

Women Empowerment

A comparative study of women empowerment in Iran and India.

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ABSTRACT:

The aim of the study is that to improving social, economic, and political opportunities for women improves societies as a whole. The study seeks to identify change agents, build constituencies for reform around key issues affecting women's status, and promote internal efforts to identify and solve problems.

Our programs transfer tools, strategies, and lessons learned, foster synergies, and promote cooperation within and across borders in Iran and India. Mobilizing women has proved powerful in order to accelerate progress in the countries, through facilitating networking, coordination, and collaboration among women and women's groups. Programs involve women at all stages, thus ensuring that issues identified and strategies utilized are appropriate to the country or region's socio-cultural-political context. Programs are broad-spectrum and flexible, empowering women themselves to challenge the multiple causes and consequences of their subordination and discrimination, and are customized and targeted to specific country contexts.

The study discusses the implementing innovative programs to improve women's social, economic, and political opportunities and enhance women's legal and human rights. Extensive in-country and regional networks, long-term relationships, and more than a decade of experience give the Foundation credibility, access, sources of innovation, and the necessary tools to complete pilot projects and larger scale interventions that can influence systems.

Keywords: Empowerment of women, Mobilizing women, Women's rights, Iran, India.

Introduction

Empowerment is an active and multidimensional process which enables women to realize their full identity and powers in all spheres of life (Pillai, 1995). Empowerment refers to increasing the spiritual, political, social or economic strength of individuals and communities. It often involves the empowered developing confidence in their capacities. Women's empowerment has five components: women's sense of self-worth; their right to have and to determine choices; their right to

have access to opportunities and resources; their right to have the power to control their own lives, both within and outside the home; and their ability to influence the direction of social change to create a more just social and economic order, nationally and internationally.

Women empowerment, referring to the empowerment of women in our present society, has become a significant topic of discussion in regards to development and economics. It can also point to approaches

regarding other marginal genders in a particular political or social context.

While often interchangeably used, the more comprehensive concept of Gender empowerment refers to people of any gender, stressing the distinction between biological sex and gender as a role. It thereby also refers to other marginalized genders in a particular political or social context.

Methods to empower Women Land rights offer a key way to economically empower women, giving them the confidence they need to tackle gender inequalities. Often, women in developing nations are legally restricted from their land on the sole basis of gender. Having a right to their land gives women a sort of bargaining power that they wouldn't normally have, in turn; they gain the ability to assert themselves in various aspects of their life, both in and outside of the home. Another way to provide women empowerment is to allocate responsibilities to them that normally belong to men. When women have economic empowerment, it is a way for others to see them as equal members of society. Through this, they achieve more self-respect and confidence by their contributions to their communities. Simply including women as a part of a community can have sweeping positive effects. In a study conducted by Bina Agarwal, women were given a place in a forest conservation group.

Not only did this drive up the efficiency of the group, but the women gained incredible self-esteem while others, including men, viewed them with more respect. Participation, which can be seen and gained in a variety of ways, has been argued to be the most beneficial form of gender empowerment. Political participation, be it the ability to vote and voice opinions, or the ability to run for office with a fair chance of being elected, plays a huge role in the empowerment of peoples.

The experts also inform that there are five levels of the women's empowerment framework, namely- welfare, access, conscientisation, mobilization and control.

Welfare means an improvement in socio-economic status, such as improved nutritional status, shelter or income, which is the zero level of empowerment, where women are the passive recipients of benefits that are 'given' from on high.

Access to resources and services stands for the first level of empowerment, since women improve their own status, relative to men, by their own work and organization arising from increased access to resources and services.

Conscientisation is defined as the process, by which women collectively urge to act to remove one or more of the discriminatory practices that impede their access to resources. Here, women form groups to understand the underlying causes of their problems and to identify strategies for action for gender equity.

Mobilization is the action level of empowerment by forging links with the larger women's movement, to learn from the successes of women's similar strategic action elsewhere and to connect with the wider struggle.

Control is the level of empowerment when women have taken action so that there is gender equality in decisions making over access to resources, so that women achieve direct control over their access to resources.

But one needs to understand that these five levels of women's empowerment are not really a linear progression but helical and circular along with being interconnected. The empowerment occurs when women achieve increased control and participation indecision making that leads to their better access to resources, and therefore, improved socio-economic status.

Women's Empowerment Principles⁽¹⁾

Empowering women to participate fully in economic life across all sectors is essential to build stronger economies, achieve internationally agreed goals for development and sustainability, and improve the quality of life for women, men, families and communities. The private sector is a key partner in efforts to advance gender equality and empower women. The Women's Empowerment Principles offer practical guidance to business and the private sector on how to empower women in the workplace, marketplace and community. Developed through a partnership between UN Women and the United Nations Global Compact, the Principles are designed to support companies in reviewing existing policies and practices — or establishing new ones — to realize women's empowerment. The Women's Empowerment Principles were launched on 9 March 2010 in celebration of International Women's Day at a day-long conference in New York for the private sector, civil society and Government to explore the application of the Principles in various contexts. In brief, the Principles are:

1. Establish high-level corporate leadership for gender equality.
2. Treat all women and men fairly at work – respect and support human rights and nondiscrimination.
3. Ensure the health, safety and well-being of all women and men workers.
4. Promote education, training and professional development for women.
5. Implement enterprise development, supply chain and marketing practices that empower women.
6. Promote equality through community initiatives and advocacy.
7. Measure and publicly report on progress to achieve gender equality.

Barriers to the Empowerment of Women

Many of the barriers to women's empowerment and equity lie ingrained in cultural norms. Many women feel these pressures, while others have become accustomed to being treated inferior to men⁽²⁾. Even if men, legislators, NGOs, etc. are aware of the benefits of women's empowerment and participation can have, many are scared of disrupting the status quo and continue to let societal norms get in the way of development⁽³⁾.

Research shows that the increasing access to the internet can also result in an increased exploitation of women⁽⁴⁾. Releasing personal information on websites has put some women's personal safety at risk. In 2010, Working to Halt Online Abuse stated that 73% of women were victimized through such sites⁽⁵⁾. Types of victimization include cyber stalking, harassment, online pornography, and flaming⁽⁶⁾.

Recent studies also show that women face more barriers in the workplace than do men. Gender-related barriers involve sexual harassment; unfair hiring practices, career progression, and unequal pay where women are paid less than men are for performing the same job⁽⁷⁾. Such barriers make it difficult for women to advance in their workplace or receive fair compensation for the work they provide.

Role of Women empowerment for societies

Entire nations, businesses, communities, and groups can benefit from the implementation of programs and policies that adopt the notion of women empowerment. Empowerment is one of the main procedural concerns when addressing human rights and development. The Human

Development and Capabilities Approach, The Millennium Development Goals, and other credible approaches/goals point to empowerment and participation as a necessary step if a country is to overcome the obstacles associated with poverty and development (Rajesh Kumar Pandey, 2016).

Measuring women empowerment

Women empowerment can be measured through the Gender Empowerment Measure (GEM), which shows women's participation in a given nation, both politically and economically. GEM is calculated by tracking "the share of seats in parliament held by women; of female legislators, senior officials and managers; and of female profession and technical workers; and the gender disparity in earned income, reflecting economic independence." It then ranks countries given this information. Other measures that take into account the importance of female participation and equality include: The Gender Parity Index and the Gender-related Development Index (GDI)⁽⁸⁾.

Economic Benefits of Women Empowerment

Most women across the globe rely on the informal work sector for an income⁽⁹⁾. If women were empowered to do more and be more, the possibility for economic growth becomes apparent. Empowering women in developing countries is essential to reduce global poverty since women represent most of the world's poor population⁽¹⁰⁾. Eliminating a significant part of a nation's work force on the sole basis of gender can have detrimental effects on the economy of that nation⁽¹¹⁾. In addition, female participation in counsels, groups, and businesses is seen to increase efficiency⁽¹²⁾. For a general idea on how an empowered

woman can impact an s53 percent higher returns on equity, 24 percent higher returns on sales and 67 percent higher returns 1 (OECD, 2008)⁽³⁾. This study shows the impact women can have on the overall economic benefits of a company. If implemented on a global scale, the inclusion of women in the formal workforce (like a Fortune 500 company) can increase the economic output of a nation. Therefore, women can also help businesses grow and economies prosper if they have, and if they are able to use, the right knowledge and skills in their employment.

Reproductive Health and Reproductive Rights

The Resident Coordinator has a key role to play in promoting the reproductive and sexual health and well-being and reproductive rights of women, adolescents and girls at the national level. Included under the rubric of reproductive health are the traditional concerns of family planning, as well as issues coming to the forefront of international attention more recently, such as AIDS and other STDs, unsafe abortion, adolescent pregnancy, practices that are harmful to the health of women and children (such as female genital mutilation), discriminatory nutritional and other practices based on male child preference, and early marriage. Also included in the concept of reproductive health is women and adolescents' control over their sexuality. Reproductive and sexual health are affected by the economic, social, cultural and educational environment in which girls are born, grow to womanhood, marry and repeat the process in starting their own families⁽¹³⁾.

Violence against Women

Violence against women is not the issue of any particular region or group; it is

an ugly universal, crossing the frontiers of ideology, social class and ethnic identity. At the individual level, violence disrupts the lives of women, limits their options, undermines their confidence and self-esteem, and impairs their health psychologically as well as psychically. It denies them their human rights and hinders their full participation in society. Violence against women deprives society of the full participation of women in all aspects of development, not just in terms of hours of labor missed due to violence, but also in terms of the cost of services to the victims. It also has serious consequences for the mental and bodily health of dependent children⁽¹⁴⁾.

Education⁽¹⁵⁾

The role of equality in education in bringing about equality in all walks of life is well known and discussed in detail in the Basic Education Guidelines. Girls' education is fundamental to gender equality and women's empowerment. Key areas for the Resident Coordinator's attention include life-long education and training, including pre-school provision, the elimination of stereotyped teaching and education materials, diversification of the educational and training opportunities available to women and girls, and the promotion of self-esteem and leadership in girls. Providing employment and job training, as well as literacy training, for women past traditional school age should be an area of special focus, as should enabling pregnant adolescents to continue their schooling. The Resident Coordinator could work to raise awareness about the ancillary advantages of educating girls and women, such as a reduction in fertility rates and a more skilled labor force, as well as advocating for the right of women and girls to equality and quality in education.

The Concept of Women Empowerment

Women empowerment, alluding to the empowerment of women in our present society, has turned into a huge subject of dialog with respect to advancement and financial aspects. It can likewise indicate approaches in regards to other marginal sexes in a specific political or social setting. While frequently reciprocally utilized, the more complete idea of Gender empowerment alludes to individuals of any sexual orientation, focusing on the refinement between natural sex and sex as a part. It along these lines additionally alludes to other underestimated sexual orientations in a specific political or social connection. Strategies to engage Women Land rights offer a key approach to monetarily enable women, giving them the certainty they have to handle sex imbalances. Regularly, women in creating countries are lawfully limited from their territory on the sole premise of sex. Having a privilege to their property gives women a kind of dealing power that they wouldn't ordinarily have, thusly; they pick up the capacity to affirm themselves in different parts of their life, both in and outside of the home. Another approach to give women empowerment is to distribute obligations to them that typically have a place with men. At the point when women have monetary empowerment, it is a route for others to consider them to be equivalent individuals from society. Through this, they accomplish more sense of pride and certainty by their commitments to their groups. Just including women as a part of a group can have clearing constructive outcomes.

Strategies for Coordination⁽¹⁵⁾

Recognizing that the successful implementation of the Programme of Action

at the national level depends upon an interdisciplinary approach, paragraph 10 of General Assembly Resolution 49/128, Report on the International Conference on Population and Development, "calls upon the organs of the United Nations system and the specialized agencies to undertake the actions required to give full and effective support to the implementation of the Programme of Action." In response to this resolution, the Interagency Task Force on the Implementation of the ICPD Programme of Action proposed that efforts to further the empowerment of women be pursued within the United Nations coordination system led by the Resident Coordinator.

The Resident Coordinator is expected to establish a modality for inter-agency cooperation that would serve as a catalyst for national initiatives designed to further the economic, social, political and legal empowerment of women. The Guidelines are not intended to hinder agencies from pursuing their respective mandates. Rather, they will enhance the complementarity of programmes; facilitate integrated planning within a national development framework; foster dialogue among agencies and between the United Nations system and governments, provide space for, and legitimize the participation of NGOs and other actors of civil society, and allow the United Nations system to contribute more effectively to the achievement of women's empowerment. The Statement on the Role and Functioning of the Resident Coordinator System provides the framework in which this coordination will take place.

- standing between office working gatherings on sexual orientation equity and women' empowerment;
- instructional courses in sex examination and sex touchy programming for national-level United Nations staff, as well as government, NGO accomplices and people prone to go

about as national specialists to the UN framework;

- multi-contributor coordination systems;
- joint working sessions and arranging gatherings with national authorities and delegates of NGOs and grassroots women' gatherings;
- standing counseling bunches made up of sexual orientation specialists from government, NGOs, women' gatherings, and the scholarly world; and
- The foundation of national-level objectives for, and pointers of, sexual orientation balance and women' empowerment.

Women's NGOs and Networks⁽¹⁵⁾

Among the best ways to aid the poor of the developing world and to reach women at the grassroots level is to provide technical and financial assistance to the organizations that they themselves create and control. In this regard, the importance of local institution-building to the process of development cannot be overstated; no matter what problem a project seeks to address, its ultimate success or failure often hinges upon the strength of the implementing agency. Although strong organizations occasionally fail, institutionally weak organizations seldom succeed. The Resident Coordinator can play an important role in strengthening the capacity of NGOs, particularly those at the grassroots level, by providing them information regarding the nature, norms and requirements of the international development cooperation system. The United Nations Resident Coordinator can also support networking of like-minded or complementary organizations by calling meetings, conferences and seminars. By advocating for the inclusion of NGO representatives in government policy-setting dialogue and facilitating NGO participation in the meetings he or she convenes, the

Resident Coordinator can help build partnerships, strengthen alliances between NGOs and governments, and serve to legitimize the participation of civil society. The Resident Coordinator should support NGOs in the areas in which they have a comparative advantage, particularly reaching women at the grassroots level, bringing women's concerns to the attention of policy-makers and fostering the political participation and leadership of women. Finally, the Resident Coordinator's efforts to ensure that women and their concerns are incorporated into NGOs that do not focus specifically on women are also keys.

Women Empowerment in India

A woman is the nucleus of the family, particularly, in rural India. She not only collects water, fuel wood, fodder and food but also plays a significant role in preserving the culture, grooming the children and shaping their destiny. Therefore, our Founder, Late Dr. Manibhai Desai always emphasized that although women represent only 50% of the total population, they contribute 75% to the development of our society while men contribute only 25%. Unfortunately, in spite of their laudable and vulnerable roles, which cannot be substituted by machine or men, women have been neglected since generations. This is happening inspire of a woman being recognized by our ancient saints and culture as not merely a mother but as a superior scholarly Institution. It is said in Manu Samhita (Chapter II, Para 145) "A Guru who teaches Veda is 10 times superior to an ordinary teacher and the father is 100 times more than a teacher, but the Mother is 1000 times more superior to the father".

For the rural women, the day starts early in the morning with the responsibilities of fetching water, fodder, fuel and cooking

food. She takes care of the children and members of the family, their health, orientation and education and attends to various incomes generation activities. She manages all the household matters, looks after the family assets and livestock, handles the purchases and finance, works for almost 14-16 hours and is the last to sleep at night. Still, when you ask her children what their mother does? Most of them instantly reply "nothing". There is no recognition for their hard work, just because her work is not evaluated in terms of money. She often falls sick, but does not complain and this goes unnoticed by others in the family as they continue to work as usual for the sake of the family. She manages the family very efficiently with meager means, but is still treated as illiterate. Women are ignored in matters, which are of concern to them as well. As a result, today women are the worst sufferers in the society due to drudgery, ill health, illiteracy, deprivation and humiliation. Backwardness of women is a sign of poverty and women are the worst sufferers during the period of scarcity and calamity. No wonder, India hosts over one-third of the poor in the world, as lack of empowerment of women is a significant cause of poverty.

With this background, BAIF has a mandate to ensure women empowerment in the development programmes and thereby strives to create a conducive atmosphere for their effective participation. This strategy for women empowerment programme is addressed through drudgery reduction, gender sensitization among other sections of the community, capacity building to enhance their efficiency and contribute to economic development and ensure equality and status in the society. Way back in the early 80's, we promoted the wastelands development programme in the tribal areas of Vansda, Gujarat through establishment of fruit

orchards on degraded lands owned by the poor tribal families. This has now become popular as the Wadi programme. During those days, Manibhaiji visited the project areas almost 2-3 times in a month and interacted closely with the families. Initially, it was the men who attended these meetings and accepted all the suggestions given by us for shaping their lands and developing the orchards. Accordingly, a suitable action plan was prepared and the participating families were instructed to dig pits and plant grafted mango plants, which were supplied for establishment of orchards. With great difficulty, mango grafts were transported from Konkan region of Maharashtra and distributed to these participants. Subsequently, during the next few weeks, when Manibhaiji visited these plots for supervision, the women started complaining that they were burdened with additional responsibilities.

While attending the meetings, the men had accepted all the suggestions and responsibilities but they had no time to follow-up due to other commitments outside the farm. In such a situation, women who had sense of responsibility and commitment, ensured that the commitment made by their men were fulfilled. Thus, the major development responsibility fell on them. They were engaged in digging pits, protecting plants, fetching head loads of water from distant places to irrigate the plants, which naturally added more pressure to their over burdened daily routine. Naturally, unable to bear the heavy workload, they were unhappy. This gave us a thorough insight into the drudgery faced by the women, their problems of health and deprivation of training and capacity building. Thus, BAIF identified drudgery reduction, community health care and literacy programmes for both children and adult as the basic necessity to bring women

into the forefront of development with dignity and equality.

Promotion of Wavli was the entry point for Women Empowerment in Vansda. Traditionally, women have engaged themselves in vegetable cultivation in their backyards and men have never staked their claim over these earnings. This custom known as Wavli ensured exclusive right of women over their earnings. Realising that Wavli could be an excellent opportunity to empower women, several new activities such as nurseries of fruit and forestry plants, mushroom production, large scale vegetable production and shared cropping by women groups were introduced. Wavli attracted a large number of women and the men also extended their cooperation. The earnings from Wavli were used by the women for food, clothing and procurement of utensils and ornaments, which were their priority. Hence, Wavli turned out to be a golden opportunity to implement the orchard development programme successfully, while enlightening the men about the role of women in economic development. This incidence motivated BAIF to ensure equal opportunity for women in all the development programmes⁽¹⁶⁾.

Total theme is based on the fact that economy of a nation can be improved only when the quality of life of the citizens of a nation can be effectively improved only by raising the standards of living of the people on the street and in backward areas. Social empowerment in general and women empowerment in particular is very fundamental in achieving this goal. It leads to provide and bring the empowerment to the women in India, at the end of ninth five years plan 26.1% of the population was living below poverty line. In the rural area 27.1% of the population was living under poverty.



The overall unemployment rate is estimated to 7.32%. The female unemployment rate is 8.5%. The rate of growth of women unemployment in the rural area is 9.8%. The Govt. of India introduced many various schemes to reduce poverty and to promote the gainful employment. But the more attractive scheme with less effort (finance) is “Self Help Group”. It is a tool to remove poverty and improve the rural development. The importance of women to economic development of India was first recognized during the country’s struggle for independence. Women-owned business has the potential to make significant contributions to Job creation and economic growth, economic empowerment of women changes the balance of power because it allow half the world’s population to contemplate higher goals than basic survival. In rural areas, there is an urgent need of empowering women. The formation of SHGs and microfinance will enhance their socio-economic status in society. Mohd. Yunus, born 1940, is a Bangladeshi banker and the developer and founder of Concept of micro credit. With the help of micro finance, women get small loan for business and it gives them an independent means of generating wealth and becoming self-reliant in a society⁽¹⁷⁾.

Women empowerment became a developing concept, which leads to bring a better society in the world. It providing powers and act them to become independent society builders with potential challenges to the future generation. We cannot omit the women contribution to the socio-economic development of the nation. Empower the women in social, political, economical and legal aspects became necessary to convert the idle society into self-sustainable society. Women empowerment can be achieved through political power, education, employment and SHG. Among these, SHG

dominate and fruitful success of the women empowerment. Women’s empowerment needs to occur along multiple dimensions including: economic, socio-cultural, familial/interpersonal, legal, political, and psychological. Since these dimensions cover a broad range of factors, women may be empowered within one of these sub-domains. They give the example of “socio-cultural” dimension which covers a range of empowerment sub-domains, from marriage systems to norms regarding women’s physical mobility, to no familial social support systems and networks available to women. The World Bank defines empowerment as “the process of increasing the capacity of individuals or groups to make choices and to transform those choices into desired actions and outcomes. The quality of life of the citizens of a nation can be effectively improved only by raising the standards of living of the people on the street and in backward areas. Social empowerment in general and women empowerment in particular is very fundamental in achieving this goal⁽¹⁷⁾.

Women Development – Empowerment Paradigms

Cardin Moser (1989) has identified five paradigms towards women’s development in Third World countries (Chart 1). The first paradigm related to welfare approach is based on the traditional view of marking the women’s role in development or the basis of customary gender division of labor. The second paradigm came in existence during 1975-85, when the decade was declared as the ‘Decade of Women’. This approach was aimed at gaining equity and procuring her as active participant in development process. It further aimed at giving equal opportunities to women even by creating positive discrimination or reservation. The third



paradigm was concerned with anti poverty, directed at poor women to ensure and increase their productivity. This is still being followed under the assumption that women's problems arise out of under-development. In this context, the approach of rural development is increasingly confronting itself to the formation of Self Help Groups (SHG's), in stabilizing and linking with viable socioeconomic activities for sustainable livelihood. This is seen as the only solution of poverty eradication, equity and development of women. The fourth paradigm is related with efficiency which depends on the belief that policies of economic stabilization and adjustment rely on women's economic contribution to development and their economic participation is seen as a mechanism to achieve equity. The fifth paradigm is empowerment model, which envisages greater⁽¹⁷⁾.

Paradigms shifts in Development

The experience of the more than five decades has demonstrated that there is always a possibility to develop but it is not invincible to occur. It is evident a few countries succeeding in rapid economic growth and poverty alleviation, while others not being so successful. Even measured by minimum standard of a dollar a day people living in poverty are about 1.3 billion out of which 8 percent poor live in Uttar Pradesh, and the country topping the list in this respect. Many development strategies experimented so far have not yielded the desired results. For more than four decades, development was seen mainly as a measure of economics – increasing the capital stock and improving the allocation of resources. However, the Economists differed in their view of how best to improve resources and to their allocation, and the role government in this exercise. In 1980's, the development

strategy shifted from micro management policies to macroeconomic policies along with adjustment of fiscal imbalances and monetary policies. The collapse of the socialist economies in the world and end the cold war demonstrated the inefficacy of a larger government role in the national economies. The new phase of development thereafter was followed by the policies of (L.P.G.) liberalization, privatization and globalization. However, this concept did not find four in many developing countries and is still at a very nascent stage. The rapid growth of most of the East Asian economies showed that successful development could be accompanied by reduction of poverty, widespread improvements in living standards and even in process of democratization. But for those advocating the technical solutions, the East-Asian countries were deeply disturbing. In most cases, national government played a larger role. They followed some of the accepted technical prescriptions, such as stable macroeconomic policies. Governments intervened in trade, though more to promote exports than to inhibit particular imports. They regulated financial markets, engaged in mild financial restraint by lowering interest rates and increasing profitability of banks and other financial institutions. There is wide spread recognition that even countries pursuing good economic policies can suffer from the volatility of short term capital flows while the risks and market failures associated with short in term capital flows have now become apparent; the benefits especially for countries like those in East Asia with high savings rates remain unproven. The new development strategy takes up the transformation of the society as its core objective to development. It recognizes that an integral part of successful development is the increase in GDP per capital. It first needs to set forth the vision of the transformation, which may embrace

certain quantitative goods, such as a reduction in poverty by half or universal primary education, or an increase in life expectancy by ten years, or a fall in crime by 30 percent but these are elements in or targets for the transformation process, not the vision of the transformation itself. This vision needs to include a view of transformation of the institutions, the creation of new social capital and new regulatory or incentive-mechanisms. The mandatory and Key ingredients in a successful development strategy are ownership and participation. By involving public support groups of the civil society, the process of strategy formulation may be able to elicit the commitment and democratic involvement that is necessary to be socially acceptable and sustainable. Ownership and participation are also mandatory if the development strategy is to be adapted to the specific circumstances of a country. Recent researches prove that the projects with higher degree of active participation have been more successful and profitable. Although, the development priorities differ from country to country, yet there are some common elements. The most important is education, because without education a country cannot develop i.e. cannot attract and build modern industries and cannot adopt new modified technologies rapidly in the rural sector. Education also enables people to learn, to acquire values and standards of behavior, and also to accept and help engender transformation. Importantly, infrastructure particularly protection or property, communication, and transportation is vital for the conduct of business in modern times. Necessarily in developing countries sense of isolation reduced. Health is again very important because unhealthy population cannot be a productive labor force. The basic quality of health should be viewed as a fundamental human right and upgrading health standard

must be an integral part of any holistic development strategy. Knowledge, like education, enriches the human spirit and with education and health, it leads to a more productive society. The power of Knowledge is enormous as with increased knowledge, the output that can be produced with the limited resources can be multiplied in magnitude. The Capacity building of the individuals is must to empower them for social transformation, economic development, participation in development process and representation in governance. Hence a country aspiring to develop must have institutions, entrepreneurship and leadership to catalyze, absorb and manage the process of change and the changed society⁽¹⁷⁾.

Origin and Concept of SHGs:

The origin of SHGs is from the brainchild of Grameen Bank of Bangladesh, which was founded by Mohammed Yunus. SHGs were started and formed in 1975. In India NABARD is initiated in 1986-87. But the real effort was taken after 1991-92 from the linkage of SHGs with the banks. A SHG is a small economically homogeneous affinity group of the rural poor voluntarily coming together to save small amount regularly, which are deposited in a common fund to meet member's emergency needs and to provide collateral free loans decided by the group. (Abhaskumar Jha 2000). They have been recognized as useful tool to help the poor and as an alternative mechanism to meet the urgent credit needs of poor through thrift (V. M. Rao 2002) SHG is a media for the development of saving habit among the women (S. Raja Mohan 2003). SHGs enhance the equality of status of women as participants, decision-makers and beneficiaries in the democratic, economic, social and cultural spheres of life. (Ritu Jain 2003). The basic principles of the SHGs are

group approach, mutual trust, organization of small and manageable groups, group cohesiveness, spirit of thrift, demand based lending, collateral free, women friendly loan, peer group pressure in repayment, skill training capacity building and empowerment (N. Lalitha). In Tamil Nadu the SHGs were started in 1989 at Dharma Uri District. At present 1.40 lakh groups are functions with 23.83 lakh members. At present, many men also eager to form SHGs⁽¹⁷⁾.

SHGs and Women Empowerment

The complexity of the concept of 'women empowerment' is clear from the different interpretations and methodologies that have been used to measure it. It is therefore not surprising that every investigation of the impact of microfinance programmes on women empowerment has its own incomplete interpretation of the concept. Using the World Bank's definition of empowerment along with Kabeer's sensible interpretation of women empowerment within the South Asian context, this paper argues for a stricter interpretation of women empowerment. It is interpreted as the process in which a woman challenges the existing norms and culture to effectively improve her well-being. A distinction is therefore made between the outcomes that lead to greater efficiency within the existing norms, community driven development (CDD) and outcomes that can be directly interpreted as women empowerment. For instance, activities like improvement in nutrition of children, lead to greater efficiency in the woman's role in the household but it also falls within the existing role of the women within the norms of the society. When a woman is better able to perform such activities, it leads to an increase in her self-confidence and feeling of well being. This might create conditions leading to woman empowerment, but are not

empowering on their own. Similarly, Community Driven Development activities, undertaken under the initiative of the SHGs – for instance, solving drinking water problems in the village, reduces the demand on a woman's time while leading to better health of all household members, particularly children. However, most of these activities are for the welfare at the household (including women) or community but are not directly empowering. According to our definition, the truly empowering activities are those that reflect the changes that women have effectively made to better their lives by resisting the existing norms of the society. Over the past decades, subsidized rural banking in India, despite its large network of rural bank branches has failed to reach the poorer sections of the society. By the early 1980s, the All India Debt and Investment Survey (Government of India, 1981) showed that the share of non-institutional agencies (informal lenders) in outstanding cash dues of the rural households was 38%. The main limiting factor in reaching formal finance to this group was the high transaction costs and lack of appropriate credit and saving products. A study conducted by NABARD in the mid-eighties revealed that financial services required by poor households are: safe-keeping of small surpluses in the form of thrift; access to consumption loans to meet emergency needs and financial services and products that did not require collateral (MYRADA, 2002). The Self Help Group Bank Linkage model evolved from the pioneering efforts of NABARD and two NGOs, MYRADA and PRADHAN.88 starting with 500 groups in the early 1990s, the cumulative numbers of SHGs that have been financed have increased to 1, 618,456, by March 2005. The expansion of the SHG bank linkage programme has seen acceleration in the past few years. It has reached an estimated 121.5 million people

and disbursed more than Rs. 68 billion in cumulative bank loans up to March 2005, using a network of 41,082 bank branches and 4,323 NGOs⁽¹⁷⁾.

Women Empowerment in Iran

The contemporary Iran has witnessed presence of women in different fields of society. Certainly, having empowered women in a society will make the realization of the development goals and their psychological poverty is a great obstacle on this way. For this reason, empowerment of women is an important plan of policy makers in most countries. Nowadays, it has been accepted that without progression and movement towards empowerment of women, any kind of attempt towards development cannot be well fulfilled.

Education and work as determinants of women empowerment

Many studies that have been dedicated to this subject consider the formal education and organizational work as the effective factors of women empowerment. When women have formal education and enter universities and then start doing part time or full time jobs in organizations, they can have a better control over their lives. Studies show that in developing countries, education and employment strengthen the situation of women in society, and increase their authority and power (Mason, 2002). Also, according to the researches done in western countries, education and working empower women and increase their effectiveness in their personal, social and organizational life (Connel, 1987).

In the contemporary world, knowledge is one of the sources of power. The contemporary world has witnessed that powers of force and money (military and economic power) have been replaced by the power of knowledge. Gaining knowledge leads to power and lack of knowledge for women leads to their poverty. When women gain the required knowledge for having skill and power, the feeling of psychological enablement strengthens in them (Spreitzer, 1996). Lots of

studies have considered illiteracy of women as the main cause of their problems and literacy as the cause of their freedom (Stromquist, 1997). Therefore, it is necessary for women of each society to gain the required knowledge for being involved in decision-making. For example, in the few last decades, the involvement of Korean women in achieving high educational degrees led to meaningful changes in their positions, insights, and main expectations. But these changes in education have not led to equality in working opportunities and gender (Chong, 2002). Anyway, Iranian women, in spite of their difficult situation, have greatly improved in the field of academic education. In 2008, Iran has witnessed the extensive entrance of women in higher education (67 percent). The presence of women in academic education has been rising and even from the year 2003 the number of women accepted in academic education has become more than men. This process of education has certainly saved women from mental poverty and has paved the way for their empowerment. In this article, formal education has been considered as one of the effective factors in empowerment of women and the extensive presence

of women in higher education will lead to their empowerment. Even some studies show that in some countries those women who are educated and employed have a worse situation compared to illiterate and jobless (housewives) ones (Mason, 2002); it means that cultural expectations and situation are a really determining factor in this case. There is the possibility that the educated and employed Iranian women do not gain the required freedom and power with the present institutions (Chafiq, 1991). For so many years in Iran, women with academic education had occupations with low income and specialized in teaching and nursing. Anyway, after some decades, the number of educated women who have got high income occupations that were previously done only by men, has increased. Our analysis indicates that educated women have got the professional occupations in response to the demand for high skill; and according to the number of their entries at university, little by little they will get more professional jobs. Therefore, based on

the processes going on in the Iranian society and the reasons given above, we can say:

Formal education and organizational occupation will lead to psychological empowerment of women. Women face main challenges in making a balance between their personal and working life; their challenges are much more compared to that of men (Nelson, Burke, 2000). Most researches show a clear division of responsibilities, namely men take responsibility for doing job outside the house and women take liability for children and houseworks such as cooking (Sharpi, 1984; Berk, 1985; Pleck, 1985; Warde and Hetherington, 1993; Baxter, 1993; Sullivan, 1996). Also, women spend two times more time for doing housework compared to men (Berk, 1985; Baxter, 1993; Sullivan, 1996). Many studies indicate that women, in spite of their great responsibility, are satisfied with the division of work in the house (Benin and Agostinelli, 1988; Blair and Johnson, 1992; Lennon and Rosenfield, 1994; Greenstein, 1996; DeMaris and Longmore, 1996). These results raised some questions about justice and equality at home and the approach toward housework and the possibilities of changing it. To explain these paradoxical clichés some theories have been offered, for example lack of sources and power in marriage make women to have little choices in regard to these clichés; the traditional ideology of gender makes women accept house work, and finally, the fact that women work less than their husbands outside the house, strengthens the approach that house work is the responsibility of women (Baxter and Western, 1998).

Female managers report that they are under more pressure in their working places and the great amount of these pressures comes from internal sources. Also, female managers are under more pressure in the house and receive less support from their husbands. These pressures are due to some delicate forms of unjust discrimination. Also, according to the researches done, female managers have much more stress than men and the sources of this stress are related to the real and the expected role of women in society and in spite of the recent developments women still have a marginal position in most institutions (Nelson and Burke, 2000).

Women as Second-Class Citizens in Iran¹

Gender inequality is engrained within Iranian society but there is an imbalance between state ideology, the realities in practice and values of individuals. Women are the most active and often the most educated members of Iranian society yet the state continually denies their basic rights. The increasing presence of women in the public sphere has concerned hardliners such as President Mahmoud Ahmadinejad to the extent that he has called for a reduction of women in universities. The female population of universities has increased from 32% in 1983 to 65% in 2007⁽¹⁸⁾. These figures have prevailed despite government restrictions on women's access to certain majors throughout 2006-07. Only twenty to forty percent of these slots are open for competition to women within the university (Ibid, 91). This imbalance defines the very paradox of women's opportunity and repression within the Islamic Republic of Iran, whereby they are prominent and active citizens, yet undermined by the state. With the onset of conservative Islamic laws, women have become second-class citizens in many domains of public life.

History of the Women's Movement in Iran

The struggle for female empowerment in Iran is an especially unique case because there have been constant periods of reform and reversals throughout the 20th century. The Constitutional Movement saw democracy and the push for women's rights work hand-in-hand. Here, there was a conscious effort to start unveiling the woman, and a serious thrust for female education. However, by the time the Islamist current came about in the 1979 Revolution there was a paradigm shift. Women took on

black veils and rallied behind Ayatollah Khomeini's populist Islamist discourse. However, the major outpouring of activists after the June 2009 fraudulent elections of Mahmoud Ahmadinejad allowed women to return to the older discourse of democratization. The current social uprising for women's rights is a non-ideological pro-democracy movement that includes demands for individual freedom and civil rights, including women's rights. Today, there is a vibrant community of Iranian feminists.

Most notable is the online journal *Zanestan*, which are demanding equal rights for women in marriage and in the family through the *One Million Signatures Campaign*. Women came out to take part in electoral campaigns and in the protests against the results. While some among these women participants were devout women covered in traditional black chadors, many others appeared in colorful scarves, modern fashions, and secular looks. According to Nayereh Tohidi, these demonstrations, unlike those orchestrated by the government for the past 30 years, were not sex segregated. Here, most notably, "women marched not behind men, but alongside them (Ibid, 91)."

Constitutional Revolution and Grassroots Democracy

Persian women since 1907 had become almost at a bound the most progressive, not to say radical, in the world. That this statement upsets the ideas of centuries make no difference. It is the fact...in their struggles for liberty and its modern expressions; they broke through some of the most sacred customs, which for centuries past had bound their sex in the land of Iran. The author wrote with great admiration about the contributions of women to the Constitutional movement (Afary, The

Iranian Constitutional Revolution: 177). He was convinced that the veiled women of Iran, who, with little or no experience, had "overnight become teachers, newspaper writers, founders of women's clubs, and speakers on political subjects," and had accomplished what the women's movement in the West had taken decades, perhaps, centuries to achieve.²⁶ His above quote encapsulates the initial effort for empowerment & agency of Iranian women during Iran's nascent democratic movement.

Guity Neshat looks at the periodicals published by women's rights activists in this era and notes a non-secular dimension to their demands. The reformist women's magazine *Jahan-e Zanan*, published in 1921, supported the idea that being a good Muslim did not mean suppressing women's rights. Indeed, the women's activist took on a line of thought that emphasized Islam's superiority and condemned men (and the clergy) rather than religion itself for women's inferior condition. The fact that this fully formed women's movement existed in Iran by 1920, places the current feminist movement in Iran on a century long developmental track.

The Women's Movement as a Social Movement

The changing nature of this activism after the Revolution is what is of particular note. The Iranian revolution of 1979 was a nationwide popular movement in which diverse groups and classes, modern and traditional, religious and secular, middle classes and the poor participated, beyond any institutionalized constraints. It is still debated which social groups really benefited from the revolution, but in general women are regarded as being on the losing side. No particular social group felt the brunt of the Islamic revolution as much as middle-class women.

Only months into the life of the Islamic regime, new, misogynous policies angered women, who only recently had marched against the shah. The new regime overturned the less male-biased Family Protection Laws of 1967, and overnight, women lost their right to be judges, to initiate divorce, to assume child custody, and to travel abroad without permission from a male guardian. The initial reaction to these drastic policies came from secular women. Thousands demonstrated in Tehran on 8 March 1979, vilifying Ayatollah Khomeini's imposition of the veiling. Even though Khomeini retreated temporarily, the decree was gradually enforced. Shocked by the onslaught on their liberty, secular women organized dozens of, albeit desperate groups, mostly affiliated with sectarian leftist trends, for whom the gender question was eventually subordinated for the class emancipator project. The IRI put down all these groups with the beginning of the war in the 1980. Literature on women's issues concerns itself with these secular dimensions. Writers like to the broad discursive frameworks guiding a spectrum of "Muslim women activists." Inspired by Islamist writers like Ali Shariati, and the reputation women had acquired as "public agents" from their roles within the revolutionary movement, women set out to create an image of the Prophet's daughter Fatimah and granddaughter Zeinab, who were simultaneously "true" homemakers and public persons. The Islamist groups and organizations and scholars of Iranian women's issues look to these Women's Association of the Islamic Revolution with prominent Islamist women including Azam Taleqani, Fereshte Hashemi, Shahin Tabatabaai, Zahra Rahnavard, and Gawhar Dastgheib. Instead of equality, these Islamist women advocate the complementary nature of men and women. While amongst these women, there existed moderates who pushed

for women's freedom to study, choose suitable jobs, and access various suitable and administrative fields, the debate was suppressed by the conservative Islamists, and forgotten during the Iran-Iraq war.

Conclusion

The study suggests that a lot needs to change to make women truly empowered. It is difficult to believe that a minimalist SHGs programme would have sustainable impact on the empowerment of women. SHGs, where a majority of groups are linked with the help of NGOs that provide support in financial services and specialized training, have a greater ability to make a positive impact on women empowerment. If women empowerment is to be pursued as a serious objective by SHG programmes in particular and the larger microfinance community in general, greater emphasis needs to be placed on training, education and creating awareness in order to achieve a larger and more lasting empowerment. During this study we considered the situation of women in Iran and India and we looked for factors affecting the empowerment of women in these countries.

At the end of the research I believe that: First, formal education leads to empowerment of women; therefore, formal education can be considered as a factor for growth of knowledge and awareness about cultural obstacles and legal structures that have stood on the way of women's social and individual improvement gradually and even in many cases have taken their self-awareness.

Second, the organizational work and income does not lead to empowerment of women. It seems that the women under research did not have the required independence for making decision about their income and had not experienced real financial independence. This result is in contrast with the findings of western research, but is in accordance with a research in

India (Sharma, 1991). Most people of the society believe that empowerment of women leads to their improper behavior in the family and their power of decision making distorts the balance of power in the family. Even the men under research believe that empowerment of women leads to their better attitude in the family and improper deeds are decreased. Also, there is a positive and meaningful relation between the amount of empowerment of men and the positive consequences of empowerment of women; therefore, it can be said that with the empowerment of men and women, the society will benefit from more stable families.

The third one is, the positive effect of women's empowerment on political and governmental institutions. It shows that empowered women can cooperate in political arenas with more awareness and competency and get involved in determining the fate of their society and pave the way for the improvement of society to achieve the goals expected.

The results of research include some concepts for policy makers about women. The basis of education has changed and many women have entered universities and in the future they will enter organizations; therefore, in order to avoid imbalance among institutions, its reasons should be studied and the required preparation should be created in the religious, familial, economic and governmental institutions.

Religious institutions should think of ways of empowering religious aspects of empowered women; otherwise empowered women will be freed from patriarchy and will be absorbed in western feminism common at universities. Also, religious background for employed women should be different from western teachings. The bill of interior service that is going to be approved should approach genders neutrally and should not put women in margin, as the experimental results of the research do not support that women can not work like men. At the end it should be mentioned that activity in one social system would lead to imbalance in other systems. Although the results of this research do not show any negative meaningful consequence from men's point of view, still researches should be done to consider this important issue to make clear its dark aspects

and to make use of empowerment of women while avoiding its defect.

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