Women Empowerment: An Estimation by Creating a Power Index to Gauge the Social, Political and Economic Empowerment in Rural Punjab

Rajesh Kumar¹, Amrita Kaur²
¹Assistant Professor, Panipat Institute of Engineering and Technology, Pattikalyana, Samalkha, Panipat, Haryana, INDIA
²Assistant Professor, Lovely Professional University, Phagwara, Punjab, INDIA

ABSTRACT
Since time immemorial it has been considered that man and women are two wheels of a cart and both should be given equal opportunities and equal status in all spheres of the life. But when it comes to deliver the things advocated earlier, there arise certain prejudices which always tilt the power in the hands of men and women were cornered. The story persists even today despite fast growth and development of the nation as majority of women are still one of the most vulnerable and deprived section of the society. In this study women of Self Help Groups have taken into consideration on the basis of convenient sampling. Here in this paper it has been emphasized through women’s participation in political, economic and social activities and simultaneously constructing a power index for women showing women empowerment in quantitative terms.

Keywords--- women empowerment, social empowerment, political empowerment, economic empowerment, self help group (SHG), Human Development Index

I. INTRODUCTION: WOMEN EMPOWERMENT-CONCEPT AND SIGNIFICANCE
The present world population is 7.1 billion (United Nations,2010 Revision of the World Population Prospects¹), which is growing at the rate of 97 million people per year will touch 8.5 billion by the year 2025. About 95 per cent of the population growth will be in the developing countries. The Asian population is 3.55 billion, which may reach 4.54 billion by 2025 and women constitute around half of the total world population. India has a population of 1210 million (Census 2011) of which approximately 50% is women (586.47 million) and this huge mass cannot be kept marginalized and underprivileged. Some statistics about India is given below:

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<th>Table 1.4 facts about India</th>
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<td>India by population</td>
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<td>Male population</td>
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Source: census 2011

The concept of women empowerment is based upon the feelings developed in the heart of women that she can control the available resources which is at her hand and which ultimately gives benefit to her and her family. These resources are used by them to increase their income and contribute to the growth of the income of her family. It
has various dimensions by which it can be measured. We can define women empowerment in social, political and economical terms. These three aspects collectively measure whether women are empowered or not. When we talk about social empowerment we mean that whether she is participating in the social programmes or not and what are her views on social rules and customs of the society. It also signifies that whether she is aware of the social changes taking place in the society. In order to work and increase her income she has to move out to do several kind of work which increases her mobility and her contacts with the outside world. This mobility shapes her thoughts and broadens her views about society and social and cultural values because going outside for work brings her in the contact of various kinds of people and she comes in the contact of various kinds of views. Having resources at her own hands and freedom to use it as per her desire, she carves her own way to success. This helps her to think in a freer and independent manner and she starts to think without any external influence like that of her husband in case if she is married or her parents in case if she is unmarried. Her independent and unbiased opinion can be judged by a number of activities or her thinking about society and social norms. Some of these are as followings:-

1. Her opinion about dowry system.
2. Her views about inter-caste marriage whether she approves it or not.
3. Her acceptance or disagreement to love marriage.
4. Widow Remarriage.
5. Child marriage.
6. Living separately in case of fighting with her husband or family.
7. Family planning.
9. Her views about those husbands who drink and beat their wives and treat harshly with their life partners.

All these indicators show that whether she is courageous enough to talk about these issues and able to express her views on these topics and take decisions on these issues. These can be included under social empowerment which provides a woman enough confidence to take bold decisions in the society. There is one another aspect of social empowerment which is participation of women in village level development programmes like community development programmes. Examples of such programmes are:

1. Village road construction programmes
2. Village sewerage cleaning programmes
3. Health and sanitation related programmes etc.

Participation in all these programmes indicate that they are participating actively in the societal development programmes and she not only thinks about her family but she also feels the necessity of well being of all the villagers and community as a whole. When we talk about political empowerment it denotes that whether she is aware about the developments in the outside world. It shows that whether a woman is conscious /aware about her rights given by our constitution and our government or not. It can be easily estimated by knowing the level of participation of women in various politically motivated programmes or participating in local level elections like that When women works and increases her income this increases her courage to take bold decisions about her family and her children which is a measure of economic empowerment because having disposable money at hand, women can take decisively actions regarding the expenses on her children’s well being, his /her health and nutritional requirements of village Panchayat and zila parishad elections. It can be noted that reading news paper or listening news on radio or television also plays an important role in a women’s political awareness. Political awareness can also be identified if she regularly cast her vote in the elections and meets with local government officials for redressal of village level problems. Money does not come alone. With it come various other things like social prestige, recognition, reputation, power and so on. This is particularly seen in poorer states where poor family work day and night for his bread and butter. Economic empowerment can be judged through information like:

1. Increased earnings
2. Increased savings
3. Increased consumption expenditure
4. Living standard of the family over the time etc.

So it can be said that women empowerment is not a single factor feature but it is a very complex societal development process which counts so many features within itself that are very difficult to judge and estimate.

There is an emerging need to improve women status which should start with economic empowerment. Empowerment is a concept that is of equal importance to both men and women, it is the idea of sharing power, of truly giving it away. Empowerment is the process through which individuals gain efficiency, defined as the degree to which an individual perceives that they control their environment.

International Conference on Population and Development (ICPD) held in Cairo stressed on women empowerment and give opinion that country’s overall development and quality of people’s life is more dependent on women empowerment (ICPD Report, 1994). In the words of former President of India Dr. APJ Abdul Kalam, “empowering women is a prerequisite for creating a good nation, when women are empowered; a society with stability is assured. Empowerment of women is essential as their thoughts and their value systems lead to development of a good family, good society and ultimately a good nation” (Padala, 2011).

Empowerment can be defined as “the process of increasing the capacity of individuals or groups to make choices and to transform those choices into desired actions and outcomes. Central to this process is actions which both build individual and collective assets, and improves the
efficiency and fairness of the organizational and institutional context which govern the use of these assets (World Bank Report, 2001)”. Thus, as the World Bank report (2001) confirms societies that discriminate on the basis of gender pays the cost of greater poverty, slower economic growth, weaker governance and a lower living standard of their people. The World Bank also identifies four key elements of empowerment to draft institutional reforms:
1. Access to information
2. Inclusion and participation
3. Accountability and
4. Local Organizational capacity.

In India, women are not the only marginalized section of the society. The scheduled castes and scheduled tribes are still largely under-privileged in terms of wealth, education and access to basic services and in particular health services. Thus economic and social inequalities rooted in traditions and cultural norms need to be changed as political measures alone cannot bring empowerment. Women empowerment can be invoked in the context of economic weakness and insecurity, particularly of marginalized, unorganized and other disadvantaged groups.

II. LITERATURE REVIEW

Around 1 billion population lives below poverty line (Human Development Report 2004). Of this large no. is of women who are one of the most vulnerable sections of the rural society (Swain 2006). This section is mainly found in the developing countries like India, Bangladesh and several nearby countries and it is opined that emancipating these group is the key to the poverty alleviation of any country. India having a population of 1210 million possesses approximately 68.84% of its population in the villages and approximately 31.16% in the urban areas (census 2011). Of around 833 million rural population almost half is women population and this segment is always credit starved and dependent upon their male superiors either father, husband or son for financial help and assistance. Because of credit crunch they face several kinds of problems in their house as well as in the society where everything is decided by might and monetary muscle. Micro finance programmes have benefitted women especially women of rural areas because they are identified as the most vulnerable sections there, and their capacity to contribute higher than their male counterpart in the household in qualitative terms. They are benefitted by forming a group usually called self help group (SHGs) which is a group of around 10-20 members especially women members and they pool their small amount of savings there to form a fund and work together to raise their income level and do some businesses to earn profits also (Panda 2009). As the world wide indicators are showing signs of improvement in poverty level, it has two faces. One is the people who come out of the vicious cycle of poverty every year and one section is that which fall into poverty every year. The growth model propounded by the govt. and private models help to come people above poverty line but very little has been done to help those which fall into poverty every year. So this will have to be tackled very promptly and such policies will be devised which help preventing people to fall into poverty (Krishna et al. 2003). The SHGs help them in getting the small loans like consumption loans; business loans etc and cater to their credit needs. NABARD (2005) explains that the Self Help Group is a group with “an average size of about 15 people from a homogenous class. They come together for addressing their common problems. They are encouraged to make voluntary thrift on a regular basis. They use this pooled resource to make small interest bearing loans to their members. The process helps them imbibe the essentials of financial intermediation including prioritization of needs, setting terms and conditions and accounts keeping. This gradually builds financial discipline in all of them. They also learn to handle resources of a size that is much beyond the individual capacities of any of them. The SHG members begin to appreciate that resources are limited and have a cost. Once the groups show this mature financial behavior, banks are encouraged to make loans to the SHG in certain multiples of the accumulated savings of the SHG. The bank loans are given without any collateral and at market interest rates. The groups continue to decide the terms of loans to their own members. Since the group’s own accumulated savings are part and parcel of the aggregate loans made by the groups to their members, peer pressure ensures timely repayments” (Swain 2006). There are 2 main models under which whole of microfinance and SHGs functions. first is the Mexican model and second is the south Asian model. Second one is most famous in India because of its origin in Bangladesh and suitable to the people of the country (Nair 2005). Under this, rotating savings and credit associations (ROSCA) were formed of the poor women of the community and fulfill their credit needs (Guha and Gupta 2005). The beauty of this association is that they keep a vigilant eye on the members who take a loan from the central fund of the ROSCA by peer monitoring and thus reducing the default rate significantly. This model is sustainable also because of its inherent qualities of sustainability and low default rate thus very popular in India. Formation of the self help groups is mainly of three types first, groups made of males only, and second, groups made by females only and the third one is the group made up of both males and females. But on the basis of sustainability and viability only the group made by the females are preferred most because it is generally said that female are more responsible than their male counterpart and this lessens their default rate to a significant level. It is also said that credit grant to female member of a household contribute more to the qualitative
terms of the social upliftment of the society because a large amount of the income of the women is spent on the children of the family and on consumptions. So they contribute towards the nation building because the children are the nation’s resources and once they are safe and secure the nation is considered as progressive. There is an important role of household structure which determines the control of the loan use. It is found that the male consider cash especially in large amount as their own economic resource and its exchange in the public domain as their right. So even if women take loans from any source its use cannot define women empowerment. The women empowerment is achieved by changing ancient customs and institution that govern gender relation such as patriarchy and Purdah (Aslanbeigi et al, 2010). Despite increased access to small loans and savings women’s access to more advanced products is still unequal. Amount of loans received by women are generally low than those received by men. In many rural villages’ banks and credit and savings women have more savings than compared to men but still the loan amount given to men are high. Thus this biasness should be reduced in order to end gender discrimination (Mayoux, 2010).

Gender discrimination is prevalent in the rural society and women were generally excluded from productive work if they wanted to. There are general views that illiterate and less educated women of rural areas are more loyal and faithful and loans given to them are less risky because they seldom default (Rahman et al, 2009). This seems particularly true in Bangladesh also where the recipients of credit loans are routed to the females and 94% of the microcredit borrower is the women with 98% of the loan recovery rate (Gramin Bank Annual Report, 2006). In India also 90% of the SHGs were made of women and they are the largest beneficiary of the microcredit programmes. India has 37% of the world’s population earning less than $1 a day; of which 60% are women (Human Development Report, 2003). The Government of India, National Policy for the Empowerment of Women (2001), declared various measures aimed towards the social cause as envisaged in the constitution of India and time to time government is doing things in order to empower women. Government is promoting the microfinance programme because it understands the reality that through this programme women empowerment can be driven to far flung areas of the country. In India more than 90% SHGs are exclusively made of females and they are successfully raising their income level and thereby increasing their reputation in the society as well in the house. Their success lies in the fact that female SHGs have performed well than other kinds of groups and their loan recovery is impressive at the same time. On the issue of sustainability of SHGs as explained by long-term performance, the econometrics results revealed that only female SHGs were Sustainable because they were more focused and united, adhere to basic objectives of groups, utilize borrowed funds for different productive activities, and are highly concerned about the well-being of their children and family members (Parida and Sinha, 2010). Their increasing role in society and their increasing ability to make money for they has a positive impact also that social violence against them were reduced. Their contribution to the house and social recognition and increase in the awareness level about her has benefitted them a lot and the intimate partner violence has reduced (Kim et al, 2007).

III. RESEARCH METHODOLOGY

OBJECTIVES OF THE STUDY:

Following objectives were identified in order to construct a women empowerment index:
1. To identifying various factors which constitute empowerment.
2. To identify various sub factors which helps in constructing a factor and
3. Prepare an index representing Women Empowerment.

Here in this study Random sampling technique has been used and a sample of 205 women has been taken which were working in many SHGs (Self Help Groups). Simple mathematical calculations using average and average mean has been used in calculations as used by UNDP in calculation in Human Development Index.

IV. CONSTRUCTION OF WOMEN EMPOWERMENT INDEX

Women empowerment index is prepared on the basis of Human Development Index of United Nations Development Programme (UNDP HDI Report, 2005). HDI is a summary statement of human development which takes into account the following three indicators:
1. Life expectancy index
2. Education index and
3. GDP per capita index

All the three indices are given equal weight age of 1/3. We have also constructed Women Empowerment Index (WEI) on the basis if HDI by taking the following indicators:
1. Economic empowerment index
2. Social empowerment index and
3. Political empowerment index

Performance score of each variable has been calculated by taking 1/3 weights as per HDI measurement as given below. For calculation of Economic Empowerment Index the following parameters were collected:
1. Income per month
2. Savings per month
3. Number of loans taken
4. Amount of loan taken
5. Capital base of the group
6. Number of members taken loan
7. Total outstanding loan and
8. Number of members defaulted

Performance score of income (dimension index) = (Actual Value – Minimum Value)/ Maximum Value – Minimum Value

After calculating scores for all variables a simple average of all the parameters for each index has been taken and then 1/3 weight of this score is taken. For calculation of Social Empowerment Index following parameters has been considered:
1. Approval of love marriage.
2. Approval of dowry system.
3. Approval of inter caste marriage.
4. Approval of widow remarriage.
5. Approval of living separately.
6. Approval of family planning.
7. Approval of job reservation for women
8. Approval of punishing wicked husband.
9. Participation in municipality work campaign.
10. Participation in improvement in local hospital facilities campaign.
11. Participation in drinking water facility campaign.
12. Participation in maintenance of local roads campaign and
13. Pulse polio programme participation.

Likewise, the parameters for political empowerment are taken and these are as follows:
1. Protest for helping your village
2. Participation in any dharma for your village
3. Voting in election
4. Contested in village level election
5. News paper reading
6. Radio and television watching and
7. Meeting with village sarpanch /BDO

The values of three indices which are the constituents of WEI are as follows:
1. Economic Empowerment Index: 0.129539
2. Social Empowerment Index: 0.17712
3. Political Empowerment Index: 0.144019

To get a composite score for constructing WEI, 1/3 weightage of all three indices were summed up. The value of the women empowerment index (WEI) comes to 0.450. This value is evaluated for measuring performance as per the guidelines of the UNDP HDI report, given as follows:
1. When value comes to 0 it means empowerment is nil.
2. When value comes to 1 it means that there is full empowerment.
3. When the value comes between 0 and 0.5 it means empowerment is minimum.
4. When the value comes between 0.6 – 0.7 it means empowerment is of medium level.
5. When the value comes to 0.8 and more than this it is said that there is high level of empowerment.

Here WEI comes to 0.450 which shows that empowerment is not prominent.

V. ANALYSIS AND FINDINGS

This shows that the women under the study are lagging behind on the front of all three indices of economic, social and political empowerment. This shows that despite concerted efforts of the government the ultimate goal of women empowerment is not realized. Several reasons can be cited for this low empowerment like:
1. The objective of the micro finance is to help those people who are out of the purview of traditional finance and provide them with loans so that they can use them in some productive work and come out of the vicious circle of poverty. The emphasis of this programme is on the women because they are one of the most vulnerable segments of our society and whole family depends upon this segment. But the low empowerment shows that the funds are not used appropriately or in the right direction which can help women empowerment.
2. There is also a factor of low or no monitoring in the area under study by the government or local level administration. Groups are formed but there is negligible monitoring and scrutinisation of their working. Thus the group members do not follow a proper guideline for working of the SHGs.
3. Banks provide loans to the groups on looking into their account records and book keeping skills only and mainly concerned with timely repayment of loans. They do not do anything about how these loans were used by the group. They do not do anything in planning or coordinating the activities of the groups that are using the loans.
4. The burden of choosing the activities ultimately lies with the members of the group who are mostly confused what to do and ultimately they use the funds in unproductive activities or simply divide the fund into number of members and use as per their own wish.
5. There is no sense of group activity among the members and it seems that they form groups only for availing cheap loans at low interest rate. This is the main reason behind low women empowerment because their participation is low and are almost dormant.
6. In each block of every district of the state a target is given to make at least one SHG in each village. So in each block it is the upward pressure that generally forces the block level workers to form self help groups and once the group has been formed it is left to work on its own and no further supervision is given. Times to time meetings were arranged or training programmes were organized but this is not sufficient for their holistic improvement and empowerment.

7. Moreover, there is lack of sincerity towards these programmes. It has been said above that women consider it as only a cheap source of finance, so they do not pay any attention towards other activity like participation in other developmental programmes which the women of other states, who were leading in this front are under taking. Here we can take e.g. of a campaign started by Hindustan Uni-Lever in the villages of Andhra Pradesh and Tamil Nadu called as “Shakti Amma” for women empowerment and increasing their participation in societal work. This is the reason they are lagging behind in women empowerment.

8. Another reason which plays very important role is that Punjab is one of the least poverty states (HDR report Planning Commission, 2006) and here people are prosperous enough to think beyond bread and butter. Here money comes from abroad in dollars and pounds which are helping them to live a more comfortable life. During the research many of respondents said that their husband or son is living in US or UK earning dollars and pounds.

VI. CONCLUSION

The survey reports show that microfinance is considered as a secondary thing and women take it as less important since there is proper backup behind them. In fact their learning and achievements through programme participation is less. This is the case in rural areas of Punjab where households have enough farm and farm products to make them secure. They use microfinance as secondary source of finance. It can be concluded here that despite the concerted efforts of the state government the required awareness is somewhat missing and the women empowerment which we ideally discuss is not present because the beneficiaries are not fully aware of the benefits of various schemes and programmes and are not willing to participate whole heartedly towards their empowerment.

REFERENCES