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## Full Length Research Article

## **INDICATORS FOR ASSESSING WOMEN EMPOWERMENT- A STUDY**

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# ARTICLE INFO ABSTRACT Article History: Women empowerment is able to control over material assets, intellectual resources and ideology

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*Key words:* Spatial Mobility, Political Awareness, Matrimonial Stability, Management Women empowerment is able to control over material assets, intellectual resources and ideology in the society. It involves power to power with and power within among women. Empowerment involves ability to get what one wants and to influence others in the society. The present study concentrates to find various indicators for assessing women empowerment. The widely used indicators by the researchers in different Asian countries are decision making, purchasing capacity, control over credit, control over income and savings, education, health, spatial mobility, political awareness, matrimonial stability, management of household resources, involvement in community decision making, access to information training, political activities and attitudes are very important to assess women empowerment. Further these indicators are widely used in developing as well as developed countries for assessing women empowerment.

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## **INTRODUCTION**

Empowerment is now increasingly seen as a process by which the one's without power gain greater control over their lives. This means control over material assets, intellectual resources and ideology. It involves power to power with and power within. This involves ability to get what one wants and to influence others on our concerns. With reference to women's power, this includes their lives at multiple levels of family, community, market and the state. Importantly, it involves at the psychological level women's ability to assert them and this is constructed by the 'gender roles' assigned to her especially in a cultural which resists change like India. The Cairo conference in 1994 organized by UN on Population and Development called attention to women's empowerment as a central focus and UNDP developed the Gender Empowerment Measure (GEM) which focuses on the three variables that reflect women's participation in society - political power or decision-making, education and health. 1995 UNDP report was devoted to women's empowerment and it declared that if human development is measuring and policy planning for women. Equality, sustainability and empowerment were emphasized and the stress was, that women's emancipation does not depend on national income but in an engaged

Assistant Professor, Economics Wing, DDE, Annamalai University, Annamalai Nagar – 608 002, India political process. It is in this context the present study analyses different indicators for assessing women empowerment.

#### Objectives

- 1. To study different review of literature for analyzing women empowerment
- 2. To study the various indicators for analyzing women empowerment

#### Studies on assessing women empowerment

Randriamaro (2006) has stated that economic indicators in the market participation category embody characteristics of traditional econometrics: often the difference between econometrics and gender-sensitive economic indicators is that the former contains gender-blind data while the latter contains data disaggregated by sex Indicators of income distribution have an output or outcome focus. Indicators of labour / workforce composition and productivity contribution are typically input or process indicators because they tend to measure current opportunity and market structure. Scott and Wilde (2006) categorize governance indicators into four areas: disaggregated by sex, gender-specific, implicitly gendered, and chosen by women. Indicators disaggregated by sex allow for comparisons between men and women and illustrates the degree of equality or inequality (e.g., the percentage of registered voters by sex or the percentage of people eligible to

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vote by sex). Gender-specific governance indicators monitor practices targeted at women. These include input, output, and outcome indicators designed to increase women's empowerment (e.g., the percentage of governmental and parliamentary seats allocated to women). Implicitly gendered indicators include measurements of legislation on sexual harassment and marital rape and the number of men convicted for rape and attempted rape. Last, the indicators chosen by women show differences in preferences and priorities in governance between genders (e.g., confidence levels of citizens, disaggregated by sex, that the government represents their interests). World Health Organization (WHO) (2011) has stated that access to sanitation and clean water is of up most importance to women's empowerment because daily life and domestic activities depend on it. In addition, potable water is directly linked to control of a variety of diseases and overall health. As women gain access to clean water in their own homes, they save tremendous amounts of time. However, water collection methods and habits greatly depend on culture. For example, traveling to retrieve water may be the only time a woman is allowed to leave her house and communicate with other women.

Hashemi et. al. (1996) creates an "index" of empowerment through a linear weighted combination of individual empowerment indicators. The authors do acknowledge the arbitrariness of this index approach. They establish a cutoff point at the 30t' percentile such that women who score above this cutoff are labeled empowered and those who score below it are labeled underpowered. This system reduces the measure of empowerment, previously existing along a continuum, to a single binary outcome for each of eight categories. These eight categories are further compacted into a "composite empowerment indicator" such that a woman was labeled empowered overall if she had been labeled "empowered" in at least three of the eight categories and was labeled underpowered otherwise. Mizan (1993) also uses an index, called the Household Decision Making (HHDM) Scale, which is computed from answers to questions regarding decisions of food purchase, education and marriage of children, expenses on medication for self and husband, investment of woman's earnings in business, purchase and sale of land, hiring of outside labour, purchase of agricultural inputs, providing financial support to husband's family, and purchase of clothes for self and other household members.

Goetz and Sengupta (1996) present a negative image of the effect of credit on women's empowerment. Using a five-level scale reflecting the degree of control that women have over the loans they take, they conclude that most women have a minimal level of control over their loans, and that when the time comes for loans to be repaid, this lack of control can have a damaging impact on the well-being of women. At best, they reason, women who have little or no control over their loans will also not be held responsible for repaying them and thus they will be left out of the process altogether and any special impact of lending to women rather than men is neutralized. In cases where men have appropriated loan funds and are subsequently unable or unwilling to repay the loans, women may suffer because they are forced to sell assets or go hungry in order to raise the money to repay. Furthermore, the authors suggest the potential for women's credit participation to worsen the degree of domestic abuse they suffer.

#### Different indicators for assessing women empowerment Economic decision making

For each of four economic issues, women were asked how their households arrived at decisions and whether they themselves spent money on such projects. The issues were: (1) house repair and construction, (2) livestock sale and purchase, (3) borrowing money, and (4) transactions involving household equipment. For the last three issues, Bangladesh study says, roughly half of respondents answered that they and their husbands jointly decided on the issue and implemented the action together (53, 54, and 47 percent, respectively). For the issue of housing repair / construction, the figure was about two-thirds. The two most common other answers for all four issues were that the husband decided the issue and implemented alone or that the couple decided jointly but the husband implemented alone. For all four issues, it was very rare for women to report either that they alone decided and implemented their decision or that they decided alone and implemented jointly with the husband. For each issue, less than 3 percent of respondents answered that they themselves decided on these issues alone. Similarly, for all four issues, almost all the respondents (98. 98, 97 and 98.5 percent respectively) said that they themselves do not spend money in such matters, rather it is the husband that actually handled the money in the transaction.

#### **Purchasing capacity**

For seven categories of common household purchases (food, toiletries, candies for the children, cooking utensils, furniture, children's clothing, and own clothing) women were asked whether or not they (rather than someone else in the household) make the purchase and, if so, whether or not they make the purchase without their husbands' permission. The percentage of women who answered that they make purchases themselves varies widely by category, from less than five percent (for furniture) to more than sixty percent (for candies and household utensils). When husbands were asked about their wives' freedom to make purchases, World Bank Study (2003) clearly says that 87% responded that their wives are not able to buy assets on their own without the husband's permission.

#### **Control over credit**

A growing literature in the field of micro-credit addresses the degree to which credit is fungible within the household. Of central importance is whether or not women retain control over their loans and management power of the activities for which the loans are used. In cases where wives had taken small loans, from any source, 78% of husbands reported that they use their wives' loan money to spend on their own income generating projects. Among women who had taken loans for income- generating activities, only 5% reported having total autonomous control over the money. 56% reported that they share control over the loan money with their husbands, and 38% reported that their husbands have sole control over the proceeds of the loan.

#### Control over income and savings

Traditionally, women in Bangladesh have very little contact with the labour market and generally do not have significant cash income of their own. This reflects customary and religious restrictions on women's mobility outside the home. 62% of men reported that their wives have no independent source of income. Over 75% of women reported that they do not operate any income-generating activity of their own and 78% of women reported not having independent income that they could use at their own discretion (without consulting their husband). A sizeable number (42%) of women reported that they do have their own independent savings, and if they did, husbands were aware of these savings 91 % of the time. Wives expressed having a low level of control over these savings, with 85% saying that they were not able to decide autonomously how to utilize them. Only around 15% of women reported having received money from their parents, siblings, or other blood relatives in the past 12 months. Of these, 95% said that their husbands knew that they had received this money. Only 17% reported that they had full control over deciding the use of that money: 62% reported partial control and 21 % reported having no control at all.

#### **Spatial Mobility**

In Bangladeshi society, the physical mobility of women is often restricted. Traditions and family imposed restrictions may forbid women from leaving the family compound, or may regulate when, where, and with whom they travel. Additionally, issues of safety often prevent women from traveling alone for even short distances. 83% of husbands reported that their wives never went alone to places such as the market, bank, health clinic and so on.

#### Political awareness and activism

Women in the sample were asked a few specific questions relating to their involvement or awareness of local politics. Only 35% of women respondents knew the name of their member of parliament. While an impressive majority (86%) of women reported having voted in the last election, 74% also reported that their husbands had influenced or compelled them to vote for a certain candidate. Less than a quarter of women reported having ever publicly protested against incidences of wife-beating.

#### Networking and friendships

Marriage in Bangladesh is characterized by rural residence and village exogamy when a woman marries; she leaves her home, family, and village and moves into the household of her new husband in a new village. As a result, wives and new wives in particular-may not have many close relationships outside the household. In this sample, however, women generally tended to express that they did have close friendships and relationships (possibly with their blood relatives) outside the household.

#### Family planning

In this sample, women were more likely than men to be users of birth control. Among couples in their reproductive age, over 93% of men reported that they did not use any male birth control method. Among these men, 65% explained that the reason was that their wives used a female birth control method, and 16% responded that they simply did not like to use birth control. Women's responses were similar: over 91% of women reported that they had never been able to make their husbands use a male birth control method. Of these women, 68% explained that the responsibility of birth control was usually given to them (Pitt and Khandkar et al 1998).

#### Attitudes

The survey also included several questions for both husbands and wives regarding their opinions and attitudes on gender in society. More than two-thirds of men (68%) replied that they believe their wives to be less intelligent than themselves. 79% replied that they do not consider their wives capable of making decisions pertaining to purchase or sale of major household assets. An overwhelming majority of women (94%) stated that they believe that their husbands are superior to them "in qualities and education." When asked why, 59% of these women explained that the husband is the earning member of the household and that this makes him superior, and 34% stated that a woman's lot in life is to be inferior to her husband. When asked what kind of impact women's empowerment would have (or was having) on society, men were fairly evenly split between positive and negative reactions. Roughly half (47%) responded positively by claiming that the primary impact of women's empowerment would either be the creation of a better society or that it would be economic improvement for the family. The other 53% responded negatively, saying that women's empowerment would cause chaos in society, problems bringing up children, or a disruption of peace within the household. When asked to describe what they perceived to be the greatest obstacles to achieving women's empowerment in Bangladeshi society, 46% of men cited lack of education as the primary obstacle, 23% cited lack of safety, and 17% cited religious restrictions. As secondary obstacles, men also cited religious restrictions (30%), lack of income generating activities (22%), lack of safety (21 %) and the social structure (18%). The main obstacles cited by women were lack of education (47%), lack of safety (21%), and religious restrictions (16%) (Pitt and khandkar et al 1997).

#### Spousal arguments and abuse

Women were also asked to describe the nature of arguments that tended to arise within the household. The most commonly cited topics of arguments were children, money, and household chores. More than a third of women reported that when such arguments occurred they were abused in some way: 20% reported verbal abuse and 16% reported physical abuse. Of those who reported physical abuse, 17% said that their injuries from the abuse had been severe enough to require medical attention. As discussed above, most of the influential quantitative indicators clearly explained that the empowerment of women suffer from a no attention to the problem of heterogeneity bias. This bias arises from the correlation between the credit variables and person-specific or villagespecific unobserved determinants of empowerment. 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. Apart from that other indicators viz., educational status, property rights and health status also considered for assessing women empowerment.

#### Conclusion

To conclude, various indicators are used for assessing women empowerment. Among the indicators, decision making, purchasing capacity, control over credit, control over income and savings, education and health, spatial mobility, political awareness and political activities and attitudes are very important to assess women empowerment. These indicators are widely used in developing as well as developed countries for assessing women empowerment.

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