

# Issues And Challenges Before Women Empowerment

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## Abstract

Women Empowerment is made up of two words women and empowerment. Empowerment means to give power or authority to someone. So, Women Empowerment means power in the hands of women. It signifies that women should be given equal opportunity in every field, irrespective of any discrimination. In this essay on Women Empowerment, we will discuss the need for women empowerment and the ways through which it can be achieved. Women Empowerment Essay Our society comprises men and women. In earlier times, men were considered to be the leading members of a family. They were responsible for earning the livelihood and were the decision takers of the family. On the other hand, women were responsible for doing household work and upbringing of the children. So, the roles were mainly based on gender.

**Key words:** Decision making process, reproductive role, opportunities etc.

## Introduction

There was no involvement of women in decision making. If we assess our entire sector, then research says that women's issues are either focused on her reproductive role and her body or on her economic role as a worker. But none of them is focused on empowering the women. What Does Women Empowerment Mean? Women Empowerment is the process that creates power in women to live a happy and respectable life in a society. Women are empowered when they are able to access opportunities in a variety of fields such as in education, profession, lifestyle, etc., without any limitations and restrictions. It includes raising their status through education, awareness, literacy and training. It also includes the authority to take decisions. When a woman makes a crucial decision, she feels empowered. Women's empowerment is the most crucial point for the overall development of a country. Suppose, in a family, there is one earning person, while in another family, both men and women are earning, then who will have a better lifestyle. The answer is simple, the family where both men and women are earning money. Thus, the country where men and women work together develops at a faster rate. Need for Women Empowerment History says that women were ill-treated. The Sati Pratha in the ancient times to the girl child abortion in the present scenario, women continue facing such violence. Not only this, heinous crimes against women such as rape, acid attack, dowry system, honour killing, domestic violence, etc., are still happening in India. Out of the total population, 50% of the population should consist of women. However, due to female foeticide

practices, girl child numbers are decreasing sharply in India. It has also impacted the sex ratio in India. The literacy rate in girls is very low. Most of the girls are not even provided with primary education. Moreover, they are married early and made to raise children and shoulder only household work. They are not allowed to go out and are dominated by their husbands. Women are taken for granted by men as they are considered their property. Even at the workplace, women are discriminated against. They are paid less for the same work as compared to their male counterparts.

Steps to Empower Women Women can be empowered in various ways. It can be done through government schemes as well as on an individual basis. At the individual level, we should start respecting women and start giving them opportunities equal to men. We should promote and encourage them to take up jobs, higher education, business activities, etc. The Government has come up with various schemes such as Beti Bachao Beti Padhao Yojana, Mahila-E-Haat, Mahila Shakti Kendra, Working Women Hostel, Sukanya Samridhi Yojana, etc. to empower women. Apart from these schemes, we as individuals can also empower women by abolishing social evils like the dowry system, child marriage. These small steps will change the situation of women in society and make them feel empowered. Commitments of Ninth Plan The Ninth Five Year Plan commits to 'Empower Women' through creating an enabling environment where women can freely exercise their rights both within and outside their homes, as equal partners along with men. This is planned to be realised through 'The National Policy for Empowerment of Women', with definite goals, targets and policy prescriptions along with a well-defined Gender Development Index to monitor the impact of its implementation in raising the status of women.

#### Objectives:

Empowering Women as the Agents of Socio-Economic Change and Development Strategies To create an enabling environment for women to exercise their rights, both within and outside home, as equal partners along with men, through early adoption of 'National Policy for Empowerment of Women'.

To legislate reservation of not less than 1/3 seats for women in the Lok Sabha and in the State Legislative Assemblies and thus ensure adequate representation of women in decision making;

To adopt an integrated approach towards empowering women through effective convergence of existing services, resources, infrastructure and manpower in both womenspecific and womenrelated sectors;

To adopt a special strategy of 'Women's Component Plan' to ensure that not less than 30 per cent of funds/benefits flow to women from other developmental sectors;

To organize women into Self-Help Groups and thus mark the beginning of a major process of empowering women;

To accord high priority to reproductive child health services and thus ensure easy access to maternal and child health services; To universalize the on-going supplementary feeding programme - Special Nutrition Programme (SNP) and Mid-Day Meals (MDM);

To ensure easy and equal access to education for women and girls through the commitments of the Special Action Plan of 1998; To initiate steps to eliminate gender bias in all educational programmes;

To institute plans for free education for girls up to college level, including professional courses;

To equip women with necessary skills in the modern upcoming trades which could keep them gainfully engaged besides making them economically independent and self-reliant.

To increase access to credit through setting up of a 'Development Bank for Women Entrepreneurs' in small and tiny sectors.

## **Methodology**

This paper is about issues and challenges before women towards their empowerment. So the data has been collected from skilled and unskilled women working in different sector. Firstly a pilot survey has been conducted to get knowledge about working and non-working women. Secondly a list has been prepared for working and non-working women from Government and Private sector. After listing of all eligible women random sampling method has been administered to select eligible women.

## **Discussion**

Accordingly, efforts are being initiated by setting up of a Group of Ministers in July, 2000 to examine/finalise the proposal of the formulation of a National Policy on Empowerment of women. The other major step in this direction was to seek 33-1/3 per cent reservation of seats for women, both in the Lok Sabha and in the State Legislative Assemblies. To this effect, a Bill on the subject was introduced in the Lok Sabha in September, 1996. The Bill is yet to be passed. Besides, the Committee on Empowerment of Women, constituted in March 1997 by Lok Sabha to review the progress of empowering women from time to time, a Task Force on Women and Children was also constituted in August, 2000 to review all the related aspects of empowering women, including drafting a programme for celebrating 2001 as the 'Year of Women's Empowerment'. While the Committee on Empowerment of Women has, so far, reviewed the progress of the development schemes for rural women, the Task Force which met on 12 September, 2000 has finalised the programme for celebrating the Women's Empowerment Year. With regard to earmarking funds/benefits under Women's Component Plan, the Planning Commission requested all Central Ministries/Departments and the State Governments to draw up Women's Component Plans. Also, the Minister for Human Resource Development asked Central Ministers for personal intervention to set aside funds/benefits under Women's Component Plan in the plans/programmes of their respective Ministries/Departments. The nodal Department of Women and Child Development also made a request to Ministries/Departments to - i) set up Advisory Committees to help them in the preparing the Women's Component Plan; ii) set up a 'Women's Cell' to monitor the implementation of Women's Component Plan; and iii) include a chapter on Women's Component Plan in their Annual Reports. According to information available, 12 Central Ministries/Departments viz., Health and Family Welfare, Education, Labour, Agriculture, Urban Affairs and Employment, Rural Development, Social Justice and Empowerment,

Textiles, Industries, NonConventional Energy Sources, Science and Technology and Information & Broadcasting have confirmed their efforts of extending benefits for women under Women's Component Plan. While the State Governments of Karnataka, Kerala, Gujarat and Himachal Pradesh have made bold initiatives of earmarking funds for Women's Component Plan; Rajasthan is also trying to follow the path very soon. Although, it would be very difficult to quantify the efforts of various Ministries/Departments in terms of allocations, yet the flow of benefits to women from the core sectors of health and family welfare, education, labour and employment, rural development, urban development, agriculture, science and technology etc. can be easily enlisted, as reflected in the respective chapters of this document. Efforts have already been on for preparing a Gender Development Index to assess the impact of various policies and programmes in improving/raising the status of women at regular intervals. A set of 18 Developmental Indicators have been identified and the same are being fieldtested to find out the feasibility of data being available at the district level on a regular basis. Results are still awaited from the respective State Governments. The Committee on Empowerment of Women referred to above, also inter-alia, reviews the implementation of the progress of the Women's Component Plan 325 Review of Policies and Programmes The nodal Department of Women and Child Development, responsible for empowering women, formulates policies and programmes; enacts/amends legislation concerning women; and reviews, guides and coordinates efforts of governmental and nongovernmental organizations. In addition, the Department implements a few innovative programmes, which include – empowering strategies; employment and income generation; welfare and support services; awareness generation and gender sensitization; and other enabling measures. These programmes are supplementary/complementary to other general developmental efforts for women. Progress of some of the important on-going programmes is given below: Empowering Strategies 8. Indira Mahila Yojana (IMY) launched in 1995-96 aims to empower women through the following generating awareness amongst women by disseminating information and knowledge; helping women achieve economic strength through micro-level income-generating activities; and establishing convergence of various services such as literacy, health, non-formal education, rural development, water supply, training for capacity building and entrepreneurship. More than 37,000 homogeneous women's groups were set up by the end of 1997.

### **Women's Progress at a Glance**

The Rural Women's Development and Empowerment Project (RWDEP), now called SwaShakti, Project is yet another governmental intervention which is already put to test in Tamil Nadu and found successful in empowering women through awareness generation and income generation. The project is being replicated in Bihar, Haryana, Gujarat, Karnataka, Madhya Pradesh and Uttar Pradesh with the assistance from IDA and International Fund for Agricultural Development (IFAD). Women's Development Corporations and Non Governmental Organisations (NGOs) in these States are actively associated in implementing the programme. As the project is still in its infancy, it is too early to assess its impact. ii) Employment and Income Generation The programme for Support for Training and Employment (STEP), provides a comprehensive package for up-gradation of skills through training, extension inputs, market linkages, etc, in traditional sectors such as agriculture, dairying, handicrafts, handlooms, animal husbandry, sericulture

and fisheries. Since the inception of STEP in 1987, till date, about 4,48,245 women have benefited from 86 projects, in the States of Andhra Pradesh, Bihar, Gujarat, Haryana, Himachal Pradesh, Karnataka, Kerala, Maharashtra, Madhya Pradesh, Manipur, Nagaland, Orissa, Tamil Nadu, Tripura, Uttar Pradesh and West Bengal. Of the total coverage, 3.11 lakh women belonged to dairy sector, followed by 29,500 under sericulture, 18,686 under handlooms, 16000 under handicrafts and the rest of the 13,059 under fisheries, poultry, horticulture, carpet weaving, knitting, goatbreeding, piggery, mushroom cultivation, book binding, etc. Efforts are now being made to merge STEP with three other on-going schemes: Norwegian Agency for International Development (NORAD), which assists TrainingcumProduction Centres that train poor and needy women in the age-group 18-45 years in upcoming non-traditional trades; socio-economic programme which provides 'work and wage' to needy women such as destitutes, widows, deserted, disabled etc; and Condensed Courses of Education and Vocational Training which open up new vistas of employment through continuing education and vocational training for school dropouts, thus bringing out an umbrella scheme of 'Training and Employment for Women.' Welfare and Support Services 12. Support services to working women are being extended through the programme Hostels for Working Women (HWW) which aims to promote greater mobility for women in the employment market by providing them safe and cheap accommodation to suit the lower income strata they belong to. Since inception of the Scheme in 1973 till 2000, 841 Hostels have been sanctioned to accommodate 59,600 working women. Of these, 78 Hostels have been sanctioned during 1997-2000 to house 7,486 working women and their dependent children. The programme has already undergone a number of successful evaluations during the 25 years of its implementation. The last being the nation-wide study in 1998 by the Tata Institute of Social Sciences, Mumbai, has suggested expansion of the scheme to meet an increasing demand for such facilities. The Master Plan of Operations (MPO) prepared by the Department in 1992 also indicated the need to provide hostel accommodation for about 1.35 lakh working women throughout the country. Not even half of this target could be achieved. The two other support services are: i) Integrated Child Development Scheme (ICDS) through its nation-wide networking of 6 lakh anganwadi centres and ii) creches/day-care centres for working and ailing mothers. Details of these two programmes are given under the section 'Development of Children' in this Chapter. The welfare programme of Short Stay Homes (SSH) for Women and Girls has been under implementation since 1969 to protect and rehabilitate those who are in social and moral danger due to breakage of families, mental strain/stress, social ostracism, exploitation, etc. During the year 1999-2000, the financial pattern and norms under the scheme were revised as a mid-term correction during the Ninth Plan. At present, there exist 357 SSHs benefitting about 12,000 women/girls. The SSH scheme was evaluated in 1998 by Programme Evaluation Organisation (PEO) of the Planning Commission. 327 Box No 2 MICROCREDIT FOR WOMEN THROUGH RMK Rashtriya Mahila Kosh (RMK) set up in 1993, extends microcredit to poor and assetless women in the informal sector through the medium of NGOs. Since the inception of RMK, a total credit worth Rs. 77.36 crore was sanctioned benefitting 3.5 lakh women through the 688 channelising NGOs, spread all over the country. The recovery rate of RMK was as high as 95 per cent. RMK with its success stories could raise its original corpus of Rs.31.00 crore to Rs. 48.06 crore within a period of five years. In the process of expanding scope of its activities, RMK has been developing linkages with the Self-Help Groups coming up under the

programme of IMY. Based on their recommendations, the scheme has been transferred to Central Social Welfare Board (CSWB) to develop linkages/get merged with a like scheme called Family Counselling Centres launched to help families on the verge of a break-down. Awareness and Gender Sensitization The Ninth Plan attaches great importance to efforts that trigger changes in societal attitudes to women and the girl child. An integrated media campaign projecting a positive image of both women and the girl child through electronic, print and mass media forms the most important component of the government's communication strategy. Also, a set of 10 Legal Literacy Manuals were brought out in 1992 with the aim of educating women about the laws protecting their basic rights. These Manuals are simple and illustrated, therefore even semi-literates and neo-literates can easily comprehend the message. The manuals have been distributed to all the State Governments and NGOs for wider dissemination and they are also being translated into other Indian languages. Other Enabling Measures Rashtriya Mahila Kosh (RMK) is a national-level mechanism to meet microcredit needs of poor and asset-less women in the Informal Sector. From its inception in 1993 till date, RMK has sanctioned credit totaling Rs.77.36 crore; it has benefited 3.5 lakh women through 688 NGOs spread all over the country. During the period under this appraisal, a total credit of Rs.43.56 crores was extended to 1.68 lakh women. RMK has been maintaining a very creditable recovery rate of 90 to 95 per cent. To expand its credit services, RMK also ventured to develop an institutional base at the grass-root levels through Self-Help Groups (SHG). In this process, it also started developing linkages with the existing Women's Groups of IMY and Development of Women & Children in Rural Areas (DWCRA). For expansion of these activities, RMK needs financial support from the Government. The National Commission for Women was set up in 1992 with a mandate to safeguard the rights and interests of women. The Commission has continued to pursue its mandated activities through legal awareness programmes; looking into the individual complaints/prelitigations, sexual harassment of women at work place; organising 'Parivarik Mahila Lok Adalats' with the help of local NGOs and Legal Aid Boards; reviewing existing legislations and preparation of new Bills relating to Prevention of Inter-Country trafficking in South Asian region; framing rules under Dowry Prohibition Act of 1961, etc. The Commission accords highest priority in securing speedy justice to women. 328 Box No.3 NATIONAL COMMISSION FOR WOMEN The National Commission for Women (NCW), set up in 1992, has a mandate to safeguard the rights and interests of women. The Commission continued to pursue its mandated activities, namely safeguarding women's rights through investigations into the individual complaints of atrocities; sexual harassment of women at work place; conducting Parivarik / Mahila Lok Adalats, legal awareness programmes/camps; review of law and legislations etc. The other activities of the Commission include campaigning against gender-based violence in India. The Commission also took up the development of special womens groups viz., widows, women in custody and mentally ill, destitute etc. It also prepared two draft Bills viz – SAARC Regional Convention for Prevention and Combating Trafficking in Women and Children; and framed Rules under Section 9(b) and Section 10 of the Dowry Prohibition Act 1961 for consideration of the Government, besides advising the Government on various issues including legal and developmental matters. Among its the success stories, the Commission appealed to all States to allot Fair Price Shops to women co-operatives or to needy women on a priority basis and several Chief Ministers responded favourably by allotting such Shops to women; Recommended that the

Tenth Finance Commission set up an Expert Group to evolve strategies to facilitate women's political empowerment as one of the criteria for devolution of funds from the Centre to States; Requested the State Governments to reserve a certain percentage of resources for women even at the village level in programmes such as water supply, health services, nutrition, sanitation, etc.; Organised a workshop on 'Gender Perspective for the Electronic Media' urging them to revise their guidelines to eliminate gender-stereotyping and negative portrayals of women and modifying their policy to serve the cause of women's advancement; Reviewed the functioning of women cells in Governmental Organisations and issued fresh guidelines to reactivate the cells and get the Government organizations to reserve 30% of the posts for women at all levels -- in the Government, Public Sector undertakings, Universities and other autonomous bodies. Review of Legislation The National Commission for Women, as per its mandate, has started reviewing all the 39 legislations which have a bearing upon women. So far, it could complete review of 14 legislations. Based upon their recommendations, the nodal Department of Women and Child Development, in consultation with the Ministry of Law & Justice and Home Affairs, has initiated action to amend the following – the Commission of Sati (Prevention) Act, 1987; Traffic (Prevention) Act, 1956; Indecent Representation of Women (Prohibition) Act, 1986; Child Marriage Restraint Act, 1929; Guardians & Wards Act; Family Courts Act; Foreign Marriage Act; Amendment in IPC relating to Rape. Besides, the nodal Department has also initiated drafting of the Prevention of Domestic Violence against Women Bill. The National Commission for Women is re-considering the amendments proposed in the Dowry Prohibition Act, 1961 and is in the process of holding nation-wide debates/consultations. Monitoring Beneficiary-Oriented Schemes (BOS) 18. At the instance of the Prime Minister's Office, the nodal Department of Women and Child Development monitors the progress of implementation of 27 Beneficiary-Oriented Schemes (BOS) for Women through the mechanism of Inter-Ministerial Review Meetings. Based on the findings of the review, the nodal Department plays an interventionist role with the help of PMO in removing obstacles/impediments and thus improve the implementation of the 27 BOS. Status Reports, prepared by the nodal Department forms the base for follow-up action by individual Ministries/Departments. The review of the 27 BOS reveals: - i) an outlay of Rs. 20,686.70 crore representing 2.4% of the total public sector outlay is available in the Ninth Plan for empowering 329 women; ii) of this, while Rs. 12,878.28 crore (62.3%) flow from six women-related Ministries/Departments, the remaining Rs.7,810.42 crore (37.7%) comes from one single Department of Women and Child Development. This justifies the fact that the Women's Component Plan needs to be concretized right from the very beginning of formulation /launching of every Plan to see that benefits from other developmental sectors do not bypass women. Three-Dimensional Women's Empowerment Model We offer a framework suggesting that women's empowerment can occur at three distinct but related dimensions: the personal, relational, and societal dimension. Based on our review of previous research we find different effects of access to microfinance for each of the three dimensions of women's empowerment. With the risk of oversimplifying this complex matter, we suggest that the review shows first, that access to microfinance services was associated with higher levels of personal empowerment, such as increased personal control beliefs (e.g., Hansen, 2015). Second, female microfinance borrowers showed higher levels of relational empowerment on the level of social group memberships, such as larger social networks (e.g.,

Pitt et al., 2006). However, on the level of intimate relationships we found mixed results, showing for example both increased as well as decreased decision-making power by female borrowers (e.g., Banerjee et al., 2015). Third, with respect to societal empowerment, a positive signal is that the percentage of female borrowers receiving microfinance services is relatively high; but research provided mixed results about women's financial performance, showing positive as well as negative relations between outreach to female borrowers and financial performance by microfinance institutions (e.g., Hermes et al., 2011). Important to note, research so far has not tapped into our understanding of societal empowerment as women's situation relative to men in a broader societal dimension. Our Three-Dimensional Women's Empowerment Model borrows the assumption from the ecological systems theory (Bronfenbrenner, 1994) that people do not exist in a social vacuum but encounter different environments throughout their life that may influence their behavior. The ecological system theory, focusing on the development of children, proposes that individuals directly influence their own experiences and vice versa within specific microsystems (e.g., family, school) and between different microsystems (mesosystems). People's development can also be influenced by settings that the individual is not directly part of (i.e., exosystem: e.g., school policy). Bronfenbrenner (1994) argues that these three lower-order systems combined, constitute consistencies fitting with relevant cultural ideologies. Next, this cultural macrosystem is influenced by time, such that the past influences the present. Our Three-Dimensional Model of Women's Empowerment broadly adheres to the same general structure and underscores the importance of the interplay between individuals and their environment. Additionally, our proposed three-dimensional model concurs with other research noting the importance of considering changes at the individual, the relational, and the communal level when examining processes related to social change for women (e.g., Kabeer, 1999; Grabe, 2012). Importantly, our model closely ties into the empowerment process described by Rowlands (1997) in the context of social work and education. Rowlands stressed that women's empowerment occurs at three levels – the personal, close relationships, and collective – and that these three levels have to be taken into account simultaneously when trying to investigate empowerment. We agree with Rowlands' claim and propose that full women's empowerment entails all three dimensions of empowerment. However, different from Rowlands we suggest that it is possible to promote and examine empowerment at each dimensions of empowerment independently, depending on one's research focus and the context in which it is embedded. In fact, we stress that women's empowerment effects on multiple dimensions need to be differentiated and not combined. While it is common practice in program evaluations to use women's empowerment indices that aggregate result from several indicators across key areas (e.g., Women's empowerment in Agriculture Index, Alkire et al., 2013), we fear that these aggregates don't do justice to the different dimensions at which empowerment can be observed. Most importantly, we stress that one should clearly specify on which dimension of empowerment an intervention focuses to offer more systematic insights in women's empowerment across studies. If research would only focus on the personal dimension of women's empowerment (e.g., self-esteem, personal control beliefs) and use these insights to directly conclude that access to microfinance services strengthens women's empowerment within her social environment, this could provide a skewed insight and may have undesired policy implications. More specifically, when operationalizing women's empowerment in terms of women's personal control beliefs it is possible that women feel personally more in control ('I



know what I am doing'), but not in relation to their partner ('My partner gets aggressive if I try to have a say in important decision-making').

The Role of Time in Women's Empowerment Women's empowerment is seen as a process rather than a fixed outcome (e.g., Bandura, 1986; Kabeer, 1999; Malhotra et al., 2002; Maton, 2008) and described as the development from being un-empowered to becoming empowered (e.g., Kabeer, 1999; Bali Swain and Wallentin, 2009). As such, already the definition of women's empowerment underscores the importance of time in understanding its development. However, we know surprisingly little on how women's empowerment may develop over time. The proposed Three-Dimensional Women's Empowerment Model may deepen our understanding of the development of women's empowerment by disentangling the different dimensions where empowerment can be observed. However, we can only speculate about the order in which the three dimensions might develop. Moreover, we stress that the relation between access to interventions and the development of women's empowerment on the personal, relational, and societal dimension may be time-dependent. First, if we consider the example of training offered in the context of microfinance services and thus the bottom-up development of women's empowerment, we may expect personal empowerment to develop within a relatively short time-span. Training in itself may increase people's self-efficacy and control beliefs, because people can experience their ability to perform certain tasks and increase their beliefs in their capabilities through training (Bandura, 1997). Yet, changing relational dynamics may take more time (e.g., Inglehart and Norris, 2003). Empowerment on this dimension is dependent upon other actors and may require more structural transformations (e.g., Dixon et al., 2012). Therefore, we suggest to only consider any impact of interventions on relational empowerment over a longer time-span of at least a few years. Lastly, societal empowerment is not likely to be instigated by any single intervention as it is highly related to cultural norms and traditions. Nonetheless, we suggest that societal empowerment could possibly develop over time, though it may be that this dimension of empowerment can only be observed after years (e.g., the new generation), which makes it complex to draw any conclusions about directionality or even causality. Thus, we expect that time may determine whether or not any result can be expected and observed on each of the three dimensions of women's empowerment. Also, other research argued that the time path of a program should be considered in the timing of evaluations (e.g., King and Behrman, 2009; Bonilla et al., 2017). To better understand whether effects take time to materialize or whether effects that emerge quickly persist one should measure outcomes longitudinally (McKenzie and Woodruff, 2014). Second, we propose that the three dimensions are related but that the directionality of the model is not fixed. Even though some sequences may be more probable than other, we stress that women's empowerment can be instigated at any of the three dimensions or at multiple dimensions simultaneously. In the context of microfinance services, we suggest that women's empowerment may be a bottom-up process instigated on the personal dimension (i.e., through increased personal agency by contributing to the household income), which may then instigate the experience of empowerment on the relational and/or societal dimension. In line with this suggestion, previous psychological research conducted in the context of microfinance services stressed that women should first become aware of the options that they are individually capable of taking – i.e., their personal capacity –

before they can actually proceed to influence aspects that are important to them in their daily life (Hansen, 2015). Similarly, political scientists examining the crosscultural development of gender equity argue that women must experience personal change before relational power distributions can change (Inglehart and Norris, 2003). In the context of microfinance services, women's empowerment may thus be seen as a process typically starting with personal empowerment and resulting in empowerment at all three dimensions, with societal empowerment as the final aspect to develop (for a similar argument see Kabeer, 2005). We recognize that this proposed sequence between personal and relational dimensions is based upon an understanding of individuals as independent agents of choice.

## Conclusion

Women's empowerment might also be instigated on the relational dimension (i.e., small collectives; Stromquist, 1995). Nonetheless we expect societal empowerment to develop last because societal power is deeply rooted in social systems and values. It is therefore unlikely that any single intervention will completely alter power and gender relations (e.g., Cheston and Kuhn, 2001). Other authors similarly argue that gender inequity within societies may ensure that increased intra-household decision-making power (relational empowerment) will not result in structural societal changes (e.g., Johnson, 2005; Guérin et al., 2015). However, the changes instigated on the personal and relational dimension through access to microfinance services might over time also contribute to women's empowerment on the societal dimension. Empowerment on the societal dimension may then best be compared with gradual social change where cultural characteristics such as norms and values change (Pinquart and Silbereisen, 2004; de la Sablonniere, 2017), which can bring about both cultural gains (i.e., more gender equity) and losses (i.e., less social belonging; Greenfield, 2016). Importantly, such bottom-up development of women's empowerment is not the only option. One example for a top-down approach to stimulate women's empowerment starting on the societal dimension is setting gender quotas (e.g., percentage of leadership positions reserved for women).

The Three-Dimensional Model of Women's Empowerment integrates different literatures studying the impact of offering microfinance services on women's empowerment. The core premise of the model is to differentiate between three different dimensions of women's empowerment, namely (1) personal empowerment, referring to individual's personal beliefs as well as actions, (2) relational empowerment, referring to beliefs as well as actions in relation to relevant others, and (3) societal empowerment, referring to the situation of women in the broader societal context to understand how women's empowerment may develop. Furthermore, unraveling two important moderators of empowerment, namely time and culture, the model allows a more dynamic understanding of why some women may feel more empowered than others, why some women may express higher levels of personal but not relational empowerment, and why one specific microfinance intervention may show positive impacts on women's empowerment in one but not another nation. Integrating all three dimensions of women's empowerment into one research model provides new theoretical insights into how women's empowerment may develop through access to microfinance services and offers clear practical implications for involved stakeholders in the field.

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