

THE PROCESS OF WOMEN EMPOWERMENT IN MICROFINANCE: DEFINITIONS, IMPLICATIONS AND DOWNSIDES

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Abstract

The present paper provides a review of the literature on women's empowerment. In particular, it explains women's empowerment and how it has been defined by various authors over time. It also aims at showing studies conducted on empowerment within microfinance and it reports research on the relevance of context. Finally, it reports research on the relevance of context as well as the negative aspects of women's empowerment. Further, this work points out some gaps in the literature and provides suggestions for future research. The authors advance two hypotheses that could be verified in the future, assuming that there are two levers, "additional resources/services availability" and "national patriarchal society", which act as mediating factors between the outreach of microfinance, or women and the actual impact on empowerment.

Keywords: Microfinance, Woman Empowerment, Additional Resources, Context, Mediating Factors

JEL Classification: G21, J16

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1. INTRODUCTION

In the 1970s the term 'women empowerment' appears for the first time, invoked by the feminist movement as something capable to restore the social justice (Batliwala, 1994; Stromquist, 1995; Bisnath and Elson, 2003; Mosedale, 2005). Bisnath and Elson (2003) explaining the concept of that period report: '[women empowerment] it was explicitly used to frame and facilitate the struggle for social justice and women's equality through a transformation of economic, social and political structures at national and international levels'. Starting from that first concept the women empowerment was progressively extended during the year underlining different aspects (cognitive, psychological, economic and political components) of the concept (Kabeer, 1999, 2001). Such as the enlarging opportunities of women' life choices (Rowlands 1995; Mayoux 1998; Kabeer 1999; Mosedale 2005). The women empowerment is discussed as the process with allow an increase of the control of women over tangible and intangible resources, (Batliwala, 1994; Ravallion, 2001; Bennet, 2002), over decision-making process (Rowlands, 1995; Kabeer, 1999; Ravallion, 2001), the management of personal relationships (Carr, 2000). Even the women empowerment is a multidimensional concept, it could be identified basically in an increase in the ability of a person to make important decisions regarding different alternatives of life.

Microcredit turns out to be an important tool not just for the social inclusion and access to credit for poor, but also a significant vehicle for women empowerment in developing countries. The woman

empowerment is the process by which women redefine and extend what is possible for them to be and do in situations where they have been restricted, compared to men (Moser, 1993).

Women, in the context of developing countries, are disadvantaged compared to men for different reasons: (1) they are unlikely to have access to credit (UN, 2010, Khan, Islam, Talukder and Khan, 2013), and so generally they are considered poorer than men, they are forced at home, concentrated in domestic activities and childcare (Ainon, 2009); (2) they have no bargaining power toward their husband and no voice in the decision making process regarding purchases or children education (Goetz, A. M., & Gupta, R. S. , 1996; Karim, K. R., & Law, C. K. , 2012); (3) they have little mobility and often they need to ask permission to their husbands also to visit friends or parents, they are victim of gender inequality and lack of employment opportunities (Westergaard, 1999), and ultimately women lack of relationships in the community where they live and they are not engaged in the social and political life of the society (Kabeer, 2005).

For their nature and very often due to their mission, microfinance institutions target women in order to empower them (Hashemi et al.; 1996; Kabeer 2001; Garikipati, 2008). The underlying reasons for the targeting women for microfinance institutions are multiple.

This paper provides a review of the literature on women empowerment. In particular, it explains women empowerment, and how it is defined by different authors over time. It also aims at showing studies conducted on empowerment within microfinance, and finally it reports research on the relevance of context and negative sides of women

empowerment. Furthermore, this work points out some gaps in the literature and advises suggestions for future research. In this direction we have advanced two hypotheses that could be verified in the future. In fact, we assume that there are two levers, precisely “additional resources/services availability” and “national patriarchal society”, which act as mediating factors between the outreach of microfinance, or women, and the actual impact on the empowerment.

The paper is structured as follow. In the next paragraph the role of microcredit in women's empowerment is discussed. Following the paper points out some gaps in the literature and offers suggestions for future research on mediating role of different variables in the relation between empowerment and performance. In this direction, the authors advance two hypotheses that could be verified in the future.

2. THE MULTIDIMENSIONAL STATUS OF WOMEN EMPOWERMENT

For Nelly Stromquist (1995), empowerment is a socio-political concept that includes cognitive, psychological, economic and political components. The cognitive component refers to women's understanding about the causes of their subordination, which involves the capability to go against cultural or social expectations and includes also knowledge about legal rights and sexuality. The psychological component regards the women believing that they can act at different levels, personal and social, to improve their condition through the development of self-esteem and confidence. For the economic aspect, she argues that, having access to work outside home increases the possibility of economic independence and autonomy in general from the domestic role. The political component instead focuses on acting collectively as a driver of social change.

Also Jo Rowlands (1995) underlines the importance of moving to action, considering empowerment as a process that enhances women's control over decision-making and increases the alternatives of life choices to improve their condition and role in the society and promote gender equity. She develops a model of women empowerment with three dimensions - personal, close relationships and collective, where at each level corresponds a series of factors that lead to changes and where a great importance is attributed to the local context. More specifically empowerment is considered as a process, analyzed in the context of social work and education where ‘[...] empowerment [...] involves some degree of personal development, but that this is not sufficient; and that it involves moving from insight to action’ (Rowlands, 1997). Going forward chronologically, Mayoux (1998) refers to empowerment as a set of ‘mutually reinforcing virtuous spirals’ of increasing economic development and improved general wellbeing for women.

Then, one of the most cited definition of women empowerment is that of Kabeer (1999, 2001). She defines it as the process in which women

challenge the existing norms and culture of the society in which they live to improve their well-being effectively. More precisely, Naila Kabeer, like Rowlands, suggests that empowerment gives the opportunity to make choices to women who did not have this ability before. This implies that only those which have been previously denied a right, such as the ability to choose between alternatives are the beneficiaries of empowerment, and also that the choices involved are strategic. Having analyzed a number of studies of women empowerment, Kabeer argues that empowerment is basically an increase in the ability of a person to make important decisions regarding different alternatives of life. Empowerment is seen as a procedure in which women are protagonists in appropriating those resources, such as information, that are normally scarce, and that limit their choices, in order to reach a better state of life (Ravallion, 2001).

From the institutional point of view, also UNIFEM (the United Nations Development Fund for Women) gives a definition of women's economic empowerment as ‘having access to and control over the means to make a living on a sustainable and long term basis, and receiving the material benefits of this access and control’. Such a definition goes beyond short-term goals of increasing women's access to income and looks for longer term sustainable benefits, not only in terms of changes in the regulations that constrain women's participation in the development process, but also in terms of power relationships in the household, community and market levels (Carr, 2000).

The same conception is adopted by Bennet (2002), who describes empowerment as an increase in resources and capacities of different individuals or group of individuals that influence, in a positive way, life.

Mosedale (2005) defines women empowerment as the process by which women redefine and extend what is possible for them to be and do in situations where they have been restricted, compared to men, from being and doing. Or, in other words, women empowerment is the process by which women redefine gender roles in ways which extend their possibilities for being and doing. Moreover, she showed that, although there are different definitions of empowerment, however, it is possible to reduce them to four aspects, which seem to be generally accepted in the literature. Firstly, to be empowered one must have been disempowered, before or related to someone else. For example, women, as a group, are disempowered relative to men. Secondly, empowerment cannot be bestowed by a third party. Rather it depends by those who would like to be empowered to take actions to be able to reach it. Development agencies and other institutions, are therefore just the facilitators of this process, they can help women to become empowered. They may be able to create suitable conditions to empowerment but they are not the ones that can make it happen. Thirdly, definitions of empowerment usually include a general desire of people to change their life and to have more control over the decision making process. Reflections, analysis and action are involved in this process which may happen on an individual or a collective

level. Finally empowerment is an 'ongoing process rather than a product. People are empowered, or disempowered, relative to others or, importantly, relative to themselves at a previous time' (Mosedale, 2005).

3. MICROCREDIT AND WOMAN EMPOWERMENT

The main causes of poverty in developing countries are generally identified in the scarcity of productive assets, the low work force participation rate and high rate of underemployment (Ainon, 2009). In those context women are generally victim of gender inequality and lack of employment opportunities, moreover, the rate of underemployment among women is high. In addition, the lucky event that woman has a salaried job, her salary are generally significantly lower than the equivalent work done by a man (Cain, Rokeya and Shamsunnahar, 1979; Westergaard, 1999; Rahman and Khandaker, 1994). Talking about numbers, of the 1.3 billion people living in poverty over the world, some 70 percent are women, suggesting an underlying system within cultures that favors men over women especially in accessing financial resources (UN, 2010). For instance in Bangladesh, a country in which microcredit is established, the resources mainly belong to men which results into an inequitable condition of women (Khan, Islam, Talukder, Khan, 2013); or in Pakistan, for example, women are totally deprived of power in financial and social spheres (Khan, Islam, Talukder, Khan, 2013). Women empowerment is therefore one of the key issues hotly debated in the context of developing countries round the globe.

As far as the women empowerment is concerned as one of the tools to counteract the weak situation of women in developing, microcredit works is historically considered as an important tool to empower women, as the rising evidence reports (Among others: Cain, Rokeya and Shamsunnahar, 1979; Kabeer, 1999, 2001, 2005; Swain and Wallentin, 2007; and Shekilango, 2012). Due to this specific social issues of microcredit, governmental and nongovernmental organizations in developing countries have introduced microcredit programs offering financial services especially targeted to women (Swain and Wallentin, 2007).

One of the recurring issues and question about women and microcredit regards the reasons why microcredit organizations target women as prospective clients. Some researchers answered to this question believing that investing in women's capabilities empowers them to make choices, increases women's resource that contributes to the well-being of the family who are more likely to share the benefits with others in their family, especially their children, and also contributes to greater economic growth and development of a country (Garikipati, 2008; Hashemi et al., 1996; Kabeer, 2001; Khan, Islam, Talukder, Khan, 2013). Others scholars, showed that a growing number of microcredit institutions prefer women as credit clients because they are more reliable and trustworthy borrowers compared to men, which can increase their recovery rate (Rahman, 1999; Mayoux, 2002).

The effective impact of microcredit on woman empowerment in developing countries have been diverse and inconclusive. In 2005 Holvoet indicated that some studies and researchers are supportive of microfinance's ability to generate a process of economic, social and political empowerment, others pointed out a deterioration of women's overall well-being. More recently, Al-Amin, Hossain and Mathbor (2013) underlined that until today studies have found substantial impact on the process of women empowerment, others have registered very marginal effect, and sometimes, even cited for adverse effects. For these reasons, the authors discussed the importance of address to what extent and under what microcredit could be successful in women empowerment. Therefore, the argument about the relationship between microcredit and its ability to induce empowerment is controversial and evaluations of the effects of microfinance programs on women empowerment generate mixed results.

It seems clear that many women have improved their situations from increased access to and control over cash, but, at the same time, evidence also points out that it is not sufficient to have women as target to say that they will be empowered (Mayoux, 2002). Some studies indicate that microcredit participation improves women's socioeconomic status, grows their self-esteem, and guarantees their wellbeing within the family (Ahmed et al., 2001; Hadi, 2001; Mahajabeen, 2008; Schurmann and Johnston, 2009; Salt, 2010). Another study supporting the empowerment effect, is conducted by Mizan (1994), who tried to judge the empowerment of women looking at the capacity of participation in decision making process. He conducted the research in two villages of Bangladesh to examine the role of microcredit in women empowerment in terms of participation in decision making process. Findings showed that loans offered by microcredit institutions are playing a great role in women empowerment. Hashemi, Schuler and Riley (1996) in the same context of rural Bangladesh, created an indicator based on eight criteria, trying to assess women empowerment: mobility, economic security, ability to make small purchases, large purchases, involvement in major households decisions, and relative freedom from the family, political and legal awareness, participation in public protests and political campaigns. Kabir, Rokeya, and Ishrat (2008) revealed that participation of women in the development programs brings them out of their homes and make them more exposed to the interaction with other women and to the contamination of different ideas Rahman, (1986; Robinson, 2001; and Davis, 2007).

Different researches carried in the context of women empowerment and microcredit showed that microcredit offered by institutions such as NGOs, banks, etc. resulted in poverty reduction, increased mobilization and enhanced networking among women who were previously constrained at their homes (Schuler and Hashemi, 1996; Carr, 1996; Pitt and Khandker, 1996). Moreover, the occasional meetings and the comparison with other women of the village have a positive effect also on the adoption of contraceptive methods and on decisions

regarding the family size (Khan, Islam, Talukder, Khan, 2013).

So, the general empowerment of women could be subdivided into the economic empowerment, deriving from access to credit, familiar/personal empowerment and social/political empowerment, which includes all forms of meeting and interaction with the community and the society as a whole. These three components then lead to a general empowered state of women that improve not just women themselves, but also the living standard of their children and their family as a whole (AMR, 2001). Another repercussion of these changes can be found in the redefined power relation of men and women. Women in fact tend to exhibit more autonomy in the areas of basic need fulfillment such as education, food, health etc. It was observed that more than sixty percent of the women were able to take important decisions at their homes that before were deemed to be men's responsibility, like decisions according to the marriage of children or purchase and selling decisions (Chelston and Kuhn, 2002).

Even Pitt et al. (2006) in the same vein, indicated that microcredit programs lead to women taking a greater role in household decision making, having better access to financial resources, having greater social networks due to mobility and mutual interaction, more bargaining power with their husbands, and freedom of mobility. Amin et al. (1995) noted that women's participation in microcredit programs have contributed to their behavioral change regarding fertility and choices about the number of children. Also other studies (Mahmud, 2003; Kabeer, 1999) showed that participation of women in microcredit programs widens their horizon of movement beyond family.

4. HYPOTHESES ON MEDIATING VARIABLES

In studies regarding women empowerment and microcredit an important issue is the role played by context and background in which microcredit programs took place and where the process of empowerment is supposed to exist, and also about the influence of the passing of time on the gender relations, on society and on its mechanisms.

In developing countries generally women are still primarily associated with their roles as daughters, wives and mothers, although in some places they are getting involved in the society day by day. For example, in Bangladesh, where a large number of microcredit institutions operates, currently, women are representative of

approximately the 50 percent of the total population and most of them, who are employed in the workforce, are unskilled and illiterate (BBS, 2008). Women are more deprived than men. The reasons behind this condition are the lack of education, training and employment opportunities. To counteract this condition of backwardness there is a growing number of governmental and non governmental institutions, researchers and policy makers who realized that true development of the developing countries passes through the mobilization of women and their involvement in the development process as protagonists (Khan, Islam, Talukder, Khan, 2013).

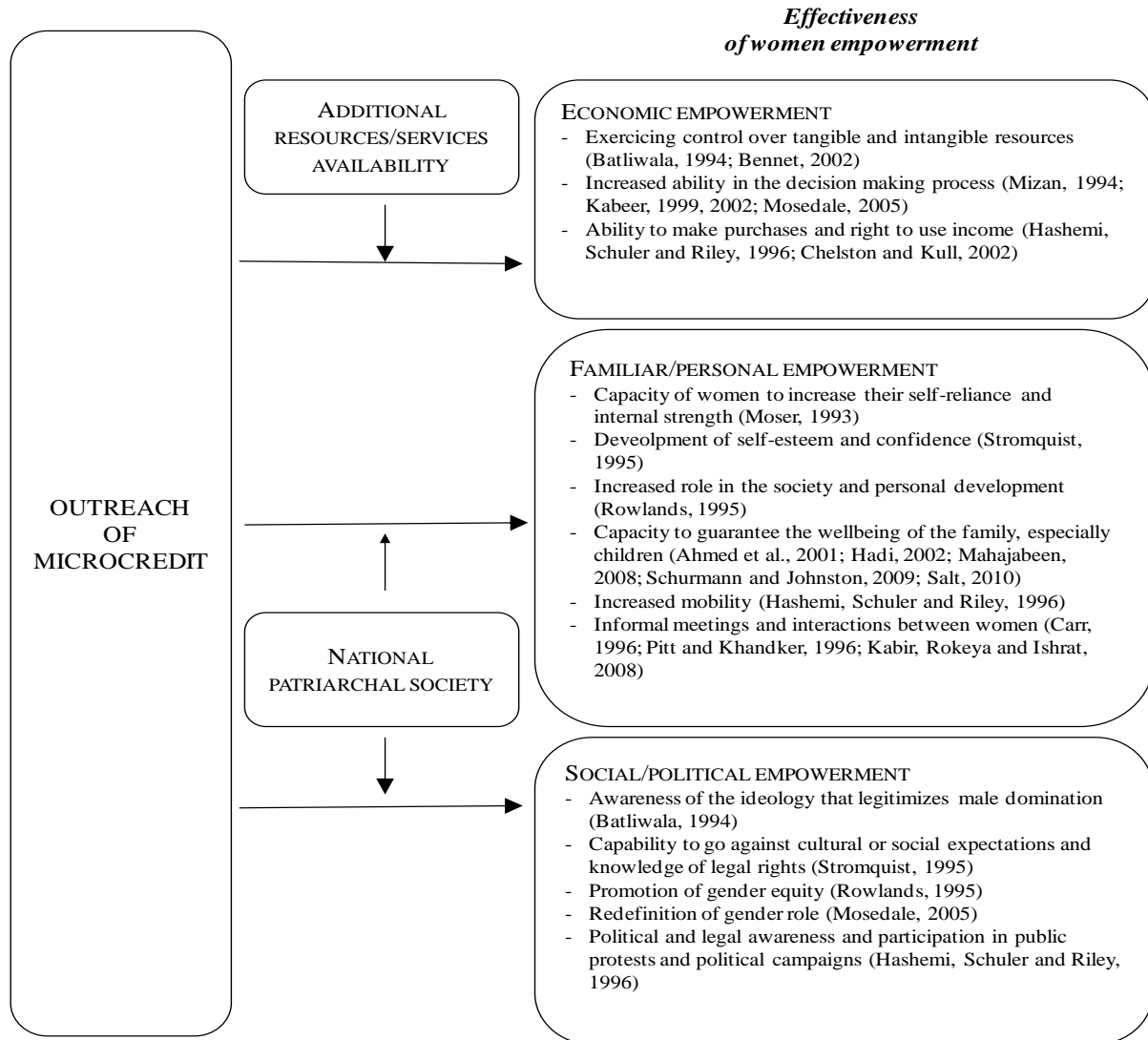
Moreover, the patriarchal ideology, spread in the developing countries, may prevent women from active microcredit participation. Patriarchal ideology is reflected in the gendered division of labour, in gender inequality and in the subordination of women (Bograd, 1988; Dobash and Dobash, 1977-1978, 1980; Yllo, 1983). Hence, the husband's gender ideology may influence, in a negative way, both women's microcredit participation and their changing status as household co-bread-winner (Goetz and Gupta, 1996).

Many scholars have stressed on cultural perspectives to explain women empowerment. In line with what was stated earlier about the importance of context, they found that social context has significant influence on women's lives and that the same interventions are not effective everywhere (Sardenberg, 2010). When we talk about context we consider different dimensions such as social, economic, political, perceptual and cultural, which have great influence on the empowerment process of a particular society. For this reason the evaluation of empowerment should not be based only on material interventions, but also on social network and relationships (Kabeer and Huq, 2010; Sardenberg, 2010). Malhotra, Schuler and Boender (2002), agree with the multidimensional process of empowerment, which for them includes economic, social and cultural, familiar/interpersonal, legal, political and psychological aspects.

Therefore, it is evident that empowerment is not merely change in economic well-being rather is an integrated process of social change in different forms and levels.

The following figure (Figure 1) illustrates the mediating role played by two factors in achieving respectively the economic empowerment, and both the familiar/personal empowerment and social/political empowerment.

Figure 1. Personal elaboration



4.1. Microcredit, additional resources and women empowerment

Having assumed that women are the strategic choice of providing loans but at the same they are not their end users, because it is the male members who really use and control the loans (Karim, 2008), it emerges another consequent implication. If it is true that women are not the end users, it is also true that in any case, they are responsible of returning the loans, and this helps to increase their level of stress and dependency (Rahman, 1999). Some credit institutions and organizations have put pressure upon women in case they fail to repay the instalments in due time, and moreover they verbally offend women in front of other peer groups for not making regular repayments (Rahman, 1999; Koenig et al., 2003).

A further different analysis is conducted by Haque and Yamao (2008), who with their research come to say that microcredit is not the suitable tool for poor women in Bangladesh, since it can empower only wealthier women who have already a certain level of income, land and assets at the moment of the loan request. Thus, credit is, of course, a way of

empowerment, but it is not enough if combined efforts are not made in order to change the patriarchal social structure, the mentality and the gender power relations that are typical of the developing countries (Hashemi et al., 1996; Hossain et al., 2005; Drolet, 2010).

Another study by Garikipati (2008) pointed out that although lending to women benefits their families, its beneficial impact on women themselves is somewhat unclear. This turns out into a paradox, called "impact paradox". Garikipati examined the impact of microcredit in beneficiary households and on women in the regional district of Andra Pradesh, India. As previous researches (Hashemi et al., 1996; Hossain et al., 2005; Drolet, 2010), the result is that credit alone is unlikely to lead to women empowerment in terms of affecting her household position and allocation of her work time (Hunt and Kasynathan, 2001). The findings also support the idea that women may become empowered when credit is provided as part of an integrated package that includes, beyond the credit, other services like non-productive loans facilities, insurance, enterprise development, and welfare-related activities (Berger,

1989; Holvoet, 2005; Johnson and Rogaly, 1997; Mayoux, 2005).

Finally, Husain, Mukerjee, Dutta (2012) conducted an interesting study examining whether women become empowered after joining self-help groups (SHGs), or whether it is women who are already empowered that decide to join SHGs¹².

A potential barrier to the dissipation of benefits from SHGs among target households is that of self-selection. Self-selection occurs when members of a group have a kind of pre-disposition to choose certain outcomes. Since women have to decide to join a SHG or not, the movement is more likely to attract women who are already economically active, or are more empowered than others. As Steele et al. (1998) pointed out "High levels of empowerment among group members cannot be attributed to the program alone without controlling for the likelihood of selection bias".

Concerning the economic empowerment, we hypothesized that there is a factor which may influence its attainment and we called it "additional resources/services availability". We suppose that the increased access to resources and services, thanks to microcredit, favors women in reaching the economic empowerment, and in particular it enhances the ability to exercise control over those resources (Batliwala, 1994, Bennet, 2002), the ability in the decision-making process (Mizan, 1994; Kabeer, 1999, 2002; Mosedale, 2005) and the ability to make purchases (Hashemi, Schuler and Riley; 1996; Chelston and Kull; 2002).

This lead us to provide the first hypothesis:

Hypothesis 1: Additional resources/services availability have a positive impact on the economic empowerment of women.

4.2. Microcredit, national society and women empowerment

At first sight, and up to now, it would appear that everything in the process of empowerment generated by microcredit is delightful and enjoyable, without dark sides, but on closer inspection it may be argued that there are also some downsides.

In a recent study undertaken in India, Banerjee et al. (2009) showed that microfinance has no impact on participants' average monthly expenditure, per capita income, health, and education or family decision-making. In addition, Sugg's (2010) in his study, stated that 57% of female clients has suffered a rise in spousal verbal aggression since the start of their loans, and 13% in both verbal and physical violence.

Some studies agree with Sugg's (Goetz and Gupta, 1996; Rahman, 1999; Hossain et al., 2005) noting that providing financial support to rural poor women in the majority of cases, is not sufficient to empower them, rather it increases episodes of tensions within families and intensify domestic violence since many of the female borrowers actually have no control over loan use and consequently face

problems in paying off the loans. Indeed, some other studies stated that women's microcredit participation increases the family conflict since it threatens men's traditional patriarchal authority (Hossain, 2002; Meade, 2010; Schuler et al., 1996, 1998). A significant proportion of loans that are borrowed by married women are actually controlled by their husbands (Goetz and Gupta, 1996; Kabeer, 2001). Therefore, women's loan-borrowing status may not necessarily improve their income and status. This might be related to the patriarchal gender ideology which is dominant in the developing countries, where men are expected to be the household breadwinners (Baden et al., 1994; Cain et al., 1979; Schuler et al., 2008). Therefore the husband's gender ideology might influence the levels of women's microcredit participation and the control over loans. In this regard the study by Karim and Law (2012) examines the influence of the husbands' gender ideology on women's microcredit participation and their status within the household in rural Bangladesh. Their findings showed that women's microcredit participation allows a redefinition of women's typical gender roles in rural Bangladesh since it proposes women to be co-breadwinners of the households, thus reversing the traditional patterns and the common mentality. On the same subject, Kroska (2000, 2007) defines gender ideology and its role in the process of empowerment, as people's attitudes toward gender specific roles, rights, and responsibilities (Kroska, 2000, 2007). She therefore highlighted that, in a conservative gender ideology, men are expected to fulfill their family roles through bread-winning activities and women instead are expected to fulfill their roles through homemaking and care-taking activities; while in a liberal ideology both women and men are expected to share bread-winning and care-taking activities.

As a matter of fact the national patriarchal society seems to hinder women empowerment, in order to maintain the traditional societal structure, in which women do not have the same rights and possibilities as men, but, simultaneously it becomes a motivational push for women to take action to obtain those rights and opportunities that they deny them.

Trying to fight against a patriarchal society and mentality, women, thanks to microcredit loans, develop a sense of self-esteem and confidence (Stromquist, 1995) and increases their internal strength (Moser, 1993) on the personal side of empowerment. For the familiar empowerment, women are better able to express their opinion regarding the general well-being of the family, and in particular on children's life, which normally in a patriarchal family does not happen, or just seldom (Ahmed et al., 2001; Hadi, 2002; Mahajabeen, 2008; Schurmann and Johnston, 2009; Salt, 2010). Moreover the increased opportunities to meet other women (Carr, 1996; Pitt and Khandker, 1996; Kabir, Rokeya and Ishrat, 2008) and also the greater mobility (Hashemi, Schuler and Riley; 1996) allow them to take more conscience of their rights as women within the family and society.

At the same time the national patriarchal society may have repercussions on the social/political empowerment of women. As previously mentioned, women gain greater

¹² Self-help groups (SHGs) are informal associations consisting of 10/20 members created for the purpose of enabling members to collect economic benefit through mutual help, solidarity and joint responsibility. The group based approach makes poor women able to accumulate capital in the form of small savings and promotes their access to formal credit facilities (Shylendra, 1998).

awareness of their position in the society in which they live (Batliwala, 1994) and try to act to undermine the masculine mentality and redefine traditional male and female roles (Stromquist, 1995; Mosedale, 2005), promoting gender equity (Rowlands, 1995).

All these considerations let us elaborate the second hypothesis:

Hypothesis 2: National patriarchal society has an impact on the familiar/personal empowerment and on the social/political empowerment of women.

5. CONCLUSION

As the amount of literature shows, women empowerment is an important debated issue.

Many authors over the years have discussed this phenomenon, some of which have shown that microcredit can be a particularly useful tool in achieving women's empowerment (Cain, Rokeya and Shamsunnahar, 1979; Kabeer, 1999, 2001, 2005; Swain and Wallentin, 2007; Shekilango, 2012).

Already in 2005, Mosedale had highlighted how women empowerment had become a buzzword, which was mentioned constantly, often inappropriately, without actually evaluating the improvement of the living conditions of women receiving microcredit.

Starting from this consideration we have identified for further research two gaps in particular in the literature, and also suggested hypotheses that would be worth exploring. One possible and significant field of research could be the attempt to find indicators standardized and universal for the measurement and evaluation of empowerment, which up to now are rather inconsistent. This would avoid inadequate evaluations of women empowerment and would lead to the ability to make comparisons on the basis of reliable indicators recognized by all as valid.

The second interesting line of research, that up to now is not covered by the existing literature, may be to investigate the phenomenon of women empowerment in the context of developed countries. More in details, it could be relevant to verify what is meant by women empowerment in a context that is completely different from the developing countries and with different problems and dynamics involving women. As a matter of fact, even if women in the western world are not generally in situations of extreme poverty, they are considered more fragile and vulnerable than men, and so in need of protection.

The third and last suggestion for future research derives from our tempt to configure the literature in a new way. In particular we have hypothesized that two dimensions are involved and affect the empowerment of women: "Additional resources/services availability" and "National patriarchal society". We suppose that the first one favors women in reaching the economic empowerment, by enhancing the ability to exercise control over the resources, making purchases and increasing the involvement in the decision making process. As for the second one, we have advanced the hypothesis that the patriarchal society, in which women live in most of the developing countries, could play an important role in the

personal/familiar empowerment and social/political empowerment too. It may have a double push: on the one hand the patriarchal mentality could hinder the empowerment, on the other hand, however, it can also be considered as the spring that generates the desire to change and the drive for the empowerment of women. It would be interesting to test the relevance of these two dimensions in empirical studies and verify how they effectively influence the empowerment of women and in which way.

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