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Empowerment of women

Year 2001 is being observed as year of empowerment of women. Some attempt has been made in this article to highlight how our women suffer silently, what can be real empowerment and what is the significance and benefit of empowerment of women.

Two months back I was attending to some coaching classes for promotion to MM II scale. The classes were being conducted by a VRS availed officer of another nationalised bank. During the classes, while discussing about guarantor's liability, he mentioned that in most of the cases by putting a word to guarantor's wife many loans can be recovered and jocularly added that guarantor's wife can be made to act as loan recovery officer in many cases. This role expected of a guarantor's wife may be manageable in the case of wilful defaults and where husband is willing to listen to his wife's words ultimately. However, what about the other cases which alone are in majority? The instructor is not to be blamed because he only expressed the prevailing social opinion in words. The great Tamil Poet Thiruvalluvar says in his following poem

தற்காத்துத் தற்கொண்டாற் பேணித் தகைசான்ற
சொற்காத்துச் சோர்விலாள் பெண்

that a woman worth her name should take care of herself, should attend to and take care of her husband, keep up precious word and still be tireless. But today's women's duties had increased manifold. A working woman has to assume the role of ardhanaareeswara (half woman, half man) by attending to domestic chorus as well as office. Further society expects protection for itself from her husband's misdeeds! It is said in management principles that 'Responsibility is coterminous with Authority'. But here some responsibility is thrust upon the women without giving any authority for them. Does our society in general or at least in majority involve women in decision making? How many women in families are consulted or at least informed before a loan is being availed or guarantee is being given? How many bank officers ascertain that the loan for business purposes is obtained by the borrower or guarantee is given by the guarantor with the concerned person's wife's knowledge? Then what moral or legal authority is there to threaten the borrower or guarantor's wife after the loan had gone bad? Does not the approach amount to exploiting of women's vulnerability and sensitiveness? In recent years all policies have taken about turns and made full cycles, viz, Nationalisation had given way to privatisation, Subsidies to self finance, protectionism to competition etc. But why there is hesitation or inhibition to return to security oriented lending? Why a 'free for all' approach is followed and credit cards are unleashed without any proper assessment or precaution? Is not sanctioning a loan or credit card to husband without wife's knowledge and then exerting indirect pressure on the wife for recovery an act of cowardice?

It has been announced now that 5 percent of net credit of public sector banks will be given to women entrepreneurs over next three years. What will be really helpful is not

reservation of some percentage of loans for women themselves but to allow them to have a say on the loans being given to their husbands or on the guarantee being given by their husbands. Responsible women can act as loan appraising officers also! Though it is all good to talk about entrepreneurship and risk taking ability, many small and medium business proposals are put forth without any self assessment or analysis or any serious thought towards expertise, competence, resourcefulness, responsibility or repayment. After availing loan, scarce money is irretrievably lost in avoidable plane or high class train travels, long distance or long time telephone calls, briberies or costly gifts to circumvent some procedures, parties, drinks etc. The idea is neither to find fault with responsible men who do business in good faith and without negligence but still something goes astray due to external factors nor to plead for irresponsible women who want to live comfortably without bothering to understand the reality. But we observe that majority of suffering households suffer more due to irresponsible men. In many cases loans are availed by men in the garb of doing business simply to have a rotation of money and in some cases hard earned family property is mortgaged without family's knowledge. Men who are father, brother, son or even any other male relative or friend with a genuine frame of mind could surely appreciate the silent suffering of women in this regard. If there is a formal way to consult prospective borrower's / guarantor's wife before sanctioning a loan or obtaining guarantee, many undesirable loans could be avoided. While the husband may still coerce his wife to give consent, at least a certain percentage of bad loans could be avoided at source by this method. One bad loan avoided avoids many cascading disasters, wastage and frustration in the society. Reasonable friends and relatives should endeavour to prevail upon the remaining men to see the reason and benefit of involving responsible wife in crucial financial decisions. A person who could not ensure fulfillment of basic needs of the family with existing reasonable resources would never be able to do it by trying to earn more. Is it fair to make the children suffer due to our risky decisions? Is it not our duty to give them a stable and secured life? It should be remembered that parents' peaceful old age life depends, inter alia, upon their children's smooth childhood and dignified adulthood.

It is almost a generation (it is said that a generation refers to a period of 33 years) since ladies had come to work outside on large scale. We had seen in newspaper the picture of a lady army officer in military uniform taking a salute before the body of her husband killed in Kargil War. But still it is not uncommon to see a joke which portrays a lady bargaining with utensils vendor trying to get utensils in exchange for his husband's newly bought clothes or a joke which portrays a lady getting expensive household articles in installments without consulting husband. These reckless acts, if at all done, will bring loss only in the order of 10s, 100s, 1000s or maximum 10,000s of rupees. But what about irresponsible business ventures promoted without wife's knowledge? They bring loss in the order of lacs, ten lacs or crores of rupees! Why society has not started picturising these yet significantly?

Empowerment of women should start voluntarily from the grass root level. Every man should voluntarily involve ladies in his life, be it mother, sister, wife, colleague, daughter or daughter-in-law in relevant decision making activities. He should respect them, believe that they can also analyse things like him, they can also work loyally like

him and they are also harmless in their mind just like him. If he finds them lagging behind in any particular aspect, he can lend a helping hand to uplift them, which surely they will reciprocate in some other aspects. Old literature or sayings or writings, if any, which treat ladies with suspicion and picturise them as source of troubles should be viewed as aberrations and just ignored. Such literature should be avoided in the education curriculum. Women also should utilise every opportunity and prove their merits and capabilities to shoulder higher responsibility. Argument for empowerment of women should not be viewed as a class war between men and women. It is truly a powerful weapon which society could use effectively to discipline problem people. Empowerment of women will radiate success in society which will be the ultimate beneficiary.

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