is the participation of women in public life, which can be made possible if there is a cleaner government and better governance. Good governance is associated, in turn, with better law enforcement, greater stability and enhanced prospect for development. This economic growth reduces constraints on women's access to resources, especially education, health care and credit, leading to more equal opportunities. Empowerment of women is very critical for the development of India, since it will enhance the quality and quantity of human resource available for development[10].

Welfare Approach (1950-1970)

Welfare approach is being based on three assumptions: a) Women are passive recipients of development rather than participants in development; b) Motherhood is most important role for women in a society; c) Childbearing is the most effective role for women in all respects of economic development[11].

It focuses on women's reproductive role and includes programs to control population growth, which is seen as the primary cause of poverty. The welfare approach thus, claims to be family centered in orientation, but it focuses on women in terms of their reproductive role. At the same time it assumes men's role to be productive[12].

The Equity Approach: The second category dominated the agenda that advocates during UN Decade for Women and represented the initial phase of feminist organizing which called for gender equity. This approach starts with the basic assumption that economic strategies frequently have negative impact on women, and acknowledges that they must be brought into the development process through access to employment and market place.

Anti Poverty Approach: This approach envisages that

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unless employment leads to greater autonomy, it does not address the equity needs of women. This approach concentrated on enhancing women's productive role through wage work and income generation. The antipoverty approach also identified economic inequality between men and women, but sees its cause as poverty rather than subordination. This approach to women focuses mainly on their productive role on the basis that poverty alleviation and promotion of balanced economic growth requires the increased productively of women in low-income households. This approach is based on the assumption that origins of women poverty and inequality with men are attributed to lack of access to private ownership of land and capital and to sexual discrimination in favour market. Therefore, it aims to increase the employment and income generating options of flow of income through better access to productive resources.[13]

The Efficiency Approach: This approach stems from the International Monetary Fund structural programmes and stresses women's participation in the newly structured economies. This approach is based on the assumption that increased economic participation for women of the Third World is automatically linked with increased equity. The approach relies on the ability of women to increase their labour in their community management roles[14].

The Empowerment Approach: The empowerment approach recognizes triple role of women. It aims to raise women's consciousness and encourage women to challenge their subordination, by using bottom-up processes through women's organization. By emphasizing women's organization the empowerment approach appear similar to the welfare approach. The earlier welfare approach recognizes only the reproductive role of women and uses women's organization as a top down means of delivering services. This is a widespread approach among the third world groups and organization.

Social and Economic Measures of the Government for Women Empowerment: Since sixth-five year plan the Union government has implemented several social and economic measures to develop and empower women. As a social measure to develop and empower women. As a social measure many laws have been passed to protect the interest and rights of the women and also concentrated on women's education. Under the economic measures governments made efforts through financial intervention and thereby ensuring the accessibility of credit and improving employment opportunities[15].

Indicators of Economic Empowerment

The following different indicators of economic empowerment have been identified by different scholars[16]:

- •Level of earning.
- •Control over earned income
- •Increase of women's share in household income.

- •Access and control over credit facility.
- •Greater participation in decision making within and outside the home.
- •Participation in the paid employment
- •Enhanced knowledge, ability and bargaining power in areas like marketing, wage and price negotiation.

Strategies for Economic Empowerment

Since mid 1990s NGOs and Government made an attempt to empower rural poor by accelerating their capability through following approaches[17]:

- •Organizing women through Self Help Groups building social capital
- •Imparting training, skill for income generation.
- •Financial intervention by availing micro finance.
- Marketing strategies.
- •Building group on the basis area or occupation, raising awareness, followed by intervention to strengthen economic system.
- •Construction of federation of Self Help Groups and enhancing the voice of poor.

From the early 1970s women's movements in a number of countries identified credit as a major constraint on women's ability to earn an income and became increasingly interested in the degree to which povertyfocused credit programs and credit cooperatives were actually, being used by women, Self Employed Women's Association (SEWA) in India, for example, set up credit programs as part of a multi-pronged strategy for an organisation of informal sector women workers. Since the 1970s many women's organisations worldwide have included credit and savings, both as a way of increasing women's incomes and to bring women together to address wider gender issues. The 1980s saw the emergence of poverty-targeted microfinance institutions like Grameen Bank and ACCION and other. Many of these programs see themselves as empowerment oriented. In the 1990s a combination of evidence of high female repayment rates and the rising influence of gender lobbies within donor agencies and NGOs led to increasing emphasis on targeting women microfinance programs. Underlying the current debate are three paradigms on microfinance and gender[18].

- •Financially sustainable approach
- Poverty alleviation approach
- •Feminist empowerment approach

Financially Sustainable Approach

Financially sustainable approach often referred to as, financial system approach or sustainability approach underlies the models of microfinance promoted since the mid 1990s by most donor agencies like USAID, World Bank, UNDP etc. The insight of the approach is that, in order to reach the millions of poor people needing microfinance services, microfinance institution must eventually be profitable and fully self-supporting. Here it's assumed that increasing women's access to microfinance services itself lead to individual and economic empowerment, thereby social and political empowerment.[19]

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Poverty Alleviation Approach: This approach of empowerment is seen in terms of community and self-sufficiency. It is a paradigm based on the principle of self-help to build sustainable livelihood and sustainable communities. The idea of this approach is that, increasing women's access to microfinance will enable women to make greater contribution to household income. This raises the status in the households, which will in turn give women the support they need to enable women together with men to bring about wider changes in gender inequality in the community.

Feminist Empowerment Approach: This paradigm seeks to promote microfinance as an entry point in the context of wider strategy for women's economic and socio-political empowerment. Further development of sustainable and participatory women's organisation is seen as an end in itself in order to bring about the change in gender relation at both micro and macron levels. The feminist empowerment firmly rooted in the earliest microfinance program in India like, SEWA in Gujarat. Here the underlying goals are gender equality and women's human right[20].

Conclusion: The policy framework and strategies for women development and empowerment gradually evolved, over time. In the earlier phase of developmental planning, the concept of women's development was mainly welfare-oriented. During the sixties, women's education received priority. During the seventies, there was a definite shift in the approach from welfare to development which started recognizing women as participants of development. The eighties adopted a multi-disciplinary approach, with a special thrust on the three core sectors viz. Health, education and employment. The early nineties made a beginning in concentrating on training-cum-income generation programmes for women with the ultimate objection of making them economically independent and self-reliant. Various progressive efforts were made in successive Plans to meet the needs of the women as has been presented above. However, there is no denial that macro level planners, policy makers and legislatures have made quite remarkable approaches to empower the women while drafting different plans.

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