
INDIAN WOMEN EMPOWERMENT AND ITS IMPACT ON SOCIO - ECONOMIC DEVELOPMENT: AN OVERVIEW

Dr. K. Florence

Assistant Professor, Tamil Nadu Institute of Labour Studies(TILS), Chennai, Tamil Nadu, India

Email: florenceflory40@gmail.com

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Abstract: Indian women by far have attained many pinnacles in various dimensions of life. The transformation of women from the stereotype of a weaker sex into a prominent socio - economic force has been remarkable in its own plight. Women Empowerment is not merely gaining power over men but also comprehensively redistributing it by way of challenging male chauvinistic Indian society. Working women groups constitute a vital significance in equitable distribution and allocation of monetary resources.

Furthermore, in the Indian women empowerment in economic metabolism is actually inclusive and paves way for furnishing economic and social balance in all respects. In this context, this paper intends to analyze the relationship between women empowerment and it's role in assets creation. It also proposes to ascertain the impact on Indian society in conjuncture with economic viability and rejuvenation of livelihood for women. An insight into upliftment of the marginalized women in relation to economic development will also be discussed. This paper plans to measure the empowerment of women from the grass root level of socio-economic diversity irrespective of any gender bias.

At the end, this paper will discuss the relevance of sociological theories and concepts such as Martha Nussbaum's idea of gender issues in developing society, Nancy Julia Chodorow's concept of the Psychoanalysis, Gender and Culture, Robert K Merton's Latent and Manifest Functions and Pierre Bourdieu's social capital for understanding the power of Indian women in facilitating socio-economic development in nation-building. Indian women, particularly the marginalized section have the creative potentiality in the workforce, governance and social capital and can serve as model for other developing societies in the world.

1. Introduction: India is the world's largest democracy and fastest growing economy, home to 1.2 billion people from diverse socio-economic backgrounds and cultures. The country has made good advancements on poverty reduction, education and HIV, but progress still needs to be made in reducing inequality and hunger, improving maternal mortality rates and enabling greater access to water and sanitation for the large majority of its people. Woman empowerment itself elaborate that social rights, political rights, economic stability, strength and all other rights should be equal for both gender. There should be no discrimination between man and women. Swami Vivekananda, one of the greatest sons of India, quoted that "There is no chance for the welfare of the world unless the condition of the woman is improved. it is not possible for a bird to fly on only one wing. India needs to transform colossal women force into an effective human resources and this is

possible only through the empowerment of women. The Govt. of India is running various welfare schemes both at state & central level for the empowerment of the women. All policies and programs focus on social, economic and educational empowerment of women across various age groups.

The Major Types of Empowerment:

- a) **Educational Empowerment:** Education is an important factor to progress in life. It means empowering women with the knowledge, skill and self confidence necessary to participate fully in the development process. It means making women aware of their rights and developing confidence to claim them.
- b) **Social Women Empowerment:** A critical aspect of social empowerment of women is promotion of gender equality. Women face many social challenges today, whether it be making soaps and license in order to secure an income for their family.
- c) **Political Empowerment:** The existence of political system is favoring the participation by women in the political decision making process and in governance. Infusing other government policies and decisions the affect on rural communities, changing town based peoples beliefs, networking with people in government and industry and other women to discuss and rural communities. India has a federal political system whereby power is shared between the central government and 28 states. However, the intense and historical communal and caste ties often ignite tensions in politics and disturbance to the secular ethos. India has performed fairly well compared to neighboring south Asian countries due to its hybrid political culture of modernity and tradition. Democratic decentralization has further sought to bring the state closer to the citizens with the notion of self-governance and Gram Swaraj in villages, devolving power to the most local level.

The 73rd and 74th amendment to India's Constitution sought to increase representation of minority groups and women and there has also been an increase in women's voter participation. Women are now entitled to one third of the seats in local governing bodies with enhanced room for representation and empowerment. Women's issues have received increased references in the government's five year plan. However, women's representation in the Lok Sabha (the lower house of India's parliament) still remains almost negligible, constituting only a 5.9 per cent share.

- d) **Economic Empowerment:** It implies a better quality of material life for a sustainable livelihood owned and managed by women. There is a strong correlation between economic development and women's legal rights. There is a bidirectional relationship between economic development and women's empowerment defined as improving the ability of women to access the constituents of development—in particular health, education, earning opportunities, rights, and political participation. Economic development can also lead to the empowerment of women by freeing their time. The world that is interested in women's right favors for economic development. Women contribute to the Indian economy in many ways. Apart from her importance in the social framework, a women's vital role in village centric community activities, protecting our culture and in determining the consumption attitude makes her special for economy. In one direction, development alone can play a major role in driving down inequality between men and women; in the other direction, continuing discrimination against women can hinder development. Empowerment can, in other words, accelerate development. Policymakers and social scientists have tended to focus on one or the other of these two relationships. Those focusing on the first have argued that gender equality improves when poverty declines.

Policymakers should therefore focus on creating the conditions for economic growth and prosperity, while seeking, of course, to maintain a level playing field for both genders, but without adopting specific strategies targeted at improving the condition of women.

1.2 Literature Review: In an article Bloom and Freeman (1986) explain thoroughly how fertility and mortality affect population growth and that it will take at least ten to 15 years for a population growth from a year of interest to be felt in the labor force in developing countries. An increased population growth due to fertility increase will create a bigger dependency burden than a decrease in mortality. A decline in mortality doesn't only affect a particular age group but is distributed among the entire population. A decline in mortality can also be seen as an increase in life expectancy which gives incentives to invest in human capital, because peoples active years in the labor force can increase. Bloom and Freeman (1986) also discuss the problems with a high dependency burden.

In an article by Sundaram and Vanneman (2007), the conclusion is that women's participation in the labour force in India contributes to less gender equality because it has a negative effect on girl's literacy. Sundaram and Vanneman (2007) argue that where many women are 14 working, there are also many girls working, making it harder for girls to find time for school (if they attend one), creating a bigger difference between girl's and boy's literacy in these regions. Parents' short sight is the reason behind Sundaram and Vanneman (2007) argument. Parents are short-sighted because they need the additional income and since their daughters often move from their native community when they marry, they don't have the incentives to invest in girls' education as they have for boys'. Sundaram and Vanneman (2007) on page 138: "These calculations reveal that when boys' literacy levels have reached 93%, the gender gap in literacy begins to decline."

Sundaram's and Vanneman's (2007) article is interesting because many other researchers find a linkage between women's education level and fertility. One of them is P. N. Mari Bhat (2002), who claims that in the initial stages of the demographic transition the education of women have a negative effect on fertility but as the demographic transition develops this effect is weakened and instead fertility has a negative effect on education, especially for girls. P. N. Mari Bhat's (2002) research has shown that it isn't because of literacy increase that the fertility has gone down but because of illiterate women's reproductive behaviour. What was also found was that illiterate parents who are able to regulate their fertility; send more children to school and the greatest beneficiary is the first-born daughter.

2. Research Methodology: The field survey was carried out recently in Tiruvallur district of Tamilnadu to assess the socio-economic development of rural women through the tool called SHG (Self Help Group). An attempt was made to understand the participation level of rural women to become as a member for the purpose of their economic empowerment by promoting their income generating attitude with the help of SHGs.

Sampling and Tool Used for Data Collection: Purposive sampling method was adopted and 100 respondents were randomly chosen from 38 Self Help Groups in Tiruvallur District. The responses were collected by using interview schedule.

Data Analysis: The collected data were analyzed by using SPSS package and simple frequency table was used and interpreted in unbiased manner.

3. Data Analysis on Field Survey

Table 3.1: Frequency Distribution of Bank Account of Members Before and After Joining SHGs

Sl. No.	Members with bank Account	Before joining SHG	After Joined SHG
1.	Opened Account	7 (7 %)	98 (98%)
2.	Not Opened Account	93 (93 %)	2 (2 %)
Total		100.00	100.00

Field Survey: The above table shows the member of respondents having bank account before joining and after becoming member of Self Help Group. Among the 100 respondents only 7 were having bank account before joining the Self Help Group. Whereas, after becoming the member of Self Help Group it has raised to 98 percentage. Similarly before joining the Self Help Group 93 percent was not having bank account. In contrary, after joining the Self Help Group it has reduced to 2 percent. The field data reveals that majority of the respondents become as account holder after joining Self Help Group. This is the reflection of socio-economic change which prevails in the study area with the help of SHGs and by their operation.

Table 3.2: Frequency Distribution of Age of the Self Help Groups

Sl No.	Age of the SHGs	Number of Groups	Percentage
1.	0-3	3	8
2.	3-5	5	13
3.	5-7	8	22
4.	7-9	10	26
5.	9 and above	12	31
Total		38	100.00

The above table shows the longevity of Self Help Groups from the day of its beginning. The number of days its existence reflects their experience and service oriented mindset of Self Help Groups. The data collected from the field illustrate that, out of 38 SHGs, majority 31 percentage of the members belonged to the category of age of SHGs as 9 years and above and they are 12 groups, whereas, a meagre amount of S-H Groups (8 percentage) opined that the age where they belonged are below 3 years and they are 3 groups. The age of the SHGs reflects their success rate and team work where the members feel themselves as experienced and financially sounded. This successful systemic action of SHGs gives the pathway for the rural development and Progressive socio-economic condition in rural India.

Table 3.3: Frequency Distribution of Savings Details of SHGs

Sl No.	Saving amount of Self Help Group (in Rs.)	Number of Self Help Groups	Percentage
1.	50,000 and below	4	11
2.	50,000 – 1,00,000	11	29
3.	1,00,001-2,00,000	13	34
4.	2,00,000 – 2,50,000	7	18
5.	2,50,001 and above	3	8
Total		38	100.00

The table shows the saving capacity of each Self Help Group. Among the 38 SHGs, 34 per cent comes under the category of Rs.1,00,001- Rs.2,00,000, followed by 29 per cent Rs. 50,000-Rs.1,00,000; 18 per cent of the members are in the saving category of Rs.2,00,000-Rs. 2,50,000; 11 per cent of the members Rs. 50,000 and below; 8 per cent of the members fall in the saving category of Rs. 2,50,001 and above. Majority of the SHGs come under the category of Rs. 1,00,001-Rs.2,00,000. The data reveal that the members of Self Help Group gradually raise their saving habit and their saving limit reflects their need and circumstantial expenses in their lives.

Table 3.4: Frequency Distribution of Reasons to Become Member of SHG

Sl No.	Reason to become SHG member	Yes	No	Total Percentage
1.	To gain Economic betterment	100 (100. %)	0 (00%)	100 (100.00)
2.	To gain Social status	84 (84%)	16 (16%)	100 (100.00)
3.	To improve the saving habit	87 (87%)	13 (13%)	100 (100.00)
4.	For societal recognition for women	85 (85%)	15 (15%)	100 (100.00)
5.	To promote income generating activities	100 (100%)	0 (0.00%)	100 (100.00)
6.	To get loan to fulfil their urgent need	100 (100%)	0 (0.00%)	100 (100.00)
7.	To maintain daily expenditure	67 (67%)	33 (33%)	100 (100.00)

Field Survey: The above table (3.4) shows the composition of reasons to become the member of SHG in the district of Thiruvallur. According to the primary data collected from the field, the category of reasons such as gaining economic betterment, promoting income generating activities, availing loan and fulfilling urgent needs fall with 100.00 percentages are the highest and overwhelming factors to become the members of SHGs. In the row of reasons to become the member of SHG is to gain social status and fall under second most in its hierarchy, the percentage it covers with 84 percentage. Further, the reason to become the member of SHG is to improve the member their saving habit and saving limit and it falls with 87 percentage. Societal recognition is another reason, which found among 85 percentage in study area. Very meagre number of respondents (67 percentage) found reasons to maintain their expenditures to become the member of SHGs in Thiruvallur district. The reasons are various, in meantime the members maintain their cooperative state and socialised mind-set for their long time group attachments.

As per the field observation received, the researcher has found that the expectation of better economic gain was to get away from local loan givers and more interest rates namely 'usury' (providing loan for multi-times interest rate). By becoming the member of SHGs, they get assisted by economic support and get relieved from the stringent interest pressure among women in villages.

Table 3.5: Frequency Distribution of Monthly Saving Amount of SHGs

Sl. No.	Monthly saving amount (in Rs.)	Frequency	Percentage
1.	Below 100	21	21.00
2.	101-300	32	32.00
3.	301- 500	34	34.00
4.	Above 500	13	13.00
	Total	100	100.00

The above shown table 3.5 shows us about the monthly saving value of the SHGs in study area. From the above shown composition, it is revealed that 34 percentage of the respondents save monthly amounts between Rs.301- Rs.500; the members those who save the amounts between Rs.101 and 300 are 32.00 percentage; whereas 21 percentage of the respondents reported that their SHGs have the habit of saving Rs.100 and below Rs.100 and in contrary, meagre 13 percentage of the respondents replied the maximum amount that of above Rs. 500 are their monthly saving level. Therefore, since the overall population of Thiruvallur is in economically backward members of SHGs face little difficult for keeping the income in a month in large level and it would gradually increase as much as possible day by day.

Table 3.6: Frequency Distribution of Received loan from External Agencies

Sl No.	Loan Received Loan from External Agencies	Frequency	Percentage
1.	Received Loan	88	88
2.	Not received loan	12	12
	Total	100	100.00

The above table classifies the details of loan received from the external agencies from the SHG members of study area. The primary data reveal that overwhelming number of respondents (88 percentage or 88 respondents) received the loan from external agencies; the very few members are not yet received the loan from external agencies (12 percentage). Therefore as a member, each will gain the responsibility, value, respect, membership durability etc., as a result many of the external agencies will show the interest to offer loan facilities. This is the main reason for sanctioning loans for the members of SHGs.

Table 3.7: Frequency Distribution Member's Income Generating Activities

Sl No.	Starting of income generating activities	Frequency	Percentage
1.	Started Income generation	94	94.00
2.	Income generation not started	6	6.00
	Total	100	100.00

The above table shows the composition of the income generating activities started by the members of Self-Help Groups and it has been perceived that majority 94.00 percentage of them were started the income generating activities in different levels and modes in study area such as cottage industries, small scale businesses, crop cultivation etc. the rest of them (6.00 percentage) were not started the income generating activities in the district of Thiruvallur.

Table 3.8: Frequency Distribution of Mode of Saving Before and After Joining in SHGs

Sl No.	Mode of Savings	Before Joining SHGs	After Joining SHGs
1.	Home	(71%)	1 (1%)
2.	Money under the custody of Their Relatives	(6%)	1 (1%)
3.	Giving small loan for neighbors for interest	(12%)	2 (2%)
4.	Bank	(4%)	92 (92%)
5	Chit fund	(1%)	1 (1%)
6	Post office	6 (6%)	3 (3%)
	Total	100 (100.00)	100 (100.00)

The above table illustrates the mode of saving practice of members of Self Help Group by either organized or un-organized categories. Majority (71 percentage) of the sample population had the habit of saving at their house in un-organised manner before joining SHGs. They were with some of the traditional way of saving methods; very few number of respondents had the savings with Chit funds before joining SHGs. It is found that organised sectors were not used among many of the respondents during Pre-SHG period. In contrary, 92 percentage of the respondents save in banks and it is possible since, SHG facilitates the members to get in to touch with bank linkage. It is found that SHG members get empowered to be with organised saving sectors and gradually deviated from un-organised saving methods.

Discussion on Economic Development in General Context: Education and educational attainment are perceived as key elements for removing gender inequality and empowering women. Many countries across the world have adopted the path of educating women to achieve the goal of gender equality. Census data for India shows that 75.26% of males and 53.67% of females were literate in 2001. This percentage increased to 82.14% for males and 65.46% for females in 2011. It was found that 52.9% of girls and 64.9% of boys attended schools when household head no education but this percentage rose to 88.8% for girls and 91.8% for boys when household head had more than twelve years of education. Gender differentials in school attendance also declined with an increase in education of household head. In respect to wealth of household, it was found that 49.7% of girls and 62.6% of boys attended schools when household belonged to lowest wealth quintile but this percentage rose to 87.4% for girls and 89.6% for boys when household belonged to highest wealth quintile. Gender differentials in school attendance also declined with an increase in wealth quintile of household. This trend shows that „economic development in educational sector“ has been so far successful in eliminating gender disparity and thus empowering women.

Socio-Economic Context: Despite its growing economy (with a GDP of 7.3 per cent in 2014-15), issues such as persistent poverty, corruption, clientelism and inequality continue to disrupt the

social and economic ethos in India. Its Human Development Index ranking has declined significantly since 2008 from 126 to 135 out of 187 countries.

Women continue to be excluded in social, economic and political domains, which shows the inadequate attention towards inclusive growth and unequal gender relations. India ranks 127 out of 187 countries in the gender inequality index with a score of 0.536. The World Economic Forum ranked India 101 out of 136 countries in the Gender Gap Index with a score of 0.655. Gender biases due to patriarchal culture and tradition continue to exist within the household, impacting women's lives in the public and private sphere. Caste barriers further enunciate discrimination against women, especially those belonging to the lower caste such as Scheduled caste and Dalit women. Recognising the historical disadvantage and vulnerability of Dalit women, the government has adopted various legislations such as the Protection of Civil Rights Act (PCRA) and the Scheduled Castes and Scheduled Tribes (Prevention of Atrocities) Act which paces Dalits to be at par with other caste groups. Recently there has been also been a considerable increase in the budgetary allocation for the Department of Women and Child Development.

Major issue in Women Economic Empowerment:

1. **Economic Backwardness:** Women constitute only 34% of the work force but forms majority of the destitute in the country. The World Bank has identified empowerment as one of the key constitutes elements of poverty reduction and as a primary development assistance goal.
2. **Implementation Gaps:** Through all these year the attentions is any developing & devising new scheme policies and programs and have paid less attention to the proper monitoring system and implementation.
3. Lack of political will.
4. Women as unpaid family workers in subsistence agriculture.
5. Low level of technology and primitive farming practices.
6. Poor access to credit and marketing networks.
7. Social and cultural barriers such as executive responsibility for household work, restrictions on mobility etc.

Major Findings:

- After becoming the member of Self Help Group it has raised to majority 98 percentage were opened bank account.
- Majority 31 percentage of the members belonged to the category of age of SHGs as 9 years and above and they are 12 groups.
- Majority 34 per cent of members of SHGs have been maintaining between Rs.1,00,001 and Rs.2,00,000; followed by 29 per cent Rs. 50,000-Rs.1,00,000. The data reveal that the members of Self Help Group gradually raise their saving habit and their saving limit reflects their need and circumstantial expenses in their lives.
- According to the primary data collected from the field, the category of reasons such as gaining economic betterment, promoting income generating activities, availing loan and fulfilling urgent needs fall with 100.00 percentages are the highest and overwhelming factors to become the members of SHGs. The reason to become the member of SHG is to improve the member their saving habit and saving limit and it falls with 87 percentage. Societal recognition is another reason, which found among 85 percentage in study area.

- It is revealed that 34 percentage of the respondents save monthly amounts between Rs.301-Rs.500; the members those who save the amounts between Rs.101 and 300 are 32.00 percentage; The primary data reveal that overwhelming number of respondents (88 percentage or 88 respondents) received the loan from external agencies; majority 94.00 percentage of them were started the income generating activities in different levels and modes in study area such as cottage industries, small scale businesses, crop cultivation etc. the rest of them (6.00 percentage) were not started the income generating activities in the district of Thiruvallur.
- Majority (71 percentage) of the sample population had the habit of saving at their house in un-organised manner before joining SHGs. In contrary, 92 percentage of the respondents save in banks and it is possible since, SHG facilitates the members to get in to touch with bank linkage. It is found that SHG members get empowered to be with organised saving sectors and gradually deviated from un-organised saving methods.

Conclusion: Empowerment of women socially, economically, educationally, politically and legally is going to be a Herculean task. It is not going to be easy to change the culture for disrespect for women. Only revolution can bring changes in a day, but reforms take their time. Women have a unique position in the economy. If women gain economic strength they gain visibility and voice. Literacy rate for females will facilitate economic independence of women by increasing employment opportunities for them. Getting employment can be treated as gaining financial independence and decision making power especially in a country like India where females were oppressed and subordinated mainly because of the lower value associated with the kind of work, usually domestic household activities, they do. The Economic independence of women through employment in various occupations will have definite advancement and empowerment of women and will also result in increase in their life expectancy, better health, higher standard of living and a participative role in decision making processes. Thus, the higher the economic development the more will be the economic independence of women due to active participation (employment) in production processes and economic activities resultantly, the more will be the contribution/share of women in national wealth creation, the better would be the status of women and greater the freedom the women will acquire and enjoy the life. Therefore, women employment is a major channel for empowering women in India. Women's direct participation in decision making capacity and income generation activities can make significant contributions towards women empowerment. Entrepreneurship can help women to gain economically strong which may help them in improvement of their social status.

The experience of SHG shows that it can act as a vehicle to transform the lives of the poor and make the growth process inclusive. The larger section of the society which is poverty ridden in developing countries like India cannot get the fruits of development with traditional model of state led industrialization. The process of growth can become inclusive, if it is demand driven. The demand for growth should come from masses is the precondition for growth. Thus, inclusive growth can be ensured through SHG. The SHG can act as an alternative institutional set up to tackle the problems of unemployment, poverty and gender justice.

The economic development of the country cannot be dreamt without the contributions of rural women. The SHGs are currently being seen as an integral part of livelihood promotion, community development and women empowerment through the financial services. But the study shows that

the women members are not highly motivated to take membership. A low motivation may affect the attendance and performance. If the country has to promote livelihood, the women must be motivated in larger numbers to join SHGs. Micro-credit and SHGs has no doubt improved the lives of the poor in India but sometimes it leads people to borrow too much to the extent that over indebtedness can lead to extreme stress in some cases.

Suggestions for Research and Policy: The following suggestions are made based on the findings of the study for further research and policy advocacy for the empowerment of rural women through SHGs:

1. Since rural women's needs are not only for self-employment, the Self-Help Group should be designed with multi-pronged strategy to fulfil the aspirations of rural women which will ultimately empower them.
2. Bank officials must be sensitized on the issues of the needs, constraints and inhibitions of women SHG members.
3. There is considerable scope for development of micro-finance in India since there is enormous unmet demand for financial services in this sector. Therefore, enacting fresh legislation or appropriate amendments in the existing legislation related to Micro-financial institutions is needed.
4. More leadership rotation among the members, stronger and active participation of all members in federation meetings of SHGs should be encouraged to contribute democratic decentralization and empowerment.
5. As Bank officials indicate, the information about responsibilities of SHG leaders and knowledge on bank procedures needs to be improved among SHGs.
6. Since majority of the SHG members face the problems of non-payment of the loan, an extensive study should be conducted to find the reasons for non-payment of loans.
7. Since majority of the respondents are successful in homemade business, agencies (the State, NGOs, Banks, etc) should take initiative to convert homemade business into Micro, Small and Medium industries.
8. Social entrepreneurship should be promoted among the members of SHGs.

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