

Analysis of Women Empowerment Interventions through Computation of Social and Economic Empowerment Index

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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 review of literature suggests no efforts have been made to compare these interventions and their impact on the women empowerment. Therefore the paper is an attempt to analyze SHG intervention and Cooperative intervention in terms of empowering the women on the social and economic dimensions with the help of Empowerment Index.

Keywords- Self Help Groups, Women Cooperatives, Empowerment Index

1. Introduction

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. Women empowerment has been considered as one of the important determinants in achieving this goal.

“Our approach for gender parity will have to change to speed up the process. It will need better and appropriate education for the girls & boys and men & women with an aim to bring attitudinal changes,” said V P Gupta, from Society for Participatory Research in Asia (PRIA), a Community based research organisation working in gender equality. This perspective is also supported by a variety of models and empirical studies that have suggested improving gender parity results in significant economic dividends. Despite of these research findings the reality that is encountered is different and astonishing.

Empowerment of women and achieving gender parity has numerous positive implications. For example, increased gender parity lowers infant and child mortality rates, lowers maternal mortality rates, increases labour force participation rates and earnings, and fosters further educational investment in children. The World Bank finds that investing in girls/ women would help them lead to lifetime earnings increase in annual GDP growth rates of about 1.5%. Conversely, girls’ exclusion considerably hinders the productive potential of an economy and its overall development. Similarly investing in health and specifically in maternal, newborn and child health has a significant multiplier effect. In the political sphere, women’s engagement in public life has a positive impact on inequality across society at large. Women’s non- participation in the formal economy is also a business issue—costing women, companies and, ultimately, entire economies. Therefore promoting gender equality and empowering women is rightly mentioned as one of the Millennium Development goals.

2. Literature Review

Batliwala (1994) defines empowerment as the intensity of influence people have over external actions that matter to their welfare.

Economist **Bina Agarwal** defines empowerment as “a process that enhances the ability of disadvantaged and powerless individuals or groups to challenge and change in their favour, existing power relationship that places them in subordinate economic, social and political position”.

Keller and Mbewe (1991) emphasize empowerment as “power of women to achieve self reliance and act upon the firm and independent right to make choices by having control over resources to eliminate their own subordination”.

[3]**Malhotra et al (2002)** speaks of women empowerment as “**expansion in the People's ability to make strategic life choices in a context where this ability was previously denied to them**”. In simple words it is a change from relative powerlessness to Greater equity in exercise of power. This also forms the base to differentiate between power and empower. Women to be empowered, they themselves must be significant actors to exercise agencies (ability), if they fail to do so; we cannot say that they are empowered. Therefore this definition clearly covers that change from state of disempowerment to empowerment.

[1]**Dr. Rajeshwari Shettar** 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. According to 2011 Census 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.

Self-help groups (SHGs) are a widely practiced model for social and economic mobility by NGOs and the Government organisations. SHGs provide women with the opportunity to manage loans and savings that can be used by members for varying needs. SHGs also are used to promote social change among the members and the community at large. Members of SHGs have used their experiences as leverage to enter other local institutions such as the Panchayats. It is a path towards empowering rural women and making them aware and active in various community and financial affairs.

[4]**Mayoux (2000)** points of that micro credit helps women in economic activities and generate income and assets. The access to credit also leads to a change in the status of members within the household. Other positive outcomes observed are greater respect within the household, increase in mobility, ability to articulate self confidence and esteem (**Dolland et al 2006, Krishnaraj & Kay 2002, Putnam 2000**) and political awareness. (**Hashemi et al 1996**).

Similarly, Cooperatives are organisations set up to achieve economic and social benefits for their members through a group characterized by democratic control and equitable distribution of both costs and benefits. (ILO, RRA, 1966). Cooperatives play a prominent role in improving socio-economic conditions of their members and local communities. The cooperative model places high importance for democratic and human values and respect for the environment.

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.

Jones Smith and Wills in a study found that the cooperatives enable women to come together and provide a platform for mutual support to overcome commercial and economic restrictions.

Therefore the present study is an attempt to analyse both the interventions, with respect to understand the impact of SHGs and Cooperatives in terms of empowering the women on the social and economic dimensions by the computation of Empowerment Index.

3. Empowerment Index

Women Empowerment is a multidimensional complex concept that often varies contextually. This makes the measurement of empowerment complicated phenomena. **Simone Lombardini, Kimberly B & Rosa Garwood** provides the framework for the measurement of women empowerment index. The Framework recognises three levels at which change can take place viz Personal, relational, and environmental. The overall Empowerment index compresses variety of indicators into one composite index. The index provides the comprehensive measure of women's empowerment considering the level for change of indicator. Following are the steps in brief for constructing WEI. The 5 steps are defining the characteristics of empowerment that describes an “empowered women”, designing the questionnaire for data collection, constructing indicators, defining relative weightages for each indicator and finally calculating the empowerment index.

[2]L. Niketha et al (2017) assessed the empowerment of dairy women by developing an index with the help of seven dimensions namely social, economic, psychological, cultural, political, legal and technological empowerment. These dimensions were ranked according to the perceived significance of the experts. Later the total scores on the statements under each of these dimensions were determined by using simple range and variance. Finally the empowerment of dairy women was calculated based on the total index score of all the indicators. The results depicted that majority i.e 43 % of the women respondents were in the medium empowerment category followed by 36% of the women in low empowerment category and about 21% in the high category. Thus the authors have observed that the women's empowerment is at the moderate level and is improvising through the dairy cooperatives.

[8]Tapash Kumar Biswas, M Kabir (2004) has developed a composite index with the help of a set of indicators of women's empowerment. Under these indicators, also few sub-indicators were considered. The empowerment index is calculated with the help of these indicators. The authors have assigned weights to these indicators depending on a certain criteria. Similarly scores were assigned for each indicator depending on the respondents' response on each sub-indicator. Finally the authors have developed empowerment index in two stages. In the first stage the index for a woman on single indicator consisting of different sub indicators is developed. In the second stage, the composite empowerment index for a woman consisting of all the indicators together is calculated.

With reference to the methodology adopted in this research paper the computation of empowerment index for the present study has been made. The similar kind of computation method has also been adopted by [9]Madhumita Das Gupta and Ranjana Srivastava (2011) for the computation of composite empowerment index.

4. Research Methodology

4.1 Research objective:

The research objective of the paper is to analyze SHG intervention and Cooperative intervention in terms of empowering the women on the social and economic dimensions.

4.2 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 members and 200 Cooperative members from selected villages in Gadag district.

4.3 Data Collection

To meet the research objective the primary data was collected through field survey from the SHG and women cooperatives members to analyze their empowerment on Social and Economic 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 Social and Economic as main dimensions and its sub-dimensions using Likert 5 point 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 statements for the reference have been mentioned in the table below.

1. SOCIAL EMPOWERMENT

After joining SHG/ Cooperative

PARTICULARS	RESPONSE SCORES				
	5=Alone	4= with Husband	3= with my group members/ community friends	2= with someone else in the household	1=Not at all
Mobility I visit					
Parents or relatives home					
Religious places					
Health centre					
Market					
Outside village					

Household Decision making	5=Alone	4= jointly with Husband	3= husband only	2= someone else in household	1=Not at all
Decision about joining this SHG/ Cooperative					
Decisions about children's education are taken by					
Decisions regarding small purchases like staples, cooking oil etc is taken by					
The decision on what to give relatives when they marry or have a celebration is taken by					
Health and Sanitation	5=Strongly Agree	4=Agree	3=neither agree nor disagree	2=Disagree	1=Strongly Disagree
I visit a qualified doctor when I am unwell					
I realise the importance of family planning					
I realise the importance of nutritional food					
Our house is cleaner than what it used to be before joining SHG/ Cooperative					
I am aware to take medical care of my family.					

2. ECONOMIC EMPOWERMENT

As a member of SHG/ Cooperative

PARTICULARS	RESPONSE SCORES				
Ownership of Household Assets and Incomes	5=Strongly Agree	4=Agree	3=neither agree nor disagree	2=Disagree	1=Strongly Disagree
I have my name in the property (house/ land)					
I have an increase in my personal assets (vehicle/jewellery etc)					
I opine regarding the utilisation of money/credit					
Control over minor finances					
I get to keep money from the sale of livestock or agriculture produce/business income					
I always have some money with me for my regular personal spending					
Control over major finances					
I retain my own wage earnings with me					
I retain my husband's/children's wages with me					
I feel confident of managing bank related activities.					
I need not now look for money for medical emergency					

I can now conveniently save some money for my children’s education					
I have a sense of economic security after joining SHG/ Cooperative					

4.4 Data analysis

Empowerment Index has been computed to understand the outcomes of SHG intervention and Cooperative intervention in terms of empowering the women on the social and economic dimensions. Through computation of Empowerment Index the comparison of empowerment level of SHG and Cooperative women members has been carried out to know which the effective intervention amongst the two is.

4.4.1 CALCULATION OF EMPOWERMENT INDEX ON MAIN DIMENSIONS

After referring the above literature on various methods to compute Empowerment Index, in the present study an attempt has been made to develop an Empowerment Index for SHG women respondents and Cooperative women respondents. The computation is done with an objective of analysing and comparing the outcomes of both the interventions in terms of empowering the women on the social and economic dimensions. The computation has been done in 3 steps.

Step1: Calculation of Total Scores ($\sum X_j$) for a single woman respondent-

$$\sum_{j=1}^n$$
- for single main indicator (for example social empowerment indicator)

In this step the total score is calculated by adding all responses scores assigned on the statements mentioned under all the sub-indicators of main indicator, by the women respondent. For example with respect to Social empowerment considering as main indicator, the responses on all the statements under its sub-indicators i.e Mobility, Household decision making and Health and sanitation are considered for the calculation of total score. Therefore the total score is calculated by-

$$\sum_{j=1}^n (\sum X_j) = x_1 + x_2 + x_3 + \dots + x_n$$

where,

X_j = value (total) of individual responses scores on the statements of all the sub-indicators under j^{th} main indicator.
 n = no of statements of all the sub-indicators under the main indicator.

Step 2: Calculation of Empowerment Index of single woman respondent (i) on single main indicator (j)

Once the total score is calculated, the Empowerment index on a single main indicator is calculated by using the following formula,

$$EI_{ij} = \frac{\sum_{j=1}^n X_j}{M}$$

where

EI_{ij} = Empowerment Index of i^{th} woman on j^{th} indicator

X_j = value (total) of i^{th} woman responses scores on the statements of all the sub-indicators under j^{th} main indicator

M = Maximum possible score
 = No. of individual statements of sub-indicators under main indicator X
 maximum score assigned to these statements
 n = no of statements of all the sub-indicators under the main indicator.

To continue with our calculation on social empowerment dimension the EI_i (empowerment index of i^{th} women on social empowerment dimension) can be calculated using the above equation.

Step 3: Calculation of Composite Empowerment Index of an indicator for all the women respondents.

Once the EI_{ij} on a single main indicator is calculated for a single women respondent, the Composite Empowerment Index (EI) can now be calculated for all the women respondents. Following formula can be used for the same

$$EI = \frac{EI_{i1} + EI_{i2} + EI_{i3} + \dots + EI_{i200}}{200}$$

With respect to the calculation of Composite Social Empowerment Index (SEI) say SHG members, can be calculated in following way-

$$SEI = \frac{EI_{s1} + EI_{s2} + EI_{s3} + \dots + EI_{s200}}{200}$$

Therefore, by following the above mentioned three steps, Composite Empowerment Index for the other main dimensions- **Economic (EEI)** can be computed. It has also to be noted here that the same procedure mentioned above can be used to determine the **EMPOWERMENT INDEX ON MAIN DIMENSIONS** for the Cooperative women members.

5. Results and Discussion

The following table highlights the final computation and comparison of Empowerment on main dimensions for women members for both the interventions followed by the calculations.

Computed empowerment index

Si.No	EMPOWERMENT DIMENSIONS	SHG MEMBERS EI	COOPERATIVE MEMBERS EI
1	SOCIAL EMPOWERMENT	0.65	0.69
2	ECONOMIC EMPOWERMENT	0.64	0.64

5.1 Inferences

It is observed from the above table that with respect to the social and economic dimensions both the SHG and women Co-operative interventions have equally contributed to the empowerment process of women.

It is revealed from the analysis that cooperative women members are marginally higher on social empowerment as compared to SHG members whereas with respect to economic both cooperative members and SHG members possess similar empowerment.

This indicates that through both the interventions the women respondents have been able to improve their roles in household decision making, their opinions are been taken into consideration on decisions related to major and minor finances. This shows a positive move towards rural women empowerment. It is seen that the cooperative women members are marginally ahead on social empowerment.

6. Suggestions

Women are deprived of the basic health care in the rural areas. Therefore health and sanitation forms an integral part of their social empowerment process. From the present study it is observed that women are empowered to a little extent as they are socialised in accepting pain and suffering. Women sometimes tend to use homemade remedies even for severe and chronic illness. Therefore it is necessary to raise awareness about women’s health problems by redesigning the health delivery system after taking into account women’s flexibility in timing and mobility.

One of the finding speaks of SHG members as compared to cooperative members have little or no say at all with respect to major financial decisions related to children's education, medical emergency, and other major decisions. To improve this situation 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. These can be the income generating activities that will have the capacity of solving their present and future financial problems. It is the responsibility of the lending agencies to ensure the intervention benefits reach to the actual and real beneficiaries.

7. Conclusion

Women empowerment in context of rural areas has become need of an hour to achieve the objective of gender parity. The present study has proved that both the interventions are at par in empowering women. Both the interventions primarily focus on economic empowerment of women, but the fact that empowerment being the multi-dimensional concept; the interventions should also be designed in a way so that it covers other dimensions like political and psychological empowerment of women with equal importance.

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