CHAPTER: I

INTRODUCTION

1.1 Status of Women:

Preamble, Fundamental Rights, Fundamental Duties and Directive Principles of the Indian constitution mentions about the principle of gender equality. Women have been given equal grants in the constitution. The framework of the constitution describes the laws relating to the development policies, plans and programmes which aim at advancement of women. The welfare of women and issues relating women have been incorporated in the Fifth Five Year Plan (1974-78). The rights and legal entitlements of women were set up by an Act of Parliament in 1990 which was called as The National Commission for Women. The reservation of seats in the local bodies of Panchayats and Municipalities has been provided in the 73rd and 74th Amendments (1993) of our Indian Constitution.

Securing equal rights to women in India has been a topic of discussion during various international conventions. The National Commission for Women which is attached to the Ministry of Women and Child Development was set up exclusively to help women via the Constitution – by reviewing Legal and Constitutional safeguards for women and recommending remedial legislative measures. This led to the facilitation of quick reprisal of grievances. In the bargain the Government of India has been able to make decisions on all policy matters affecting women. This for women, in turn has been a stepping stone and a foundation for their participation in decision making at the local levels.¹

The Policies of the Government also takes into consideration the commitments of the Ninth Five Year Plan and the other Sectoral Policies relating to empowerment of Women. The non–government organizations on their part have made their presence felt by spreading their network.

¹ legal Service India is Copyrighted under the Registrar of Copyright Act (Govt of India) © 2000-2017, ISBN No: 978-81-928510-0-6
1.2 Generic Discussions on Empowering Women

Legal-judicial system regarding gender sensitive issues and women’s needs, especially in cases of empowering women has been incorporated by amending existing laws. The review committee has reviewed the law regarding gender equality. At the initiative of and with the full participation of all stakeholders including community and religious leaders, the Policy on women empowerment has taken into consideration various aspects of a woman’s life such as personal laws such as those related to marriage, divorce, maintenance and guardianship. These laws have been incorporated to eliminate discrimination against women. The other aspect of women is about the evolution of property rights in a patriarchal system which has contributed to the subordinate status of women. The above laws have aimed at enhancement of empowerment quotients of women.

Women’s equality in power sharing and active participation in decision making, including decision making in political process at all levels has been ensured for the achievement of the goals of empowerment. All measures have been taken to guarantee women equal access to and full participation in decision making bodies at every level, including the legislative, executive, judicial, and corporate.

In this regard, the role of micro credit cannot be underestimated. Micro Credit is one of the major ways to enhance women’s access to credit for consumption and production. The establishment of new and strengthening of existing micro-credit mechanisms and micro-finance institutions goes a long way to empower women in financial terms. The government’s supportive measures would be taken to ensure adequate flow of credit through various financial institutions and banks, so that all women below poverty line have easy access to credit.

Women’s perspectives will be included in designing and implementing macro-economic and social policies by institutionalizing their participation in such processes. Their contribution to socio-economic development as producers and workers will be recognized in the formal and informal sectors (including home based workers) and appropriate policies relating to employment and to her working conditions will be drawn up.
The Indian government has to design strategies which will enhance the capacity of women and empower them to meet the negative social and economic impacts, which may flow from the globalization process.²

In view of the critical role of women in the agriculture and allied sectors, as producers, concentrated efforts will be made to ensure that benefits of training, extension and various programmes will reach them in proportion to their numbers. The programmes for training women in soil conservation, social forestry, dairy development and other occupations allied to agriculture like horticulture, livestock including small animal husbandry, poultry, fisheries etc. will be expanded to benefit women workers in the agriculture sector.

The developments of the electronics, information technology, food processing, agro industry, and textiles have been attributed to the contributions by the women working in these sectors as employees and entrepreneurs. The women have been performing so well in these sectors due to the comprehensive support in terms of labor legislation, social security and other support services given by the government. Women at present are able to work at all times of the day because of the suitable measures by the above companies in terms of support services such as security, transportation etc.

### 1.3.1 Support Services Education

Reducing the gender gap in secondary and higher education has been the focus of the education policy where the emphasis has been on continuity of study. Sectoral time targets in existing policies has been the priority, with a special focus on girls and women, particularly those belonging to weaker sections including the Scheduled Castes, Scheduled Tribes, and other Backward Classes and Minorities. The government has ensured that the curriculum at all levels of educational system do not discriminate between genders.

²This portal has been developed as part of the national level initiative - India Development Gateway (InDG), dedicated for providing information / knowledge and ICT based knowledge products and services in the domain of social development
1.3.2 Health

There has been a need for women to have access to comprehensive, affordable and quality health care. The government is monitoring the measures which take into consideration the reproductive rights of women. This in turn will enable them to exercise informed choices.

1.4 Women Empowerment:

Empowerment is a multi-dimensional, social process of increasing the capacity of individuals or groups to make choices and to transform those choices into desired actions and outcomes. This process creates the power to use these choices in his or her own life, community and society, with individuals acting on issues that they define as important. Empowerment is a process which enables one to gain power, authority and influence over themselves, institutions or society. In other words, empowerment is having decision-making power of one's own and the ability to make proper decisions. Empowerment also means ability to learn skills for improving one's personal or group power. In short, empowerment is the process that allows one to gain the knowledge, skill-sets and attitude needed to cope with the changing world and the circumstances in which one lives.³

Empowerment is the process of increasing the capacity of individuals or Group to make choices and transform their choices into desired actions and outcomes. The processes are actions which improve the efficiency and fairness of the organization. Kabeer (1999) stated that women’s empowerment is about the process by which those who have been denied the ability to make strategic life choices acquire such ability. It is important to understand as a process and not an instrumental form of advocacy it requires measurement and degree of magnitude. Basically, it’s about the power, helping, achieving, and succeeding. The concept of the power revolves around the idea of power. “Knowledge is power, but power is also knowledge”. The powers can change empowerment. Secondly, it depends upon the notion that power can proliferate. Power is often related to our ability to make others do what we want regardless of their own wishes or interests. (Weber, in 1946) stated traditional social science emphasizes power as influence and control, often treating power as a

³http://learningforsustainability.net/capacity-building-empowerment
commodity or structure divorced from human action (Lips, 1991) conceived in this way power can be viewed as unchanging or unchangeable. Weber (1946) gives us a key word beyond this limitation by recognizing that power exist in isolation, it is created in relationships, power and power relationships can change. Rapport (1984) has noted that it is easy to define empowerment by its absence but difficult to define in action as it takes on different forms in different people and contexts. According to Bailey (1992) how we precisely define empowerment within our projects and programs will depend upon the specific people and context involved.

Women empowerment refers to increasing the spiritual, political, social or economic strength of women. It often involves the empowered developing confidence in their own capacities. Empowerment is probably the totality of the similar capabilities: Having decision-making power of their own; Having access to information and resources for taking proper decision; Having a range of options from which you can make choices (not just yes/no, either/or); Ability to exercise assertiveness in collative decision making; Having positive thinking on the ability to make change; Ability to learn skills for improving one’s personal or group power; Ability to change other’s perceptions by democratic means’ Involving in the growth process and changes that is never ending and self-imitated; and Increasing one’s positive self-image and overcoming stigma. In this regard women’s education is extremely important intrinsically as it their human right and required for the flourishing of many of their capacities. It is, however, noticed that most programmes for education of girls and women in India have reinforced gender roles specially motherhood in curriculum as well as impact evaluation. The questions of power are interlinked and we understand that what is necessary is both objective power in terms of economic resources, laws, institutional roles and norms held by others as well as subjective power in terms of self-efficacy and entitlements.

Empowerment of women is closely related to formal and informal sources. Late 19th Century & 20th Century reformers advocated women’s education as a principal strategy to answer the ‘women’s question’. It takes three indicators to measure women’s empowerment namely women’s participation in economic, political and professional activities. Within political power what is measured is mainly women in parliament, judiciary or in local bodies. Women’s empowerment or disempowerment
has to be seen in all areas physical, socio cultural religious, political legal and economic. It is also now often pointed out that women’s empowerment must be seen as a process where in we must consider women’s awareness consciousness, choices with live alternatives, resources at their disposal, voice, agency and participation. These are all related to enhancement of women’s capabilities and decisions they take individually or collectively for themselves.

There have been positive changes in household and community perceptions of women’s productive role, as well as changes at the individual level.

1.5 Women entrepreneurs:

Employment in general and self-employment is intimately connected with women’s empowerment. Self-employment in the context of rural women plays a significant role in connecting them with the work world and domestic world. It helps them to earn reasonable amount without affecting their familial and domestic responsibilities.

The key area in the empowerment of women is the economic area. Women’s active participation in economic activities leads to their economic development. Emergence of women entrepreneurs in the economic independence and their improved social status. Throughout the world, the women’s participation in economic activities is increasing. In India, too, women are participating in larger number in almost all the spheres of economic activity. Entrepreneurship is instrumented for economic development. The entrepreneurial spirit is gaining momentum in the wake of economic reforms sweeping the entire world. This spirit is to emerge from human beings on a large scale for the realization of the objectives of economic reforms. The women entrepreneurship seems to have been sidetracked even to this day. However, the role of women entrepreneurship is carving its niche. Women entrepreneurship tends to occupy the center stage in the development process in the future and the women folk will be indulging in endeavour pursuit.

In the wake of employment market saturation, the women are left with entrepreneurial avenues which mainly consist of industrial entrepreneurship. Since, industrial entrepreneurship needs intensive efforts and time involvement; women are

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left with business entrepreneurship only. The trend of women entrepreneurship is orienting itself towards business, in which services may also be included.

Microfinance is emerging as a powerful instrument for poverty alleviation in the new economy. In India, Microfinance scene is dominated by Self Help Group (SHGs)-Bank Linkage Programme as a cost-effective mechanism for providing financial services to the “Unreached Poor” which has been successful not only in meeting financial needs of the rural poor women but also strengthen collective self-help capacities of the poor, leading to their empowerment. Rapid progress in SHG formation has now turned into an empowerment movement among women across the country. Economic empowerment results in women’s ability to influence or make decision, increased self-confidence, better status and role in household etc. Micro finance is necessary to overcome exploitation, create confidence for economic self-reliance of the rural poor, particularly among rural women who are mostly invisible in the social structure. Women Entrepreneurs may be defined as the women or a group of women who initiate, organize and operate a business enterprise. Government of India has defined women entrepreneurs as an enterprise owned and controlled by a women having a minimum financial interest of 51% of the capital and giving at least 51% of employment generated in the enterprise for women.

Women entrepreneurs in the agriculture sector include women in agriculture, animal husbandry, petty shops, pottery making, horticulture, handloom, silk worm and bee keeping. Women entrepreneurs in education sector include preschool and Montessori school Heads, teachers and coordinators of educational institutions.

**Critical factors of Women Entrepreneurship Development**

1. **Regulative factors**

Regulative factors refer to different rules of the government that facilitates women entrepreneurship development in rural India. Regulation requires relatively clear demands, effective supervision and significant sanctions. Beyond this it also matters whether the mechanisms employed are mostly those of power involving obligation of authority where the coercive agent is viewed as a legitimate agent of control or whether they rely on the use of inducements.
They include.

a) Government policies  
b) Policies of banks  
c) Institutional support  

2. Normative Factors

Normative systems are typically viewed as imposing constraints on social behaviour such as social stigma, and gender related issues. Social stigma of women especially in rural areas restrain female entrepreneurs’ mobility. This behaviour hinders women’s open involvement in a variety of entrepreneurial fields. Each and every state in India has a culture of its own. Women in rural area, with low literacy rates often take up self-employment to meet the pressing economic needs of their family. Rigid social customs and strong religious constraints create difficulties for women entrepreneurs in operating their business. Gender bias is a developmental issue and gender imbalances and inequalities in the society prevent the society from realizing its full potential in all the activities of development.

3. Cognitive Factors

Cognitive factor refers to a person’s thinking, perception, problem solving and information processing. Cognitive factors are associated with internal issues of a woman’s life and her interaction regarding risk assessment capacity, access to information, entrepreneurial training and business knowledge.

1.6 Women’s empowerment and micro finance:

Based on participatory principles to build up incremental knowledge of industries and enable women to develop their strategies for change (Chen, 1996). Economic empowerment is however defined in more than individualist terms to include issues such as property rights, changes intra-household relations and transformation of the macro-economic context. Many organizations go further than interventions at the industry level to include gender-specific strategies for social and political empowerment. Some programmes have developed very effective means for integrating gender awareness into programmes and for organizing women and men to
challenge and change gender discrimination. Some also have legal rights support for women and engage in gender advocacy. These interventions to increase social and political empowerment are seen as essential prerequisites for economic empowerment.

1.7: Conceptual framework:

To develop models for empowerment for women entrepreneurs in education and agriculture sectors, the above framework has been formulated considering the below factors.

(i) SOCIAL FACTORS: Defined as the relationship between a woman and her family members.

(ii) HUMAN FACTORS: Defined as a woman’s leadership skills and home-life balance.

(iii) FINANCIAL FACTORS: Defined as a woman’s personal assets, earnings, savings and knowledge of financial matters.

(iv) INTELLECTUAL FACTORS: Defined as a woman’s knowledge of legal rights, work experience, and decision making capacities.

(v) LEADERSHIP SKILLS DEVELOPMENT AND MENTORING FACTORS: Refers to skills a woman possesses and the kind of training she requires for her development.
Diagram A. Conceptual Framework
1.8 Conclusion

The United Nations Development Programme constituted eight Millennium Development Goals (MDG) for ensuring equity and peace across the world. The third MDG is directly related to the empowerment of women. It has been observed that gender inequality in India is “extremely high”. Indian women face the same level of overall gender inequality as their counterparts in Middle East and North Africa (MENA) countries. Joining countries like Egypt, Iran, Pakistan and Saudi Arabia, India will be one of the most successful countries in closing the gender gap if only the microfinance innovations are implemented. If India can solve its gender imbalance problem, it stands to be the biggest gainer. India could boost its 2025 GDP by a stunning $2.9 trillion For best-in-region scenario, if India bridges its gender gap at the same rate as Singapore, it could add $700 billion (16%) to its GDP. *

* Sources: http://www.womenempowermentinindia.com