

“Study of the Empowerment of Women in India Regarding the Socio-Economic Strategies.”

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ABSTRACT

The paper focusses different dimension of women empowerment. Strategies adopted to reach empowerment. The participation of women in income generating activities for the family has been increasing over time. Female work participations not only increase their family income but also bring economic independence among women in the households. 58.2% of women are at the age of above 35 years and 61% are illiterates. 44.6% women are engaged in agriculture as labourer. 52% of SHGs women are earning Rs. 20000 to Rs.25000 per annum. 42% women aquired domestic appliances like radio/ TV and 34% of the members have access to safe cooking fuels (LPG) under the Government promoted scheme. 98% of eligible members adopt small family norms. All children of SHG members are able to access immunization services against the 6 diseases. The main objectives of this paper are to study the socio-economic background of the sample women respondent in the study area, to examine the income, expenditure and savings pattern of the women members after joining Self Help Groups (SHGs), to study the various innovative strategies of women for economic development. The conclusion of the paper is that women SHGs adopted innovative strategies and plays an important role in involving the rural women in self-employment and eradicating poverty among the rural masses.

Keywords:

Women empowerment, Poverty, Discrimination, Development and innovative strategies

INTRODUCTION

Women seem to be half of the sky in Indian society. They are being subject to social, psychological, physical and domestic violence and other forms of atrocities, suppression and deprivation (Suresh Lal-2005). Almost 74.8% of rural women in India are agricultural workers but only 9.3% own land (Agriculture C ensus - 2006). Though women are the best resource managers they are being paid less. Women in agricultural sector face problems of patriarchal culture and values, caste discrimination and economic exploitation. Therefore, their education is the biggest liberating force and a rise in their levels of education will make them look forward. The advent of industrialization and modernization have affected a sea of change in the attitudes and thinking pattern of the people. The process of women empowerment is

conceptualized in terms of personal assertions, self-esteem and confidence, ability to protect themselves as women attaining sociopolitical participation and economic independence, ownership of productive assets and provide leadership in women. The overall employment situation of women has not evolved significantly. The ILO's Global Employment Trends (2003) reported that women continue to have lower labour market participation rates, higher unemployment rates and significant pay differences compared to men. Women represent over 40 per cent of the global labour force while in the total women population they represent, approximately 70 per cent in developed countries and 60 per cent in developing countries. More than half of the countries in the South Asian Region have less than 50% participation of women in the labour force. Pakistan has the least women labour force participation with only 22% (UN Women-2012). More than 80% of women in the region are also employed in vulnerable jobs, which lack the protection of labour laws. Limits on women's participation in the workforce across the Asia-Pacific region cost the regional economy an estimated US\$89 billion every year. Another fact of women participation is that. Women are doing low paid domestic work (with few or no employment rights). Women account for nearly two thirds of Sri Lanka's one million international migrants as many of whom are employed in the Gulf States as domestic workers. Only 4 out of 9 South Asian Countries have equal inheritance laws between men and women for land and property. In Nepal, a tax exemption has been introduced to incentivise families to share property with their wives, daughters and sisters. As a result, between 2001 and 2009, women's land ownership has increased threefold (UN Women-2012).

II. REVIEW OF LITERATURE

A number of studies have been carried out in India and elsewhere that have tried to look into the empowerment of women. The study by Vianello *et al.* (1990) showed that a husband's power within marriage tended to increase in proportion to the resources that he could muster: education, income, prestige, social status, and so on. Kabeer (1999) has attempted to construct the indicators of the empowerment of women, by using a three-dimensional conceptual framework: (a) the 'resources' as part of the pre-conditions of empowerment; (b) The 'agency' as an aspect of process: and lastly (c) the 'achievements' as a measure of outcomes. The study shows that the most probable indicators for empowerment of women are: family structure, marital advantage, financial autonomy, freedom of movement, and lifetime experience of employment participation in the modern sector. Comparable components of empowerment are included in the eight indicators by Hashemi (1996): mobility, economic security, ability to make small purchases, ability to make larger purchases, involvement in major decisions, and relative freedom from domination by the family, political and legal awareness, and involvement in political campaigning and protests. Several different efforts have been made in recent years to develop comprehensive frameworks delineating the various dimensions along which women can be empowered (Malhotra, Schuler and Boender, 2002) Amin, Becker and Bayes (1998) split the concept of women's empowerment into three components where each is measured separately: Inter-spouse consultation index, which seeks to represent the extent to which husbands consult their wives in house-hold affairs; Individual autonomy indexes which represents women's self reported autonomy of physical movement outside the house and in matters of spending money; and the Authority index, which reports on actual decision making power. Both conceptually and practically, women empowerment is an important issue, because it paves the way for the empowerment of future generations.

III. EMPOWERMENT IS A MULTI-DIMENSIONAL CONCEPT

Women empowerment is rotating around **power** for Political, Economical, Social and Cultural. It is sharing of power equal to men. As per the religious- ideology and change maker in a positive sense. Power should get away from men by educating women, making men to understand women that they are equal human beings in the society and it is for equality that women had been in the society.

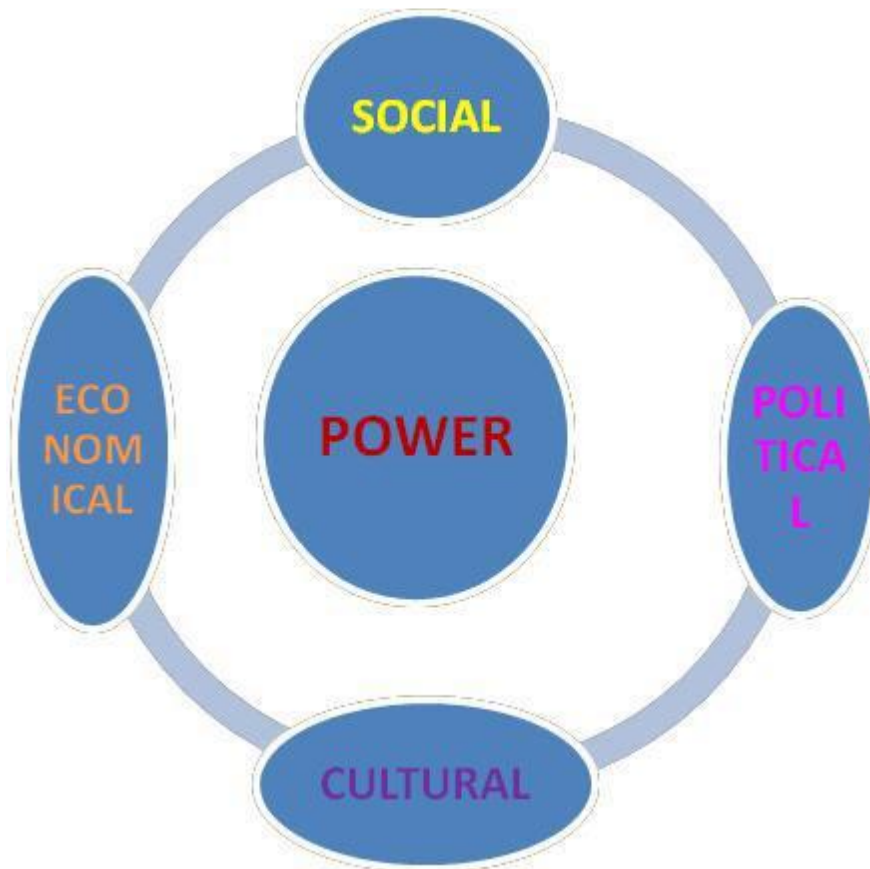


Figure-1: Multi-Dimensions of Women Empowerment

IV. OBJECTIVES OF THE STUDY

The objectives of the study are: To study the Socio-economic background of the sample women respondent in the study area, to examine the income, expenditure and savings pattern of the women members after joining Self Help Groups (SHGs), to study the various innovative strategies of women for economic development, To know the role of SHGs in providing credit to economic improvement of women and to examine the member's living standards women and to examine the member's living standards.

V. METHODOLOGY

The present research is based on the survey method. The researcher framed interview schedules used in this study. The variables used in this study had been identified through the discussions held with the presidents of SHGs and the NGOs and preliminary interviews held with a few selected self-help groups. Based on the variables identified for the study, the interview schedule for the members of the SHGs was framed. The interview schedule for the members of the SHGs was presented and based on their responses the schedules were further modified. Secondary data was collected from the related books, journals, periodicals annual reports of NABARD and other similar organizations.

Sampling:

Out of the total SHG households 200 SHGs house-holds were selected for survey. During the study period 50 percent of SHGs were randomly selected for the study (100 groups). In each group 2 members were selected as respondents. The total number of respondents for the study is 200 (100 x 2). The total sample respondents are grouped into four on the basis of year's of involving income generating activity (less than 1 year, 2 -3 years, and 3 to 5 years and above 5 years).



Statement of Problem:

The present study is an attempt to examine the impact of participation and decision making in Self Help Groups on the empowerment of women at house-hold levels. It examines how far the innovative strategies have helped in raising the incomes and levels of living of the poor women. The present study is from the stand point of the SHGs and their members.

VI. WELFARE TO EMPOWERMENT STRATEGY

The Government of India prepared the National empowerment policy 2001 to protect women from all sorts of discrimination. Women's welfare enhances the welfare of country. The strategy is aimed at fighting against unsafe motherhood nutritional anemia, iodine deficiency, the vulnerable years of the infancy and building up a women's capacity to cope up with the barriers and challenges of growth, change and stabilization.

VII. EDUCATIONAL STRATEGY

Education is one of the most crucial instruments of empowerment of women. It is generally accepted that literacy and education helps in enlarging the capability of a person and it serves as the first defense in the struggle towards existence. Female literacy is considered to be a more sensitive index of social development. Compared to overall literacy rates. Female literacy is negatively related with fertility rates, population growth rates infant and child mortality rates and shows a positive association with female age at marriage life expectancy participation in modern sectors of the economy and above all female enrolment. Female literacy rate has grown from 8 per cent in 1951 to 65 per cent in 2011. Self Help Groups women have improved their level of literacy for required doing business. As a result education is the basic input for bringing the social and economic transformation of women towards empowerment.

VIII. TRADE STRATEGY

A majority of women groups have entered into commercial activities like grains trading at the time of harvesting. Nearly one fourth of grain trading is being carried out by women groups only. It has resulted in their capacity to showcase their talents in conducting business.

IX. RESULTS AND DISCUSSION

SHGs– A Movement in Andhra Pradesh: There are about 4.65 lakh women SHGs in Andhra Pradesh covering nearly 61.70 lakh of poor women. Andhra Pradesh alone has about half of SHGs organized in the Country. The SHGs are also popularly called DWCRA Groups, and this name became popular after the DWCRA programme (Development of Women and Children in Rural Areas) through which women's groups were assisted initially. The SHGs are not only resorting to thrift but also are taking small loans out of the corpus available with the group. The group corpus consists of savings, government assistance and also bank loan. Members use the loan out of group corpus for their personal needs initially. However in the long run such loans are utilized for income generation activities. Since inception an amount of Rs. 1556.90 crores had been mobilized as corpus by these groups.

A. Socio-Economic Development of Women

Table shows the details about the age and place of birth of the respondents. The age profile of respondents shows that 41.8 per cent were aged below 35 years while the remaining 58.2 per cent were aged above 35 years.

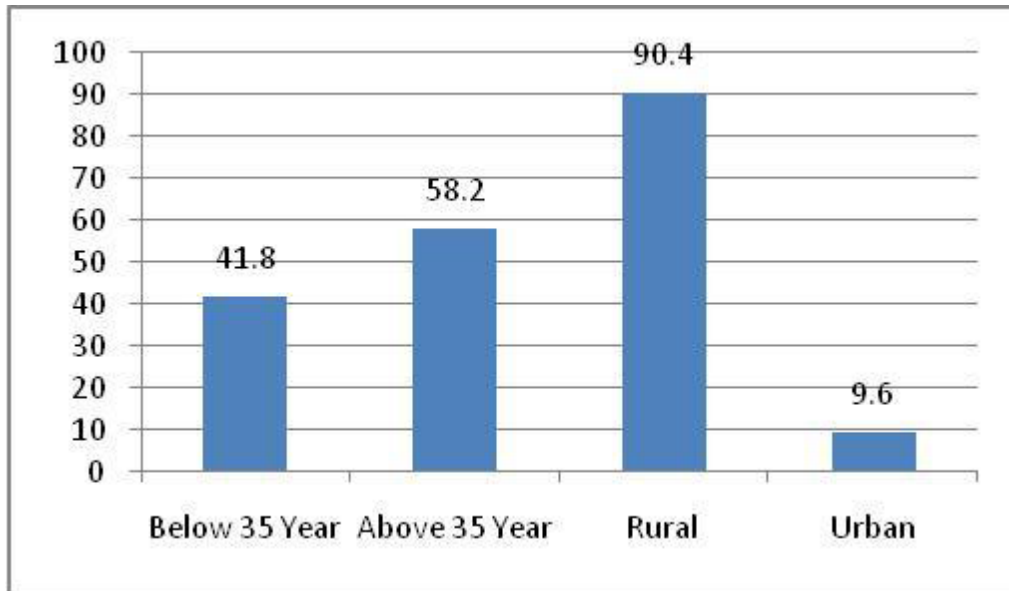


Figure-1: Age and Place of Birth of Respondents.

Nearly 90 percent of the respondents were born in rural areas, while the rest (10 per cent) were born in towns or cities. Thus the sample consists of members belonging to an age group of 35 years and above is predominately being born in rural areas.

Table – 1 **Education of Respondents and Their Spouses.**

Particulars of Respondents	Number n=200 & %
Illiterates	122(61.0)
Primary and middle	67(33.5)
Secondary and above	11(5.5)

<i>Education of Spouses</i>	
Illiterate	26(13.0)
Primary	81(40.5)
Middle level	40(20.0)
Secondary level	25(12.5)
Higher secondary	15(7.5)
College/Professional	13(6.5)

Source: primary data from Questionnaire

Table-1 gives an account of the educational status of the respondents, and their spouses. Two thirds of the respondents were illiterate (61.0%). Only primary and middle level of education was received by 33.5% of the respondents. On the contrary, about 60 per cent of the spouses of the respondents were educated and 27 per cent of them has secondary and above level of education. We may infer from above that only one third of the respondents were literate as against 60 per cent of their spouses. Women’s illiteracy in the respondent households was found to be 5 times greater than that of their spouses. It is probable that they are less empowered. We may infer that illiteracy among majority of the respondents and a lower level of education among those literate may hinder women’s empowerment.

B. Economic Development

Table-2 presents the occupation of respondents and their spouses- both at present and prior to their marriage. At present, 37.5 per cent of the respondents are engaged in their domestic activities, while four per cent were in self employment and 10 per cent of them are employed as non-farm laborers. 45 per cent of them are engaged as agricultural labourers.

Table-2: Occupation- Present and Prior	
Particulars	
	Number (n=20) & %
<i>Present Occupation</i>	

Agricultural labour	90(44.0)
Domestic activities	75(37.5)
Self employment	8(4.0)
Non-Farm labour	20(10.0)
Salaried employment.	7(3.5)
<i>Occupation Before Marriage</i>	
Domestic work	110(55.0)
Employed	48(24.0)
Studying	42(21.0)
<i>Occupation of Spouse</i>	
Farm labour	92(46.0)
Self employed	28(14.0)
Not employed	8(4.0)
Salaried	42(21.0)
Non-farm labour	30(15.0)

Source: Primary data from Questionnaire

Prior to the marriage of the respondents, 24 per cent of them were employed, where as 21 per cent were studying and the remaining 55 per cent of them were engaged in domestic work. Similarly, about four per cent of the respondent's spouses were not employed. 46 of them were in farm labour, 15 per cent of them are employed as non-farm labour, 14 per cent are in self-employment and 21 per cent are engaged in salaried employment.

We may conclude from the above analysis that 61 per cent of the respondents are in farm and non-farm labour activities at present. Prior to their marriage, 55 per cent were engaged in domestic work while the remaining were employed (24 per cent) or studying (21 per cent). Sixty one per cent of the spouses of the respondents were engaged in farm and non-farm labour. The findings reveal the predominance of the sample respondents in farm and non-farm activities typical of rural settings and their views on women empowerment may be typical of a peasant society.

Studies have shown that unlike traditional farm/non-farm based labour activities, self employment programmes reduce the barriers to entrepreneurship by increasing women's access to credit and capital, technical expertise, management training and information and support networks. Since a majority of the respondents are confined to the traditional activities, their opportunity to advance then, through self employment avenues remain closed because female entrepreneurship has the potential for women's empowerment.

**Table-3:
Household
Income of the
Respondents**

Particulars of Household Annual Income	Number (n=200) & %
< Rs. 15,000	16(8.0)
Rs.15,000-20,000	48(24.0)
Rs.20,000-25,000	105(52.0)
Rs. 25,000-50,000	31(15.5)

Source: primary data from Questionnaire

Table-3. Shows that 32 percent of the respondents had an income of less than Rs. 20,000 per annum, about half earned between Rs. 20,000 and Rs. 25,000, while the remaining one-sixth had Rs. 25,000 to Rs. 50,000 as their annual income.

From the analysis, it is clear that a majority of SHG members live in either titled houses or concrete houses. Though, this is a welcome feature, still in some of the villages like HGA, a majority (68%) live in huts. On the whole, it may be concluded that there is increased awareness and social consciousness among the SHGs members regarding the improved housing facilities.

An attempt is made to test whether there is any significant difference among the villages so far as housing pattern is concerned. For this, the following null hypothesis is tested:

Null hypothesis-1

There is no significant difference between villages so far as possession of different types of houses is concerned. The results of chi-square test are as follows

Sample size	D F	Significance level	Computed value of Chi square	Critical value of chi square
200	27	0.05	102.6	19

The computed value of chi-square is greater than its corresponding critical value. As such, the null hypothesis is rejected. Therefore, it may be concluded that the villages significantly differ regarding the pattern of housing is concerned.

C. Acquisition of Household Appliances

Sample size	Significance Level	Computed value of Chi-square	Critical value of chi-square
200	0.05	54.823	0.023

Sample size	Significance level	computed value of chi square	critical Value of chi square
200	0.05	72.023	0.364

SHGs members, with their increased income and savings prefer to lead a comfortable life. Therefore, they acquire technically advanced appliances. An attempt is made to study the type of appliances acquired by SHGs members in the selected villages. It is clear from the study that 42 per cent of SHGs members acquired radio/ TV followed by 34% having LPG, 12% possessing mixies, 8% having Grinder and 4% acquiring other appliances. Thus a majority of SHG members acquired either Radios or LPG connections. When enquired about the details, they revealed that with radio, they can educate themselves regarding the community development, social welfare; family welfare and health care. The possession of LPG, Mixie, and Grinders are an indication of better living conditions.

An attempt is made to study the relationship between the villages and the type of appliances they own. For this, the following null hypothesis is formulated and tested:

Null Hypothesis-2:

There is no significant difference between the respondents of one village to that of other villages so far as possession of appliances is concerned. Null hypothesis-2 has been tested with the help of Pearson Chi-square and the results are as follows:

Sample size of Chi-square	Significance level	Computed value of Chi-square	Critical value of chi-square
200	0.05	129.6	0.000

Since the calculated chi-square value is greater than its corresponding critical value at 5% significant level, the null hypothesis is rejected. As such, it is concluded that there is significant difference between the types of occupation shift so far as the ownership of assets is concerned.

An attempt is made to study the monthly income of SHGs members. It is clear from the field study that a majority (54%) of the respondents are earning a monthly income of Rs.2001-3000, followed by 18.8%, earning between Rs.1001-2000, 14.0% getting less than Rs 1000 and 13.2% earning a monthly income of more than Rs3000.

Thus it is clear that the monthly income level of SHGs members of sample villages has significantly improved as they have gained knowledge of non-traditional jobs. They are taking up new and relatively challenging occupations.

To examine the relationship between the occupation shift and income level of SHGs members, the following null hypothesis is formulated and tested:

Null Hypothesis-5:

Samp le of Chi- size square	Signif D.F	Comput value of chi- Level square	Critical value of chi- square
200	27	0.05	38.43 4

The computed value of chi-square is greater than its corresponding critical value at 5% significance level. As such, the null hypothesis is rejected and the alternative hypothesis gave credence.

The field study reveals that 48% of SHGs members are saving in between Rs.1001-1500 per month. This is followed by 22% in the range of Rs.501-1001 and 20% saving less than Rs.500. Another 10% are saving more than Rs.1500 per month. A comparative analysis of monthly income and monthly savings reveals that the savings pattern of the members in sample villages having a proportional relationship of their monthly income, suggesting that about 50 percent of their income is being saved. An attempt is also made to test whether the sample villages significantly differ so far as their monthly savings pattern is concerned. For this the following null hypothesis is formulated and evaluated with Chi-Square test:

Null Hypothesis-6:

There is no significant difference among respondents' belonging to different villages so far as their savings levels are concerned. The results of Pearson Chi-Square test are as follows:

Samp le size	D.F Signif icance Level	Comp u ted value	Critic al value of chi-
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of Chi- suar e		square		
200	27	0.05	25.31 7	0.557

The calculated value of Chi-square is not significant at 5 per cent level. As such it may be concluded that the sample villages do not differ significantly so far as the monthly savings pattern of SHG members is concerned. The findings of the study show that there are some positive features of the impact of SHGs in the achievement of their respective villages.

- 98% of the members make savings regularly as the norms prescribed by the groups.
- All the groups meet at least once in a month to discuss various social issues related to their day to day life.
- 98% of eligible members adopt small family norms.
- All children of SHG members are able to access immunization services against the 6 diseases.
- 30% of the members have access to safe cooking fuels (LPG) under the Government promoted scheme popularly known as “DEEPAM”.
- 80% of the total SHGs have accessed financial assistance from banks and repayment is 98%
- Members are engaged in varieties of income generating activities, where investment is low and income is high.
- Additional family incomes to members range from Rs.10000-30000 per annum depending on the income generating activities.
- Enhancement in self-confidence and self-esteem.
- Increase in awareness levels about the society and community. Voluntary participation in community activities like laying roads, planting trees conserving environment, construction of water harvesting structures, donations to the victims of natural calamities, helping to reduce crime against girls & women, campaign against eradication of social evils like dowry, child marriages, untouchability, AIDS, rescue and rehabilitation of orphaned children, counseling adolescent girls, support to widows and destitute are a few of activities that are being taken up by the members of SHGs.

SHG members are learning from their past experiences and are walking through the present. They are marching ahead for a bright future. The Government of Andhra Pradesh has rightly realized that the involvement of the rural poor women in development will speed up attainment of the Vision of Swarnandhrapadesh.

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