

A CRITICAL ANALYSIS OF STATUS AND EMPOWERMENT OF RURAL WOMEN IN INDIA (BIHAR)

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ABSTRACT:

Women Empowerment refers to the creation of an environment for women where they can make decisions of their own for their personal benefits as well as for the society. For the developing countries like India, inequalities based on class and gender has been the most pressing problem. Women are generally subjugated by men. Women, the second half of human civilization, have been increasingly marginalized & pushed to the lower strands of the hierarchies. Their control over resources is highly limited. During the 1990s the women's movement across the world got considerable momentum and they culminated in one of the greatest conferences- International Conference for Population and Development (ICPD) held at Cairo in 1994. From this platform it was vociferously and untidily accepted that gender inequalities need to be addressed with increased focus and with immediate attention. Also the term women's empowerment gained popularity at this platform that aimed to empower women. Empowerment assumed to enable women's increased participation in the development process and ensure an equitable distribution of resources to this section of the human society. Even after more than fifty years of Indian democracy the struggle of women to get equal rights and opportunities continues all over the country. Nonetheless, over the years, while the status of women in the states of south India has shown signs of significant improvement, the other states, particularly the Hindi heartland states, which include Bihar, have lagged behind. Much has been said about the endemic nature of social and economic backwardness in Bihar. According to a recent study conducted by Rajiv Gandhi Foundation 26 out of the 100 poorest districts in India, are from Bihar. This constitutes more than two- third of the state (Source: District level deprivation in the new millennium). The point that we wish to emphasize is that the pervasive nature of Bihar's social and economic backwardness has prevented researchers in focusing on vital social sectors concerning women. Hence the overall condition of women in the state has remained a neglected terrain.

Keywords: Gender inequality, empowerment, bottom-up approach, rural livelihoods, rural women, economic development.

INTRODUCTION:

Gender inequality imposes costs on societies. While it is difficult to empirically establish the relationship between gender inequality and economic growth, a 2006 International Monetary Fund survey concluded that “societies that increase women’s access to education, health care, employment, and credit, and that narrow differences between women and men in economic opportunities, increase the pace of economic development and reduce poverty.” Similarly, a recent Goldman Sachs research report, ‘Women Hold Up Half the Sky’, pointed out that education is key to gender equality, which in turn leads to a virtuous circle of higher productivity, growth of gross domestic product, more entrepreneurial success, higher return on investment and a more favorable demographic structure.

Microfinance is a type of banking service that is provided to unemployed or low-income individuals or groups who would otherwise have no other means of gaining financial services. Ultimately, the goal of microfinance is to give low income people an opportunity to become self-sufficient by providing a means of saving money, borrowing money, and insurance. Poverty has been identified as a factor that gets closely linked to women’s disadvantageous position in the society. In the last two decades economic aspect of women’s empowerment has become highlighted over shadowing all other aspects. Also microfinance has been increasingly advocated as a tool to address both poverty and economic empowerment of women. Microfinance works on the basic understanding that access to credit can help poor strive through emergencies as well as make investments in productive purposes, which should then generate additional income to meet the needs of these poor households. Poor have irregular income earning mostly from the informal sector of the economy and they would fail to produce collaterals, which are the minimum pre-requisites for credit lending by the formal banking sector. Microfinance therefore aims to make the much needed credit to the poor households at flexible repayments pattern and without collaterals at the door step of the borrowers. Thus, the poor women are organized into small groups and are made to save some agreed upon small sum of money very month which is also rotated among the members in the form of group loan. These groups are called the ‘Self-help’

groups and non- governmental organizations (NGOs) are the mother giving rise to this movement in India. The SHGs are, thus, a basic form of microfinance.

Self Help Groups are voluntary organizations of the poor at grass root level, which mobilize thrift and disburse micro credit to its members for various purposes such as production, consumption, education, etc. SHGs have been hypothesized and highlighted to have the potential to enable an all round development of the poor women through empowering them. In this study an attempt is made to assess the role of micro financing in empowering women.

Review of Literature:

A number of studies have been undertaken on women empowerment at the global level and in India. Some studies dealt on methodological issues, some on empirical analysis, and some others on the measures and tools of empowerment. We have presented in this section first some of the important studies which were undertaken at the international level followed by other studies conducted in India.

1. **Dijkstra (2002)** while providing a critical review of both the measures identified the strengths and weaknesses of these and suggested a new measure called Standardized Index of Gender Equality (SIGE) which attempts to encompass all possible dimensions of gender equality and avoids the conceptual and methodological problems of GDI and GEM. He further claimed that SIGE can serve as a first approximation of such an overall index. Malhotra et al (2002) in their paper highlighted methodological issues of measurement and analysis of women empowerment.
2. **Schüler (2006)** reviewed how the two indexes were used in academia and the press. His review revealed that the GDI in particular seems to be a measure that was not used appropriately. In most cases of misuse, the GDI was wrongly interpreted as a measure of gender inequality.
3. **Beteta (2006)** in his paper argued that the GEM is an incomplete and biased index on women's empowerment and measures inequality among the most educated and economically advantaged and fails to include important non-economic dimensions of decision-making power both at the household level and over women's own bodies and sexuality. After identifying and assessing potential indicators in those spheres which were

absent in the GEM suggested for the construction of a new aggregated measure called Gender Empowerment Enabling Environment (GEEE).

4. **Barkat (2008)** while discussing the present status of women in Bangladesh opined that although women as mothers are held in high respect at the individual level, there was an unclear understanding of empowerment of women as a process of awareness and capacity building leading to greater participation in decision making and control over her own life.
5. **Klasen and Schüler (2009)** extended their previous works by way of suggesting concrete proposals for the two gender-related indicators and by presenting illustrative results for those proposed measures. The most important proposals included the calculation of a male and female HDI, as well as a gender gap index (GGI) to replace the GDI. Regarding the GEM, the most important changes proposed were different ways to deal with the earned income component and also to replace it with a more straight-forward procedure to calculate the measure. Using his proposed methods he found different ranking of countries compared to that of GDI and GEM.
6. **Chattopadhyay and Duflo (2001)** is an important contribution on women empowerment in the context of India. The authors used a policy of political reservation for women in India to study the impact of women's leadership on policy decision. They found that women were more likely to participate in policy making process if the leader of the village community was happened to be women.

PROBLEM TO BE STUDIED:

Improvement of poverty in the course of women's empowerment has turn into one of the significant strategies in rising and weak countries of the world during the last few decades. The governments of weak and rising countries of the world tried tough to deal with the dilemma of poverty in the course of various dealings and policies. In India also since the 1950s, the government experimented with various strategies to improve poverty and empower women both socially and economically. More than a few strategies have been modified to deal with the problem of poverty since 1970s. But a huge portion of people are incapable to meet their

fundamental needs. Funding is the source of economic growth and credit believes it as its branch. The latter cultivates upright, which facilitates previous to blow up horizontally.

- The proposed study will be of great importance for the effective implementation of various rural development programmes as it will highlight the grass root level problems of the most disadvantaged sections of the society.
- Further the study will help to know the interplay of family and society for the upliftment of women.
- To compare the socio-economic impact of SHGs in women empowerment.
- There is a significant difference in behavioral changes with respect to problematic situations empowering women.

NEED OF STUDY:

The general development of a nation relies on the-maximum usage of people, the two men, and women. The last two hundred years have seen a considerable, verifiably uncommon, expansion of women's rights, both economic and political In India women contain almost 50% of the aggregate populace With the advancement of time, the truth has now been perceived that without guaranteeing women development, the national development can't be accomplished. In every single industrialized nation, women went from being the property of their spouses or potentially their fathers, with not very many legitimate rights, to having the same political rights and the majority of indistinguishable economic rights from men.

1. HYPOTHESIS:

The following hypotheses have been framed and empirically tested.

H1. There is no significant difference in performance among different SHGs and women empowerment programmes.

H2. There is no significant difference in performance among different SHGs and women empowerment programmes.

RESEARCH METHODOLOGY:

The proposed study is empirical and is based on Survey Method. Besides collection and analysis of Primary data, Secondary data has also been analyzed and reviewed accordingly. Secondary

data has been collected from Government and Non Government institutions, research institutions, Development Agency, Journals, Magazines and different official websites, Bihar census etc. In order to collect Primary data through field survey sets of Questionnaires/ interview schedules were developed viz., for Beneficiaries.

OBJECTIVES OF THE STUDY:

The objectives of this are as follows:

1. To prevent gender biased sex selective elimination.
2. To ensure survival & protection of the women and girl child.
3. To ensure education of the women.

To explore the origin, development, and performance of women empowerment In India.

To analyze the impact of Economic Empowerment on rural women.

TYPE OF THE STUDY:

The study will be based on Descriptive and Exploratory way of conducting a research. On the bases of studying the characteristics of the respondent, and to enhance the knowledge on the concepts of Status of women empowerment in Bihar Considering the type of study to be conducted, a survey method will be conducted where in primary data will be collected through questionnaire.

SAMPLE DESIGN:

For the following study, universe has been designed, that is the population from whom primary data will be collected. Women's will be considered as the respondent for the specific study. Primary data will be collected from the respondents staying within the different city of Bihar. Women are involved in this study from the age of 15 till 65 will be considered as the population for the study.

SOURCES OF DATA COLLECTION:

Data will be collected from Primary as well as Secondary sources. Through well designed questionnaire primary data will be collected. While designing questionnaire emphasis will be on framing of questions, designing the questions in simple words, precise and understandable sentence. Questionnaire will include both open as well as closed ended questions. Under closed

ended questions dichotomous and multi choice questions will be framed. Questions, where scale of 1 to 3 and 1 to 5 will be frame, with a view to analyze the attitude, and agreement of the women's. Likert scaling techniques, a five point scaling technique where the agreements of respondents will be analyzed. Questionnaires distribution will be based on gender characteristics, gender as a stratum, with the total of 100 respondents.

Secondary data will act as a supplement to primary data. For the study secondary data will be collected from various sources, such as: published books, national and international journal articles will be reviewed, articles from magazines and newspapers, information available online on general and educational websites.

METHODS OF DATA ANALYSIS AND DATA INTERPRETATION:

For the present study the use of Statistical Package for the Social Sciences (SPSS) will be used for data analysis. Data of 100 respondents, primarily collected will be analyzed through IBM SPSS24 software, a platform which offers advanced statistical analysis.

Data analyzed, will be interpret. Respective tables, graphs will act as a supplement; hypothesis will be tested, based on which conclusion for the study will be drawn.

RESEARCH ANALYSIS:

Since economic participation of women is the focus of the present study, quantitative as well as qualitative techniques, focus group discussions, structured as well as unstructured interviewing and observations are used for collecting the data. Focus group discussions were conducted with members of SHGs, NGO representatives, Government functionaries and village level leaders. The methodology also included semi-structured in-depth interviews with female workers/non-workers and SHG members. As the present study shows, most rural women are reluctant to change their attitudes about themselves; as such attitudes are deeply rooted in culturally-determined gender roles. Change in women's roles would necessitate change in women's psychology and in women's ability to assert their selves in our male-dominated society. But such change is difficult given the nearly universally accepted gender constructs and the persistence of traditional gender roles. Perceived threats to male dominance make many in our society, as elsewhere, highly resistant to change. Overall, women remain the largest group that

experiences poverty, despite the fact that women constitute 50% of the work force. But growth in women's jobs has mainly been in low-paid, part-time, temporary work that does little to improve women's desperate poverty, much less offer them a way out (Women, Family and Poverty: SPIU Briefing Sheet 3, March 1998). Women's vulnerability to poverty and their low positions in the labor market are a result of a combination of economic, social, and cultural factors, including their continued role as homemakers and primary caregivers for family. A division of labor by gender within both paid and unpaid work exists in almost all societies in Bihar. Whatever the cultural, economic, caste-based, religious, social, and other differences, a few factors are universal: women are seen as being responsible for the home and family, and the image of women earning as much as or more than men would be threatening to many men. The economic dependence of women on men harms many, but is absolutely devastating for women such as widows or wives of abusive alcoholics, for whom there is no steady and safe support available from male relatives.

It is difficult to raise the status of women without raising their perceived value. Since virtually all women spend a significant amount of their time engaged in some of the most critical tasks in society—that of cleaning, feeding, and caring for others—the importance of those tasks must be emphasized as well as the valuable contribution of those who carry out such work without hope or expectation of economic return.

This research reveals that basic services including livelihood, health, housing, drinking water, education, infrastructure are the priority issues appearing as “drawbacks” in the analysis, indicating intervention for development of the region and also reflective of critical information needs. It also emerges that Public Distribution System, SHG, Panchayati Raj system and Government support in general needs to be improved. Besides, natural resources, labor, skilled manpower could be judiciously tapped keeping environmental concerns in mind. Government has a key role to play in promoting improvements in individuals' economic independence and security. While public policy plays a key part in ensuring women's economic independence and security, it must be recognized that government cannot act alone.

RECOMMENDATIONS FOR THE GOVERNMENT TO MAKE CHANGES AT POLICY LEVEL:

Based on the results of this research study, the following recommendations have been made specifically for the government to make changes at the policy level:

1. Formation of SHGs may involve training or community development skills. Training packages must be evolved for entrepreneurship development to enable rural women as successful business managers and sustaining micro-enterprises. In this task, role of NGO's, Panchayats, Women's organizations etc. must be improved to impart training, skill development and technical knowledge;
2. Training centers should be set-up to impart skill training on handloom weaving, tailoring, sewing, embroidery and food processing;
3. Ensure affordable and adequate childcare and family-friendly employment policies which allow parents to reconcile caring and work;
4. SIDBI, NABARD and other organizations should evolve proper mechanism for monitoring, supervision, direction; appraisal and evaluation of self help promotion institutions;
5. More research should be carried out to assess the impact of micro-credit through SHG's. The impact assessment should be more focussed on socio-economic empowerment of women members, social change, dynamics of groups, business, leadership, promotion of viable micro enterprises etc;
6. Augment social infrastructure and for this social capability building programmes should be organized from time to time to train the NGO's, Panchayat members, members of SHGs etc. to promote small savings and women's active and positive role in economic process, ensuring their right to decision making and due share in economic development benefits. Ensure full participation of women in the policy- making process;
7. There is a need for Policy makers to recognize the potential of microfinance services to support investment and growth in key sectors of economic development and hence to contribute significantly to state economic growth;
8. The Self help group should be able to handle its leadership, problem solving and conflict resolution successfully with minimal help. It should also be in a position to maintain its records and other books of account independently;

9. Provide innovative forms of irrigation to marginal and small women farmers;
10. There is also a need to introduce special programmes and schemes for development of SC/STs for improvement in their socio-economic status. The Programmes should be designed on the basis of the needs of women at the micro level. Planning self-employment for women needs a well developed strategy.
11. A resource mapping of district/block/village should be done. Then according to the needs in the local market it is necessary to do a skill mapping and accordingly impart training;
12. The mechanisms of operation of the insurance schemes and the flexible account procedures for savings is also felt as an important step towards innovative delivery of micro finance services to the poor;
13. Panchayati Raj Institution should be taken into confidence for micro enterprise and the role of Panchayati Raj, Financial Institutions, Government and the Voluntary sectors should be clearly defined;
14. The information system should be strong in the banking centers at the grass-root level and SHG lending should be kept outside the purview of money-lender's act;
15. Increase women's access to and control over production and market resources (access to training, credit, employment, technical skills, entrepreneurship, etc.) while recognizing that the goal is not to burden women with two full-time jobs; and
16. Set the minimum wage at a level sufficient to allow workers to escape from the poverty trap; force companies to pay into nationalized systems of education, health care and pensions, so that they return some portion of what they have gained to the workforce and those who enable others to work outside the home.

CONCLUSION:

A society can be called a progressive one where there is no discrimination between male and female as they are equally important to our society as are men. Since our country is dominantly rural in character, it is important that the empowerment process starts from the grass-root level itself. This process of empowerment will not only make them self reliant but help them establish themselves as an individual in society. When our rural women become empowered

psychologically and socially, then only the next generation will be raised with no sense of discrimination and oppression. The violation that our women are facing in the society till now, will only end if our women become empowered enough to take stand for their own and speak up. And this will happen only through education and economic upliftment of the underprivileged section of women. And lastly but not the least, the upliftment of our rural women will also contribute to the economic development of the rural society and the whole of the nation as well.

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