

A STUDY ON WOMEN EMPOWERMENT



Alka Kumari

M.Phil., Roll No.: 141933 Session-2014-15

Department of Sociology, B.R.A. Bihar University, Muzaffarpur, India.

E-mail: jawajarlal2920@gmail.com

ABSTRACT

The most effective means of shifting women's roles in society is through the provision of educational opportunities. Education not only eliminates inequality but also functions as a technique of elevating one's social standing within their own family. Establishing schools, colleges, and universities that are reserved only for women in the state was done both to promote the education of women at all educational levels and to reduce the impact of gender prejudice in the dissemination of information and education. If you teach a guy, you educate a single person; on the other hand, if you educate a woman, you educate an entire family. The empowerment of women signifies the empowerment of India as a whole.

Keywords: empowerment, women, developed, nation

INTRODUCTION

Every single citizen of India shares the goal of seeing their home nation flourish and grow into a developed nation. Only through empowerment can a nation become powerful. Only through the empowerment of women and the assistance they get can Indian societies reach the levels of awareness, self-confidence, and progress that are necessary. It is past time for women to break away from their established ways of thinking and start thinking in new ways.

To transform India into a fully developed nation, it is necessary to foster the complete growth of its female population. Given the social, political, and economic power that women now hold in our society, it is only fair that they get equal pay for the same job as men.

The lives of women and the roles they play in society have undergone certain shifts as a direct result of the numerous constitutional reforms and amendments that have taken place. Going back through history, Indian women have been witnesses to and participants in a number of significant ups and downs.

During the time of the Vedas, men and women had equal social standing and political authority. They were accorded the same prestige across all political and religious spectrums. They, too, had a claim to the land that had been in the family for generations.

A man's life is lacking something essential without the ladies in his chain. During the Vedic period, women had prominent roles; however, this altered significantly during the Vedic period and into the post-Vedic period. The woman fulfils a number of duties, including those of a teacher, wife, mother, and housewife, as well as those of a co-breadwinner and administrator, etc. It is easy to see why people came up with the proverb that "the hand that rocks the cradle governs the world" (Wallace, 1865).

Formal education for women: -

Formal education is the educational model that corresponds to a methodical, organised education model. It is structured and managed in accordance with a certain set of rules and standards, and it presents a curriculum that is quite rigorous in regards to its goals, content, and methods. It is distinguished by a continuous educational process that Sarramona refers to as "presential education," and it is characterised by the fact that the institution, the students, and the instructor are all required to take part in it. It is the standard educational approach that is used by our schools and institutions here in the United States. Formal educational institutions are organised administratively, geographically, and curricula-wise, and they demand that students maintain a certain level of classroom attendance from themselves. In order for students to progress to the next level of their education, there is a programme that both the instructors and the students themselves are required to adhere to. This programme includes both interim and final examinations. It does it in accordance with a very stringent set of standards, and it awards degrees and certificates. The technique is mostly descriptive and has only a tenuous connection to the behavioural goals that are wanted; in point of fact, it is only very infrequently that such goals are really achieved by operational means. Assessments are often carried out on a widespread scale and for administrative reasons; nevertheless, they are very seldom utilised to make the educational process better. In general, the goals that are directed at the students' personal growth are neglected, and the fundamental principles of learning are not taken into consideration in the planning and execution of education systems.

Non-Formal Education: -

When any of these components are lacking, we may confidently assert that the educational process has transitioned toward having non-formal characteristics. Therefore, if a certain educational system does not now include non-contiguous communication for the majority of

the time, then we may claim that it has non-formal education elements. Similarly, characteristics of non-formal education are present when the chosen strategy does not require student attendance, reduces the number of contacts between teacher and student, and has the majority of activities take place outside of the institution, such as reading at home and completing paperwork. The educational processes that are comprised of non-formal education certainly do not correspond to those that are included in formal education because they are endowed with flexible curricula and methodology, are able to adapt to the requirements and pursuits of students, and take place in an environment in which time is not a factor that has been pre-established but rather is dependent on the pace at which the student works. We uncover numerous classes of non-formal education systems in direct proportion to the quantity of formal education aspects that are missing from a process. Due to the fact that non-formal education is centred on the learner, it must necessarily display aspects of adaptability with regard to the processes, aims, and materials that were initially defined and implemented. As a result, it is much easier to respond quickly to changes in the environment that can have an effect on the requirements that must be met by students and by the community.

WHY NON-FORMAL EDUCATION FOR WOMEN

Formal education is essentially an activity that takes place within an educational institution, and it is highly organised and demands the student's undivided attention. It is not adaptable to the needs of adults, particularly women who were not given the opportunity to receive an education at an early age, or to those who are actively engaged in activities that generate revenue. Non-formal education is now being developed specifically for populations like these groups. A non-formal education is a system in which adaptability is prioritised above rigidity in a variety of educational factors, including the curriculum, the location of instruction, the style of instruction, the duration of instruction, and so on. This method incorporates all trials that are beneficial to adult males and females who have stopped attending school. assists in the acquisition of information, comprehension skills, attitudes, values, interests of awareness, and other concerns including fundamental literacy abilities.

Role of Education in Empowerment of Women: -

The international declaration on education for all in 1990 declared that the most important goal is to remove every impediment that hinders the active involvement of girls and women, as well as to enhance access to and the quality of education for girls and women. Women who have more education have more opportunities and choices available to them. According to Dr. Natis Sadik, Executive Director of the UNFPA, it is the key to overcoming oppressive customs and traditions that have relegated girls and women to the status of "second-class citizens" in their families and in their societies. These oppressive customs and traditions have relegated girls and women to the status of "second-class citizens" in their families and in their societies. In addition to being a fundamental human right, education is possibly the single most important element in lowering overall rates of child and maternal mortality as well as fertility rates.

Women Empowerment through Literacy and Education: -

According to Pillai (1995), empowerment is a dynamic and multifaceted process that helps women to achieve their full identities and powers in all aspects of life. This process enables women to become more independent.

In the context of the International Women's Conference, "empowerment" was described as a shift in the balance of social power and the ownership of resources in favour of female participants. Acquiring, utilising, maintaining, and guarding power are all necessary steps.

Women’s Economic Potentialities Improve with Education: -

According to the findings of certain studies, the average pay of a young woman jumps by between 10 and 20 percent for every extra year that she spends in school. According to studies conducted in India, women who have finished their high school education earn 1.5 times as much as those who have not had any type of formal education, while women who have received technical training earn 3 times as much as illiterate women.

Women’s Education and its Linkage with Population Control: -

There is data available that demonstrates a correlation between the education of women and a reduction in the rate of population expansion. Educating females has a three times greater potential to reduce the size of families than educating boys. Girls who have completed eight years of schooling tend to marry later and show a preference for having fewer families. In Brazil, women who do not have a secondary education have an average of 6.5 children, whereas women who do have a secondary education have an average of 2.5 children.

REVIEW OF LITERATURE

Grace (1992) has gained notoriety for her discovery of the computer language, and the conclusion of the research indicated that by using computers, she has brought knowledge to thousands of women who were previously ignorant. Grace is credited with developing the language in 1992. Even in this day and age, women who lack an education may get education through computer. More than thirty percent of women are gaining knowledge from it.

Nelly (1993), (1993), It is supported in his findings that working women, regardless of how lowly their position and meagre their income, have a greater sense of control over their lives as well as more power and control over resources within the family than nonworking women (for a detailed ethnographic study comparing working and nonworking women, see the referenced article).

Batliwala (1994) (1994) What Does It Mean for Women to Be Empowered? The major criticisms created by the women's movement, in particular by feminists of the 'third world,' led to the development of the academic field of women's empowerment studies. They make it very evident that the empowerment of women is contingent upon the contestation of patriarchal power relations, which are the root cause of the decreased control that women have over their intellectual and monetary resources. Because women are complicit in their own subjugation, it

is imperative that they first get an understanding of the ideology that justifies male dominance. The process of empowering begins from inside, but access to fresh ideas and information will come from agents operating outside of the system. Women have the ability to exercise their right to manage resources and to participate equally in decision making if they have a new awareness and the power of solidarity on their side. In the end, women's empowerment has to develop into a force that can be characterised as an organised mass movement that seeks to disrupt and overturn the established power dynamics in society.

Oxaal (1997) (1997) to investigate the meaning of the term "women's empowerment." Does the empowerment of women result in a reduction in the power that males possess? In the vocabulary of international development, empowerment has emerged as a new "buzzword," yet the concept behind it is often misunderstood. The need to "empower" women is a response to the rising understanding that women in developing nations lack control over resources, the self-confidence to participate in decision making processes, and/or the chance to do so. Consequently, the need to "empower" women is a response to this. In the same vein, the understanding that women have an increasingly essential role to play in social and economic growth has been universally acknowledged. This realisation came about at the same time as the rise in the acceptance of the gender pay gap. The term "empowerment" refers to the process of enabling women to participate in the development process alongside males. Without this, the efforts put into development would only have a partial impact. The term "empowerment" has to have a precise meaning for the empowerment tactics, and they need to be included into the programming of mainstream organisations rather than being undertaken alone.

RESEARCH METHODOLOGY

This chapter addresses the research technique and design that was utilised in the production of this thesis. Detailed explanations are provided for the general and specific objectives of the thesis, as well as the study area, the study population, the procedure followed in sampling, the tools used in collecting quantitative and qualitative data, the variables used in the Interview Schedule, and the tools of analysis. The primary objective of this research project is to investigate the effect of Self-Help Groups (SHGs) on the economic independence of women by means of microfinance.

1.1 Empowerment Of Women

The process through which women gain the ability to organise themselves to improve their own self-reliance, to express their autonomous right, to make choices, and to manage resources that will aid them in confronting and removing their own subordination is referred to as women's empowerment (Kabeer N. 1996).

Mahatma Gandhi, who lived almost 90 years ago, was a proponent of similar ideals and exhorted women to realise their potential and work collectively for the sake of societal reform. His concepts of self-esteem, self-realization, and selfless service as a collectivity are the keys to justice for all human beings, regardless of whether they are men or women. Although many of his ideas relating to women's economic and political participation are not considered to be

women-friendly, his concepts of self-esteem and self-realization are considered to be women-friendly.

3.1.2 Self Help Group (SHG)

The Grameen Bank of Bangladesh, which was established in 1975, was the inspiration for Mohammed Yunus's Self-Help Group. The concept of self-help groups (SHGs) was first introduced in India in 1986–1987 by the National Bank of Agriculture and Rural Development (NABARD). But the real work didn't start getting done until around 1991–1992, when SHGs started linking up with banks.

According to the National Bank for Agriculture and Rural Development (NABARD, 1996), a Self Help Group is defined as a small economically homogenous affinity group of the rural poor that voluntarily comes together to save small amounts on a regular basis. These savings are deposited in a common fund to meet members' emergency needs and to provide collateral free loans decided by the group. Self Help Groups have been shown to be effective in alleviating poverty.

SHGs operate in a democratic way and are acknowledged as a beneficial instrument to assist the less fortunate in meeting the immediate credit requirements of the less fortunate. (V. M. Rao 2002). The formation of a habit of savings among women can be encouraged through the use of SHGs as a medium (S. Rajamohan 2003). The standing of women as participants, decision-makers, and beneficiaries in the democratic, economic, social, and cultural realms of life is elevated as a result of women's increased participation in SHGs. (Ritu Jain 2003).

Group approach, mutual trust, organisation of small and manageable groups, group cohesiveness, spirit of thrift, demand-based lending, collateral free, women-friendly loan, peer group pressure in repayment, skill training capacity building, and empowerment are the fundamental principles that underpin .

3.1.3 Micro-Finance

Microfinance is used to help people improve their economic situation by engaging in activities that generate revenue. In addition, female members are gaining economic, social, and political independence, and they are increasing their contribution to household income. Women are also achieving Gandhian ideals such as self-esteem, self-realization, and selfless service, and they have more freedom to make decisions and participate in public activities.

OBJECTIVES

The specific objectives are to study

- Socio-economic, demographic and housing characteristics of the rural women who are the members in SHGs during 2000-2007
- Women's empowerment in technical and managerial skills of self and members

STUDY AREA

Patna district of Bihar in India was chosen as the location for this research because of its concentration of self-help groups (SHGs), which have been shown to have a positive impact on rural women's empowerment through the provision of microfinance. Additionally, the district was chosen to investigate the extent to which SHGs in rural areas have an impact on the social, economic, and political standing of their members.

STUDY POPULATION

The rural women who were members of Self Help Groups that were founded and associated with banks during the period of 2000-2007 in the rural regions of Patna and Saran Tehsils in the Patna district of Bihar have been taken into consideration as part of the current thesis. In addition to this population, all of the collaborating non-governmental organisations (NGOs) as well as ten branches of banks in rural regions of Patna and Saran tehsils in the Patna district of Bihar were taken into consideration for this study.

SAMPLING

Both primary and secondary data were obtained for this study. In the Patna district of Bihar, there are a total of seven tehsils. However, in order to accomplish the goals of the current study, it was decided that just two of these tehsils, namely Patna and Khagaria, would be used as the study sites.

DATA ANALYSIS

This chapter is devoted to the analysis and interpretation of the data, and it does so by employing a number of different methods, including the Chi-square test, Logistic Regression Analysis, and percentages, means, and standard deviations. In this part of the study, (A) Quantitative and (B) Qualitative Analysis were conducted with the rural women who are members of SHGs that have been founded and associated with banks in the Patna and Saran tehsils in the Patna district of the state of Bihar. In addition, the data obtained from Bank staff as well as nongovernmental organisations (NGOs) are analysed and evaluated in great depth in this chapter.

QUANTITATIVE ANALYSIS

Perception of Rural Women Members in SHGs (Respondents)

In order to conduct research on the effects of Self-Help Groups (SHGs) on the empowerment of rural women, the participants in the study were rural women who were members of women's SHGs that had been formed and linked with banks during the period of 2000–2007 through microfinance in the Patna district of the state of Bihar. The sample size was fixed at 350 women Self Help Groups (SHGs) out of a total of 2140 women SHGs. The sampling percentage was 16.36%, and one woman member from each of the selected women SHGs was chosen at random. As a result, there were interviews with three hundred fifty rural women. It is made up

of 183 and 167 rural women who are members of SHGs in the Patna and Saran Tehsils, respectively. The sampling fraction for each of these Tehsils was 16.40 percent.

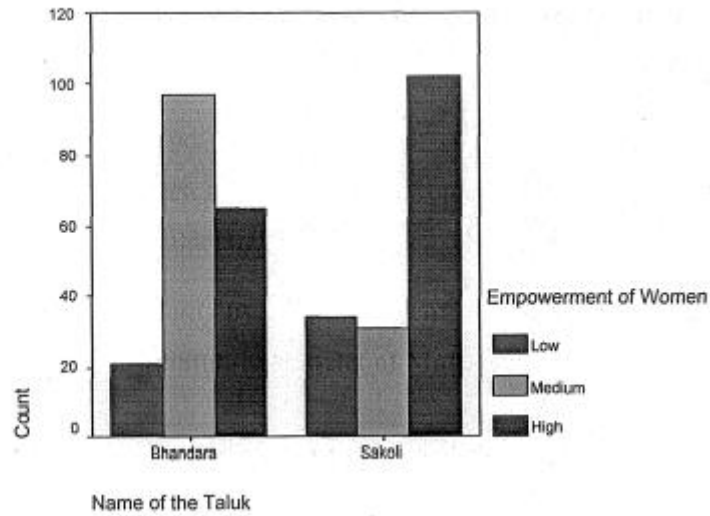
Empowerment of Women Index (EWI)

Table 1 of the attached document details the distribution of respondents in the Patna district of Bihar according to the Empowerment of Women Index (EWI) and tehsils.

Distribution of the Respondents by Empowerment of Women Index (EWI) and Tehsils in Rohtas District of Bihar

Tehsil	Empowerment of Women Index(EWI)							
	Low		Medium		High		Total	
	No	Per cent	No	Per cent	No	Per cent	No	Per cent
Begusarai	21	6.00	97	27.71	65	18.57	183	52.29
Khagaria	34	9.71	31	8.86	102	29.15	167	47.71
Patna District	55	15.71	128	36.57	167	47.72	350	100.00
Chi-Square	44.663							
p-Value	0.000							

According to the data shown in Table 4.1.01 and Figure 4.1.01, 15.71 percent of respondents in Patna district had a low degree of empowerment, while 47.72 percent of respondents had a high level of empowerment. When compared to Patna tehsil, Saran tehsil had a greater number of respondents with low levels of empowerment (9.71%) and high levels of empowerment (29.15%) respectively (Low: 6.00 per cent and High: 18.57 per cent). Tehsils and the empowerment level of rural women were shown to have a significant correlation (Chi-Square = 44.663, p-Value = 0.000).



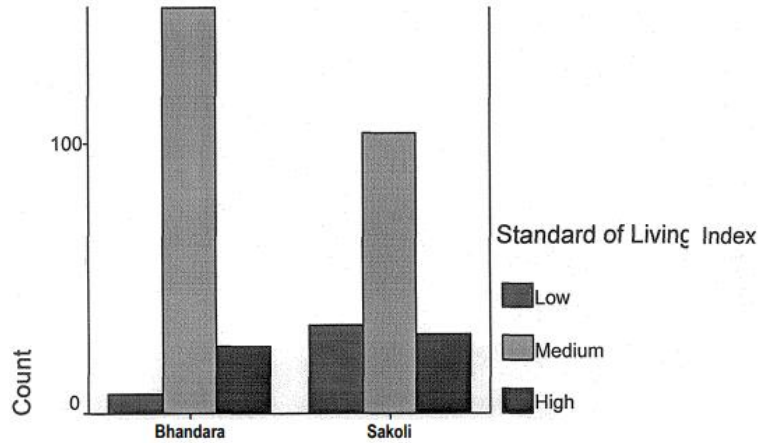
Respondents by Empowerment of Women Index (EWI) and Tehsils in Rohtas District of Bihar

Standard of Living Index (SLI)

Table 4.1.02 displays the distribution of respondents in the Patna district of Bihar according to Standard of Living Index (SLI) and Tehsi.

Distribution of the Respondents by Standard of Living Index (SLI) and Tehsils in Patna district of Bihar.

Tehsil	Standard of Living Index (SLI)							
	Low		Medium		High		Total	
	No	Per cent	No	Per cent	No	Per cent	No	Per cent
Begusarai	7	2.00	151	43.14	25	7.15	183	52.29
Khagaria	33	9.43	104	29.71	30	8.57	167	47.71
Patna District	40	11.43	255	72.85	55	15.72	350	100.00
Chi-Square	43.012							
p-value	0.000							



According to the data presented in Table 4.1.02, 11.43 percent of the respondents in the Patna district had a high level of Standard of Living Index (SLI), whereas 15.72 percent of the respondents had a low level of SLI. In the district of Begusarai , 72.85 percent of the respondents were classified as having a medium degree of SLI. The proportion of respondents in Saran tehsil who had a low SLI (9.43%) and those who had a high SLI (8.57%) was greater than the proportion of respondents in Patna tehsil who had a low SLI (2.0%) and those who had a high SLI (7.15%). Tehsils and the Standard of Living Index (SLI) were shown to have a statistically significant association (Chi-square = 43.012; p-value = 0.000; link = significant).

Demographic Characteristics of the Respondents

The distribution of the respondents in the Patna district of Bihar is provided below in Table 4.1.03 in the form of their empowerment of women index, as well as their age in years and the tehsils in which they live.

Table 4. 1Distribution of the Respondents by Empowerment of Women Index (EWI) and By their Age (in years) and Tehsils in Patna District of Bihar.

Demographic Characteristics of the Respondents (Age in years)	Empowerment of Women Index(EWI)							
	Low		Medium		High		Total	
	No	Per cent	No	Per cent	No	Per cent	No	Per cent
A. Begusarai								
20-24	4	2.19	28	15.30	10	5.46	42	22.95
25-29	1	0.54	7	3.83	5	2.73	13	7.10
30-34	5	2.73	25	13.66	19	10.38	49	26.78

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35-39	0	0.00	13	7.10	6	3.28	19	10.38
40 and Above	11	6.01	24	13.11	25	13.66	60	32.79
TOTAL (A)	21	11.47	97	53.01	65	35.52	183	100.00
Mean	35.93.,							
SD	9.965							
Chi-square	11.814							
p-Value	0.160							
B.Khagaria								
20-24	16	9.58	6	3.59	21	12.57	43	25.75
25-29	3	1.80	1	0.60	1	0.60	5	3.00
30-34	4	2.40	10	5.99	35	20.96	49	29.34
35-39	3	1.80	3	1.80	16	9.58	22	13.17
40 and Above	8	4.79	11	6.59	29	17.37	48	28.74
TOTAL (B)	34	20.36	31	18.56	10 2	61.08	167	100.00
Mean	35.02							
SD	1.137							
Chi-square	19.399							
p-Value	0.013							
Patna District (A+B)								
20-24	20	5.71	34	9.71	31	8.86	85	24.29
25-29	4	1.14	8	2.29	6	1.71	18	5.14
30-34	9	2.57	35	10.00	54	15.43	98	28.00
35-39	3	0.86	16	4.57	22	6.29	41	11.71
40 and Above	19	5.43	35	10.00	54	15.43	108	30.86

TOTAL	55	15.71	12 8	36.57	16 7	47.72	350	100.00
Mean	35.50							
SD	8.970							
Chi-square	14.283							
p-Value	0.075							

According to the data shown in Table 4.1.03, the average age of respondents in the Patna district was 35.5 years old, while the mean age of respondents in the Patna and Saran tehsils was 35.93 and 35.02 years old, respectively. Both in the district of Patna (30.86%) and in the tehsil of Patna (32.79%), the age group of 40 and above years was found to have a significant prevalence of EWI. In contrast, the age range of 30-34 years was the most prevalent in the Saran tehsil (29.34 percent). However, the Chi-square test revealed no statistically significant association between the respondent's age and the respondent's level of EWI (p-value for the test: 0.075; Chi-square: 14.28).

CONCLUSION

The improvement of educational opportunities has been one of the primary concerns of all individuals who have contributed to the construction of a society founded on universal ideals such as justice, equality, freedom, peace, harmony, and brotherhood, amongst others. An investigation of the current educational system will show that there is a significant chasm between the ideal society that the founder of our nation and the other influential stakeholders envisioned and the education that is already in place in the communities in which we live and work. In spite of the goals of a dream society, the distance and split between the rural and urban, wealthy and poor, male and female, lower and higher categories of people has not been lessened, much less eliminated. This is true across all dimensions of social stratification. As a consequence of this, there is an increasing amount of discrimination and violation of human rights, which leads to situations that are inhumane and the marginalisation of some groups of people. The blessings of prosperity have not percolated or flowed down to these underprivileged groups even after the country achieved independence and after years of planned growth.

In order to make these corrections in our country and elsewhere, we need to examine these issues in great depth from the perspective of having a proper perspective and having a correct understanding of the numerous facets of developments as well as the implications of empowering women through education. The will make it possible to get understanding on accurate conceptions and perspectives on development and women's empowerment, and this will make it possible for underprivileged elements of society to restore their lost human dignity and rights in order to live a life that has purpose. It is essential to conduct an in-depth scientific

investigation of these concerns, making use of the procedures and resources designed for educational research.

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