
IMPACT ASSESSMENT OF THE INITIATIVES ON WOMEN EMPOWERMENT

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Abstract: Empowerment is instrumentally important for achieving positive development outcomes and well-being of life which lies in the doing and being what one value and have reason to value i.e. agency. The concept of empowerment is very complex in itself indeed very fuzzy also; different scholars hold different definition of empowerment according to the need of their work. Women's agency, autonomy and empowerment are widely used idea in development literature and capability approach. But there exists substantial ambiguity in conception of these ideas. While women's well being and women's agency is sufficiently distinguished from each other, there seems to be a large overlap between agency and empowerment and between agency and autonomy. Policies on women's empowerment exist at national , state and local levels in many sectors including health, education, economic opportunities, gender based violence and political participation. In the present study an assessment has been done on the initiatives towards women empowerment in Chhattisgarh. Women Empowerment Policy in this state is based on the state's specific geographical, social and cultural characteristics. It focuses on issues facing women in Chhattisgarh across urban, peri-urban, rural and tribal areas. Looking into the policies of the government the study has been done in the rural areas of Chhattisgarh where government effort of developing women of rural areas. In Chhattisgarh the policies of Mahila Mandal, SHGs and Mahila Kosh are some of the efforts taken by government to empower women. In the present study this has been taken into consideration and research has initiated on the basis of data collected from the rural areas of Chhattisgarh. The result found in the present study is highly positive and the women's of the districts of Chhattisgarh are highly satisfied with the efforts of Self Help Group and I feel this has really worked out to empower them.

Keywords: Autonomy, Empowerment, Mahila Manadal, SHGs.

Introduction: Women empowerment is an initiative towards giving priority to women's so that they can become independent and in the simplest of words it is basically the creation of an environment where women can make independent decisions on their personal development as well as get equality in society. Women want to be treated as equals so much so that if a woman rises to the top of her field then it will be considered a pride for a society especially in India. How can we achieve women empowerment it can only happen if there is a channelized route for the empowerment of women. If we look into our history and go into vedic period we find a very beautiful quote from Rig Veda "The home has, verily, its foundation in the wife" During the Vedic age, more than 3,000 years ago, women were assigned a high place in society. In today's scenario women Empowerment initiatives are given priority in developing economies in order to promote growth and self employment among the people of rural areas. It is an initiative of providing self employment and self sustaining effort of government towards making them self sustained. It is an initiative to provide gainful employment to the surplus labour in agriculture as well as to landless labourers with a view to supplementing their income.

Approach to the Study: In the present study women empowerment is the core area which has been studied in detail. Women Empowerment initiatives has been articulated for women's of urban, semi-urban and rural areas. In the simplest of words it is basically making women powerful. The present study focuses on assessment of the initiatives on women empowerment. In the state of Chhattisgarh we can see that 47 percent

of women's are constituting the category of women's under workers . There is immense opportunity for the women empowerment here. This is a remarkable achievement of the state the figure of development is very good compared to women's of urban India.

Objectives of Research:

The present research has following objectives

- To find out the impact on economic decisions of women
- To find out the impact on social development of women
- To find out the impact on personal development of women
- To find out the impact on knowledge and information of women
- To find out the impact on political development of women

Literature review: Empowerment is then the process of obtaining these basic opportunities for marginalized people, either directly by those people, or through the help of non-marginalized others who share their own access to these opportunities. It also includes actively thwarting attempts to deny those opportunities. Empowerment also includes encouraging, and developing the skills for, self-sufficiency, with a focus on eliminating the future need for charity or welfare in the individuals of the group. This process can be difficult to start and to implement effectively. (Zaman 2001). Several recent assessment studies have also generally reported positive impacts (Simanowitz and Walker 2002). The SHG-Bank Linkage Program By March 2006, banks had cumulatively lent Rs 113.97 billion to 22, 38,565 SHGs, providing with access to the formal banking system (See

Table1). Now a day, the SHG-bank linkage model is one of the world's largest microfinance initiatives in terms of outreach (Kropp & Suran, 2002).

Methodology: Empirical data has been collected from the three divisions of Chhattisgarh . There are Five divisions in Chhattisgarh and data has been collected from three division i.e. Durg , Raipur and Bilaspur. Selection of divisions is based on the convenience as other two divisions that is Bastar and Sarguja since being the disturbed area has not been selected for data collection. Twelve districts of Chhattisgarh has been taken for study . They are Durg ,Bemetara , Rajnandgaon, Balod , Raipur, Dhamtari, Baloda Bazaar , Mahasamund ,Bilaspur , Mungeli, Janjgir Champa and Korba. In the present study the data has been collected with the help of questionnaire from the womens of twelve districts of Chhattisgarh who are the members of Mahila Mandal, Gram Panchayat and who are under the beneficiary of Self Help Group. Simple convenient sampling was done for the sample selection. This

sampling method is conducted where each member of a population has an equal opportunity to become part of the sample.The sample size for the present study is 264 respondents.Descriptive Method has been used for analysis of data. Percentage method has been used to analyse the data.

Data Analysis: Here the analysis has been done to find out the impact assessment of the initiatives on women empowerment. The respondents were asked to fill the questionnaire and data has been analysed by the responses elicited by the respondents were asked questions on their Economic Development by their participation in SHG, second part was related to the personal developments of women and their social progress, third part was on the family related decisions of women fourth consisted of their development through knowledge and by the respondents. Questionnaire was divided into five parts where the respondents were asked questions on their Economic Development.

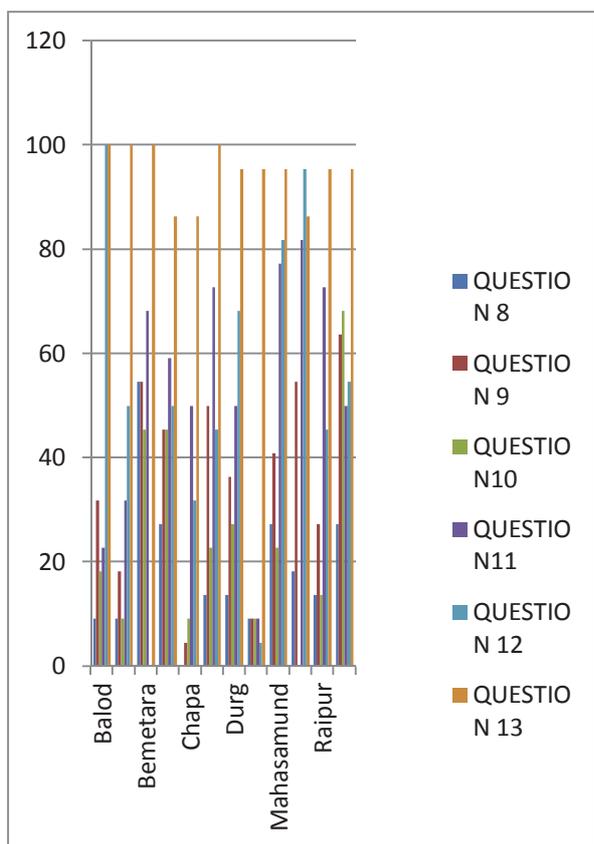


Table 1: Impact on Economic Decisions of women

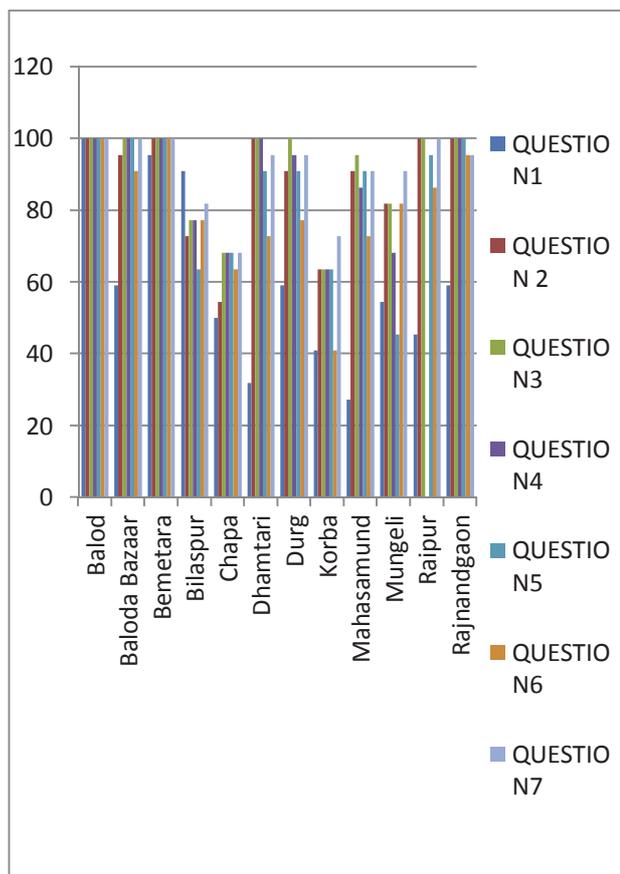


Table 2: Impact on Women's Social Development

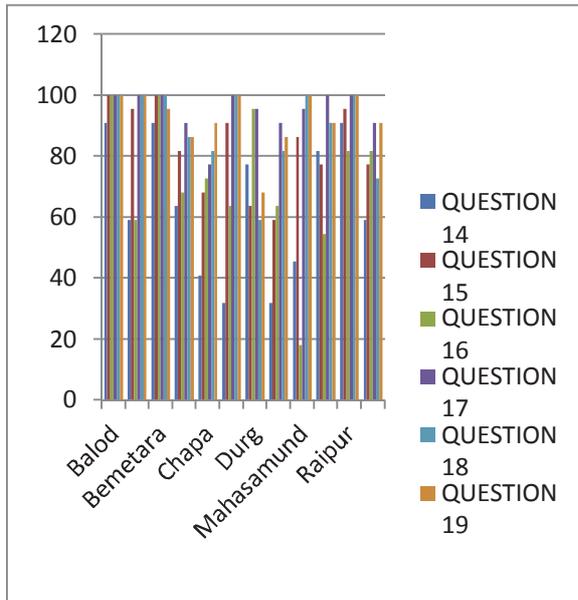


Table 3: Impact on women's decision related to Personal Development

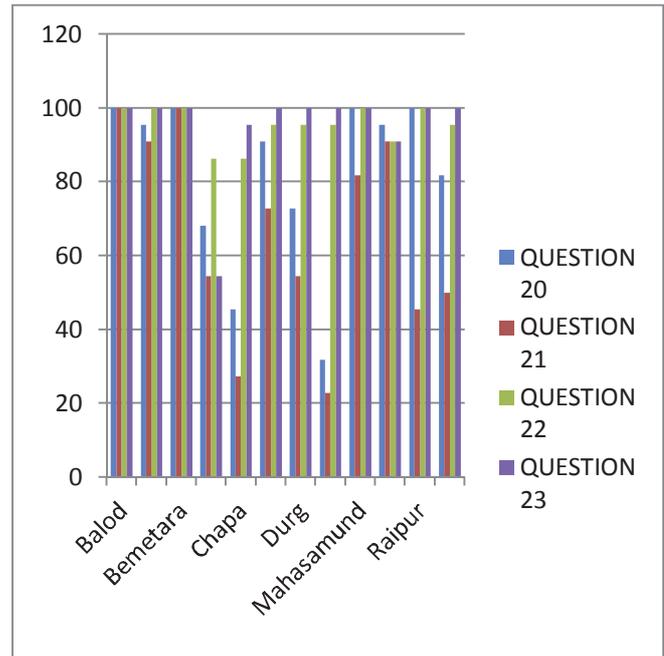


Table 4: Impact on women's Knowledge and Information

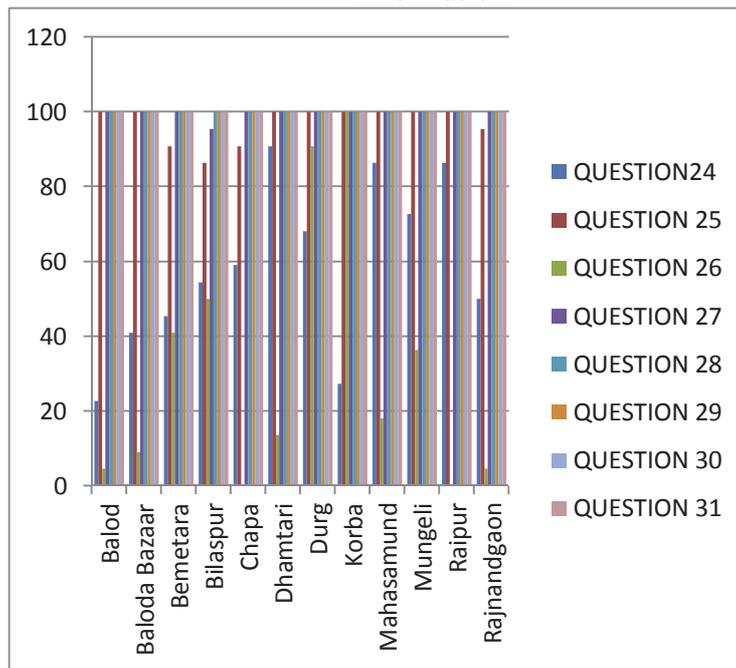


Table 5: Impact on women's Community and Political development

Findings and Recommendations: In the present chapter we present the major findings of the study. Personal profile of respondents is very important in determining the output. The results obtained are 31% of respondents are in the age group of 31-40 years. 27% belongs in the age group of 41-70 and 25% are in the age group of 21-30 years. So the respondents are basically in the age group of adults. If we see the education level of women's then we see that 25% of women are not educated. 24% of women are educated till 8th class and

14% of women are educated till 10th class. Only 1% of respondents are post graduate and 2% of the respondents are graduate. 8% of women's in all the districts are educated till 12th class which is very less. Another socio economic profile which is studied is the income of respondents. 46% of women have their monthly income within 1000 which is very high number. 30% of the women's have their income in the group of 1001-2000. Income of women is very less. In the present study 94% of women's are married and 6% of women's

are unmarried.

Major Findings of Economic decisions of women:

Under economic conditions first variable is respondents taking loan decisions the district which is very high are Balod, Bemetara, Bilaspur and the districts where it is very low are Mahasamund, Dhamtari, Korba and Raipur. The second variable is women's using their money for savings which is very high in Balod, Rajnandgaon, Bemetara, Raipur, Dhamtari. BalodaBazaar and Mahasamund. It is comparatively low in chapa. Respondents spending their money is very high in durg, balod, rajnandgaon, bemetra, Raipur, Dhamtari, baloda bazaar and mahasamund. Overall it is good in all the districts. It is very good in balod bemetara and bilaspur. It is less in Korba, mungeli and mahasamund. Women's using money for savings is good in all the districts except bilas, chapa, korba and . Women spending their income is good in bilaspur, chapa korba and mungeli. Women's contributing their savings same status. Information regarding loan facility is good in balod, rajnandgaon, bemetara raipur, and mungeli. Women's independence is good in all the districts except bilaspur, chapa korba and mungeli. Purchase habits among women not found good in chapa and korba. So the economic decisions of women's is in all the districts except bilaspur, chapa, korba and mungeli . The less economic capacity of women's has been found related to loan decisions which is comparatively very low in all the districts of Chhattisgarh.

7.2 Major findings of impact on Social Development

.Education level of Women's of Durg , Balod, Baloda Bazaar, Bilaspur, Chapa, Korba, Mungeli is very low. Training taken to increase family income is very low in korba, baloda bazaar, balod, durg and Raipur. Women's using their trained skills is low in durg, balod, Raipur, dhamtari, Mahasamund, Baloda Bazaar, Chapa and Korba. Women's attending meetings of gram panchayat Are durg, bemetata, Raipur, Dhamtari, Mahasamund, Chapa and Mungeli.. Larger percentage of women member of mahila mandal was found in balod, mahasamund , bemetara, and rajnandgaon mungeli. It is surprisingly that women's of all the districts have knowledge about their health. So socially developed districts of Chhattisgarh are Mungeli, Bilaspur, Mahasamund, Dhamtari

7.3 Major Findings of women's personal development:

From the Table 4.14 it is clear that 91 % of women's have taken loan in balod, bemetara and Raipur it is less in dhamtari, mahasamund and chapa. Women's initiative towards repairmen of house is good in bemetara and balod and overall it is satisfactory in all the districts. Women's purchasing household objects is also good and the lowest percentage is 59 % in Baloda Bazaar. Women's contribution towards child's education is good in all the districts the lowest percentage is 77% in chapa otherwise it is more than 91 %. Women's are very much aware about their daughter's education this is

also found to be very positive in all the districts of Chhattisgarh. Women's of Chhattisgarh are very much aware about the family planning initiatives the lowest percentage is in durg and it is 68%. Overall personal development of women's are very good in the taken districts of Chhattisgarh. It is very good in balod, Raipur, bemetara, durg , rajnandgaon, dhamtari, mahasamund and baloda bazaar.

7.4 Major Findings in Knowledge and Information:

Women's are very much aware about SHGs except the women's of korba and chapa where the percentage is very low less than 50%. Otherwise in other districts it is very good.. Women's knowledge about banking transactions is very good in balod and bemetara it is good in Baloda Bazaar, Mahasamund, Dhamtari and average in Bilaspur, Raipur, Rajnandgaon and Durg. Women's knowledge about health improvement is very good in all the districts. Knowledge of women's related to hygienic sanitation is also good in all the districts except in Bilaspur where the value is 55%.

7.5 Major Findings in Community and Political Development:

Under these the variables taken were women's attending gram sabha meetings It is good in Raipur, Dhamtari, Mahasamund and Durg . Otherwise there is not significant development in Balod and Korba. Women's percentage using voting rights is very good in all the districts. Women's as a member of electoral body has not found to be good it is good in durg and korba and in balod , Baloda Bazaar and rajnandgaon it is very less. For awareness regarding dowry system right, law for alcoholism, laws related to domestic violence, laws related to child labour and about girl child 100% of women's are aware about it.

From the results we can give following recommendations:

1. Economic Empowerment of Dhamtari , Mahasamund and Korba is average so it needs to be improved. Women's should be made aware about microfinance. They should be trained for loan decisions.
2. Women's of Korba district are not aware about loan facility so they should be trained for the same.
3. Women's independence regarding spending money in mungeli needs to be improved as it is comparatively less compared to other districts.
4. Education level needs to be increased in all the districts because it is very less . Women's are literate but not upto higher classes.
5. Training being imparted to make women's self sustained and independence needs to be improved in all the districts as it is also low.
6. Women's who has been trained are not getting an opportunity to use their skills so they need to be provided with that.
7. Women's need to be encouraged to become the member of mahila mandal in some of the districts where the percentage is less like bemetara, korba, chapa, Raipur and dhamtari.
8. Women's should be encouraged to attend gram sabha

meetings as it is not satisfactory in most of the districts.

9. Women's need to be encouraged for the membership of electoral body like in balod, rajnandgaon, Raipur, dhantari, mahasamund baloda bazaar, chapa and mungeli.

Summary and Conclusion: From the present study it is evident that women empowerment condition is good in Chhattisgarh. India being a developing country has lot of challenges in every sphere. Empowerment concept is very powerful concept where it gives chance to women to develop themselves and make themselves independent. If we want to develop our country it is very

important for us to develop our women section. There are many areas where we can develop them and if we are able to achieve it we can develop eventually. Government policies has been made to empower and support women the need of an hour is implementation and if proper implementation is done then women can be empowered ,there is no doubt about it. So we conclude that policies are not only to be made if successfully implemented then it is bound to give results. The twelve districts selected for study has evidenced a good example of women empowerment except some grey areas which is no an unachievable task.

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