

**CHAPTER-II**  
**WOMEN EMPOWERMENT – A THEORETICAL ANALYSIS**

	Page Nos.
2.0 Introduction	22
2.1 The Concept of Empowerment	23
2.2 The Concept of Women Empowerment	25
2.3 Characteristics of Women Empowerment	27
2.4 Need and Importance of Women Empowerment	29
2.5 The Dimensions of Women Empowerment	32
2.6 Steps in Women Empowerment	32
2.7 Stages of Women Empowerment	33
2.8 Strategies of Women's Empowerment	33
2.9 The Policy Approaches to Women Empowerment	41
2.10 Indicators of Empowerment	42
2.11 Poverty Alleviation and Women Empowerment	45
2.12 Five –Year Plans and Empowerment of Women	47
2.13 Conclusion	51
References	51

## **CHAPTER-II**

### **WOMEN EMPOWERMENT – A THEORETICAL ANALYSIS**

#### **2.0 Introduction**

The strength of the chain is the strength of its weakest link. In a society, women are the weakest links, so that they may be strengthened for strengthening the society as a whole and that is possible only by empowering them. Nehru said, “Women should be uplifted for the upliftment of the nation, for if a woman is uplifted, society and nation is uplifted” (Leela Menon, 2004)<sup>1</sup>. Women empowerment is critical to the process of the development of the community. Empowerment of women is essential to harness the women labour in the mainstream of economic development. According to Swami Vivekananda, “... there is no chance for the welfare of the world unless the condition of the women is improved. It is not possible for a bird to fly on one wing” (Yojana, August 2001)<sup>2</sup>.

Women have to play an important role in the building up of every economy. Women who form almost one half of the world’s population constitute the visible majority of the poor. Women either solely or largely support an increasing number of families. Women experience poverty more than men. When money is given to men it may not benefit the family but when women manage money, it is found to be better utilised. Projects aiming to improve the living conditions of the poor cannot, therefore, be effective unless women participate in their formulation and implementation, as contributors as well as beneficiaries. “Increasing women’s capabilities and empowering them is the surest way to contribute to economic growth and overall development” (Human Development Report, UNDP, 1996)<sup>3</sup>.

The dignity and culture of a society can be detected from the status of women in that society. Sachidananda (1983)<sup>4</sup> quotes what Mahatma Gandhi wrote in ‘Young India’ in 1918 that “woman is the companion of man gifted with equal mental capacities. She has the right to participate in the minute details of the activities of man and she has the same

right of freedom and the liberty as he". Jawaharlal Nehru also aptly commended "In order to awaken the people, it is the women who has to be awakened first. Once she is on the move, the household moves, the village moves, the country moves and thus we build the India tomorrow" (Kochurani Joseph, 2005)<sup>5</sup>.

Women empowerment is a global issue, which has gained momentum in recent decades. In India, apart from the provisions in the constitution and the ratification of different international conventions, several legislative acts have also been passed to ensure women empowerment. Moreover, women empowerment has received attention of the government right from the beginning of Indian planning.

Bringing women into the mainstream of development has thus been a major concern of the government since independence. In order to empower women and bring them into the mainstream, an enabling environment with requisite policies and programmes, institutional mechanisms at various levels and adequate financial resources has all along been tried to be created. The Ministry of Rural Areas and Employment has special components for women in all its programmes and a certain amount of funds is earmarked as women's component to ensure a flow of adequate resources for women.

## **2.1 The Concept of Empowerment**

In simple words, empowerment is giving power. Power is the key word of the term empowerment. According to the International Encyclopedia (1999), power means having the capacity and the means to direct one's life towards desired social, political and economic goals or status. Power means control over material assets, intellectual resources and ideology. In Webster's English Dictionary the verb empower means to give the means, ability and authority. Empowerment is a multi-dimensional social process that helps people gain control over their own lives and in their society, by acting on issues that they consider as important. Empowerment occurs within sociological, psychological and economic spheres and at various levels such as individual, group and community and challenges our assumptions about the status quo, asymmetrical power relationships and social dynamics (Sheetal Sharma, 2006)<sup>6</sup>.

Empowerment implies a state of mind and attitude of a person. It is a process through which people or communities increase their control or mastery of their own lives and the decisions that affect their day-to-day life. Awareness is a necessary part of

empowerment. Awareness of rights is required for a person to develop his capacity of self-control, self-strength and self-reliance and to build freedom of choice and action. Empowerment is about change, choice and power. It is a process of change by which the individuals and groups with little or no power gain the power and ability to make choices that affect their lives.

The World Bank defines empowerment as “the process of increasing the capacity of individuals or groups to make choices and transform those choices into desired actions and outcomes. Central to this process is actions which both build individual and collective assets and improve the efficiency and fairness of the organisational and institutional context which govern the use of these assets” (Arundhati, 2005)<sup>7</sup>.

The Nepal Human Development Report views empowerment as a process - and also as the result of the process - whereby the powerless or less powerful members of society and the women gain greater access and control over material and intellectual resources, and challenge the ideologies of discrimination and subordination, which justify this unequal distribution.(Vinod, 2004)<sup>8</sup>.

‘Empowerment’ is often used in development parlance as a synonym for ‘making people better off’. Where women suffer from subordination in multiple spheres, it is reasonable to assume that helping provide access to material resources (e.g. micro-credit) which will in general tend to generate more power for women in their relations with men. Micro-credit probably is empowering. But it is a big leap from this to the assumption that we can validly talk of empowering the poor as a general category by giving them access to micro-credit or any other material resource.

Empowerment has been variously understood as a process, a movement, collective action, etc. In the area of land rights of women, where the term carries economic significance, economist Bina Agarwal defines empowerment as a process that enhances the ability of disadvantaged and powerless individuals or groups to challenge and change in their favour, existing power relationship that places them in subordinate economic, social and political positions. Empowerment can manifest itself in acts of individual resistance as well as in group mobilisation (Gupta, 2002)<sup>9</sup>. Thus empowerment is multi dimensional

and refers to the expansion of freedom of choice and action in all spheres - economic, political, social/cultural, personal and familial - to shape one's life.

## **2.2 The Concept of Women Empowerment**

The term 'empowerment' has been widely used in relation to women and has been given currency by United Nations in recent years. It is being increasingly felt that empowerment of women will enable a greater degree of self-confidence, a sense of independence and capability to resist discrimination imposed by the male dominated society. Women empowerment is a stage of acquiring power for women in order to understand her rights and to perform her responsibilities towards oneself and others in a most effective way. Many well-known writers and researchers have provided wide-ranging definitions of empowerment. Their definitions of empowerment in a broad sense cover aspects such as women's control over material and intellectual resources. Empowerment is a process, which challenges traditional power equations and relations. Abolition of gender-based discrimination in all institutions and structures of society, and participation of women in policy and decision-making process at domestic and public levels are but a few dimensions of women empowerment. In the context of women, empowerment is referred as a process whereby women become able to organise themselves to increase self-reliance, to assert their independent right, to make choices and to control resources which will assist in challenging and eliminating their own subordination (Meenakshi, 2004)<sup>10</sup>.

According to K. Sayulu, G. Sardar & B. Sridevi, (2005)<sup>11</sup> "Women empowerment is any process that provides greater autonomy to women through the sharing of relevant information and provision of control over factors affecting their performance".

The editor of the book, 'Capacity Building for Effective Empowerment of Women', Ranjani K. Murthy refers empowerment as a process of 'exposing the oppressive power of the existing gender (and social) relations, critically challenging them and creatively trying to shape different social relations'.

Empowerment as the word suggests, is to empower or enable women to do certain things and in most cases it connotes women wielding political power. A deeper understanding of the word throws light on many of its dimensions and implications. The very concept of empowerment of women which is based on equality between genders, is a long drawn, conscious and continuous process comprising enhancement of skills, capacity building,

gaining self-confidence and meaningful participation in decision-making. As the foremost precursor to development, empowerment of women comprehensively seeks to ensure an equitable division of resources and carve a clear role for them in decision-making. It helps them articulate theirs as well as others rights and participate actively in the democratic processes. Empowerment also wards off retrogressive practices like female infanticide and gender based violence.

Empower means to make one powerful or to equip one with the power to face challenges of life, to overcome the disabilities, handicaps and inequalities. Empowerment is an active multi dimensional process, which would enable women to realise their full identity and powers in all spheres of life. It would consist in providing greater access to knowledge and resources, greater autonomy in decision-making, greater ability to plan their lives, greater control over the circumstances that influence their lives and freedom from the shackles imposed on them by custom, belief and practice.

Empowerment does not mean setting women against men. Indeed it means making both men and women realise their changing roles and status and develop a consensus for harmonious living in the context of an egalitarian society. It means redistribution of work roles, redistributing their values to the changing world and attitudes and evolving new kinds of adjustments, understanding and trust with each other. Empowerment of women is a new ideology for carrying democratic values into the family and society (Ambarao Uplaonkar, 2005)<sup>12</sup>.

Empowerment is an active process of enabling women to realize their identity, potentiality and power in all spheres of their lives (Syed Afzal Peerzade and Prema Parande, 2005)<sup>13</sup>. Empowerment of women also means equal status to women. Here the balance of power between men and women is equal and neither party has dominance over the other. Empowering women socio-economically through increased awareness of their rights and duties as well as access to resources is a decisive step towards greater security for them. Empowerment includes higher literacy level and education for women, better healthcare for women and children, equal ownership of productive resources, increased participation in economic and commercial sectors, awareness of their rights and responsibilities, improved standards of living and acquiring self- reliance, self-esteem and self-confidence. Thus the framework of empowerment encompasses the welfare of women, satisfaction of basic needs, access to resources, conscientisation to attain gender equity participation in the decision-making alongside men, and control, which refers to

the ultimate level of equality and empowerment. In short, the philosophy of women's empowerment needs a total overhauling of the Indian society (Ambarao Uplaonkar, 2005)<sup>14</sup>.

### **2.3 Characteristics of Women Empowerment**

Women empowerment possesses certain characteristics. They are the following:

1. Women empowerment is giving power to women; it is making women better off.
2. Women empowerment enables a greater degree of self-confidence and a sense of independence among women.
3. Women empowerment is a process of acquiring power for women in order to understand her rights and to perform her responsibilities towards oneself and others in a most effective way.
4. Women empowerment gives the capacity or power to resist discrimination imposed by the male dominated society.
5. Women empowerment enables women to organise themselves to increase their self-reliance.
6. Women empowerment provides greater autonomy to women.
7. Women empowerment means women's control over material assets, intellectual resources and ideology.
8. Women empowerment challenges traditional power equations and relations.
9. Women empowerment abolishes all gender-based discriminations in all institutions and structures of society.
10. Women empowerment means participation of women in policy and decision making process at domestic and public levels.
11. Women empowerment means exposing the oppressive power of existing gender and social relations.
12. Empowerment of women makes them more powerful to face the challenges of life, to overcome the disabilities, handicaps and inequalities.

13. Empowerment of women enables women to realise their full identity and powers in all spheres of life.
14. Empowerment also means equal status to women.
15. Empowerment also means providing greater access to knowledge and resources, greater autonomy in decision making, greater ability to plan their lives and freedom from the shackles imposed on them by custom belief and practice.
16. Women empowerment occurs within sociological, psychological, political, cultural, familial and economic spheres and at various levels such as individual, group and community.
17. Empowerment of women is an on going dynamic process which enhances women's abilities to change the structures and ideologies that keep them subordinate.
18. Women empowerment is a process of creating awareness and capacity building.

According to Hall C.M. (1992)<sup>15</sup> empowered women share the following characteristics:

1. The empowered women define their attitudes, values and behaviour in relation to their own interests. They have autonomy because they claim their freedom from existing male hierarchies whether they live in traditional societies or modern industrial societies.
2. Empowered women maintain equal mindedness rather than act out roles that merely confront and challenge male dominance. Empowered women aim not being superior to men. They respond as equals and co-operate in order to work towards the common good.
3. Empowered women use their talents to live fulfilling lives. They maintain their strength in the presence of pressures of family, religion, and work and they contribute towards the empowerment of all women.
4. Empowered women may continue to meet their family responsibilities and participate in religion. Empowered women do not retreat from their traditional responsibilities, but they forge their own ways of doing things.

5. Empowered women define their values and formulate their beliefs themselves. They strengthen themselves through other women's support and sustain their own moral visions. Their actions flow from their own distinctive ideals.
6. Empowered women can be found in all social groups and in all societies and their collective action become more visible.

## **2.4 Need and Importance of Women Empowerment**

Gender equality and empowerment of women is recognized globally as a key element to achieve progress in all areas. It is one of the eight Millennium Development Goals to which world leaders agreed at the Millennium Summit held in New York in 2000. The Charter of United Nations signed in 1945 is the first international agreement that proclaimed gender equality as a fundamental right. Ever since there had been many conventions, programmes and goals to help women by conferring on them human rights which are universal, indivisible, interdependent and inter related.

In order to promote development of women and to protect their rights, the General Assembly of U.N. adopted "Convention on the elimination of all forms of discrimination against women" on 18<sup>th</sup> December 1979, which came into force on 3<sup>rd</sup> September 1981.

The Convention also took notice of particular problems faced by rural women and their significant role in survival of their families. So all States parties to the Convention agreed to take appropriate measures to enable rural women to participate and benefit from rural development. In spite of many conventions and time bound measurable goals, world statistics speak of deplorable state of women that is a cause of concern (J. Bhagyalakshmi, 2004)<sup>16</sup>.

In terms of every indices of development and socio-economic status, women have fared worse than men, in all regions and in all strata of the population. Hence the need and importance of women empowerment can be looked up on in the following direction:

### *2.4a As Women*

Women constitute 70 per cent of the world's poor population or almost 900 million of the 1.3 billion people who live in absolute poverty. Two-thirds of the world's illiterate populations of 876 million people are women. They produce 50 per cent of the food worldwide but receive only 10 per cent of the incomes (Sakunntala, 2001)<sup>17</sup>. Women's

access to and ownership of resources is less than that enjoyed by men. And even among those who own property, the control of its use and dispensation vests more often with some male member of the family. In many communities women cannot, or do not, inherit land. This means not only that they cannot earn through cultivation, but also that they do not have collateral with which they could seek credit for income generating activities like the men can.

Feminisation of poverty (rise in the proportion of women among the poorer strata) has been noticed as a phenomenon in most developing countries. The men move up faster during such development grabbing greater opportunities that women are unable to access because of gender handicaps. Even the official Country Report for India presented at 4<sup>th</sup> World Conference on Women at Beijing in 1995 observed that ‘the percentage of women among the extremely poor is disproportionately large’ adding that intra household inequalities can be significant necessitating special attention for poor women.

#### *2.4b Earnings*

Women’s average earnings are consistently lower than those of men but in the unorganized sector, which account for 94 per cent of economically active women, earnings are even lower (Sakunntala, 2001)<sup>18</sup>.

#### *2.4c Health*

Several studies have recorded a gender asymmetry in the utilisation of health services- during illness fewer women than men seek and receive treatment. Attendance and admission figures at hospitals are significantly lower for women than for men; for every three men who avail hospital facilities there is only one woman who does so.

In terms of food intake, women suffer greater deprivation intra familiarly (women eat last as part of the culture of self- effacement and services to other- and if there is insufficient food the men and children get fed first and the women do without.). A very systematic sex bias is also reflected in higher nutritional or caloric deficiency among girls vis-a-vis boys. And because of gender bias in the allocation of food, malnutrition is a significant factor in many of the female death under 24 years of age that take place due to complications of pregnancy and child birth. The U.N.Development Fund for Women estimates that 50 per cent of the women in Asia and Africa are malnourished (Sakunntala, 2001)<sup>19</sup>.

#### *2.4d Education*

Of the 960 million illiterate persons in the world, 640 million, or 2/3rds are women. In every age group, literacy figures are lower for female compared to male. In India out of 428 million illiterate, women account for 275 million (64.25%), with male and female literacy rates being 63.8 and 39.4 per cent respectively (1991 Census figures). In 2001 the literacy rate of women has increased to 54.16, still it is lower than the male literacy rate. School enrolment figures for girls have been – and continue to be - lower than for boys at all stages and ages, and the drop out rates also higher for girls at every stage from primary to high school (Sakunntala, 2001)<sup>20</sup>.

#### *2.4e Politics*

Political space has always been monopolised by men. Representation of women among members of parliament and state legislatures has never exceeded 7 per cent and has typically remained around 5 per cent over the years despite the increasing visibility of women. Women's representation at the higher rungs of the decision-making positions has also been consistently low.

As of March 2002, women held just 14.2 per cent of representative posts in national parliaments around the world. Except for countries like, Finland, Norway, Sweden and Denmark, the percentage of women parliamentarians to the total membership in parliament is quite low. Internationally only 24 women has been elected as heads of state or government in the last century. Of the 185 highest-ranking diplomats to the United Nations, only 7 are women (Yogendra Narain, S.N. Sahu, L.Lakshmi, 2004)<sup>21</sup>.

#### *2.4f Socio - cultural factors*

The cultural construct of son preference adds to the psychological diffidence of the female child. Dowry deaths are a related abomination unique to India - 17 women are killed every day for dowry, according to the figures of the National Crime Records Bureau of the Home Ministry (Sakunntala, 2001)<sup>22</sup>.

Violence against women has its roots in the subordination of women at the social level and their vulnerability has not decreased but increased in developing economies as a consequence of social disruptions backlash (hostility to women's assertiveness and growing awareness) and a general degeneration of values. Every 7<sup>th</sup> minute, the National Crime Records Bureau finds that a woman is subject to some criminal offence or the other. State Crime Bureau's Report shows that the number of crimes committed against

women has increased to 1,43,795 in 2001. In Kerala, number of crimes committed against women was 5,658 in 2004 (Economic Review, 2005)<sup>23</sup>. Women make up 31 percent of the official labour force in developing countries and 46.7 per cent worldwide. The value of women's unpaid housework and community work is estimated at between 10 to 35 per cent of the GDP worldwide. Thus for empowerment of women the world has a long way to go. And this task of empowerment of women is necessarily a movement to end the hegemony of man on the one hand and on the other also by enlisting their support, wherever necessary, to bring about desired changes in the society and attitude of people so that discrimination suffered by women are remedied (Yogendra Narain, S.N. Sahu, L.Lakshmi, 2004)<sup>24</sup>.

Empowerment in such a context calls for modalities other than mere economic betterment, because much of women's powerlessness stems from non-quantifiable rather than monetary impositions or handicaps. Conventional strategies for development address only poverty not powerlessness nor subordinate status, which are the crucial issues.

Although women are the main providers of basic services in poor settlements, their key role remains largely unrecognized. They are subject to special constraints in obtaining adequate housing and in participating in human settlement development efforts at all levels. Equitable distribution of development benefits is a fundamental principle, hence the need to remove these constraints.

## **2.5 The Dimensions of Women Empowerment**

All the conceptualizations of empowerment emphasize five main dimensions; individual or personal, economic, social/cultural, familial and political. Most see the empowerment process as addressing a combination of these dimensions and affecting different domains: household, community, national and international. These views of empowerment are grounded within different concepts of power, the root concept within which empowerment is located, leading to different mechanisms for social change and transformation.

## **2.6 Steps in Women Empowerment.**

There are various steps in achieving women empowerment:

1. The first step begins at a personal level. An individual woman develops feelings of personal power, command and self-sufficiency over material and inherent choices she has to make.
2. In the second step, empowerment takes place on an interpersonal level. Here a woman influences the decision making power of another woman through their contact and working together.
3. In the third step, they emphasise the goals for social action and social change. A community development programme develops through a group effort. But there can be possibility of backward linkage also. A community development programme can lead to individual empowerment and interpersonal empowerment (Kochurani Joseph, 2005)<sup>25</sup>.

### **2.7 Stages of Women Empowerment**

According to Sushama Sahay (1998)<sup>26</sup>, there are three stages in the realization of women empowerment:

1. In the first stage, empowerment is visible when women can distance themselves from a given situation and recognize the structure of power and look into them without fear. Women learn to analyse the situation and in the process the fear gradually turns in to an understanding.
2. In the second stage, women can experience the change of not only being able to name the injustice but also resisting it. What is not right need not be accepted. Hence the courage to protest is experienced. This is possible in a collective way too.
3. In the third stage, a more mature state of realisation emerges namely that we need to know more. Basic confidence in oneself is generated by predictable support from a group, which nurtures the learning spirit among women.

### **2.8 Strategies of Women's Empowerment**

The strategy adopted for empowerment of women can be classified into three categories:

1. Integrated development approach

Here, the assumption is that women's disempowerment is due to their lack of education, low economic status, lack of access to resources and low decision-making power.

## 2. Economic approach

The economic approach is based on the assumption that economic intervention is considered necessary because of their low economic status and consequent dependence as also due to their lack of decision-making power.

## 3. Consciousness rising-cum-organising approach.

This approach presumes that through awareness building, empowerment can be achieved. The premise is that disempowerment is a result of complex interplay of historical, cultural, social, economic and political factors (V.Mohini Giri, 1998)<sup>27</sup>.

### ***Ways and Means of achieving Women Empowerment***

Empowerment of women can be achieved through education, employment, women's organisation, Information Technology, Science and Technology, Entrepreneurship, Micro finance Institutions, Law and Agriculture.

#### *2.8a. Education:*

Education plays the most crucial role in empowering women. It not only generates momentum but also sustains empowerment process in the long run. Empowerment consists of five dimensions, each equally important but none sufficient by itself to enable women to act on their own behalf. Educational settings have the potential to foster all the five dimensions but require the educational programme to be designed explicitly to achieve each of those ends. It is relevant to point out here that one of the important recommendations of the National Policy on Education is to promote empowerment of women through the agency of education.

To achieve empowerment through education, several concepts must be introduced at appropriate levels. When referring to primary and secondary schooling, empowerment should enable girls to develop the knowledge and skills to nullify and counter, sexual stereotypes and conceptions of masculinity and femininity that limits the social potential of women. Empowering girls should mean offering them courses with content that not only attacks current sexual stereotypes but also provides students with alternative visions of a gender free society.

Gender and women studies programmes have made it possible for students to gain a greater understanding of how gender forces operate in society. These programmes have

influenced the development and dissemination of new theoretical and methodological approaches dealing with the nature of gender, national development and social change.

Distance education is another important way of empowering adult women. The question that how can women representatives who are pre-occupied with their political and administrative engagements or women employees who are busy with their jobs and activities can pursue education in view of paucity of time arises. Distance education is the immediate and most satisfactory answer (K.Sekhar and B.S.Vasudeva Rao, 2001)<sup>28</sup>.

It is with adult women outside of formal education that empowerment at present reaches its highest forms. Not only are adults more capable of reflexive thought - typically derived from family work and other everyday experiences - but they can also acquire new knowledge in less restrictive and more creative settings such as those provided by non-formal education programmes.

Education in terms of literacy equips women with the skills of elementary reading, writing and mathematics. A literate woman can very well read receipts, printed rates of consumer goods and items, write bank cheques and keep the family's accounts. Socially and psychologically, it develops and strengthens women's self-confidence, courage and awareness of the self and of the external world. Education in terms of certificates, diplomas and degrees qualifies women to take up modern white-collar jobs. Besides, formal education develops their personality by exposing them to the world of books, peers, teachers and the public at large.

Thus the availability of equal or better educational opportunities for women leads to their assumption of a range of social roles, builds a broader and positive self-concept and enables them to tackle problems like domestic violence with courage and determination.

#### *2.8b. Employment:*

Employment means economic power. It means earning by dint of hard work and one's own ability. Employment - whether in trade or business or a job in the organised sector - frees women from the constraints of economic dependence on men. Lack of earning power forces the woman to tolerate and silently endure harassment and ill treatment at the hands of the husband. Employment, especially outside the family, gives a sense of economic independence and thereby forces men and other members to refrain from ill treating the women members.

Since independence the Government of India has been making all possible efforts to help women, both educated and otherwise, by providing employment opportunities in the organised and unorganised sectors. Educated women are seeking white-collar jobs in schools, offices, hospitals, etc. So much so that educated women are accepting even jobs like those of police officers, constables or bus conductors. Significantly, educated girls under various self-employment schemes sponsored by the government are entering the fields of business and taking to auto-rikshaw driving on hire basis in towns and cities. In order to provide economic independence to the large masses of rural women, the Government of India has launched Self-Help Groups (SHGs) by providing financial assistance and training in small-scale industries.

#### *2.8c. Women's Organisation:*

Women's Organisations have come to be recognized as the main source of power, position and strength for women in modern India. A woman cannot fight injustices, perpetrated by men single handed or alone. But, she can do the same collectively through organisations. Women SHGs in rural areas, under Stree Shakti Scheme, are doing yeomen service in organising women power. Women from different sections are being brought together and organised into an association to wage a war on liquor shops and gambling dens, mataka centres etc., and fight for abolishing age old practices like wife beating, polygamy, dowry-connected harassment, devadasi system, child marriages, etc. Besides, the SHGs are providing employment opportunities to large masses of illiterate, ignorant and suppressed women folk. A proper leadership among rural women will go a long way in empowering them. (Ambarao Uplaonkar, 2005)<sup>29</sup>.

#### *2.8d. Information Technology*

The single most resource that liberates people from poverty and empowers them is knowledge. A society, by using knowledge through all its constituents, endeavours to empower and enrich its people, and thus will become a knowledge society. Such knowledge society will need massive empowerment at all levels and among all the key actors of the society. At this juncture, it is essential to see the possibilities of women's empowerment through information technology.

Access to information is the key for economic, social and political empowerment of women. So far no other technology claimed to have given the instant, uncensored, practically feasible, economically viable information to the women folk than the

information technology. The IT poses new forms of learning, education, health services, livelihood options, governance mechanisms and e-commerce options which would lead to the ultimate goal that is women's empowerment. Hence the use of IT will be a necessary condition, if not sufficient one for the women's empowerment.

Use of IT for women's empowerment cuts across various fields such as helping women improving agricultural productivity in their farms, encouraging them to become entrepreneurs and information intermediaries (Shaik N.Merera and D.U.M.Rao, 2003)<sup>30</sup>.

#### *2.8e. Science and Technology*

Since rural women have special understanding of natural resource management and are more sensitive to environment, rooted deep in their roles and work tasks, they can play a crucial role in the growth and development of rural India. Science and Technology can be effectively used to ease women's work load inside and outside the house involving them as equal partners, recognizing their knowledge, experience and the significant role they can play in sustainable development. In this process, emphasis should be given to reduce the number of hours of work and adding value to each hour of work. Women will have to be diverted from full time domestic work to economic activity with gender sensitive approach at various levels. With organised orientation and training, there is great potential for empowering women with appropriate and sustainable technologies. Research findings have shown that with the aid of appropriate developmental programmes, women as mothers can become effective agents of change in eradicating poverty in the current generation and preventing the transmission to the next generation (Sunil Agarwal, 2003)<sup>31</sup>.

#### *2.8f. Entrepreneurship*

Entrepreneurship among women can be considered as a possible approach to economic empowerment of women. A woman as entrepreneur is economically more powerful than as a mere worker because ownership not only confers control over assets and liabilities but also gives her the freedom to take decisions. This will also uplift her social status significantly. Through entrepreneurship development, a woman will not only generate income for herself but also will generate employment for other women in the locality. This will have a multiplier effect in the generation of income, alleviation of poverty and empowerment of women.

Women usually have less geographical mobility than men, more so in the case of young, married women who need to take care of their families. These women can use their skills and available local resources to start their own enterprise. In India there exists a vast pool of literate but untrained women work force. These women are unlikely to find employment in large well-established business or industrial houses whose work practices may be difficult for them to comprehend and follow. However, these women work force may be possessing skills in making handicraft or handloom items or food processing like making pickles, etc., which can be used profitably by creating small enterprise. These women entrepreneurs can employ more women with personal approach and to manage work efficiently.

#### *2. 8g. Micro Finance Institutions*

Micro finance institutions play a dominant role in the empowerment of women. There are basically two schools of thought on the empowerment potential of micro finance programmes, with one school emphasising the negative aspects, arguing that men in the households tend to appropriate the loans and benefits from the loans. This school sees the household as a site of conflict, where women and men are struggling for control over resources. The other school emphasises the positive aspects, given the evidence that households with loans generally have higher incomes and levels of consumption regardless of the gender dynamics within the household. This school emphasises a more consensual conception of the households, with benefits for the entire family also considered as benefits to women.

Different research and case studies on the impact of micro finance for women's empowerment have been carried out, though the majority of these studies have been undertaken in South Asia given the longer presence of micro finance institutions there. Many of these research studies show that micro finance institutions help a lot in the empowerment of women. (Archana Sinha, 2004)<sup>32</sup>.

#### *2.8h. Law*

Empowerment of women is an input, which is intended to eliminate their subordination and establish equality. Empowerment is a positive concept. It requires affirmative state action in support of those who are to be empowered. The law can create such empowerment by way of conferring rights directly to the person whom it intend to empower by imposing liability on other persons towards the persons to be empowered.

For the empowerment of women in India, certain existing laws have been amended and modified according to need of time by creating penal sanction against certain type of behaviour, which infringe, deprive or derogate the dignity of women.

The Indian Constitution has the following provisions for making women at par with men:

- (a) Article 14 of the Constitution guarantees to all equal protection of laws and equality before law. Both these expressions have also been used in “universal declaration of human rights”. The equality before law is guaranteed to all, without regard to sex, race, colour or nationality.
- (b) Article 15(3), empowers the State to make special provision for women. Women require special treatment due to their very nature. “Women’s physical structure and the performance of maternal function place her at a disadvantage in the struggle for subsistence and her physical well being becomes an object.”
- (c) Article 16 (2) lays down the rule that no citizen can be discriminated for any employment under the State on ground of religion, race, caste or sex.
- (d) Constitutional 73<sup>rd</sup> Amendment Act, 1992 Article 243 D provides that in every Panchayat, seats shall be reserved for SC & ST and not less than one-third seats shall be reserved for women and office of the chair person in the Panchayat at village level shall be reserved in such manner as the legislature of the State may by law provide.
- (e) Constitutional 74<sup>th</sup> Amendment Act, 1992 Article 243 T provides that one-third seats in Municipal Corporations shall be reserved for women. Such seats may be allotted by rotation to different constituencies in the municipality.

### *2.8i. Agriculture*

The National Agricultural Policy of India (2000) and the Indian National Policy for the Empowerment of Women (2001) have high lighted the need for incorporating gender issues in the agricultural development agenda to provide recognition of women’s role as farmers and producers of crops and live stock, users of technology, active agents in marketing, processing and storage of food and agricultural labourers. An expert committee constituted on women in agriculture, in the Department of Agriculture and Co-

operation, Ministry of Agriculture, Government of India has also analysed the policies and framework required for the programme.

The strategic objectives identified for the programmes are:

- (i) To increase rural women's access to land and water resources, credit services and entrepreneurship training.
- (ii) To ensure agricultural policies and programmes which are sensitive to gender differences in roles and activities.
- (iii) To ensure that agricultural research and extension programmes are gender sensitive.
- (iv) To increase gender awareness in the commercialisation of agriculture.
- (v) To increase women's empowerment and access to decision making.

Various Central Sector Schemes are in operation in different States on women in agriculture. The Central Government had launched a scheme under the Eighth Five Year Plan to make women farmers self reliant by providing them opportunities to avail themselves of the benefits and opportunities of the existing agricultural system. The project was implemented on a pilot basis with one district each from Rajasthan, Hariyana, Himachal Pradesh, Punjab, Kerala, Maharashtra and Uttarpradesh. In Kerala the project was implemented in Palakkad since 1994.

The State has formulated a programme on 'women in agriculture', in conformity with the policy for economic empowerment of women with ultimate objective of making all potential women, economically independent and self-reliant. The Tenth Plan has also envisaged a paradigm shift in the objectives of Local Self Governments from 'local development' to 'local economic development' by attracting youth and women in agriculture.

The State Poverty Eradication Mission (SPEM), Kerala, through 'Kudumbashree' has increasingly recognised the programme on 'Women in Agriculture', as a powerful tool for women empowerment. Lease land farming, skill development, agri-business, agri-processing, etc., are their thrust areas. The micro enterprises strategy adopted by the Mission has helped so many NHGs to engage in agriculture related enterprises, such as vegetable farming, crop nurseries, gardening units, mushroom cultivation, vermi

composed production, bee keeping, dairy, hatchery units, backyard poultry, agro processing, produce marketing, etc (Kudumbashree, Thiruvananthapuram)<sup>33</sup>.

## **2.9 The Policy Approaches to Women Empowerment**

The policy approaches to women empowerment has gone through various phases in its development. The National Bank for Agriculture and Rural Development has listed five macro economic development approaches based on modernisation, basic needs and structural adjustment.

### *2.9a. Welfare Approach*

In this approach, women are seen as the workforce and thus the main target for development. Women are beneficiaries of, but not active participants in development.

### *2.9b. Efficiency Approach*

This approach sees women, essentially, not as beneficiaries of intervention, but as major resource in development. If development is to become more efficient, it must include the participation of women. It puts women into the mainstream of development and assumes that if they participate, they will automatically benefit.

### *2.9c Equity Approach*

This approach seeks to promote women's status, power and control so that they are effectively more equal with men. This seems from the view that women have the right to equal involvement.

### *2.9d. Empowerment Approach*

It comes from women's groups who seeks to empower themselves through greater self-reliance. Women seek to influence their own change and the right to determine their own choices in life. It seems from the view that women need appropriate resources to achieve self-sufficiency.

### *2.9e. Gender and Development Approach.*

It recognizes the active involvement of women in development by utilising the capacity of women to the optimum level. This is achieved by providing the right inputs in planning and implementation of the programmes.

## 2.10 Indicators of Empowerment

There are several indicators of empowerment. At the *individual level*, participation in crucial decision making process, ability to prevent violence, self-confidence and self-esteem, improved health and nutrition conditions, etc. are the major indicators. At the *community level* the important indicators are existence of women's organisations, increased number of women leaders, involvement of women in designing development tools and application of appropriate technology, etc. At the *national level* the indicators are awareness of her social and political rights, adequate representation in legislative bodies, integration of women in particular in national development plans, etc.

Improvement in economic status gets reflected in improved social, political and cultural status of women. Self-confidence and self-esteem of women proceed simultaneously with their empowerment. In brief, all indicators can be classified into two broad categories namely visible and invisible indicators. Amongst visible indicators, mention could be made of women's representation in parliaments. Thirty percent representation is a visible indicator of women empowerment. The share of women representatives in the national parliaments of a few developed and developing countries is shown in Table 2.1.

**Table 2.1 Seats in Parliaments held by Women (as percentage of total)**

Developing Countries	Percent	Developed Countries	Percent
China	21.8	Sweden	45.0
Pakistan	21.6	Denmark	38.0
Morocco	10.8	Norway	36.4
India	8.8	Finland	36.1
Indonesia	8.0	Netherlands	36.0
Nepal	5.9	Iceland	34.0
Egypt	2.4	Austria	33.0
Bangladesh	2.0	New Zealand	29.0

*Source: Human Development Report, 2003*

It can be seen from the Table 2.1 that both in developed and developing countries women hold less seats than the men. However, in developed countries their representation is relatively higher than in developing countries. In this context it can be said that increasing the number of women in parliaments and also raising women's visibility in positions of authority and decisions are quite necessary for their empowerment, politically as well as economically.

*The Beijing World Conference on Women (1995)* proposed the following qualitative and quantitative indicators for evaluating women's empowerment.

#### The Qualitative Indicators of Empowerment

1. Increase in self-esteem, individual and collective confidence.
2. Increase in articulation, knowledge and awareness levels on issues affecting the community at large and women in particular such as women's health, nutrition, reproductive rights, legal rights, literacy, etc. depending on the programmes.
3. Increase or decrease in personal leisure time and time for childcare.
4. Increase or decrease in workloads of women as a result of new programmes.
5. Changes in the roles and responsibilities in the family and on the community.
6. Visible increase or decrease in levels of domestic violence and other forms of violence, perpetrated on women and girl child.
7. Response to and changes in social and other customs that are anti-women. For example: child marriage, dowry, discrimination against widows, etc.
8. Visible changes in women's participation levels. For instance: Are more women attending public meetings and participating in training programmes? Are women demanding participation in other events related to their lives?
9. Increase in bargaining/negotiating power of the women as an individual in the home and community as well as in collectives of women.
10. Increased access to and ability to gather information and knowledge not only about the project, but also about what affects their lives.
11. Formation of cohesive and articulate women's groups/collective at the village level, district block and state levels.
12. Positive changes in social attitudes amongst the community members towards discrimination against women and girl child.
13. Awareness and recognition of women's economic contribution within and out side the household.

14. Women's decision making over the kind of work she is doing. Is her income and expenditure in her control or is she still subservient to male members in the family?

#### The Quantitative Indicators of Empowerment

1. Demographic trends in – maternal/mortality rate, fertility rates, sex rates, life expectancy at birth, average age of marriage, etc.
2. Numbers of women participating in different development programmes.
3. Greater access and control over community resource/government schemes/services. For example: creches, credit saving groups, co-operatives, schools, wells, etc.
4. Visible changes in physical health/status, nutrition levels.
5. Changes in male/female literacy levels - primary, secondary and adult literacy including enrolment and retention rates.
6. Participation rates of women in political processes at the local level.

*The International Encyclopedia of Women (1999)* lists the following indicators of women empowerment at individual, organizational and national level.

#### (a) At the level of Individual Women and her household

- (i). Participation in crucial decision-making process.
- (ii). The extent of sharing the domestic work by men.
- (iii). The extent to which women take control of their reproductive function and decides on family size.
- (iv). The extent to which women is able to decide where the income she have earned will be channeled to.
- (v). Feeling and expression of pride and value in her work.
- (vi). Self-confidence and self-esteem.
- (vii). Ability to prevent violence.

#### (b) At the Community and Organizational Level

- (i). Existence of women organizations.

- (ii). Allocation of function to women and women projects.
  - (iii). Increased number of women and leaders at village levels.
  - (iv). Involvement of women in the design, development and application of technology.
  - (v). Participation in community programmes, productive enterprises, politics and arts.
  - (vi). Involvement of women in non-traditional tasks.
  - (vii). Increased training programmes for women.
  - (viii). Exercising her legal rights when necessary.
- (c) At the National Level
- (i). Awareness of her social and political rights.
  - (ii). Integration of women in the general, national, development plans.
  - (iii). Existence of women's network and publications.
  - (iv). Extent to which women are officially visible and recognised.
  - (v). The degree to which media take heed of women's issues.

## **2.11 Poverty Alleviation and Women Empowerment**

Poverty Alleviation and Women Empowerment are seen as two sides of the same coin. The assumption is that increasing women's access to micro finance will in itself increase household income, which will then translate into improved well-being for women and enable women to bring about wider changes in gender inequality. In the poverty alleviation paradigm, the emphasis is more on increasing incomes at the household level, and the use of loans for consumption. In the feminist empowerment paradigm, individual economic empowerment is seen as dependent on social and political empowerment.

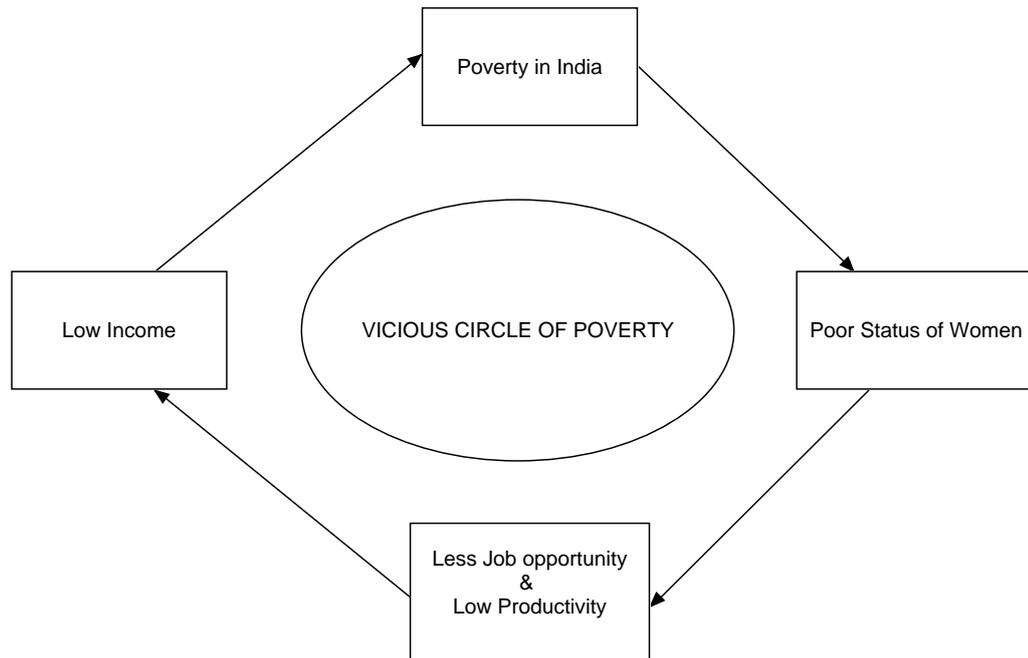
Access to savings and credit facilities and women's decision about what is being done with savings and credit strengthens women's say in economic decisions of the household. This enables women to increase expenditure on the wellbeing of themselves and their children. This is the main concern in the poverty alleviation paradigm. Women's control over decision-making is also seen as benefiting men through preventing leakage of household income to unproductive and harmful purposes.

Access of women to micro finance together with improved skill, mobility, access to knowledge and support networks leads to increased economic activity of women and to greater control over their income. Status within the community is also enhanced. These changes are reinforced by group formation leading to wider movements for social and political change. The financial self-sustainability paradigm and poverty alleviation paradigm assume that social and political empowerment will occur without specific interventions to change gender relations at the household, community or macro levels.

Overwhelming evidence indicates that women spent much of their income on household wellbeing including daughters' education and their own health. Even where women do not directly control incomes, perceptions of their contribution to the household have changed. Increased confidence through interaction with programme staff and groups has improved their roles in decision making within the household (Meenakshi Malhotra, 2004)<sup>34</sup>.

Empowerment of Indian women is intrinsically linked to their status in society. Though over the years there has been a slight increase in the total female population (495.7 million in 2001 from 407.1 million in 1991) life expectancy at birth (65.3 years in 2001 from 59.7 years in 1991) and sex ratio (933 in 2001 from 927 in 1991), yet demographic imbalances between women and men continue to exist till date (Census 1991 and 2001). There is a strong preference for the male child in India as sons are perceived to be future bread earners and also the old age security for parents. It is a well-known fact that the girl child in India faces discrimination from birth till death. The extent of discrimination is much higher if a girl child is born to poor parents. Women's empowerment is further complicated by intervening factors like gender discrimination, low level of education and work participation, poor nutritional status, violence against women, poor health and lack of access to health care. Another major hurdle in empowering Indian women is poverty in the society. There exists a vicious circle of poverty in India that has a much greater impact on women (Arundhati Chattopadhyay, 2005)<sup>35</sup>. The vicious circle of poverty is depicted in Figure 2.1.

**Fig.2.1. Vicious Circle of Poverty**



### **2.12 Five – Year Plans and Empowerment of Women**

The movement for empowerment of women as a part of major civilizational transformation has been one of the significant social and political development of the closing decades of the 20<sup>th</sup> century. In India numerous steps haven been taken to provide constitutional safe-guards and institutional framework for activities for women welfare. The development of women has been the central focus in the development planning since independence. There have been various shifts in policy approaches during the last thirty years from the concept of “welfare” in the seventies to “development” in the eighties and “empowerment” in the nineties. Now the emphasis is on the inclusion of women in decision-making and their participation at the policy formulation levels (V.S.Gupta, 2002)<sup>36</sup>.

The First Five Year Plan (1951-56) envisaged a number of welfare measures for women. Establishment of the Central Social Welfare Board (CSWB), organisation of Mahila Mandals or Women’s Clubs and the Community Development programmes were a few steps in this direction.

The Second Five Year Plan (1956-61) was closely linked with the overall approach of intensive agricultural development. The welfare approach persisted during this plan period as well.

The Third Five Year Plan (1961-66) supported female education as major welfare measure. Rural welfare services and condensed courses of education had priority besides provision of services for maternal and child welfare, health education, nutrition and family planning.

Similarly, the Fourth Five Year Plan (1969-74) continued emphasis on women's education. Here the basic policy was to promote women's welfare within the family. The outlay for family planning was stepped up and a high priority was accorded to immunization and supplementary feeding programmes.

The Fifth Five Year Plan (1974-79) emphasised training women who are in need of income and protection. Functional Literacy Programme got priority. This plan coincided with International Women's Decade and the submission of the Report of the Committee on the Status of Women in India. In 1976 Women's Welfare and Development Bureau was set up under the Ministry of Social Welfare. It was to act as a nodal point to coordinate policies and programmes for women's development.

The Sixth Five Year Plan (1980-85) saw definite shift from welfare to development. It recognized women's lack of access to resources as a critical factor impeding their growth.

The Seventh Five Year Plan (1985-90) operationalised the concern for equity and empowerment. For the first time emphasis was laid on qualitative aspects such as inculcation of awareness with regards to rights and training in skills for better employment.

During Sixth and Seventh Plan period, a number of programmes were envisaged such as: (i) Women's Development Corporations (WDCs). (ii) Support to Training and Employment Programme (STEP). (iii) Training-cum-Production Centres for Women. (iv) Awareness Generation Camps for Rural Poor Women. (v) Women's Training Centres or Institutes for Rehabilitation of Women in distress. (vi) Voluntary Action Bureau and Family Counselling Centres. (vii) Short Stay Homes for Women and Girls. (viii) Free Legal Aid and Para-legal Training and (ix) Working Women's Hostels. The thrust of all

these programmes was on provision of employment and income generation, educational training, support services, general awareness and legal support to women.

The Eighth Five Year Plan (1990-95) has focused on empowering women, especially at the grassroots level, through Panchayat Raj Institutions.

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 are earmarked for women-specific programmes. Review by the Planning Commission of progress of Women's Component Plan during Ninth Plan has confirmed that nearly 42.9 per cent of the gross budgetary support (GBS) aggregating a total amount of Rs. 51.94253 crores, has been spent on women in 5 Ministries/Departments namely Family Welfare, Health, Education, Women and Child and Indian System of Medicine and Homeopathy.

The Tenth Five Year Plan (2002-2007) approach aims at empowering women through translating the recently adopted National Policy for Empowerment of Women (2001) into action and ensuring 'Survival, Protection and Development of Children through Right Based Approach'. The Annual Plan 2002-2003, being the first year of the Tenth Plan, has initiated and brought into effect the thrust areas outlined in the approach along with relevant policies and programmes. For the Annual Plan 2002-03 a total outlay of Rs.2220 crores has been provided for the women and child development as against Rs.1650 crores made available in 2001-02 (Sayed Afzal Peerzade and Prema Parande, 2005)<sup>37</sup>.

### ***Women-Specific Policies under the Plans***

A number of women-specific and women related policies were enunciated in all Plan documents. From the Fifth Five Year Plan onwards, there has been a marked shift in the approach to women's issues from welfare to development. In addition, an environment has been created to reflect women's concerns.

The National Plan of Action for women adopted in 1976 became a guiding document for the development of women. A National Perspective Plan for Women (1988-2000) was drafted advocating a holistic approach for the development of women. The National Nutritional Policy, The National Policy on Education, The National Population Policy, etc., have significant component for women aimed at their empowerment. Some of the strategies are:

- (ii) Expediting action to legislate reservation of not less than one-third seats for women in Parliament and in State Legislative Assemblies to ensure adequate representation of women in decision-making.
- (iii) Adopting an integrated approach towards empowering women through effective convergence of existing services, resources, infrastructure and manpower in both women-specific and women-related sectors.
- (iv) Adopting a special strategy of “Women’s Component Plan” to ensure that not less than 30 per cent of funds or benefits flow to women from other developmental sectors.
- (v) Organising women into self help groups and thus mark the beginning of a major process of empowering women.
- (vi) Ensuring easy and equal access to education to women and girls.
- (vii) Equipping women with necessary skills in the modern trades, which could make them economically self-reliant.
- (viii) Increasing access to credit through setting up of “Development Bank for Women Entrepreneurs” in small sectors.

The year 2001 was observed as Women Empowerment Year by United Nations. The National Policy for the Empowerment of Women was evolved in the same year. The Policy recognizes the causes of gender inequality, which are related to social and economic structure. The Policy underlines the need for mainstreaming gender perspective in the development process. The objectives of the National Policy for the Empowerment of Women include:

- (i) Creating an environment through positive economic and social policies for full development of women to enable them to realise their full potential;
- (ii) The de jure and de facto enjoyment of all human rights by women on equal basis with men in all spheres - political, economic, social, cultural and civil;
- (iii) Equal access to participation and decision-making in social, political and economic life of the nation;
- (iv) Equal access to health care, quality education at all levels, career and vocational guidance, employment and equal remuneration;

- (v) Strengthening of legal system, aimed at elimination of all forms of discrimination against women;
- (vi) Changing societal attitudes and community practices by active participation and involvement of both men and women;
- (vii) Mainstreaming a gender perspective in the development process;
- (viii) Elimination of discrimination and all forms of violence against women and girl child; and
- (ix) Building and strengthening partnerships with civil society, particularly women's organisations (J.Bhagyalakshmi, 2004)<sup>38</sup>.

### **2.13 Conclusion**

Women empowerment aims enabling them to realise their identity, potentiality and power in all spheres of their lives. It has mainly five dimensions viz., economic, political, social/cultural, personal and familial. Each dimension is very important because the real empowerment of women is possible only when a woman has increased access to economic resources, more strength and courage for entering into the power structure, more involvement through social/cultural relationships and participation, more self-motivation and confidence, and more say in the family matters. Women should be willing to take additional effort for building a mind set which is suitable for their overall empowerment. It is a gradual and consistent process, which requires the support of many who are related to them in one way or other.

#### *References:-*

1. Leela, Menon, "Women and Social Attitude", *Kerala Calling*, March 2004, p.5.
2. *Yojana*, 45 No.8, August 2001, p.4.
3. United Nations Development Programme (UNDP), *Human Development Report 1996*, New York, 1996, p.6.
4. Sachidananda, A.N., *Women's Rights – Myth and Reality*, Patna, Sinha Insitute of Social Studies, 1983, p.3.
5. Kochurani, Joseph, *Women Empowerment A Conceptual Analysis*, Vimala Books and Publications, Kanjirappally, 2005, p.38.

6. Sharma, Sheetal, "Empowerment of Women and Property Rights Key to Rural Development", *Kurukshetra*, 54 No.8, June 2006, p.14.
7. Arundhati, Chattopadhyay, "Women and Entrepreneurship", *Yojana*, 49, No.1, January 2005, p.27.
8. Vinod, Teckchandani, "Human Rights Education for Empowerment", *South Asian Journal of Socio Political Studies*, 4 No.2, January - June, 2004.
9. Gupta, V.S., "Capacity Building For Effective Empowerment of Women," *Kurukshetra*, 50 No.8, June 2002, p.47.
10. Meenakshi, Malhotra, *Empowerment of Women* (In Three Volumes), Delhi, Isha Books, 2004, Volume 1, p.54.
11. K. Sayulu, G. Sardar & B. Sridevi "Impact of Self-Help Groups on Women Empowerment- An Empirical Study," *Management Researcher*, XI No.3 & 4, January – June 2005, p.22.
12. Ambarao, Uplaonkar, "Empowerment of Women," *Mainstream*, XLIII No.12, March 12, 2005, p.20.
13. Syed, Afzal Peerzade and Prema Parande, "Economic Empowerment of Women: Theory and Practice," *Southern Economist*, 43 No.21, March 1, 2005, p.8.
14. Ambarao, Uplaonkar, op.cit., p.20.
15. Hall,C.M., *Women Empowerment*, London, Hemisphere Publishing Corporation, 1992.
16. J. Bhagyalakashmi, "Women's Empowerment - Miles to Go", *Yojana*, 48 No.8, August 2004, p.38.
17. Sakuntala, Narasimhan, *Empowering Women, An Alternative Strategy from Rural India*, New Delhi, Sage Publications India Pvt. Ltd, 2001, p.23.
18. Ibid., p.24.
19. Ibid., p.25.
20. Ibid., p.26.
21. Yogendra, Narain, S.N.Sahu and L.Lakshmi, "Empowerment of Women", *Mainstream*, Annual 2004, December 25, 2004, p.67.
22. Sakuntala, Narasimhan, op.cit., p.26.
23. Economic Review, 2005.
24. Yogendra, Narain, S.N.Sahu and L.Lakshmi, op.cit., p.67.
25. Kochurani, Joseph, op.cit., p.43.

26. Sushama, Sahay, *Women Empowerment – Approaches and Strategies*, New Delhi, Discovery Publishing House, 1998, p.50.
27. V. Mohini,Giri, *Emancipation and Empowerment of Women*, New Delhi, Gyan Publishing House, 1998.
28. K. Sekhar, and B.S. Vasudeva Rao, “Empowerment of Women Through Distance Education”, *Yojana*, 45 No.12, December 2001, p.21.
29. Ambarao, Uplaonkar, op.cit., p.21.
30. Shaik, N. Meera and D.U.M. Rao, “IT For Empowerment of Women”, *Yojana*, 47 No.2, February 2003, p.30.
31. Sunil, Agarwal, “Technology Model for Women’s Empowerment: Reaching the Unreached”, *Kurukshetra*, 51 No.7, May 2003, p.19.
32. Archana, Sinha, “Micro Finance for Women’s Empowerment, A Perspective”, *Kurukshetra*, 52 No.6, April 2004, p.36.
33. “Kudumbashree: Concept, Organisation And Activities”, Kudumbashree, Thiruvananthapuram.
34. Meenakshi, Malhotra, *Empowerment of Women* (In Three Volumes), Delhi, Isha Books, 2004, Volume 1, p.107.
35. Arundhati, Chattopadhyay, op.cit., p.28.
36. Gupta, V.S., op.cit., p.47.
37. Syed, Afzal Peerzade and Prema Parande, op.cit., pp.9 -10.
38. J. Bhagyalakashmi, op.cit., p.40.