GENDER AND DEVELOPMENT: DIMENSIONS AND STRATEGIES – INTRODUCTION AND OVERVIEW

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I. INTRODUCTION

More than three decades have passed since the issue of women's role in development was first placed squarely on the international agenda at the 1975 First World Conference on Women, held in Mexico City. The last two and half decades witnessed great improvement in the absolute status of women and in gender equality in most developing countries. Firstly, with few exceptions female education levels improved considerably. The primary enrollment rates of girls about doubled in South Asia, Sub-Saharan Africa, and the Middle East and North Africa, rising faster than boys' enrollment rates. This substantially reduced large gender gaps in schooling (King and Mason, 2001). In India, the female literacy has increased from 29.76 per cent in 1981 to 54.16 per cent in 2001. The female gross enrolments in primary and upper primary schools have risen from 28.5 million and 6.8 million in 1981 to 49.8 million and 17.5 million in 2001 respectively (see Table 1). Secondly, women's life expectancy increased by 15-20 years in developing countries. But in India the female life expectancy has only increased by 10.6 years from 54.7 years in 1981 to 65.3 years in 2001 (see Table 1). With greater investments in girls and women and better access to health care, the expected biological pattern in female and male longevity has emerged in all developing regions; for the first time, in the 1990s, women in South Asia are living longer than men, on average (King and Mason, 2001). Thirdly, more women have joined the labor force. Since 1970 women's labor force participation has risen on average by 15 percentage points in East Asia and Latin America. This growth was larger than for men, thus narrowing the gender gap in employment. Gender gaps in wages have also narrowed (King and Mason, 2001). The work participation rate in India has increased by six per cent from 19.7 per cent in 1981 to 25.7 per cent in 2001 (see Table 1).

### TABLE 1: GENDER-RELATED DEVELOPMENT INDICATORS IN INDIA: 1981-2001

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>INDICATORS</th>
<th>1981</th>
<th>2001</th>
</tr>
</thead>
<tbody>
<tr>
<td>01</td>
<td>Percentage of Female Population</td>
<td>48.41</td>
<td>48.27</td>
</tr>
<tr>
<td>02</td>
<td>Female Literacy Rate</td>
<td>29.76</td>
<td>54.16</td>
</tr>
<tr>
<td>03</td>
<td>Sex Ratio (Number of female per thousand of male)</td>
<td>935</td>
<td>933</td>
</tr>
<tr>
<td>04</td>
<td>Female Life Expectancy (in years)</td>
<td>54.7</td>
<td>65.3</td>
</tr>
<tr>
<td>05</td>
<td>Female Mean Age at Marriage</td>
<td>18.3</td>
<td>19.5</td>
</tr>
<tr>
<td>06</td>
<td>Maternal Mortality Rate (Per Lakh)</td>
<td>468</td>
<td>407</td>
</tr>
<tr>
<td>07</td>
<td>Total Fertility Rate</td>
<td>4.5</td>
<td>3.2</td>
</tr>
<tr>
<td>08</td>
<td>Birth Rate (Per thousand)</td>
<td>----</td>
<td>27.2</td>
</tr>
<tr>
<td>09</td>
<td>Death Rate (Per thousand)</td>
<td>12.7</td>
<td>8.3</td>
</tr>
<tr>
<td>10</td>
<td>Gross Enrolment (in million) (a) Primary School</td>
<td>28.5</td>
<td>49.8</td>
</tr>
<tr>
<td></td>
<td>(b) Upper Primary School</td>
<td>6.8</td>
<td>17.5</td>
</tr>
<tr>
<td>11</td>
<td>Work Participation Rate</td>
<td>19.7</td>
<td>25.7</td>
</tr>
<tr>
<td>12</td>
<td>Public Sector Employment (in Lakh)</td>
<td>15</td>
<td>28</td>
</tr>
<tr>
<td>13</td>
<td>Administrative Job (IAS and IPS) (in number of persons)</td>
<td>360* (5.4%)</td>
<td>645 (7.6%)</td>
</tr>
</tbody>
</table>

Note: * Figure related to 1987
Source: KSPB (2003), p.366
Since 1975 numerous fundamental changes have been introduced by policymakers and practitioners working on issues related to low-income women in developing countries. Two issues stand out as particularly noteworthy: the shift in focus from Women in Development (WID) to Gender and Development (GAD) (see Table 2 and 3) and the widespread efforts made to mainstream gender and development into operational practice in a wide range of government, nongovernmental, bilateral, and multilateral institutions.

**TABLE 2: WID OR GAD?**

<table>
<thead>
<tr>
<th>Description</th>
<th>Women in Development (WID)</th>
<th>Gender and Development (GAD)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Approach</strong></td>
<td>An approach that views women as the problem</td>
<td>An approach to development</td>
</tr>
<tr>
<td><strong>Focus</strong></td>
<td>Women</td>
<td>Relations between men and women</td>
</tr>
<tr>
<td><strong>Problem</strong></td>
<td>The exclusion of women (half the productive resources) from the development process</td>
<td>Unequal relations of power (rich and poor, women and men) that prevent equitable development and participation</td>
</tr>
<tr>
<td><strong>Goal</strong></td>
<td>More efficient, effective development</td>
<td>Equitable, sustainable development with both women and men as decision makers</td>
</tr>
<tr>
<td><strong>Solution</strong></td>
<td>Integrate women into the development process</td>
<td>Empower the disadvantaged and women; transform unequal relations</td>
</tr>
<tr>
<td><strong>Strategies</strong></td>
<td>Women’s Project; Women's components; Integrated Project; Increase Women productivity; Increase women's income; Increase women's ability to look after the household</td>
<td>Identify/address practical needs determined by women and men to improve their conditions; At the same time, address women's strategic interests; Address strategic interests of the poor through people-centered development</td>
</tr>
</tbody>
</table>

Source: Dayal and others (1993)

**Table 3: WID/GAD Policy Approaches, 1970-90**

<table>
<thead>
<tr>
<th>Approach</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Welfare</td>
<td>Earliest approach, 1950-70. Its original purpose was to bring women into development as better mothers. Women are seen as passive beneficiaries of development. It recognizes the reproductive role of women and seeks to meet practical gender needs/priorities in that role through top-down provision of food aid, measures against malnutrition, and family Planning.</td>
</tr>
<tr>
<td>Equity</td>
<td>The original WID approach, used in the 1975-85 U.N. Women's Decade. Its purpose is to gain equity for women, who are seen as active participants in development. It recognizes women's triple role, and seeks to meet strategic gender needs/priorities through direct state intervention, by giving political and economic autonomy and reducing inequality with men. It challenges women's subordinate position.</td>
</tr>
<tr>
<td>Antipoverty</td>
<td>The second WID approach, a toned down version of equity, adopted from the 1970s onwards. Its purpose is to enhance the productivity of low-income women. Women's poverty is seen as a problem of underdevelopment, not subordination. It recognizes the productive role of women and seeks to meet their practical gender needs/priorities to earn an income, particularly in small-scale, income-generating projects.</td>
</tr>
</tbody>
</table>
Efficiency: The third WID approach, adopted particularly since the 1980s debt crisis. Its purpose is to ensure that development is more efficient and effective through women's economic contribution, with participation often equated with equity. It seeks to meet practical gender needs/priorities while relying on all three roles and an elastic concept of women's time.

Empowerment: The first post-WID approach, articulated by women in developing countries. Its purpose is to empower women through greater self-reliance. It recognizes the triple role, and seeks to meet strategic gender needs/priorities indirectly, through bottom-up mobilization of practical gender needs.

Equality: The most recent GAD approach, emerging from the Fourth World Conference on Women (Beijing, 1995), and widely adopted by governments and aid agencies. It introduces equality as a human right, and emphasizes that power-sharing and more equitable partnerships between women and men are political, social, and economic prerequisites for sustainable, people-centered development.


Despite considerable advances in gender equality through 20-25 years of advocacy, awareness creation efforts, extensive training programmes and a gamut of development interventions, there continue to be problems to address gender issues and/or to apply a gender approach. Gender discrimination remains pervasive in many dimensions of life-worldwide. The nature and extent of the discrimination vary considerably across countries and regions. But the patterns are striking. In no region of the developing world are women equal to men in legal, social and economic rights. Gender gaps are widespread in access to and control of resources, in economic opportunities, in power, and political voice. Women and girls bear the largest and most direct costs of these inequalities—but the costs cut more broadly across society ultimately harming everyone. For these reasons, gender equality is a core development issue—a development objective in its own right. It strengthens countries' abilities to grow, to reduce poverty, and to govern effectively. Promoting gender equality is thus an important part of a development strategy that seeks to enable all people—women and men alike—to escape poverty and improve their standard of living (King and Mason, 2001). According to Human Development Report 2005, India stood 127th in Human Development Index (HDI) and Gender-Related Development Index (GDI) respectively.

When we talk about gender equality, or about empowering women, or bringing more girls into the classroom, many think this is a women's issue. They're wrong. It’s a development issue. No country can expect to progress if half of its population is held back from achieving what they’re capable of. Development is like a cart with two wheels—one man and one woman. If one of the wheels isn’t moving, the cart won’t go very far (Wolfowitz, 2006).

II. DOES GENDER EQUALITY AFFECT DEVELOPMENT?

The debate over the effect of gender equality on growth centers on two key issues: Is the relationship between gender equality and development positive? Does gender equality affect growth, or vice versa, or both? or do common factors determine both simultaneously?

In order to answer the first question, recent studies have attempted to reconcile findings of a positive relationship with the contrasting results of Barro and Lee (1994) by examining alternative econometric specifications of the growth equation. One method has been to identify "outlier" countries that could be influencing the Barro and Lee findings. Stokey (1994) suggests that these apparently puzzling findings might derive from the East Asian "tigers", which have had very fast growth but comparatively lower female education. Lorgelly and Owen (1999) use statistical techniques to identify outlier countries. Excluding them from the growth Regression is sufficient to weaken the significance of the partial
correlation between female education and growth, though it remains negative. Dollar and Gatti (1999) find that, by omitting regional dummy variables from their model, they are able to reproduce the estimates of Barro and Lee. This is because the Latin American economies grew more slowly than predicted by the other variables in the growth equation at the same time that the region had high female secondary attainment. Hence, if the regional dummy variables are excluded from the growth regression, Latin America's poor growth gets attributed to the female education variable, resulting in a negative co-efficient on female education. Moreover, because of the high multicollinearity between male and female education in the Barro-Lee specification, there is very little independent variation to allow a disentangling of their separate effects on growth. Excluding the male education variable switches the sign of the coefficient on female education from negative and significant to positive and insignificant (Lorgelly and Owen 1999).

Knowles, Lorgelly, and Owen (2000) use a different specification of the growth regression. They average data over the entire estimation period of 1960-90 for the explanatory variables to estimate a long-run relationship. They find that the effect of female education on output per worker is significantly positive. But when they re-estimate their model with base period values of human capital stocks as Barro and Lee did, they reproduce the contrasting Barro-Lee results of a negative significant relationship with respect to female education, and a positive one with respect to male education.

The second issue is concerned with the direction of causality. If the positive relationship between gender equality and growth is due to a two-way relationship or underlying common factor determining both simultaneously then ordinary least squares regressions of income growth on measures of gender equality would be biased. This is particularly true when different variables pertain to the same period. Recent studies have attempted to unravel the cause and effect relationship between gender equality and economic growth—but have run into problems of measurement and statistical inference.

The most common technique is estimation using instrumental variables. This method is based on identifying exogenous variables that affect gender equality but not growth directly, and using measures of gender equality predicted from these variables as determinants of growth. Dollar and Gatti (1999) use data on religion and civil liberties as variables that affect income only through their effect on gender equality in education. Klasen (1999) uses education spending as a share of GDP, initial fertility levels, the change in the same variables as instruments for levels of and changes in the female to male ratio of years of education, requiring that these instruments pass over identification restriction tests. Both studies conclude that gender equality has significant impact on growth.

III. DIMENSIONS OF GAD

Gender and Economic Development

Resources Allocation: Women and girls tend to have systematically poorer access than men and boys to a range of resources. This limits their opportunities and - as with rights - circumscribes their ability to participate in and enjoy the fruits of development. The story of unequal access to resources has many dimensions, involving access to human resources, social capital, physical and financial capital, employment, and earnings. Such disparities limit women's ability to participate in development and to contribute to higher living standards for their families. They also translate into greater risk and vulnerability in the face of personal or family crises, in old age, and during economic shocks (King and Mason, 2001).

Labor Force Participation: We have progressed significantly in enabling women to acquire more skills and knowledge. We have not, however, made the same level of progress in creating more opportunities for women to apply their education in the labor force. Women continue to suffer from persistently higher unemployment rates than men. In the Middle East and North Africa women are almost twice as likely as men to be unemployed. Even when they are employed, women earn less than men, in all regions of the world. In developing
regions, on average, women earn nearly 30 percent less (King and Mason, 2001). In too many regions of the world, women face barriers in breaking into the better-paid non-agricultural job market. In Sub-Saharan Africa, for example, only 36 percent of the non-agricultural wage workers are women. This number drops to 22 percent in North Africa and 18 percent in South Asia. In order to tap women’s potential to contribute to economic growth; we must bring more women into the labor force, and more women into higher-paid occupations. Studies have shown that in India, states that have a higher number of women in the work force are precisely those states that are growing faster and lifting people out of poverty. Sub-Saharan Africa would have almost doubled its average annual growth between 1960 and 1992 if it had closed the gender gap in schooling at the pace of East Asia (Wolfowitz, 2006). In India, traditional attitudes towards girls’ education and ‘appropriate’ occupations for women and men have shaped existing inequalities and continue to perpetuate disparities in employment. Achieving greater equality is made extremely difficult within the context of the shift to a market-oriented economy, rapidly growing labor force, and limited new employment opportunities.

**Gender and Social Sector Development**

**Gender and the Household:** The household has been the basic unit of economic analysis, and the standard model of economics views the household as a unitary actor. It's "the household," in spite of the fact that there is often a married couple (2 people) plus children (a total of 3 or more people). Anybody who has ever lived in a household knows that there are sometimes differences of views among those three or four people. And so the view of a unitary decision-maker, that is that everybody sees the world through the same eyes, should clearly be something you ought to question. Probably about 20 years ago, economists began to question the unitary decision-making model which had dominated economics for so long. And what people began to realize is that there are a lot of dynamics that go on into the household, and what goes on in the household affects both the distribution of income between men and women, the distribution of consumption, and not only between men and women but between adults and children and between boys and girls. Take the example of the Grameen Bank in Bangladesh. A lot of the borrowing from the Grameen Bank is through women, but there are some through men. And studies have found that whether the increased resources increase boys schooling or girls schooling depends on who is borrowing the money. So, that the impact filters through to children and to differential treatment of children (Stiglitz, 1998).

**Gender and Rights:** The story of gender inequality is in many ways a story of asymmetrical rights and privileges for men and women. Asymmetries in rights are pervasive - in legal statutes, in customary laws, and in practices in communities, families, and households. These asymmetries exist in the rights to marry, to divorce, to determine family size, to inherit and manage property, to allocate one's labor to household enterprises, to undertake income-earning activities outside the home, to travel independently. Gender disparities in rights constrain the choices available to women in many aspects of life—often profoundly limiting the opportunities they have in the economy and in society (King and Mason, 2001).

**Gender and Education:** Education is central to one's ability to respond to the opportunities that development presents, but significant disparities remain in several regions. For example, in India the male – female literacy rate gap has increased from 17.02 in 1951 to 26.62 in 1981 but after 1981 it reduces to 21.69 in 2001. Within the country also there are significant disparities exist between male and female literacy rate and also in gross enrolment ratio in primary and upper primary schools.

**Gender and Health:** Social / Gender factors often play a major part in ill-health of women, with gender discrimination in nutrition, health care and social support. Gender factors influence the extent to which women are able to have control over their own circumstances affecting their health and the quality of life. These factors are enough to first
determine, then mould and finally fluctuate and raise discrepancy in the routine lives of the women. This derision lies in every strata of the society affecting invariably the position of the women which has a great bearing on development process.

**Gender and Violence:** It is estimated that one in every five women faces some form of violence during her lifetime, in some cases leading to serious injury or death (WHO, Year is not mentioned). Violence against women and the girl child, both at home and at work place, has been showing an alarming trend in India. Violence against women is a major threat to social and economic development. This was recognized in the Millennium Declaration of September 2000, in which the General Assembly of the United Nations resolved “to combat all forms of violence against women and to implement the Convention on the Elimination of All Forms of Discrimination against Women”. Such violence is intimately associated with complex social conditions such as poverty, lack of education, gender inequality, child mortality, maternal ill-health and human immunodeficiency virus/acquired immunodeficiency syndrome (HIV/AIDS).

**Gender and Political Development / Women in Policymaking**

As people in developing countries increasingly vote for women in government, a new vision of women is emerging—one of empowered citizens who are contributing to economic and social progress. Statistics show that in countries where more women are in political office, there is less corruption, even in countries with the same income, civil liberties, education, and legal institutions (Wolfowitz, 2006). In India, after the enactment of the 73rd and 74th Constitutional amendments in 1993, women’s role in governance has increased at grassroots democratic institutions viz. Panchayat Raj Institutions and Nagara Palika Institutions. The percentage of women parliamentarian increased from five in 1990 to 8.3 in 2005 in the lower house and it is 11.6 in 2005 in the upper house (UNDP, 2005). In India, women participation in decision making as reflection in share of high level national services like Indian Administrative Services, Indian Police Services et cetera was 5.4 per cent in 1987 and it increased to 7.6 per cent in 2000 at all India level (see Table 1). But the progress is very slow and not satisfactory.

**IV. STRATEGIES FOR GAD**

To achieve gender equality development strategies must transform legal and regulatory frameworks, markets, and organizations into institutions based on the principles of equal rights, equal opportunity, and equal voice for women and men. A fundamental step is to establish equal basic rights, especially in family law, protection against gender-related violence, property rights, and political rights. King and Mason (2001) argues in their report for a three-part strategy to promote gender equality: reform institutions to establish equal rights and opportunities for women and men; foster economic development to strengthen incentives for more equal resources and participation; and take active measures to redress persistent disparities in command over resources and political voice. The present volume suggests some of the practical strategies to bring gender equality in socio-economic and political development of the human being.

**V. THE VOLUME**

The Present Volume is an attempt to put scholarly articles together on an important issue of gender development. The Papers highlight on major dimensions of gender development and different strategies for the same. All the contributors have been selected for their direct knowledge and recent experience of working in gender studies and for their ability in exploring into the various aspects of gender development, dimensions and strategies, necessary ways, means and policy changes inherent for gender parity and sustainable development.
Before going to the details of GAD: dimensions and strategies; it is pertinent to note the concept of gender in detail as it is always confusing among readers about sex and gender. In this connection the second paper entitled “Sex, Gender and Health: a Conceptual Note” by Manisha Chawla and Himanshu Sekhar Rout throws light on the concept of sex and gender; concept of health; gender as a major determinant of health; and sex, gender and health – need more attention. They claimed that for women to have a satisfactory health status, which is their basic human right, gender differences have to be tackled with a multi-pronged strategy, manifesting in different sectors and at different levels. Health has to be a necessary input to, and goal of, development. It is necessary that women should have sound mental and body in order to participate fully in development process as workers, mothers, family and community members.

GAD and Agriculture

Agriculture is the traditional and main source of livelihood for major section of women in the country. Rural women are mainly employed in agriculture-its allied activities and agro-based enterprises. There exists a glaring gender bias in terms of ownership, nature of works assigned, wages payment, freedom in agricultural activities. Though the women contribute a significant proportion of agricultural production, they are discriminated, ill-paid and their role is largely neglected. In this perspective a few papers highlight on the importance of agriculture on gender development and a need for an appropriate legal-institutional frame work, change of societal attitude, and supported mechanization of agriculture on the need of lessening drudgery activities and work-stress for women, in reducing gender disparity in agriculture sector and sustainable development.

In their paper entitled “Role of Agro-based Enterprises in Upliftment of Socio-economic Status of Women in Punjab” Sanjay Kumar, Jasdev Singh and G.S. Gill have analyzed the role of agro-based enterprises in socio-economic development of women in Amritsar and Gurudaspur districts of Punjab. They have surveyed four activities/enterprises like dairy, bee keeping, papar/ badi and pickles, which are the most popular in these districts and examined their impact on women beneficiaries in terms of employment, increase in average annual household income and their socio-economic conditions separately for each category of enterprise. The role of various enterprises in the empowerment of women entrepreneurs is achieved through the advancement of various tools of empowerment like standard of living, role of women in family and society, self confidence, ability to take risk, leadership qualities, and representation in political set up, freedom in family decisions, commercial marketing and collective skills etc. These kinds of allied activities can also be considered as alternatives to traditional type of labour intensive, repetitive and drudgery prone manual farm works. They further emphasized that efficiency of women can still be increased, if they are able to get the training on different aspects of the enterprises in their local areas or at approachable distances.

The nature of land in the country has always remained deeply embedded socially within kinship and marriage systems. It is associated with power, social prestige, rooted ness, cultural identity and privilege. Therefore, women's claim on land becomes ambiguous in a society, which has always maintained unequal gender relations in practice. In this perspective the paper “Gender Empowerment, Land Rights and Sustainable Livelihoods for Women” by K. N. Bhatt seeks to examine the importance of ensuring land rights for women in order to realize gender equality. It also analyses the inter-linkages between the women's land rights and sustainable livelihoods for the poor women, the issues like why the land rights for women remain unsettled over the years and policy options that need to be initiated to improve the situation. Any plan of action aiming to attain gender equality in land and livelihoods needs to be addressed comprehensively including various
conceptual, legal, social, institutional and infrastructural aspects. He further emphasized that in an era of diversified livelihoods system, when agricultural income in general is fast declining, the issue of land rights needs to be integrated with other policy options for ensuring both social and economic well-being of the women.

The paper “Gender and Agricultural Work in Tamilnadu” by C. Muthuraja examines the structure of rural workforce in Tamilnadu, female work participation, the extent of feminization of agricultural work and relative determinants by using multiple regression models. It is observed from the analysis that the rural work force is characterized as more of agricultural workers in nature, marginal in character and women in gender among economically and socially backward districts of Tamil Nadu. Illiteracy has emerged as the most important factor determining both work participation in rural areas and female work participation. It reveals that districts where there is higher incidence of rural illiteracy have greater degree of rural work participation. But the extent of SC&ST women (FSCST) is found to exert a significant positive influence on feminization of agricultural work in addition to female illiteracy, sex ratio and marginalization of rural work.

In their paper entitled “Gender bias in agricultural employment: evidence from rural Orissa” by Atulya Bhoi, Yoginder Singh and Prasant K. Panda have made a modest attempt to assess the role of women in agriculture, socio economic status of Women Agricultural Labourers (WALs) and gender bias in pattern of employment and wage payment in agriculture. Hirakuda Command Area of Orissa is selected as study area. The study clearly indicates larger feminization of agricultural activities due to easy availability of women agricultural labourers at cheaper rate. The role of male workers is to oversee or supervise and play a kind of supportive role to female workers, but the actual work is carried by WALs. There is also clear evidence of existence of wage differentials for the same kind of activities between male and female workers. The woman on an average gets 50 to 75 per cent of wage of a male worker for different agricultural activities. They have urged that Strong legislation by government, advancement of education and awareness level for women and active role of workers union can help to check gender discrimination against women agricultural labourers.

**SHGs /Micro credit financing and women empowerment**

Provision of employment and economic empowerment of women can be considered as one of the important dimensions of gender development. When a large section of women are unemployed or ill-employed and striving with poverty, formation of Self Help Group among poor women those are unable to access market individually, on their own capacity and provision of micro credit financing to them are great support and help them to start income generating micro enterprises and get rid of poverty. Micro credit financing to women self help groups helps them to start income generating projects, take part in credit services like saving and credit, decision making and organizational activities. It gives them sufficient scope to be public, develop capabilities, to take part in decision making, planning and freedom in expenditure management, instead being confined at the water tight compartment of the house. This not only helps to empower women but also provides them economic and social justice. Few papers in the volume emphasize on this.

The paper by Dolly Sunny “Self-Employment and Sustainable Development through SHGs: A Micro Analysis of Women Empowerment in Select States of India” analyses the Self Help Groups (SHGs) activities in select states of India, their relevance in the context of globalization and role in empowering women. While globalization accentuates threat to the already declining employment opportunities, making globalization work for the world’s poor is the greatest moral challenge to our generation. SHGs are a blend of nongovernmental organizations and group of individuals; basically women, organized together for tackling problems such as unemployment, medical issues, water shed management and livelihood generation. Encouragement to formation of more SHGs, availability of micro credit to them
and up-scaling the working of NGOs, that act like a linkage between SHG and Banks, in
those states it is lacking, are essential for the success of SHG-Bank linkage programme as
well as women empowerment and sustainable development. She further emphasized on an
integrated, balanced and development oriented policy that needs to be adopted to ensure
participation of women in economic activities. It is also important to see that the benefits of
education, training, extension and various programs should reach the poor women.

In their paper entitled “Gender and Development: Role of Self Help Groups” H. H.
Uliveppa and M.N.Siddalingappanavar have highlighted the role of SHGs in bringing gender
equality and all round development of poor women. On the basis of their case study of
“Akkamahadevi Women Self Help Group” in Bhooramnhatti, Belgaum District (Karnataka),
and references to other similar case studies in different parts of the country they have
concluded that SHGs are a catalyst of women empowerment and rural development and
SHGs have been considered as an important institutions for improving the life of women in
various economic and social fronts such as income generation, promoting banking habits
and their access to health, education, water , sanitation and human rights etc; and as compare
to the earlier gender development programmes of government, this people participatory
approach concept of SHG is far better than any one, where we find corrupt less environment,
which is essential for any development activities. They have also emphasized that the study
shows significant development of the various measuring tools of empowerment. Further they
have urged that there is need for massive support from the state, civil society groups, NGOs
and the international community in empowering women through SHGs.

The paper by K. Pazhani “Empowerment of Women through Self Help Groups-A
Case Study” analyses the impact of SHGs on employment and income of the members of
SHGs and overall empowerment of women .Kanyakumari district of Tamilnadu has been
selected as study area and simple random sampling technique is used to collect a total of 100
samples participating in SHGs from six villages both costal and interior from the district. The
study shows that the average employment level has increased significantly after the formation
of SHGs. Though the increase in income is not statistically significant as the operation of
SHGs activities are in the initial stages(2 years), the participation in the SHGs has reduced
the dependent ratio on earning members and enriched the empowerment of women with
regard to employment, income, savings and repayment, self-confidence among the women
also increased .He further stressed that provision of loans with easy conditions and less
interest, promotion NGOs and voluntary agencies, proper training for quality product and
marketing facilities are essential for up-scaling SHGs activities and related development of
poor women.

Over the years, the gender responsiveness of the budget has been under intense
debate. In this context, the paper entitled “Gender Budget Initiatives in India: A Critical
Appraisal” by Sarit Kumar Rout is making a modest attempt to outline the methodological
issues involved in it. The paper describes the macroeconomic analysis of gender budget; the
experience in international and national level on gender budgeting; and discusses the
methodological issue involved in the gender budget analysis. In spite of a lot of bargaining
power among the interest groups, action in this area is likely to have substantial impact on the
growth prospects of the economy resulting of greater participation of women in the economic
activities and improving the condition of poor women. The far reaching impact of such
analysis is to improve the status of women in the liberalized economy where the government
is constrained to spend more on the ground of fiscal discipline. But reorienting the policies by
altering the bias among the policy makers is no doubt a difficult task. It needs sharpening the
methodology to deal with various dimensions of public expenditure.
GAD and Social Sector

Availability and accessibility to social sector services are equally important for a society to develop. The women, nearly half of the total population, are lagging behind in access to the existing health care and educational opportunities in the country. A proper level of awareness and conducive environment need to be developed where women will not only get equal opportunities but also feel free and easily avail those services. Promotion of health, education and an appropriate level of awareness will largely contribute to women development and facilitate them to enjoy their right and fight against social discrimination, exploitation and violence. Few papers in the volume highlight on this.

In their paper entitled “Air Pollution and Health of Women: A Case Study” Mrutyunjaya Mishra and Nirmal Chandra Sahu intend to assess the environmental health damage caused to women in Angul-Talcher industrial agglomeration in Orissa, India. The study deals with morbidity due to four diseases, such as asthma, bronchitis, pneumonia and heart diseases over a period of 18 months on the basis of daily time series data. The study involves two steps of estimation of the physical damage function through the dose-response coefficient and economic valuation of the damage through cost of illness. Since morbidity counts are rare events, they generate count data. So disease specific dose-response functions have been estimated using the Poisson Regression Model. Epidemiological studies often report a relative risk for a given change in ambient concentration that helps in quantification of the damage. The total monetary damage is achieved by multiplying the number of cases of morbidity incidence with average cost of illness. They have estimated the pollution-specific and disease-specific dose response a function using a multi pollutant model for RSPM which is significantly associated with all the four diseases. It is observed that Angul-Talcher area experiences 22.68 μg/m³ of excess daily average concentrations of RSPM during the study period. A reduction of the pollutant to the safe Indian standard saves Rs. 0.28 millions per day in terms of human health of women.

G. Ramachandrudu, P. Subba Rao and A. Rajani in their paper entitled “Women and U.N. Millennium Development Goals - A Comparative Study Less and More Developed Countries” tries to analyze the demographic characteristics; the reproductive health of women; and their literacy, work and public life in SAARC countries in comparison with More Developed Countries (MDCs). They found that the rate of enrollment is significantly higher among males than females in Less Developed Countries (LDCs) and this rate is higher in countries like Singapore and Germany in MDCs. Of all the LDCs except in Sri Lanka the rate of enrollment in secondary school for both females and males are lagging behind the MDCs. Majority of the countries were more than 80 per cent of males economically active in LDCs where as only two countries in MDCs. Both the LDCs and MDCs the percentage of women non-farm wage earners increased from 1990 to 2001-02. This increase was significantly higher in MDCs when compared to the LDCs. The representation of women in parliament is higher among MDCs compared to LDCs both in 1995 and 2004. The paper suggested the policy actions to eliminate gender inequality, to achieve in all levels of education, and to access to economic resources. Women are generally unaware of their reproductive rights and lack access to reproductive health information, services, and facilities leading to high rates of unmet demand for contraception in low income countries and among poorer members of all developing countries. Important health sector interventions include policies that promote universal access to reproductive health services, counseling, prevention and treatment services for sexually transmitted infections and HIV should be integrated with other reproductive health services and made available through the primary health centers, which is most likely to reach populations in greatest need, such as adolescents and the poor. Investing in comprehensive sexual and reproductive health services as part of scaling up public health facilities and services is the want of the day. Strong health system in turn
depends on adequate infrastructure, including goods roads and transportation networks, electricity, and clean water.

Adequate and quality education is essential for human capital formation and to contribute economic growth. But the latter is also affected by the existence of persistence gender bias in access and acquired level of education. The paper “Gender Inequality in Education and Socio Economic Development in India: an Empirical Analysis” by K. B. Rangappa, V. Murugaiah and B. P. Veerabhadrapa is a modest attempt to address this issue. They have developed education index for male and female separately and index of gender inequality in education (IGIE) in-order to study their impact on select socio-economic development indicators. Regression technique is used to analyze the impact. The per capita income, total fertility rate, infant mortality rate and maternal mortality rate were found to be influenced by males’ and females’ education index. However the extent of influence was more by females’ education index than by the males’ education index. Similarly IGIE negatively influences the per capita income and has positive influences on the infant mortality rate, total fertility rate and maternal mortality rates. So development of women education and minimizing the gender-gap in this, are imperative in order to promote socio-economic development in the country.

In his paper “Violence against Women in India: A study in Andhra Pradesh” A. Vinayak Reddy has analyzed the nature and trend of violence that women face, their relative causes and effects on women. He has expressed his concern that the continuing and increasing violence both domestic and other, against women constitutes a serious violation of women’s human rights and the most serious impediment to women’s development. His analysis clearly shows that the violence against women more particularly the domestic or familial violence is gradually increasing in A.P. The phenomenon of continued violence on the respondents had adverse multiple consequences in the form of acute tension and anxiety, lowering in self-esteem and nervous breakdown to internalization of shame and guilty. Further he has urged that Creating awareness, empowering women, adequate availability and accessibility of public services to women, and appropriate legislation will help to reduce the domestic violence. Public services need to be made more accessible especially to women in crisis situations.

Education plays an important role in the process of development of human resources. Elementary education constitutes a very important part of the entire structure of education. Realizing this D. Pulla Rao in his paper entitled “Advancement of Females in Enrollment and Access to Employment in Schools in Andhra Pradesh” attempts to estimate the growth of enrollment of girls vis-à-vis boys in primary, upper primary and secondary education in Andhra Pradesh (AP); and to examine the increase in the number of women teachers employed in primary, upper primary and high schools. He found out that the enrollment of girls has increased at a faster rate than that of boys at primary, upper primary and also secondary stage in AP. The number of both male and female teaches in primary, upper primary and high schools shows as increasing trend over the study period. A process has set in motion where the gap between males and females in literacy rate is getting reduced, the growth rate of enrollment of girls at the school level is exceeding that of boys, the gender disparity index is fast decreasing and, more importantly, more and more females are taking to teaching in schools. These are favourable trends and need to be nurtured. Attempts to promote female education should be given greater priority than ever and there can be no better way to rise to self-respect of females than to employ them in schools and make them shape the careers of future citizens of India.

The paper entitled “Awareness: Key to Gender Development” by A.K. Jain and Shalini Tiwari assesses the awareness level among the intended female beneficiaries of various welfare programmes, their relative determinants and impacts on benefits derived. Allahabad district of Uttar Pradesh is selected for the study. It is evident from the study education; employment and age have significant influence on the awareness level while
social and marital status doesn’t. Besides the promotion of education and employment, awareness should be created at the grassroots level with the involvement of public, social workers, grampradhan and NGOs. Formation of a forum to dispense information is essential. They further believe that a more optimistic, motivational and promotional approach by government, rather than the orthodox fatalist one, can better attract poor women into various welfare programmes. 

In spite of the development of education, health and social sectors indicators, women are still exploited, discriminated, and subject to harassment and violence. At this point of time non-government organizations (NGOs) play a vital role in organizing, empowering women and promoting their welfare. The paper “Gender and Development: Role of NGOs on Women’s Welfare-A Case Study” by Pallavi S. Kusugal and H. H. Uliveppa make a critical assessment of the role of NGOs in general and the detail activities of “Women’s welfare society” in particular in promoting women’s welfare in Belgaum district of Karnataka state. They have appreciated the activities and working of this organization in reaching poor women, educating them, promoting social security, helping them to start self-employed project and to take decision on their own, and becoming socially and economically independent.

REFERENCES


