



CONTROL OVER ECONOMIC RESOURCES AND WOMEN EMPOWERMENT IN INDIA

Dr Satyavrat Singh Rawat

Associate Professor, Department of Economics

NREC College Khurja

ABSTRACT

Economic position of women in a society is a key for the process of women empowerment. Better economic position changes the power relation for the women in the society and brings greater autonomy as well as more bargaining power for them. While constructing the economic indicators, one should focus on those that capture unequal power relations that cause inequitable distribution of economic benefits. It should be recommended that a combination of indicators must measure gap ratios in institutional access to financial resource, ownership of land, and participation in the economic decision making process.

KEY WORDS: Empowerment, Freedom, Bargaining power, Gender Development, Capacity Creation.

OBJECTIVE, METHODS AND SOURCES

The basic objective of this paper is to analysis control of the economic resources and their impact on the economic empowerment of the women in India. The Women Empowerment Index will be constructed through the different variables enabling women to provide control over the resources. This index will measure the empowerment of the women at the Economic level. Secondary data collected from internet, newspapers, published papers, books government report and publication like NFHS -3 and various economic survey and paper published by various intellectuals academician in various conferences and seminars at the national and international level. This paper used various statistical techniques to empirically analyze the relationship between the predictor and response variables. The statistical methods have been analyzed by the statistical computer programme as Microsoft Excel and the Statistical Programme for the Social Science (SPSS-18).

INTRODUCTION

Actually empowerment is a movement for equality, equity, liberty and dignity of women in every sphere of life like socio-economic, political and cultural. The Tenth Five Year Plan (2002-2007) has suggested specific Strategies, policies and programmes for Empowerment of women. The Tenth Five Year Plan called for the three pronged strategy for the women empowerment as follows:

- Social empowerment,
- Economic empowerment and control over resources
- Providing gender justice to create an enabling environment of positive economic and social policies for women and eliminating all forms of discrimination against them and thus advance gender equality goals.

Inclusive and Integrated policy and strategy for economic, social and political empowerment of women is adopted in the eleventh five year plan (2007-2012). Though for the first time, a separate section on 'Gender Equity' was included in the Draft Approach Paper to the 11th Five Year Plan. Keeping in view the philosophy of empowerment in the Eleventh Plan special focus is given to the 'gender equality and equity' and 'elimination of gender discrimination'. The strategies adopted in the 11th Five Year Plan for the purpose of women empowerment is just to ensure provision of training, employment and income generation activities with both forward and backward linkages with the ultimate objective of making all women economically independent and self-reliant.

EMPOWERMENT AND CONTROL

Gender Development Report (2001) state that, "Empowerment is defined as the processes which women takes control and ownership of their lives through expansion of their choices." Equality of control over the factors of production, and the distribution of benefits so that neither men nor women are in a position of dominance is needed for the purpose of the empowerment. Hence empowerment is now increasingly seen as a process by which powerless gain greater control.

L. Batliwala gives a widely quoted definition of women empowerment as follows, "Empowerment is the process by which powerless gain greater controls over the circumstances of their lives" and in this process Batliwala includes control over resources (physical, human, intellectual and financial) and over ideology (beliefs, values and attitude) .Elaborating on this she further writes, "it means not only greater extrinsic control but also a growing intrinsic capacity-greater self-confidence and an inner transformation of one's consciousness that enables one to overcome external barriers to accessing resources of changing traditional ideology ,genuine empowerment both of these aspects".

VARIABLES FOR CONSTRUCTION OF INDEX:

This index is most crucial and complex index to calculate. So in this paper many variables are selected for the constructions of this index. These variables are mentioned as below;

- **Decision regarding the own earned money:** Control over the own earned money and the freedom to decide how to use of this money is a measure of a financial autonomy and empowerment of a women. In this study we have chosen percentage of women who have been taking the decision about their own earned money as a study variable.
- **Bank accounts held by Women:** Control over economic resources is a measure of economic independence and empowerment of women. The number of bank accounts held by women has been increasing over the years. This is a sign of women getting control over financial resources and also managing their financial accounting. In this study we have taken percentage of bank saving account held and operated by women as a study variable.
- **Loan from microcredit institution and women specific programmes:** As already discussed by the various studies the loan from micro credit institutions has been helpful in promoting the women source of earning and their empowerment. In this study we have taken percentage of women who has taken loan from microcredit institution by women as a study variable.
- **Women with land holdings:** Assets are an important indicator of economic empowerment and independence. In this study we have taken percentage of land holdings operated by women as a study variable.
- **Women work participation rate:** Women participation in the economic and market related activities show that the women are contributing in the productive activity in the economy. Participation in economic activities helps women to enhance their productivity and earning. In this study we have taken percentage of women workers in proportion to main workers in the economy as a study variable.
- **Share of women in wage employment:** Women are also neglected and discriminated in the economic fields. They are often unpaid or marginally paid for their work. This kind of discrimination is one of the major Constrained in the process of Women Empowerment. In this study researcher has taken the percentage Share of Women in Wage Employment in the Non-Agriculture Sector of the Economy as a study variable.

CONVERSION INTO STANDARD SCALE

The variable chosen for working out composite Indices are measured in different units and in general, not directly additive and comparable. So it is necessary to convert them to some standard 'units' so that the initial scale chosen for measuring the variables do not bias the results. It is;

however, true that any method of scale conversion involves implicit weighting and the selection of a standard scale is never a value free judgement. Standardization methods can improve the indicator and increase comparability of results across the state. Standardization makes variables scale free and remove the biasness. Standard scale conversion can be done by Ranking method, Standardization, Division by mean, standard deviation or by any ideal number. For the construction of the Women Empowerment Index ‘**National Average**’ is chosen for the purpose of making variables scale free. This method not only convert the variable into the standard scale but also very useful in doing comparable analysis of each state’s Index in terms of National Average.

CALCULATION OF WEIGHT AND INDEX SCORES

Once the bias of unit of measurement is removed from the observation, the next step in the process involves calculating the weighted average of the variables within each index to create the index scores. There are various methods used in social research for calculation of weight. Selection of These methods depends upon the nature of the variables and the objectives of the study.

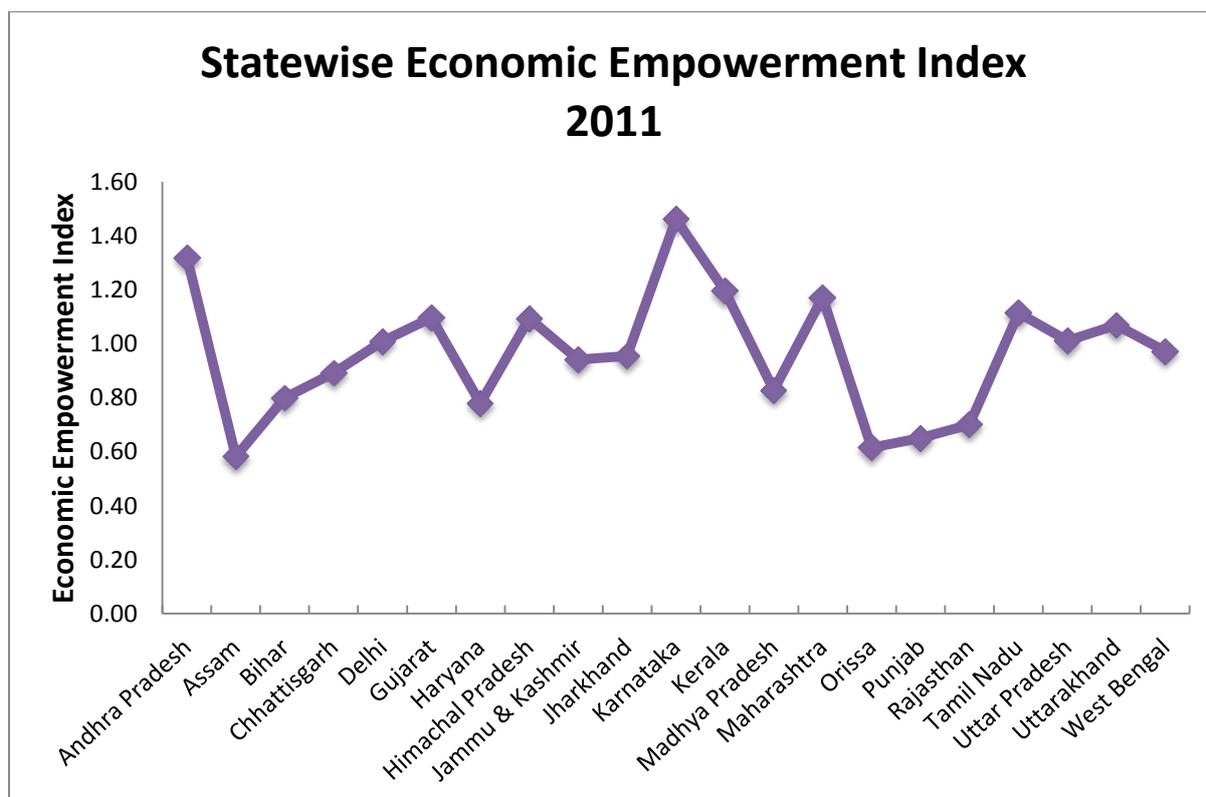
The method used for the calculation of weight similar to the method used by World Economic Forum in the construction of the Global Gender Gap Index in its Global Gender Gap Report in 2011. Averaging the different variables would implicitly give more weight to the measure that exhibits the smallest variability or standard deviation. In this paper first to convert the variables in to the standard scale by division of series by the National Average. For example, within the political empowerment sub index, standard deviations for each of the variables are calculated. Then we determine what a 1% point change would translate to in terms of standard deviations by dividing 0.01 by the standard deviation for each variable.

Table Number 1: Calculation of weight for economic index

Economic Index	Standard deviation	Standard deviation per 1% point change	Weight
Decision to money use	0.292	0.034	0.292
bank account	0.427	0.023	0.200
loan from micro credit	0.862	0.012	0.099
land holding	0.595	0.017	0.143
work force participation	0.413	0.024	0.206
Share in wage employment	1.435	0.007	0.059
Total	4.024	0.117	1.000

As in this paper earlier mentioned about the calculation of index for the empowerment. In this particular index maximum weight is assigned to the decision regarding the own earned money(29 percent).This can be explained as this gives women control over her hard earned money. Women works participation rate (20.6 percent) and the bank account held by the women (20 percent) come at the second and the third place. Performance of the different states can be analyzed by the help of the graph as below:

Graph Number: 1



Karnataka, Andhra Pradesh, Kerala are the highest ranking states as far as this Index is concern. The values for this index for these states are respectively 1.46, 1.32 and 1.20. While the Punjab, Orissa and Assam are the lowest performing states in terms of this economic empowerment index. The values for this index for these states are respectively 0.65, 0.62 and 0.58. If these states are arrange according to their respective social empowerment index score than it can be categorized in to three different categories as below:

Table number: 2

Economic Empowerment Index			
Sr. no.	High index score	medium index score	Low index score
1	Karnataka	Uttarakhand	Madhya Pradesh
2	Andhra Pradesh	Uttar Pradesh	Bihar
3	Kerala	Delhi(national average i.e. one)	Haryana
4	Maharashtra	West Bengal	Rajasthan
5	Tamil Nadu	Jharkhand	Punjab
6	Gujarat	Jammu & Kashmir	Orissa
7	Himachal Pradesh	Chhattisgarh	Assam

CONCLUSION AND SUGGESTION

On the basis of the thorough analysis in this paper following are main conclusion;

- Control over the own earned money and the freedom to decide how to use of this money is the most significant (more than 29%) measure of a financial autonomy and empowerment of a women.
- The access to the bank account and work force participation also contributed more than twenty percent in the process of empowerment.
- Women specific programmes such as micro credit etc. are not contributing enough in the process of empowerment.
- There exist huge disparities among the states as far as the economic empowerment index is concerns.
- There has been significant improvement in the capacity of women to control the economic resources over the year due to the financial inclusion.

There are numerous policies and programmes adopted by the Central and State Government for the upliftment of the women in our society. Planning commission had been preparing plans for the all-around development of the women since 1951 in our country. Inclusive and Integrated policy and strategy for economic, social and political empowerment of women is adopted in the eleventh five year plan and for the first time, a separate section on 'Gender Equity' was included in the Draft Approach Paper to the 11th Five Year Plan. But after implementing the plethora of policies and programmes position of women are still not improved in our country significantly. Women still have

limited control over the circumstances and environment affecting their lives. So there is high need to review women specific programme and policies for their better execution and exact targeting.

The resources are the necessary conditions for the empowerment. This paper analysis various concepts various definitions and the concept of the empowerment that the phenomenon of the 'control' is very essential as far as the women empowerment is concern. When any individuals or a group in the society takes control over the situation, destiny, resources, power control over material assets, intellectual resources, ideology, the decision making ability than the level of the empowerment is radically increased. Control gives dominance and the authority to decide or determine one's choices. So government should prepare policies for providing control over economic resources to women for the purpose of their empowerment.

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