

ANALYSIS OF WOMEN EMPOWERMENT INTERVENTIONS IN RURAL SCENARIO

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Abstract:

Women empowerment has been considered as one of the important determinants in achieving the goal of gender equality. Various interventions are been implemented to facilitate empowerment of women. Amongst them are the two popular interventions Women Self Help Groups and Women Cooperatives. Most of the works that are undertaken are on the impact of SHGs on women empowerment and are uncritical and appreciable in nature. There are few countable studies that are been made to study the impact of women cooperatives on women empowerment. The literature review suggests no efforts have been made to compare these various interventions and their impact on the women empowerment. Also no past study discloses which the better initiative among the two is. Thus this study is an earnest attempt to understand the comparative impact of two different interventions i.e women SHGs and Women cooperatives and their role in empowering the rural women on various dimensions.

Keywords- Empowerment, Self Help Groups, Women Cooperatives, Empowerment Dimensions.

Introduction

“No society can achieve its potential with half of its population marginalized and disempowered.” This was the key message of Melinda Gates’ Commentary in Science in 2014. She argued that by not intentionally putting women and girls at the centre of global development, we have “lost opportunities to maximize our impact across all of the arenas in which we work” (p. 1273).

Achieving Gender equality has been a long run and ongoing objective of various national and international level organizations. This objective has been prominent because evidences suggest that achieving gender equality will result in economic growth, poverty reduction and well being of human society. India continues to rank third-lowest in the world on health and survival, remaining the world's least-improved country on this subindex over the past decade. Taking into account all these relevant facts this is a real time to retrospect our efforts directed towards empowering women and understanding the ground reality. It’s now the time to address gender discrimination and women empowerment against the structural forces of the society. Women empowerment has been considered as one of the important determinants in achieving this goal.

It is said easier than done. In other words it is formally way easy to express that women in India needs to be empowered but when attempted in actual circumstances how far will the attempt be successful is an immense dilemma. Despite of various governmental and non-governmental measures still the society is witnessing social evils like dowry deaths, domestic violence, exploitation of women, wage differentials, female foeticide etc that clearly indicates more efforts are required in this direction and there is a long way to go. That is where the concept of empowering the women drops in, to make her aware of her rights, fight against exploitation and lead a better life. Therefore understanding women empowerment for the betterment of women has become need of an hour.

REVIEW OF LITERATURE

CONCEPT OF WOMEN EMPOWERMENT

The term empowerment has been widely used by various international organizations while designing and advocating certain policies and intervention strategies for the betterment of the situation of women in the society. Various other empirical researchers have also contributed to the understanding of the terminology of women empowerment conceptually.

The **World Bank** defines empowerment as *“the process of increasing the capacity of individuals or groups to make choices and transform those choices into desired actions and outcomes. Central to this process is action which both builds individual and collective assets and improves the efficiency and fairness of the organization and institutional context which govern the use of these assets.”*

Another unusual and out of the box definition that is widely accepted in most of the literatures reviewed is proposed by Naila Kabeer. **Naila Kabeer (1999)** states “**empowerment as people’s ability to make strategic choice where this ability was previously denied to them**”. This means if a woman is free to make her strategic choice in life she is tend to be empowered.

The speciality of this definition is it can easily differentiate the concept of power from the concept of empowerment. According to Kabeer power is exerted when you have ability to make choices. If you are denied of making choices you are disempowered. Therefore in this context empowerment means those who have been denied the ability to make choice acquire that ability. The other perspective here is people who have complete freedom to exercise their choice in their lives are powerful but not empowered as they were never disempowered in the first place.

Diana Stallin, Sidney Schuler et al (2004) also support that the concept of empowerment being multidimensional in nature. This is because the meaning of empowerment is different in different contexts that is a behaviour in one setting that indicate empowerment may indicate something else/ or may not indicate empowerment in another. For example going to market may signify empowerment in Bangladesh, but not in Bolivia for that matter also in India. Even the ways in which empowerment is manifested in one setting may change over time, as and how the social norms change. Therefore it is opined that the concept of empowerment is multidimensional in nature.

Dr. Rajeshwari Shettar has mentioned several hindrances to women empowerment such as gender discrimination, lack of education, female infanticide, financial constraints, family responsibility, and low mobility, absence of ambition, social status, dowry and atrocities on women. She is of the opinion that there is a need of empowering women as they are deprived of power, freedom of movement, access to education, access to employment, exposure to media and are exposed to domestic violence.

Though ample Central and government schemes are directed to empower women, Indian women are still discriminated and marginalized at every level of the society (social and economic participation, access to education, health care etc). According to 2011 Census rate of literacy among men is 76% where as women is only 54%. It is also observed that women consumes less food and work more and therefore making women aware about their importance and rights to give them a better livelihood and a meaningful life is necessary. Women today are certainly required to be empowered. In this direction the paper tries to cover two important interventions Self Help Groups and Women Cooperative societies implemented with an objective of empowering women.

Women and SHGs

SHGs are formed as an important strategy of financial inclusion, particularly for women through microfinance. Self Help Groups are voluntarily formed informal, registered or unregistered group of women having homogeneous economic and social backgrounds voluntarily coming together to save regularly small sums of money mutually agreeing to contribute to a common fund and meet the emergency need on the basis of mutual help. (**Jagtap and Goyal, 2012**). The broader goals of SHG are to bring personal, social and economic change for the women members. (**Latha et al 2008**). It is a path towards empowering rural women and making them aware and active in various community and financial affairs. SHGs also focus on providing employment opportunities by imparting training to the members. (**Husian and Nair 2006**). The literature reports that most of the microfinance programs along with contributing to raising women's ability to earn income, this programs also initiate a series of “virtuous spirals” of economic empowerment, increased well being for women and their families and wider social and political environment.

The microfinance through SHG intervention is primarily focused on targeting women because of higher levels of female poverty and their responsibility towards household well being. However, gender inequality is recognised as an issue, but the focus is on financial assistance to households. The term “empowerment” is frequently observed as synonymous with poverty alleviation because of its multidimensional nature. But there is a need to observe gender issues as another and important dimension of empowerment concept. It has to be noted that the explanation given in the literature reviewed so far, no evidence is provided that can establish a direct relationship between the microfinance credit availed by the women and their empowerment. SHGs that are organised- many have lost their basic ideology, principles and agenda. They have just become the means for NGOs and other financing Agencies to invest their fund among rural women with high rate of interest. This has made the researcher curious to know and understand the actual ground reality of the impact of SHGs, as an intervention for women empowerment.

Women and Cooperatives

The women cooperative model also plays a significant role in reducing economic inequality addressing the problems of lack of access to opportunities and social exclusion often faced by the women. In rural areas the credit cooperative provides access to banking services that enables the micro entrepreneurs in the formation of small and micro enterprises.

These organisations aim at creating confidence and skills among women (Mason and Karen, 1998). It is evident that most of the women are engaged in unorganised sector which is unable to provide those sustained benefits or any kind of social security. Cooperatives therefore serve to be a better intervention as they encourage individual empowerment.

But the statistics reveal that women have low participation in Cooperatives especially in rural areas. The reasons for low participation being illiteracy, social factors, barriers to speak in public or in front of men, lack of negotiation skills, handling money matters, supposed inferior abilities etc makes it difficult for women to come forward and be a part of cooperatives. Most of the cooperatives are formed particularly for cash crops and Dairy cooperatives but are largely managed by male members resulting in resistance by women for participation. From the above literature it can be inferred that women are still on the back foot when it comes to active participation in cooperative management. Women are often viewed as housewives, marginal or supplementary income providers but not as home managers, economic producers, community leaders or cultural catalysts. Few literatures question the impact of cooperative intervention on empowerment of women. Thus the researcher has made an attempt to understand the role of women participation as a cooperative member on her empowerment.

The literature review also suggests no efforts have been made to compare these various interventions and their impact on the women empowerment. Also no past study discloses **which the better initiative among the two is**. Thus this study is an earnest attempt to understand the comparative impact of two different interventions i.e women SHGs and Women cooperatives and their role in empowering the rural women in Gadag district. Against this backdrop, the research is proposed to undertake the study to explore the empowerment of women members of Self help groups and cooperatives and do the comparative analysis wherever required.

Research Methodology

Research objective

The primary objective of the study is to analyze the comparative impact of major interventions viz SHGs and Women cooperatives on women empowerment dimensions (Social, Economic, Political and Psychological).

The researcher has attempted to fulfil the objective through following hypothesis.

1. **H1:** There is no significant difference between SHG and co-operative members with respect to Social empowerment and its dimensions scores
2. **H2:** There is no significant difference between SHG and co-operative members with respect to Economic empowerment and its dimensions scores.
3. **H3:** There is no significant difference between SHG and co-operative members with respect to Political empowerment and its dimensions scores
4. **H4:** There is no significant difference between SHG and co-operative members with respect to Psychological empowerment and its dimensions scores.

Sampling design

A multistage stratified convenience sampling technique has been adopted for this study. The sample respondents were selected from these respective self help groups by convenience sampling method. Similarly the sample respondents from the cooperative societies were also selected by convenience method from the women cooperative societies. The sample size was 200 SHG respondents and 200 Cooperative members from selected villages in Gadag district.

Data Collection

To meet the research objectives the primary data was collected through field survey from the SHG and women cooperatives members to analyze their empowerment on various dimensions. A questionnaire was prepared and the survey was conducted by interview schedule method The Structured Questionnaire was finalized with core variables forming part for measuring the empowerment of women respondents on main dimensions such as Social, Economic, Political and Psychological empowerment and its sub-dimensions using Likert 5point scale that ranged from 5 (Strongly Agree) to 1(Strongly Disagree). The scale was used to obtain the responses from the members of SHGs and Cooperatives on the statements related to the above empowerment dimensions. The analysis of the data was done with the help of t-test as presented in the section below.

Data Analysis: Testing of Hypothesis

Table 1: Comparison of SHG and co-operative members with respect to mean Social empowerment and its dimensions scores

Variables	SHG members		Co-operative members		t-value	p-value
	Mean	SD	Mean	SD		
Social empowerment	49.02	7.99	51.58	7.14	-3.3718	0.0008*
Mobility	17.41	4.07	17.97	4.36	-1.3282	0.1849
HH DM	15.59	4.27	17.25	4.23	-3.9072	0.0001*
Health& sanitation	16.03	2.37	16.36	2.82	-1.2864	0.1990

A significant difference was observed between SHG and co-operative members with respect to mean social empowerment ($t=-3.3718$, $p<0.05$) at 5% level of significance. Hence, we conclude that, the co-operative members have significantly higher social empowerment scores as compared to SHG members. Therefore, the Null hypothesis is rejected and the Alternative hypothesis “There is a significant difference between SHG and co-operative members with respect to Social empowerment” stands ACCEPTED.

Table 2: Comparison of SHG and co-operative members with respect to mean Economic empowerment and its dimensions scores

Variables	SHG members		Co-operative members		t-value	p-value
	Mean	SD	Mean	SD		
Economic empowerment	35.39	5.77	35.24	5.45	0.2584	0.7962
Ownership of Assets & income	10.71	2.89	10.57	2.69	0.5195	0.6037
Control over minor finances	7.04	2.51	5.38	2.08	7.2082	0.0001*
Control over major finances	17.64	3.91	19.30	3.80	-4.3035	0.0001*

* $p<0.05$

From the results of the above table, it can be see that, there is no significant difference was observed between SHG and co-operative members with respect to mean Economic empowerment ($t=0.2584$, $p<0.05$) at 5% level of significance. Hence, we conclude that both the interventions i.e SHGs and Co-operative societies primarily focus on empowering the women economically. Therefore in this case we reject the alternate hypothesis and the Null hypothesis “There is no significant difference between SHG and co-operative members with respect to their Economic empowerment” stands ACCEPTED.

Table 3: Comparison of SHG and co-operative members with respect to mean Political empowerment and its dimensions scores

Variables	SHG members		Co-operative members		t-value	p-value
	Mean	SD	Mean	SD		
Political empowerment	48.55	9.16	47.82	9.37	0.7875	0.4314
Political awareness	21.58	5.46	19.49	7.40	3.2230	0.0014*
Political participation	19.31	5.50	21.32	5.55	-3.6464	0.0003*
Beliefs about women in government	7.67	1.27	7.02	1.34	4.9746	0.0001*

* $p<0.05$

From the results of the above table, it can be see that, Non-significant difference was observed between SHG and co-operative members with respect to mean political empowerment ($t=0.7875$ -, $p>0.05$) at 5% level of significance. . Hence, we conclude that, the co-operative members and the SHG members have similar political empowerment. Therefore, we reject Alternate hypothesis and the Null hypothesis that “There is no significant difference between SHG and co-operative members with respect to their overall political empowerment” stands ACCEPTED.

Table 4: Comparison of SHG and co-operative members with respect to mean Psychological empowerment and its dimensions scores

Variables	SHG members		Co-operative members		t-value	p-value
	Mean	SD	Mean	SD		
Psychological empowerment	71.38	8.13	72.89	9.94	-1.6580	0.0981
Self efficacy	13.16	3.16	16.47	3.78	-9.4938	0.0001*
Control	25.05	4.64	22.11	5.36	5.8734	0.0001*
Psychological well being and self esteem	33.18	4.53	34.32	5.13	-2.3571	0.0189*

*p<0.05

From the results of the above table, it can be seen that, Non-significant difference was observed between SHG and co-operative members with respect to mean psychological empowerment ($t=-1.6580$, $p>0.05$) at 5% level of significance. Hence, we conclude that, the co-operative members and the SHG members have similar psychological empowerment. Therefore, we reject Alternate hypothesis and the Null hypothesis that "There is no significant difference between SHG and co-operative members with respect to their overall psychological empowerment" stands ACCEPTED.

Findings and Discussion

The women respondents belonging to Cooperative society exhibit higher overall social empowerment and more participation in Household Decision making as compared to women respondents belonging to SHGs. In SHG intervention women just become the proxy puppets to avail financial help without having any participation in Decision making. They have marginal role in decision making as they are occasionally consulted on marriage negotiations but not on any financial matters in the family.

Both SHG and Cooperative members are similar on Mobility and Health and Sanitation dimensions of social empowerment. The finding goes in line with the study conducted by Poonam Chauhan and Dr. Gulnar Sharma (2010), where both the interventions contribute in increasing the social participation of women as they get an opportunity to take out time from their daily Household chores and come out and gather at a place for attending the meetings.

There is no significant difference found in the economic empowerment of women as both the interventions i.e SHGs and Co-operative societies primarily focus on empowering the women economically and are been successful to a larger extent. SHGs are formed as an important strategy of financial inclusion, particularly for women through microfinance. Similarly cooperatives also have a basic objective of economically empowering women members. The finding goes in line with one of the study conducted in rural India which indicated that women who are members of cooperative reported on the increased economic security, and increased contribution to economic well being of their families.

With respect to control over minor and major finance it is observed that there is a significant difference between the SHG and Cooperative members mean scores over these indicators. The SHG women members exhibit higher control over the minor finance decisions like personal spending, purchase of fuel, vegetables etc as they are responsible to manage daily household requirements. It is observed that the SHG members use the credit obtained for household consumption purpose rather than using it for an economic activity.

Whereas the cooperative members showed higher control over major finances as compared to SHG members, the reason being the usage of money for the economic activity like purchase of milch animals, purchase of small machinery for micro business like papad making, pickle making etc. that are preferably carried out by women. This makes them more economically independent and self confident as compared to the SHG members and facilitate their control over the major finances related to children's education, medical emergency, one's own earnings etc. the finding is in line with the study conducted by Sheela K.S et al (2013).

The findings with respect to political empowerment reveal that both the interventions have similar impact on the political empowerment of women. The women members from both the SHG groups and cooperatives exhibit Neutral empowerment. That is the political empowerment is limited only to regularly voting in the elections, having minimal information about the development work done by the political leaders of their respective areas and so on. There has been lack of political and legal awareness, political participation along with the knowledge about legal provisions and failure in realizing it, which hinders the process of political empowerment of the women. Most of the women are not aware about their legal rights one of them being the law governing inheritance.

The findings with respect to psychological empowerment reveal that there is similar impact on the psychological empowerment of women. It is also been observed that the cooperative members are high on the indicators of psychological empowerment. That is they exhibit comparatively higher empowerment on self efficacy,

control and psychological well being and self esteem. The cooperative members have increased social participation, higher control over major finance, experience in organising women related activities such as awareness and training sessions on skill development, business management etc. and adequate awareness about political and voting rights. Thus all these above factors facilitate the psychological empowerment of these women. The finding goes in line with the findings from the study made by Poonam Chauhan and Dr.Gulnar Sharmar, 2010.

Conclusion & Suggestions

Women are required to be economically more independent. This can be facilitated by the microfinance provided by the lending agencies. Therefore proper accountability and auditing is required to be in place to ensure the utilization of money for an economic and productive activity. It is the responsibility of the lending agencies to ensure the intervention benefits reach to the actual and real beneficiaries.

There should be a proper implementation, monitoring and evaluation of the micro-finance programmes extended through both the interventions. The organisations should see that their programmes effectively reach the needy; should assess the impact of the programme time to time, find out lacunae if any and adopt corrective measures.

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