

A Critical Evaluation of Government Aided Programmes on Women Empowerment

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In India, rural poverty remains as a major hurdle towards attainment of development. The different programmes adopted by the Government of India have not been successful to tackle this problem. Poverty of women remains as an even more insurmountable issue. In the development discourse, empowerment has been identified by sociologists and economists as the major conducive factor for development. This paper briefly examines the role of 'empowerment' in development of women and makes an effort to analyse the government policies promoting empowerment of women in India. It also attempts to present a critical evaluation of Swarnajayanti Gram Swarozgar Yojana (SGSY) programme; a project undertaken by the government for poverty eradication through women empowerment.

South Asia hosts the largest number of world's poor. It also lags far behind other countries in terms of Human Development and Gender Development indices. Income disparities within the countries are also large. Majority of the rural population is left without an adequate resource base for production as the distribution of land in the villages remains skewed. The social, economic and political exclusion of women from formal as well as informal areas of development had its impact on issues like women's poverty and gender equality. In the last three and half decades, due to pressure from women's movements, both government and the NGO's have realized the importance of empowering women in development strategies and programmes. The women's organizations, non-governmental organizations, and village and community groups have debated on different strategies to help women overcome this situation. Various approaches like welfare, equity, anti-poverty, and efficiency were adopted in the past decades to improve the economic situation of poor women. Most of these approaches are located to a large extent at the individual level.

The Empowerment approach (unlike the other four approaches) took into account the gender gaps in the existing power structure. It considered

enhancement of women's role in decision making (in political, economic & social spheres) as crucial for improving the status of women in poverty. There was a need felt for collective ways of learning and collective ways of action. There has been a shift from the exclusive women's programmes to the incorporation of a gender perspective in about all development programmes. Thus the empowerment approach emerged as a strong commitment to women's rights and capacity to make their own decisions about development strategies (Meenai 2003). The World Bank (2001) has identified women empowerment as one of the key constituent elements of poverty reduction. At the same time there is much debate at the theoretical level as to what empowerment comprises and how it can be achieved.

Empowerment and Women's Development

The Draft Declaration of the Third Preparatory Committee in its presentation in World Summit of Social Development held at Copenhagen 1995 asserted that the most productive policies and investments are those which empower people to maximize their capacities, resources and opportunities. (Report of the World Summit for Social Development, 1995 point 24, 26(o)) This is particularly true with regard to women in developing and underdeveloped countries. At present, the focus of the concept of development with particular reference to women has seen a shift from emancipation to empowerment. Empowerment is a holistic concept. It is multi-dimensional in its approaches and involves a basic realization and awareness of one's power and potentialities, capabilities and competence and of one's rights and opportunities for development in important spheres of life (Murthy and Goer; 2002). Thus empowerment can be considered as an ongoing process, which enhances any marginalised and alienated group's abilities to change the structures and ideologies that keep them subordinate. It is a process of making present power structures more inclusive. Empowerment and inclusion are often seen as complementary processes. Empowerment focuses on enhancing the various capabilities of the excluded groups (a process from below) while inclusive policies will create an environment for the excluded groups to enjoy their rights. The final goal of empowerment is to 1) transform the ideology and practice of domination and subordination 2) challenge the existing power structures that have upheld discrimination and 3) gain access to and control over material and knowledge resources (Acharya & Ghimire, 2005).

Empowerment tends to mean different things to different people. Mainstream development agencies such as the World Bank generally look to empowerment to improve efficiency. Many agencies see it as a metaphor for fundamental social transformation. The Southern scholars offer a different interpretation. For Latin American feminists like Escobar, empowerment implies greater equality for women in the performance of their productive activities. In the Indian context, the term emphasizes the changing of power relations through individual challenge to patriarchal relations or group resistance to oppressive practices (Batliwala, 1995). This understanding of the concept of empowerment is also reflected in the works of feminists, environmentalists and poststructuralists who have criticized the western centric approach of mainstream development. It could be considered as a process of change in existing power structure.

The concept of 'Women Empowerment' can be bifurcated into three different aspects viz. economic empowerment; political empowerment; and social empowerment. The economic aspects of empowerment would include increasing women's access to, and command over tangible and intangible resources, such as wealth, property, employment, knowledge and information. Reducing economic dependency can be a basis for empowerment. This can be achieved by 1) access and rights to resources and economic opportunities and information and 2) impact on the division of labour, workload and time use. Political empowerment includes the ability to organize and mobilize for social change. It covers not only awareness at the individual level but also at the collective level. This results in collective action which again is the precondition for collective change. Political process must increase women's presence and influence in the power structure. Political ability to bring about changes in women's legal status, to direct resources to women, and to get access to positions of power is of crucial importance.

Facilitating women's access to money alone will not act as an effective means for achieving empowerment. It has to be linked to social and cultural factors that would bring awareness of the impact of women's subordination, concept of self esteem and on the meaning of benefits of empowering women. Social factor would include changing the existing discriminatory ideology and culture, which determine the environment for women's existence. Thus social empowerment is also an important factor of empowerment.

Post-development feminists recommend participatory empowerment and stress on empowerment from within (Chambers 1997; Deshmukh 2004; Larzeg 2002; Saunders 2002). The focus is on a fundamental shift in perceptions of 'inner transformation' as essential to the formulation of choices. In other words, women should be able to define self interest and choice and consider themselves as not only able, but entitled to make choices. (A Sen 1999; Kabeer 2001; Rowlands 1995, Nussbaum 2000). They also stress on the role of sustainable development as an indicator of empowerment. Sustainable development and economic growth that is both sustained and sustainable are possible only through improving the economic, social, political, legal and cultural status of women. Equitable social development that recognizes empowering the poor, particularly women, to utilize environmental resources sustainably is a necessary foundation for sustainable development. (Mies and Shiva, 1993)

The alternative or populist view of post development is critical of the top-down character of most mainstream development discourse and practice. They recommend a bottom-up participatory approach, where the development 'experts' becomes 'facilitators' working with the poor rather than directing them. According to Freedman (2000), development, from this perspective, cannot be 'given' to the poor. It requires attention to local knowledge and accumulated wisdom, respectful partnership and participatory practice that will empower the poor, so that they can define their own development problems, goals and solutions.

Growth of civil society is a conducive mechanisms by which empowerment takes place (Friedmann, 1992). As such Participatory Rural Appraisal (Chambers, 1997); Participatory Research (Idemudia, 2002); and Sustainable Development (Singh & Titi 1995;

Sen 1999) has been identified as effective means to enhance empowerment. In India, the government has recognised the need for framing policies and programmes which would result in gender equality and empowerment

An analysis of Government policies promoting empowerment of women in India

The Government of India has introduced various programmes for women empowerment keeping in mind the fact that empowerment of women is critical for the very development of our country. They felt that empowerment will

enhance both the quality and the quantity of human resources available for development. The commitment to gender equity is well entrenched at the highest policy-making level- the **Constitution of India**. Article 14, 15(1), (3), 16, 39 (a), (d), 42, 46, 47, 51 caters towards equality before Law for Women. Besides Article 243 D (3)& (4) states that not less than one-third of the total number of seats in a Panchayat to be reserved for women and similarly not less than one-third of the total number of offices of Chairpersons in the Panchayats at each level to be reserved for women. The 73rd and 74th amendments of the Constitution have incorporated 33 per cent reservation for women in local bodies. Although the constitution provides legal equality for men and women, it has not resulted in social and economic equality or empowerment for women.

The various **Five Year Plans** has over the years reflected the evolving trends in gender matters. The earlier Five Year Plans tried to introduce various welfare programmes, community development programmes and educational programmes for women as part of empowering them. The Sixth Five Year Plan (1980-85) saw a shift from welfare to development. It recognised women's lack of access to resources as a critical factor impeding their growth. The Seventh Five Year Plan (1985-90) operationalized the concern for equality and empowerment. The emphasis was laid on qualitative aspects such as inculcation of confidence, generation of awareness with regards to rights and training in skills for better employment. As a result a number of programmes like Women's Development Corporation (WDCS), Support to Training and Employment Programme (STEP) were introduced. The Eighth Five Year Plan (1990-95) has focussed on empowering women, especially at the grassroots level, through Panchayat Raj institutions. The Ninth Five Year Plan (1997-2002) adopted a strategy of women's component plan, under which not less than 30 per cent funds are earmarked for women specific programmes. It also suggested an integrated approach of combining the existing services, resources, infrastructure and manpower in both women specific and women related sectors and organising women into self-help groups (SHGs). The Tenth Plan (2002-2007) approach aimed at empowering women through translating the National Policy for Empowerment of Women into action.

The Government of India had declared 2001 as Women's Empowerment Year. The purpose was to create and raise awareness of women's issues with active participation of all men and women and to improve access to and **control** resources by women. *The year had themes such as human right* for economic

empowerment of women, social empowerment of women, developing entrepreneurship in women and so on. Accordingly the **National Policy on Empowerment of Women** was introduced by the government in 2001 and tried to introduce a gender perspective in the budgeting process as an operational strategy. The main goal of this policy was to bring about the advancement, development and empowerment of women. The objectives were the following:

- Creating an environment through positive economic and social policies for full development of women to enable them to realise their full potential.
- Equal access to participation and decision making of women in social, political and economic life of nations.
- Equal access to women to healthcare, quality education at all levels, equal remuneration, occupational health and safety, social security etc.
- Strengthening legal systems aimed at elimination of all forms of discrimination against women.
- Ministering a gender perspective in the development process.
- Elimination of discrimination and all forms of violence against women and girl child.
- Building and strengthening partnerships with civil society, particularly women's organisations (wcd.nic.in/empwomen.htm)

The policy recommended some measures to attain empowerment. Firstly the legal-judicial system had to be made more responsive and gender sensitive to women's needs. Secondly with the full participation of community and religious leaders, the policy aimed to encourage changes in personal laws to eliminate discrimination against women. The policy also recommended to change the laws relating to ownership of property and inheritance by evolving consensus in order to make them gender just.

The policy identified economic and social empowerment as the main indicators of development. As part of economic empowerment, women's perspective was to be included in designing and implementing macro-economic and social policies. As poverty is one of the main causes of disempowerment of women in India, the policy recommended poverty eradication programmes to be introduced. It was felt that mobilizing poor women by offering them a range of economic and social options along with necessary support measure will enhance their capabilities. In order to enhance women's access to credit for consumption and production, the policy recommended the establishment of

new, and, strengthening of existing micro-credit mechanisms and micro-finance institution so that the outreach of credit will be enhanced. The policy also recognised the negative impact of globalization on women in terms of feminization of poverty, increased gender inequality and uneven distribution of resources. Hence strategies were to be designed to enhance the capacity of women and to empower them to meet the negative social and economic impact.

The policy identified multiple indicators for social empowerment of women. This includes equal access to education for women and girls, a holistic approach to women's health, provision of safe drinking water, sanitation and toilet facilities within accessible reach of households for women, including women's perspective in housing policies and also promoting programmes of non-conventional resources.

In order to address issues relating to social and economic advancement of women, The **Department of Women and Child Development** has implemented various schemes. These programmes have special components for women and funds were earmarked as 'Women Component'. During the year 2001, new schemes were launched with the objective of social and economic empowerment of women. An Integrated Self Help Group –based programme for the empowerment of women known as Swayamsiddha was started. It emphasised on covering services, developing access to micro- credit and micro-enterprises. Under the Swayamsiddha scheme 650 blocks were allotted and 5206 Self Help Groups were formed in 2001 (Singh and Sinha, 2008).

Micro credit and Self Help Groups in SGSY programme

The government of India introduced the IRDP in late 1970s as a poverty alleviation programme. These programmes were individual oriented and were mainly for self-employment. By late 1980s, it was felt that IRDP had not lived up to its expectation. The hope that credit based promotion of self-employment would bring in an integrated exercise of local planning never materialised. IRDP concentrated on income generation for poor families and neglected the other indices of development like health care, safe drinking water or women issues. (Saxena, 1987) The social, economic and political exclusion of women from formal as well as informal areas of development had its impact on issues like women's poverty and gender equality. Hence the government recognised the need for framing policies and programmes which would result in gender

equality. Thus in 1982, the Government of India with the help of National Bank for Agriculture and Rural Development (NABARD) initiated the programme of micro-credit for women's Self Help Groups (SHG) as a means to alleviate poverty and to empower women. The inspiration behind this endeavour was the successful functioning of the Grameen Bank of Bangladesh.

NABARD recommended linking these SHGs with the bank so that they can avail credit which can be used for promoting small economic enterprises. An important development programme in the tenth plan was to unite all the self-employed programmes under the Swarnajayanti Grama Swarozgar Yojana (SGSY). The programme aimed to establish micro-enterprises in rural areas based on the ability of the poor and potential of the area. The scheme followed a participatory approach and credit-cum-subsidy is its main function. It refers to very small loan for unsalaried borrowers with little or no collateral provided by legally registered institutions. The concept of micro-credit can be understood in two ways. It could be a device to just give credit to the poor. The other way is credit-for-empowerment. According to the former understanding, micro-credit is about providing services or delivering credit to low income clients. Credit-for-empowerment on the other hand is about organising people particularly around credit and building capacities to manage money. The focus is on getting the poor especially women to mobilize their own funds, building their capacities and empowering them to avoid external credit. This approach believes that learning to manage money and rotate funds builds women's capacities and confidence to intervene in local development and local governance. (Mansuri, 2010)

The perspective of the government was to view these programmes as, economic measures to develop the human resources and rural infrastructure, and to transform rural India.

When the Integrated Rural Development Programme (IRDP) was subsumed in Swarnajayanti Gram Swarozgar Yojana (SGSY), the formation of SHGs became the principal mode of poverty alleviation and women empowerment through self-help and development of microfinance.

The Swarnajayanti Gram Swarozgar Yojana (SGSY) Scheme is a centrally sponsored scheme implemented in all states except *Delhi* and *Chandigarh* since 1999. It is primarily designed to promote self-employment oriented income generating activities for the BPL households in the rural areas and is

woven around the mechanism of Self-Help Groups (SHGs). The SGSY has been designed to break the financial, technical and market constraints that the individual BPL households face to cross the threshold of poverty line. Thus it tries to bring assisted poor families above the poverty line by ensuring a sustained level of income over a period of time. The members of the SHGs are given access to short term credit through linkage with banks. Besides they promote capacity building training for managing the SHGs and skill training to take up micro-enterprises;

Most of the micro finance groups in India deal primarily with women and take a group based approach to service provision. However they vary in their approach to group formation. Some have adopted the Grameen Bank model of the group for e.g. Society for Helping Awakening Rural Poor through Education (SHARE). Others promote SHGs. There are still others who work with a co-operative structure like Self Employed Women's Association (SEWA). They also differ in terms of service provided. Some like SHARE offer a minimal credit-centered programme while others link financial provision with other forms of provision like social and legal services. SHGs offer women the possibility of belonging to a group of their choosing in contrast to the socially ascribed or economically imposed relationships. They are encouraged to meet on a routine basis with others who share their experience of marginalisation and to gain access to knowledge about the world beyond the confines of their immediate experience. Such strategies could, in principle, serve to empower them, both individually and collectively. Group-based strategies hold out the possibility for bringing about social change for the simple reason that people acting together are often able to achieve what they cannot achieve individually. (Kabeer, 2005)

Critical Evaluation of the Impact of the SHGs under the SGSY Programme

A review of the evolution of SHGs gives us a glimpse of how it is functioning and what is the extent of its development. We can see that SHGs, a major form of delivery of micro finance in India has brought about drastic changes in the lives of lakhs of women. Many of them have gone beyond provision of credit and assumed many non-traditional responsibilities. In the early 2000's almost two third of the a SHGs were those promoted by NGOs. At present almost half of the SHGs in India are promoted by state governments. There are speculations on the success of development programmes supported by the government. Very often it gets entangled in red tapism and bureaucratic delay.

The major argument against micro-credit and SHGs is its failure to reach the poorest of the poor. Even though the programme professes to help the poor, they seldom reach the poorest. As the poorest do not have anything to save, they are invariably excluded from the benefits. Their poor resource, lack of skills and market contacts make them ineligible for admission. There is often a presumption that the moderately poor are less likely to default than those who are acutely poor. Hence the SHGs aims to benefit the moderately poor rather than the very poor. Moreover the functioning of SHGs requires a lot of paper work and accounts to be done. It becomes difficult to maintain accounts if the president or secretary is not educated enough. This brings forth the question whether the post development theorists' contention of bottom to top policy of development will cater to alleviating poverty.

The main drawback of micro credit system is that it is not reaching the actual poor. Studies show that this is true to many states in India as well as other developing countries. The commissioned study on microfinance for the World Bank's *World Development Report 2000-01 (WDR 2000-01)* which reviewed the operation of seven microfinance programmes in four countries (Bangladesh, Uganda, Bolivia and the Philippines) was unequivocal in its finding that microfinance programmes did not reach destitute sections, that the extreme poor sections who participated were not a majority and that the majority of clients belonged to moderate poor and vulnerable non-poor households [Sebstad and Cohen 2000]. This is supported by recent studies carried out by the Consultative Group to Assist the Poorest (CGAP) in a number of countries which found that a sizeable percentage of households that had newly joined an MFO (i.e., before they had benefited from access to financial services) were not drawn from the poorest 30 per cent of the population in the context in which the organisation worked

The failure of the bank linkage programme is another area of critique. Introduction of income generating activity through bank linkage is the crucial feature of SHGs. The members are expected to improve their economic status by starting productive economic enterprise. This process is supposed to help them overcome poverty. The women were reluctant to take loan under the Self Help Group Bank Linkage programme. First of all, they found it difficult to find seven likeminded people. Moreover finding an economic activity that will yield a rate of profit necessary to cover the interest rate on the loan is also difficult. Lack of adequate marketing facility is another problem. The main

market for non-farm activities is in urban areas. When these activities are taken up by rural women, the produced goods hardly meet the required standards of the urban market. Moreover, the distance also imposes a hurdle in the cost of marketing which adversely affects the group's profit. The process involved in procuring loans is also not easy. There are many formalities involved which may act as a deterring factor for poor women's enrolment [Madheswaran and Dharmadhikary 2001].

The SHGs has not played any role in confronting the traditional patriarchal structures of subordination. It has also not been able to deal with the problem of financial exclusion of the poor which in turn will result in social exclusion and perpetuate inequality. What is needed instead is a more holistic understanding of the nature of inequality and a more comprehensive approach to tackling it. Critics (Kannabiran, 2005, Rao et al 2003, Kalpana 2005) argue that the emergence of SHGs has altered the nature of discourse on development and social justice by placing the onus of overcoming poverty on the poor. Further they state that expecting the poor to pull themselves out of poverty through entrepreneurship only leaves the systematic inequalities and factors that create poverty unchallenged and secure.

One cannot discard the role of micro credit programmes and SHGs in SGSY programme altogether. The SHG movement has tremendous potential to change the face of rural India. Though its main aim is to reduce poverty, it also has the latent function of women empowerment and includes strategies for socio economic transformation. It is noteworthy that in the case of SHGs, the direct involvement of state government has helped in the massive expansion of the programme. The functioning and expansion of SHGs in the states of Andhra Pradesh, Kerala and Maharashtra are examples of this aspect.

Concluding Observations

Prior to discussion on the concept of empowerment, it is necessary, that the Government take steps to understand which factors are contributing towards women disempowerment. There are various factors contributing to the subordinate status of women in India. The dominance of patriarchal system in India is the primary factor that leads to disempowerment of women. Hence the laws relating to ownership of property and inheritance do not favour women. Though women in India have the legal right to own land, very few do. Even for those who own land, ownership rarely translates into control of the land.

Women form the greater percentage of the workforce in the agricultural and informal sector. But the ability of women in rural India to access and manage the benefits from the land to which they are associated remains largely limited. Moreover the precariousness and ambiguity of women's legal status remains a leading cause of disempowerment and cause of poverty. Hence it is important for policy makers and other NGOs to identify the root causes of disempowerment and rectify it.

Well designed lending programmes, rightly directed could move large number of poor people above the poverty line. One needs to understand that "poor" is not a homogenous group. Hence it is necessary to determine which sections of the poor are reached and effectively served. This is necessary to increase income enhancement effect of SHGs. There is a need to attack both the dimensions and causes of poverty. Survival, for the poor cannot come from purely economic measures. Often persistent poverty is borne out of government failure. . Alienation of land, lack of work and hunger cannot be set right by revolving funds. Even household consumption often does not automatically improve because of availability of credit. Pressures related to community, caste and household dynamics continue to operate. And the pressure of repayment is also overwhelming

The increasing participation of women in microcredit and formation of women's self-help groups should not be limited to providing short-term relief to ease immediate needs. There should be a long term social political and cultural vision that will end the subordination of women. One need to understand that access to financial services may improve the economic productivity and social being of poor women and their household, but it does not automatically empower the women

Economists argued that economic empowerment is more important in order to achieve a lasting and sustainable development. They felt that once a woman is financially independent, it will automatically get translated into political and social empowerment. If economic independence does not result in a realization of their subjugation, one cannot consider it as a tool of empowerment for women. But women's development and empowerment has to go beyond the economic concerns and place emphasis on issues relating to equality autonomy and self reliance at the individual level and on solidarity of the community at group level. The empowerment of women should be to help

them to overcome constraints and enable them to make their own choices regarding their own lives.

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