Reframing Agency: From Participation to Power

Meena Vaidyanathan / Social Entrepreneur / Management Consultant

There is a question I have learned to ask I initiate any project designed for women: *Who decided what this woman needs?*

The answer is almost always someone else. A funder who read a report. A policymaker who ran a survey. An NGO that identified "gaps." In most cases, the women themselves were consulted — they attended a meeting, they filled a form, they nodded at a focus group — but the architecture of what would be done for them had already been decided. This is participation. And participation, however well-intentioned, is not the same as power.

The distinction matters enormously, and yet it is one the development sector has been slow to make. For decades, the language of women's empowerment has leaned heavily on access: access to credit, access to markets, access to training. These are real and necessary. But access without agency is like giving someone a seat at a table where the menu, the conversation, and the rules of seating have already been fixed. The seat is new. Everything else is old.

Agency, in its truest sense, is the capacity to define one's own goals, make meaningful choices, and shape the conditions of one's life. It is not a feeling. It is a function of real resources — economic, social, and informational — combined with the freedom to use them. And here is what decades of fieldwork in India has taught me: agency is systematically gendered. The constraints that limit women's agency are not incidental. They are embedded in systems.

Consider what happens when a woman in a peri-urban area receives a loan from a fintech platform. On paper, she is financially included. She has a digital account, a credit score, a transaction history. But if the loan product was designed without understanding how she earns — piece-rate, seasonal, informal, intermittent; when she needs support; how does she make those choices — then the product itself might be incompatible with the need. If the interface is in a language she reads poorly, or requires a smartphone her husband controls, her access is nominal. Inclusion is real on a dashboard and invisible in her life.

This is exactly the kind of question that shaped Niiti's work with the Women's Financial Inclusion Initiative at IIMA Ventures. One of the critical evaluation questions we put at the centre of the framework was deceptively simple: "How are fintechs determining the needs of their women customers?" That question cracked open something important. It moved the evaluation from measuring uptake — how many women signed up — to interrogating intent: are the products actually built around how women live?

The answer, more often than not, was that fintechs were mapping women customers onto the same design logic used for male customers, then adding a pink layer: a women's day offer, a financial literacy module, a helpline staffed by women. Gender intentionality was being confused with gender responsiveness. The first is a stance. The second is a redesign.

Agency, when we examine it honestly, operates at multiple levels simultaneously. There is the level of individual choice — can this woman decide how to use her income, whether to take a loan, whether to expand her business? Then there is the household level — does she have the support, or at least the non-interference, of her family? Then there is the community level — do social norms allow her to move, meet, transact, negotiate? And finally, the systemic level — do institutions, laws, markets, and data systems see her as a full economic actor?

The error most programmes make is intervening at the individual level and hoping it ripples upward. It rarely does with sufficient force. A woman who completes a financial literacy course but returns to a household where she has no control over the bank account has gained knowledge but not agency. A woman who is trained in entrepreneurship but cannot travel to market because it is considered unsafe has a business plan and no business. The constraint was never in her.

This is what gendered design requires us to grapple with: not just what women need, but what the system has made structurally unavailable to them. My research on women-led startups, presented at IMRC 2024 at IIM Ahmedabad, surfaced this consistently. Women founders did not lack ideas, drive, or capability. What they lacked was access to informal networks — the dinner conversations, the golf course referrals, the investor WhatsApp groups — where capital decisions are actually made. The formal pipeline existed. The informal scaffolding did not include them.

Ownership is another dimension of agency that development frameworks routinely undercount. Income is not the same as wealth. A woman who earns but does not own land, does not hold the title to her home, cannot mortgage an asset, or cannot pass something on to her daughters has higher income than her mother but the same structural vulnerability. The gap between what women earn and what they own is one of the starkest expressions of gendered constraint in our systems.

What would it mean to genuinely reframe agency — to move from participation to power?

It would mean designing programmes that measure influence, not just attendance. That ask women what they want to change, not just what they need to receive. That invest in leadership pathways, not just livelihood skilling. That take seriously the time women spend in unpaid care — and recognise that without addressing that burden, every programme asking women to "add on" economic activity is simply adding onto an already unsustainable load.

It would also mean accepting that agency is not linear. A woman who takes a loan, grows a business, and becomes the primary earner may still have less decision-making power in her household than she did before. Systems are not passive. When women gain ground, systems often recalibrate to absorb that gain without redistributing power. Evaluation frameworks need to track this. They need to look not just at whether a woman has moved, but in which direction the system around her is moving.

The women I have met across research visits — in rural Rajasthan, in peri-urban West Bengal and Gujarat, in embroidery clusters in Lucknow, in remote areas in Bundelkhand, in urban and rural pockets in Tamil Nadu — are not waiting to be empowered. They are already exercising extraordinary agency under extraordinary constraint. The work of development is not to give them agency. It is to dismantle what is taking it away.

That reframing is harder, slower, and more structural than most funders prefer. But it is the only kind of work that actually changes things.