
WOMEN EMPOWERMENT THROUGH MICRO FINANCE

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Abstract: India, one of the largest democracies of the world, through the Constitution attempted to distribute the resources of the nation and the power over those equally amongst its citizens irrespective of caste, creed or sex. Such an attempt was aimed to empower all in the economic, social and political arena and bring out the true spirit of democracy in practice. Within the aim of empowering all the citizens of the nation was inherent the earnest will to enable each individual to live by choice and not by chance. An effort of such a magnitude was desirous of being reflected in the optimum utilization of available resources resulting in the progress of the nation.

Introduction: The word 'empowerment' as such signifies the presence of 'power'. An individual is said to be empowered when he/ She has the right and ability to make/ influence decisions. He/ she may be economically, socially or politically empowered. Politics is the sphere of 'public' life which deals with establishing, interpreting and enforcing the rules of personal and community relations. It is a pervasive concept and an indispensable field of practice in which men and women were, are and will be playing varied and crucial roles. In a country where women constitute more than half of the population, it is a necessity that women be politically empowered for the holistic development of the nation.

Political empowerment of women has been defined by Data as the "acquisition of the capacity as well as the adoption of needed strategy by women in order to exercise their powers more effectively and professionally, for their own development in particular and of the society in general." This implies that to be politically empowered, women should first and foremost be aware of their rights and responsibilities. This awareness then leads to potential capacity which in turn when exercised has a spill-over effect. It means to say that when women are politically empowered in the true sense, they represent and assert themselves and their views more emphatically and positively affect their lives, the society and the nation.

Political empowerment of women is neither a function of various variables nor a methodology to be adopted by the government. Rather it is a continuous process, whereby it has its origin, cause, means and end in women alone. Hence the various efforts of the Indian government such as the 73rd and 74th Amendment, right to vote, right to be elected, quota system, the Women's Reservation Bill (108th Amendment) etc. directed towards the political empowerment of women are opportunities opened up for women. They do not ensure the political empowerment of women in themselves, for political presence does not ensure political empowerment.

I, Therefore believe a politically empowered woman is one who is educated and not just literate, has an independent authority over herself and can significantly make/influence decisions/policies affecting herself and those around her, irrespective of being a politician or not in the past, present or future.

According to Malhotra, resources, agency and achievements are the indicators of empowerment. Resources are the enabling factors or critical inputs needed to promote an empowerment process. They include education, employment or material necessities. Agency is considered as the essence of empowerment. In the words of Kabeer, agency is "the ability to define one's goals and act upon them." The third component- achievements refers to the outcomes of empowerment. When a woman is politically empowered, she effectively recognizes and imbibes the resources available at her disposal. She educates herself in letter and spirit and gets productively employed. She then takes up 'agency' as a response to her environment as also a consequence of her acquired resources. This results in achievements personally and economically.

The economic impact of political empowerment of women in India is substantial and widespread. For the political empowerment of women in India does not just mean vesting power in a weaker section of society. Rather it implies the recognition of the potential power in the 'so-called' weaker section of society and creating an environment conducive for the holistic development of the nation, on the basis of total equality.

It has been found that women make a major contribution to the economy. They have access to and control an enormous store of indigenous knowledge and wisdom. But the lack of education, experience and knowledge about their rights and duties prove to be major hurdles in their contribution path. In such a contemporary and typical scenario, political empowerment of women through representation can prove to be a key driver for the economic and social empowerment of women in particular and the nation in general. Anne Philip divides arguments favouring increased political presence of women into four broad categories: one, successful women politicians act as kind i role models for the others; secondly, increasing the proportion of the women elected would ensure the principles of justice between the sexes; thirdly, this would ensure the fulfilling of certain interests of women, which may otherwise be neglected and finally; it is argued that women's presence would enhance the quality of political life. Women as 'first generation learners and leaders' serve the purpose of symbolism through representation and if it is followed up by solid programmes and efforts it can make a difference to the

lives of women, that can give them economic and physical security and above all it can guarantee that their voices will be heard regardless of their caste or class.

Dr. Mohanthy observes a drastic change in the working culture of the Panchayats because of the presence of women. Women are more active than men in the meetings and development work has been engendered. Dr. Mercury has seen progress in the Chamoli district of Uttaranchal since women entered the political arena. Now there is greater focus on basic facilities, protection against animals in the fields and steps taken towards alcohol problem. Women have been found showing interest to learn from the elected ones, share their experiences and also take part in the political process themselves.

Pandit Jawaharlal Nehru once said, "You can tell the condition of a nation by looking at the status of its women." Hence over the years since independence if there has been any true development and progress, the recognition, acceptance and assertion of the political empowerment of women is a major contributing factor in the direction.

Women work force constitute an integral part of the total workforce in India. The work participation rate for women has significantly increased from 19.67% in 1981 to 22.73% in 1991 and to 26.68% in 2001. As on 31-3-2005 a total of 50.16 lakh women were engaged as employees in the organised sector, 29.21 lakh (around 58%) women were engaged in the public sector and 20.95 lakh (around 42%) women were in the private sector. However such data and statistics provide a distorted picture of women's economic roles and contribution to development, wherein the percentage of women workforce is always significantly lower than men. This is because women have always been an invisible factor in the development process where their work is either unpaid or underpaid. For example, out of 11,000 weavers in Varanasi, 43% are women.

While male weavers obtain monthly earnings ranging between Rs.500 and Rs.1,500, female weavers only earn between Rs.200 and Rs.400 per month.

According to Devakii Jain, women's labour contribution has become the backbone of the Indian economy's current growth path. Women constitute 40% of agricultural workforce and this percentage is significantly increasing. 85% of rural women workers are in agriculture. As per the Eleventh Plan, more women are earning for household survival. The unorganized sector's contribution to overall Gross Domestic Product (GDP) is 56.7% which constitutes women as main workers including both paid and unpaid. Women are also predominant in the export-oriented production of goods and services sector such as garment export firms, processed food, hospitality industry etc.. There has been a general decline in casual employment and increase in regular work and self-employment among urban women workers. Studies show that 42% of urban women workers have a regular job and 48% are self-employed.

In the words of Vikram Akula, founder of SKS Microfinance, the largest Micro Finance Institution (MFI) in India and fourth largest in the world after Grameen, Asa and Brae, which lends only to women, "from a social impact perspective, if women control resources the entire household benefits; the lending methodology requires cooperation and helping each other out and it works better with women; and women tend to take up less risky activities."

The economic changes in the new millennium provide numerical proof of the effect of the political empowerment of women in India. As per the Economic Survey 2003-2004, in agriculture and allied activities there has been a change of 9.1% over the previous year, 6.5% change in the industry sector, 8.4% in services and the total GDP at factor cost has changed by 8.1% over the previous year. Life expectancy at birth of females was 59 years in 1990-91 and has risen to 66.91 years in 2000-2001. The educational literacy rate of females was 39.3% in 1990-91 and grew to 54.6% in 2000-2001. Though the data provided indicate the growth of the Indian economy in general, they tacitly pinpoint the fact that all sustainable development has been possible due to the political empowerment of women in the true sense.

According to Justice Markandey Katju, Judge of the Supreme Court of India, women's condition is still worse, if not better, today. The remedy to get over the present transitional period is to become a modern industrial state comprising of citizens with scientific thinking, free of superstitions and backward, feudal ideas. This is only possible by means of a complete revolution in our thinking and attitude towards women. The statistics of the Gender Empowerment Measure (GEM) supplement the views of Justice Markandey Katju. The Gender Empowerment Measure (GEM) is a composite measure of gender inequality in three key areas: a) political participation and decision making, b) economic participation and decision making and c) power over economic resources. To capture gender inequalities, the United Nations Development Programme (UNDP) in 1995 introduced two indices—the Gender Development Index (GDI) and the Gender Empowerment Index (GEM). Gender development and empowerment indices have not improved in India, particularly in low-income states. Reports show that the Gender Empowerment Index (GEM) based on political, economic participation and power over economic resources in India has improved only marginally by 0.042 from 0.413 in 1996 to 0.451 in 2006. As per the Gender-Related Development Index (GDI) rank 2005, India ranks 112th position with a GDI value of 0.6, way behind China, U.S., Australia and Sri Lanka which have ranks of 72, 16, 2 and 88 respectively. All these facts and figures show the increasing need for more concerted and strenuous efforts towards the political empowerment of women in India, not just by programmes, plans and policies but by a will full change in the mindset of all patriotic citizens.

In conclusion it is important to differentiate between economic growth and economic development. Economic growth refers to increase over time in a country's real output of goods and services, or more appropriately product per capita. Economic development implies progressive changes in the socio-economic structure of a country. Further, development goals are defined in terms of progressive reduction in unemployment, poverty and inequalities. Our aim in the present situation should be economic development and

not economic growth. There is an urgent need of not an increase in the figures but of an increase of the contributors of those figures. Only when the contributors towards development equally represent all the substantial interests of the society, will all benefit and only then shall true, meaningful and sustainable development exist and flourish. The translated verse from "Murasu" (Beat the Drum of Freedom) by the great Tamil poet Subramania Bharati, powerfully emphasizing women's emancipation is highly relevant in this context:

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