

Measuring And Comparing Empowerment Index Of SHG Women Vis-À-Vis Non-SHG Women

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Abstract:

Empowerment index is an index which measures how much a person is empowered. In this paper an attempt has been made to form an empowerment index using different dimension of empowerment of women. After defining the empowerment index a comparison is done among the women who are actively participating Self Help Group (SHG Women) and the women who are not a member of SHG (Non-SHG Women). Primary data are collected by surveying different blocks of Paschim Bardhaman District of West Bengal. This study finds that not only SHG women are more empowered than Non-SHG women in each surveyed block but also the least empowered women (Non-SHG) Block becomes the highest empowered women Block when we consider only women who are member of any SHG.

INTRODUCTION

The Oxford English Reference Dictionary defines empowerment as “authorize, license (a person to do) give power to; make able (a person to do). This definition implies the notion of ‘enabling’ and ‘giving power to’. However, the concept of empowerment has originated from the notion of ‘conscientization’, i.e., “awareness – generation approach” to enable members of marginalized groups to know and assert their needs but prior to which they had to be motivated to associate and organize together (Freire 1972).

Commonly empowerment is described as “a process whereby women become able to organize themselves to increase their own self-reliance, to assert their independent right to make choices and to control resources which will assist in challenging and eliminating their own subordination” (Rowland, 1997)

According to Kabeer (1999) empowerment is ‘..the process by which those who have been denied the ability to make strategic life choices acquire such an ability.’ Kabeer (1994, 1999) emphasizes the importance of self respect and a sense of agency in the empowerment process.

According to Bandura (1986), ‘Empowerment is the process through which individuals gain efficacy, defined as the degree to which an individual perceives that he or she controls his or her environment’.

According to Pillai, J.K. (1995), ‘Empowerment is an active, multidimensional process which enables women to realize their full identity and powers in all spheres of life. Power is not commodity to be transacted nor can it be given away as aims. Power has to be acquired and once acquired, it needs to be exercised, sustained and preserved’.

— The 'Power to' and 'Power with' empowerment are concerned to processes by which people become aware of their interests and thereby become able to solve their problem by forming into group(s). The ability to influence the direction of social change towards the creation of a more just social and economic order nationally and internationally.

A. Objective of the study

The present paper is an attempt to highlight on the social and economic impact of Self Help Groups in empowering women.

- To analyse the personal profile of the respondents of women SHGs in the study area.
- To evolve the opinion of women members of SHGs on their empowerment.
- To study the social and economic conditions of the SHG members
- To analyse the attitude of the members of the SHGs towards social impact

B. Methodology:

In this study the degree of empowerment of women after participating into SHGs is trying to be measured. The SHGs of Paschim Burdwan are chosen. As our workplace is lying in the district of Paschim Burdwan we have chosen this district. The SHGs of different blocks of this district are our study area.

We have made a questionnaire comprising of different relevant questions. The Questionnaire has two parts. In the first part basic information of the respondents is questioned while in the second part information regarding the SHG is questioned.

The questionnaire is written in a very simple and lucid language. Apart from this an interview method is also applied to know exactly what the poor women want to express as it may happen that the questions are not easily comprehend by them.

Once the data are collected, they are sorted and tabulated according to the objective of the study and then interpret the data so that our objective is answered.

Hypotheses

The null hypothesis of this study is that women are not empowered sufficiently after joining SHGs.

This hypothesis is tested against the alternatives

- Women are much more economically empowered after joining SHGs
- Women are much more socially empowered after joining SHGs

REVIEW OF LITERATURE

Empowerment is defined by Moser (1989) as ‘..the capacity of women to increase their own self-reliance and their internal strength. This is identified as the right to determine choices in life and to influence the direction of change, through their ability to gain control over material and non-material resources’. This concept of empowerment as propounded by Moser (1993) is focussed on the individual, with control of resources seen as the central means for redistribution of power.

To Kabeer (1999) empowerment is ‘...the process by which those who have been denied the ability to make strategic life choices acquire such an ability’. She (1994, 1999) also emphasizes the importance of self respect and a sense of agency in the empowerment process.

Batliwala (1994) describes empowerment ‘as the exercise of informed choice within an expanding framework of information, knowledge, analysis and process, which enables women to discover new possibilities and new options’. Empowerment described by Oakley et al. (1997) as ‘power as a result of increasing to economic resources, such as credit inputs’.

Empowerment processes lead to enhance the ability of women to take part in decision making bodies as Sen (1999) refers to as a change in the self-perception of women. For Price (1992) empowerment goals go beyond personal change and growth to increasing awareness of political power and participation in political institutions.

According to Young (1993) empowerment allows women ‘to take control of their own lives, to set their own agendas, to organize to help each other and make demands on the state for support and on society itself for change’.

Tandley Omprakash Sridevi (2005) considers empowerment of women as a contemporary issue for discussing sustainable development in various countries. The paper defined a measure of empowerment tested in case of women PGT teachers, thus prescribing that the level of economic equality and independence are the real indicators for measuring the status of women in any society. In a complex and stratified society like ours the status of women naturally differs from time to time, region to region, class to class, caste to caste, religion to religion and occupation to occupation.

Chowdhury and Chowdhury (2011) in their paper uses a panel data survey in Bangladesh to measure individual level outcomes such as labour supply, asset accumulation and family planning and household outcomes such as children education and household expenditure per annum from participating in a credit program. These outcomes would then be compared to outcomes that can be achieved from borrowing loans from a non-program source. The results are then used to find a relation between micro-credit program and empowerment.

Khatibi and Indira (2011) in their paper intended to study experience of some NGOs in Mysore district of Karnataka state. They show that there is a relationship between women's empowerment and environment management and explain that women can become agents for the promotion of environmental sustainability.

Das (2012) in his paper tries to explain the relationship between membership of SHG and empowerment of women. The empirical findings of the study suggest that SHG-Bank linkage of micro-finance program has a profound influence on the economic status, decision making power, knowledge and self worthiness of women participants of SHG linkage program in Assam.

Graflund (2013) evaluates the impact of microcredit on women's empowerment in rural Bangladesh. Microcredit borrowers are compared to soon to be microcredit borrowers and the difference between these groups is ascribed to microcredit. An econometric analysis is then employed on the data gathered via the questionnaire. The results confirm that microcredit has a significant positive impact on women's empowerment.

SELF HELP GROUP

SHGs are formed by a homogeneous group of people, particularly women. Their homogeneity lies in their age, caste, religion, gender and also in their economic conditions. So a group of almost same aged poor women of a particular religion and of a particular caste in a village forms a SHG. The only condition is that they all have to make a small saving and contribute for making a common fund.

Women SHG model is a model for poverty reduction and for empowering women. 'Saving first' is the main approach of this model. The NGOs started these groups in the 1970s in India and eventually the Government of India and other State Governments took interest in the formation of these groups for poverty reduction. Among the states the southern states, like Andhra Pradesh, Karnataka, Kerala, Maharashtra, are the leaders in doing so.

In the 1980s, policy makers took notice and worked with development organizations and bankers to discuss the possibility of promoting these savings and credit groups. Their efforts and the simplicity of the SHGs helped to spread the movement across the country. State government established revolving loan funds which were used to fund SHGs.

By the 1990s, SHGs were viewed by the state governments and NGOs to be more than just a financial intermediation but as a common interest group, working on other concerns as well. The agenda of SHGs included social and political issues as well. The spread of SHGs led also to the formation of SHG Federation which are a more sophisticated form of organization that involve several SHGs forming into Village Organization (VO) / Cluster Federations and then ultimately into higher level of federations. SHG federations are formal institutions while the SHGs are informal. Many of these SHGs Federations are registered as societies, mutual benefit trusts and mutually aided cooperative societies. SHG Federations resulted in several key benefits including:

- Stronger political and advocacy capabilities
- Sharing of knowledge and experiences
- Economies of scale
- Access to greater capital.

Data and Analysis

There are 8 Blocks in Paschim Burdwan district, namely, Jamuria, Raniganj, Barabani, Salanpur, and Pandabeswar. At least one group from each block is being studied. But due to several difficulties it is not possible to visit all block. Mainly we concentrate on the blocks adjacent to my locality, namely, Jamuria, Raniganj, Barabani, Salanpur, and Pandabeswar blocks.

30 women involving into SHGs and 15 women not involving into any SHGs from each Blocks of Jamuria, Raniganj, Barabani, Salanpur, and Pandabeswar blocks are our study groups. So as a whole 225 women are interviewed.

Characteristics of SHG women:

Age: Age is one of the main variables of the respondents to understand the position of the respondents in the society. The sample constituted women obviously of 18 years and above. The detail is given below in the Table 1.

Table 1: Distribution of Respondents by Age

Age	Jamuria	Barabani	Raniganj	Salanpur	Pandabeswar
18-30	11	17	15	16	12
31-45	12	10	12	13	10
46-60	6	3	2	1	7
Above 60	1	0	1	0	1
Total	30	30	30	30	30

Source: Own calculation based on surveyed data

It may be seen from the table as well as from the figure that in Jamuria Block 60% of the women belonged to the age group of 18-30 years while in other four blocks women mainly belonged to the age group of 31-45 years. A very negligible except in case of Pandabeswar Block women belonged to the age group of above 45 years.

Caste: Caste predominantly plays an important role in Indian social system. We here also classify the respondents in terms of the caste they belong. Here we categorised them in major three groups namely, General, OBC and SC/ST. Table 2.

Table 2: Distribution of Respondents by Caste

Caste	Jamuria	Barabani	Raniganj	Salanpur	Pandabeswar	Total
Gen.	10	8	5	3	3	29
OBS	5	10	17	13	10	55
SC/ST	15	12	8	14	17	66
Total	30	30	30	30	30	150

Source: Own calculation based on surveyed data

We have a mixed data of respondents so far as the caste distribution is concerned. Though in Jamuria and Barabani Blocks women represent all three major groups namely, General, OBC and SC/ST but in other three blocks OBC group is much more represented. Actually in the Blocks like Raniganj, Salanpur and Pandabeswar OBC group mainly comprised of Muslim women represent the SHGs surveyed or interviewed. Again it is also interesting that the women belonged to the OBC and SC/ST represent 76% of the respondents.

Income:

We have collected information of Annual income of the respondents so that the financial status of them may be a factor for participating in SHG. We classified income groups into three categories, namely, below Rs. 15000 per annum, between Rs. 15001 and Rs. 20000 per annum and above Rs. 20000 per annum.

Table 3: Distribution of Respondents by Annual Income

Annual Income	Jamuria	Barabani	Raniganj	Salanpur	Pandabeswar	Total
< Rs. 15000	4	5	3	4	3	19
Rs. 15001 – Rs. 20000	20	22	22	23	21	108
>Rs. 20000	6	3	5	3	6	23
Total	30	30	30	30	30	150

Source: Own calculation based on surveyed data

It is found that in all Blocks majority of the Respondents, ranging from 60% to 75% belongs to the income group of between Rs. 15001 and Rs. 20000. In case of overall picture it is the 68% of the respondents belong to this middle income group. Maximum of 5% respondents of Jamuria and Pandabeswar Block have income of Rs. 20001 and more. So we can say that the respondents are poor and it may be cause of their joining the SHG.

Media Sensitivity:

It is true that the media both print and audio/visual have major impact on the lifestyle and social activities of common people.

Table 4: Distribution of Respondents by Media Sensitivity

Media	Jamuria	Barabani	Raniganj	Salanpur	Pandabeswar
Newspaper	5	2	3	5	2
Radio	2	3	4	1	2
TV	23	25	30	28	26

Source: Own calculation based on surveyed data

It is quite common that most of the respondents in all blocks are viewing TV. A little bit of respondents are also reading Newspaper. So we can say that they are to some extent knowledgeable.

The above socio democratic characteristics are for those interviewed women who are members of any SHG. We also interview 15 women who are not members of SHG (Non-SHG) in each of the 5 blocks. Let us look into their characteristics.

Characteristics of Non-SHG women:**Age****Table 5: Distribution of Respondents by Age**

Age	Jamuria	Barabani	Raniganj	Salanpur	Pandabeswar
18-30	9	6	8	7	6
31-45	4	7	4	5	7
46-60	2	1	2	1	1
Above 60	0	1	1	2	1
Total	15	15	15	15	15

Source: Own calculation based on surveyed data

Caste**Table 6: Distribution of Respondents by Caste**

Caste	Jamuria	Barabani	Raniganj	Salanpur	Pandabeswar
Gen.	5	5	6	4	4
OBS	4	3	3	4	4
SC/ST	6	7	6	7	7
Total	15	15	15	15	15

Source: Own calculation based on surveyed data

Income:**Table 7: Distribution of Respondents by Annual Income**

Annual Income	Jamuraia	Barabani	Raniganj	Salanpur	Pandabeswar
< Rs. 15000	6	6	5	7	5
Rs. 15001 – Rs. 20000	2	5	6	5	6
>Rs. 20000	7	4	4	3	4
Total	15	15	15	15	15

Source: Own calculation based on surveyed data

Media Sensitivity:

It is true that the media both print and audio/visual have major impact on the lifestyle and social activities of common people.

Table 8: Distribution of Respondents by Media Sensitivity

Media	Jamuraia	Barabani	Raniganj	Salanpur	Pandabeswar
Newspaper	4	2	3	5	2
Radio	2	7	5	7	5
TV	10	10	10	10	10

Source: Own calculation based on surveyed data

MEASURING EMPOWERMENT

Table 9 depicts the descriptive statistics of sample regarding their age, religion, average monthly expenditure and number of children they have.

Table 9 : Descriptive Statistics of Demography of Sample

FACTOR	All Observation		SHG Women		Non-SHG Women	
	MEAN	S.D.	MEAN	S.D.	MEAN	S.D.
AGE	33.3	7.34	33.05	6.66	33.84	8.59
HINDU	0.69	0.465	0.71	0.456	0.64	0.484
EXPENDITURE (MONTHLY IN RS.)	3585	776.39	3481.55	707.36	3792.1	869.7
TOTAL	N = 225		N = 150		N = 75	

Table 10 depicts the income earning activities of the family of the sample namely agricultural activities, respondent's own business or her husband's business

Table 10: Income Earning Activities

Activity	All Observation		Women SHG		Women not participating in SHG	
	Total	Per Cent	Total	Per Cent	Total	Per Cent
Agriculture	80	53.33	58	58	27	54
Own business	31	20.67	17	17	12	24
Husband's Business	39	26	25	25	11	22
TOTAL	N = 225		N = 150		N = 75	

Table 11: Empowerment Index

Block	Empowerment Index	
	SHG	Non-SHG
Jamuria	0.5375	0.4333
Barabani	0.5167	0.4917
Raniganj	0.5125	0.4750
Salanpur	0.5292	0.5250
Pandabeswar	0.5167	0.4583

Source: Own Computation

The above table depicts the calculated empowerment index of women respondents both member of any SHG and non-member of SHG of five Blocks. Non-SHG women are more empowered in Salanpur Block followed by women of Barabani Block, Raniganj, Pandabeswar and Jamuria Block. But an SHG woman of Jamuria Block is more empowered followed by an SHG woman of Salanpur Block. SHG women of Barabani Block and of Pandabeswar Block are equally empowered. SHG women of Raniganj Block are less empowered than others. Impact of participating in SHG on empowerment is much higher in case of women of Jamuria Block where empowerment index rises from 0.4333 to 0.5375 and also the least empowered women (Non-SHG) Block becomes the highest empowered women Block when we consider only women who are member of any SHG.

CONCLUSION

In the study of rural women in different blocks of the district of Burdwan, West Bengal, two groups of women in five blocks are surveyed. One group of women are members of SHG in five blocks, namely, Jamuria, Barabani, Raniganj, Salanpur and Pandabeswar. Twenty women of different SHG in these blocks are interviewed. Similarly another group of women who are not members of any SHG in these blocks are surveyed; only ten women of this category in each of these five blocks are interviewed. So a total of 150 women are surveyed; of which 100 belong to SHG members and 50 belongs to Non-SHG members. They are approached with a prepared questionnaire for getting information about them. The information are then shown in different tables and figures.

An empowerment index is defined with the available data. Twelve dimensions of empowerment are defined and they are used in measuring empowerment index. Empowerment index of women both in case of SHG and Non-SHG are tabulated and compared. It has been seen that the women of a Block (Jamuria) who are least empowered if they are not members of any SHG become the most empowered when they are members of any SHG. So in conclusion it can be said that women become empowered in participating SHG in Paschim Bardhaman district of West Bengal.

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