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Impact Of Self-help Group On Women Empowerment

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Abstract:

The impact of Self Help Groups (SHGs) on women empowerment is assessed based on the data collected from a sample of 1200 currently married women aged 15-29 years selected from each of the rural and urban areas of three different districts of Tamil Nadu. The results of both the univariate and multivariate logistic regression analysis indicate that SHG is an independent and predominant factor in determining the empowerment status of women in both the rural and urban areas of Tamil Nadu. Education of women also emerged as an important determinant of women empowerment in both the rural and urban areas. The other significant factor influencing women empowerment in both the rural and urban areas is exposure of women to mass media.

KEYWORDS:

Empowerment, determinant, predominant, significant.

INTRODUCTION:

The Self Help Groups (SHGs) and micro-credit organizations have a long history. In Vietnam, Tontines or Hui with 10-15 members involved in financial activities in cash or in kind have been in existence for generations (Abiad, 1995). In Indonesia, Credit Unions, Fishermen Groups, Village Based Bank like institutions, Irrigation Groups etc. have been in existence since long (Koch and Soetjipto, 1993). In Bangladesh, the success story of Grameen Bank is well known (Pitt and Khandker, 1998 and Pitt et.al, 2003). Other countries like Thailand, Nepal, Srilanka and India have also experienced the role of SHGs in uplifting the socio-economic conditions of rural poor, particularly women (quoted in Rekha R. Gaonkar, 2004).

India which is one of the signatories of the declaration of Millennium Development Goals (MDGs) has implemented a number of women development programmes for the poor women through women SHGs in both the rural and urban areas. SHGs are the voluntary organizations which disburse micro credit to the members and facilitate them to enter into entrepreneurial activities. Under the SHG concept, women are enlightened to understand their rights, roles, and status in society. SHGs promote women's participation in economic activities, strengthen their capacities of networking of women SHGs and create opportunities for knowledge and information sharing among women of varying experience. Participation in SHG activities also encourage women in all social spheres, make them aware of their rights and achieve economic empowerment. The economic empowerment of women in SHG is achieved through the provision of income generating economic activities. Thus, it is strongly believed that the SHGs play a vital role in empowering women in both the rural and urban areas. In this context, the present study aimed to assess the impact of SHGs on women empowerment in both rural and urban areas of TamilNadu.

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REVIEW

The concept of empowerment is both complex and varied. There is no single model, which could be applied at all places and in all situations. The concept encompasses social, economic and political empowerment. Different countries have adopted different strategies for the purpose, depending upon the local cultural and socio-economic situation. The Government of India has also incorporated the term 'empowerment' in its documents from the sixth plan onwards (1980-85). It has also initiated several innovative programmes and established new institutions for the purpose. The 73rd Amendment to the Constitution of India in 1993 is the first of its steps in the world towards political empowerment of women. Government of India also prepared a National Action Plan for empowerment of women in 1996 and in 2001. Further, the Government of India has declared 2001 as the year of empowerment of women. All these efforts have led to much improvement in the situation of women. However, a lot more has to be done in this direction (NIRD, 2004).

The draft policy on women, states that women's equality in power sharing and active participation in decision making, including political decision making at all levels and in all processes, would be ensured for the achievement of empowerment (Manisha Gangwar and Nita Kandekar, 2004). Women in India have been deprived of equal education, equal employment, equal pay and equal status worth. They see themselves as prisoners deemed to obedience and conformity, to find release and freedom only in death. Yet women's contribution to national development is crucial and their emancipation essential for the economic development and social progress for the nation. Women must be recognised as a power in the developmental process and should be actively involved in it.

The importance of women empowerment has also been discussed in a number of international forums and declarations such as the International Conference on Human Rights (Vienna, 1993), the Declaration on the Elimination of Violence against Women (UN, 1993), the International Conference on Population and Development (Cairo, 1994), the Fourth International Conference on Women (Beijing, 1995) and the World Health Assembly (Geneva, 1996). Considering the importance of women empowerment in the national development, it has been included as one of the eight Millennium Development Goals (UN, 2000). Despite many international agreements affirming women's human rights, women are much more likely than men to be poor, malnourished and illiterate and to have less access than men to medical care, property ownership, credit, training and employment (United Nations, 1998).

The empowerment process encompasses several mutually reinforcing components but begins with and is supported by economic independence which implies access to and control over productive resources. A second component of empowerment is knowledge and awareness, the third is self image and the final is autonomy. Empowering women puts the spotlight on their health, education and employment. It is an essential element to sustainable development (Meenakshi Joshi, 2004). Empowerment has several other dimensions like social, economic, psychological and political. Social empowerment connotes formation of social capacities such as health, education, freedom and opportunities for realizing one's potentialities. Economic empowerment implies entitlement to employment, income, property, productive resources and benefits regardless of gender differences. Psychological empowerment signifies confidence building, acquisition of a sense of efficacy and ability to overcome the feeling of helplessness. Political empowerment implies equal say in the decision making process in the power structure at all levels from local to global. All these dimensions of empowerment are so intertwined with one another that over reliance on one to the neglect of the other not likely to work (Sharma S.L., 2000).

There have been radical changes in the movement for empowerment of women. In a country like India with a strong tradition, vibrant public opinion and influential sections of society interested in progress and welfare of women, the movement for women's empowerment is bound to gather strength. Such a powerful onward thrust towards strengthening their movement is bound to make major contribution towards nation building (Gupta V.M., and Sen P. 2002). The empowerment of women covers both an individual and collective transformation. It strengthens their innate ability through acquiring knowledge, power and experience. It is central to the new package of the liberalization discourse, which transfers considerable responsibility of welfare to civil society. While initially efforts were launched in the name of emancipation, today the goal of national and international policies, development programmes and NGOs activity seems to have shifted to achieving empowerment (Neera Burra et al., 2005). With more education, women had greater access to employment opportunities and increased ability to secure their own economic resources. Legislation, which protected women from discrimination and promoted gender equality, also needed to be enacted by governments (Ashford and Lori, 1995). Economically empowered women contributed to the wealth and well being not only of their families, but also of their nations. Women were empowered through an increasing control of economic resources, especially income, and through education (Blumberg, et.al, 1995). Women are more empowered when they married at a later age, studied at

least up to high school and above, involved in income earning economic activities and more exposed to outside world through mass media (Gunasekaran S., 2010). Income enhances women's decision-making power within the households. Receipt of a payment in kind is also a significant factor predicting empowerment (Allendorf's, 2007).

Studies conducted in many parts of Pakistan revealed that women empowerment is considerably influenced by education, access to media, socio-cultural norms of the community, job of women and household participation rate (Imran Sharif Chaudhry, 2009). Majority of women in Pakistan had lack of resources, their paid job involvement was negligible, they were less educated as compared to their husbands, and had low level of awareness about their rights. Their political interest and group participation were not encouraging. They had less decision making ability, less control over resources, less mobility and lower level of participation in family discussions. In contrast, they had moderate level of social networking and were receiving good cooperation of their husbands in daily affairs. (Khan and Tariq Mahmood, 2010) Studies conducted in various parts of Bangladesh on the determinants of women empowerment found that, although a large percentage of women were enjoying empowerment at various domestic and non domestic related issues, still it is not in a satisfactory level. Urban respondents, respondents living in combined family, having mass media facility have more decision making power regarding household affairs. (Mosiur Rahman et.al, 2009). Education, training and exposure to information media have the potential to increase women's empowerment. Improving women's education, skill acquisition training and access to information could enhance women's empowerment in order to achieve gender equality and development at all levels in the rural society of Bangladesh (Shahnaj Parveen and Ingrid-Ute Leonhäuser, 2004).

Participation in Bangladesh's Grameen Bank credit program had a significant positive effect on women's empowerment measured using a composite of the woman's economic security, mobility, ability to make small and larger purchases and major decisions, subjection to domination and violence, political/legal awareness, and participation in protests campaigns (Schuler and Hashemi 1994). Participation in Grameen Bank and Bangladesh Rural Advancement Committee (BRAC) increases women's mobility, their ability to make purchases and major household decisions, their ownership of productive assets, their legal and political awareness and participation in public campaigns and protests... the programs also decrease women's vulnerability to family violence." Participation in BRAC positively affected the three factors derived from 16 indicators of female empowerment ranging from knowledge and awareness of various social issues to ownership and control of assets and mobility (Zaman, 2000). The women have gained self-confidence and got an opportunity to improve their hidden talents after joining the SHGs. They can speak freely in front of large groups of people. They got recognition in the family and society. SHGs have also given women a greater role in household decision making. (Rekha R. Gaonkar, 2004).

In India women are both absolutely and relatively marginalized when compared to men in terms of access to basic social goods and services. A significant proportion of employed women do not have any control of their financial or reproductive decision making. Gender discriminatory India practices such as wife-beating and restricting physical mobility of women are still quite prevalent in India. Traditional gender norms about women's role in the family, status in society remain deeply entrenched in society. (Ankita Deka, 2011).

Microfinance programmes are found effective in graduating the poor, not the poorest and lower middle class to a higher standard of living. Despite of bottlenecks, microfinance is capable of graduating struggling poor from their shackles and helps to upscale them to a better living and playing significantly positive role in upgrading women empowerment (Aruna.M. and Rema Jyothirmayi, 2011).

Thus, the studies conducted in many parts of India and the neighboring Pakistan and Bangladesh indicate that women empowerment is one of the important issues of the today world. Despite a major contribution in the development process, female population has low status as compared to men, specifically in the developing world. Nations cannot make remarkable progress in any fields of life until their women are exploited and discriminated. The results of the studies found that SHGs and micro finance programmes have succeed in improving the status of women in many parts of the world.

STUDY DESIGN

The data for the present study has been taken from a major study on Women's Autonomy and Reproductive Behaviour in Tamil Nadu conducted by the department of applied research of the Gandhigram Rural Institute during the year 2005 with funding from Indian Council of Social Science Research (ICSSR), New Delhi. The study was conducted in three districts of Tamilnadu viz. Kancheepuram, Thiruchirapalli and Viluppuram representing high, medium and low level of women development as per the women development index of the Tamil Nadu Human Development Report 2001.

In each of the selected districts, 10 Primary Sampling Units (PSUs) were selected separately from both the rural and the urban areas based on PPS sampling procedure. The PSUs are revenue villages in rural areas and wards in urban areas. All currently married women aged 15-29 years and having at least one living child at the time of survey were listed from the records and registers maintained by the Anganwadi Workers for each of the selected PSUs. From the list, 40 women were selected using systematic random sampling procedure from each of the PSUs. Thus a total of 400 women were selected separately from the rural and urban areas in each district. Overall, the total sample for the study consisted of 1200 women from rural and another 1200 from urban areas.

Informations collected in the study include the socio-economic and demographic characteristics of the respondents and 64 indicators of women empowerment covering the following eight different domains (dimensions): (i) Sex-Segregated Interaction, (ii) Freedom of movement, (iii) Freedom to participate in social and political activities, (iv) Financial management, (v) Household decisions, (vi) Freedom of choice, (vii) Violence against women and (viii) Decision about contraception and fertility.

DATA ANALYSIS

The various indicators of women empowerment under each of the eight dimensions are placed in a three point scale ranging from 0 to 2. The overall empowerment of women is estimated based on the total score attained by each woman for all the eight dimensions of empowerment. The maximum expected score for all the eight dimensions of empowerment is 128. The women are arranged in the ascending order of the score attained by them. The cumulative total of the score attained by the women is divided into three equal intervals viz., 33.3 percentile, 33.4 to 66.6 percentiles and 66.7 percentile and above. Those women who fall under the 33.3 percentiles are considered as LOW empowerment women, women who fall between 33.4 to 66.6 percentiles were considered as MEDIUM empowerment women and those who fall above 66.6 percentile are considered as HIGH empowerment women. For data analysis, the low and medium empowerment women are combined together and considered as women not fully empowered (coded as 0) and the high empowerment is considered as women fully empowered (coded as 1). Based on these criteria, logistic regression analysis is performed to examine the effect of selected socio economic demographic factors on women empowerment in rural and urban areas. The details of scoring are given in annexure-I.

In order to assess the standard of living of the family, a standard of living index (SLI) is developed based on the possession of certain household items in the selected households. Each of the household items is given a score depending on the comparative value. The maximum score for each household is 65. Household having a score of 21 or less is classified as low SLI, a household having a score between 22 and 42 is classified as medium SLI and household having a score of 43 and above is classified as high SLI. The details of SLI score are given in Annexure – II.

The level of exposure of women to various information media (Newspapers / magazines, radio and Television) is assessed based on the scoring details given in annexure – III. As per the scoring procedure, the maximum expected score is 6. Women who has not attained any score is considered to have no exposure, who got a score of 2 or less was considered to have low level of exposure and who got a score of 3 and above is considered to have high level of exposure to media.

RESULTS AND DISCUSSION

Background Characteristics of Respondents

Of the 2400 women interviewed in the study, half of them are from rural and the remaining half from urban areas. In all, 52.6 per cent of women are aged 25-29 years, 42.9 per cent are aged 20-24 years and only 4.5 per cent are aged 19 years or less. The overall mean age of the women is 25.5 years. It is 25.7 years for women in rural and 25.3 years for women in urban areas. The overall mean age of husband is 31.6 years. In all, only 10.7 per cent of women are illiterate. The proportion of illiterates is slightly higher at 11.1 per cent in rural and 10.3 per cent in urban areas. The proportion of women who have illiterate husband is 9.8 per cent in rural and just 7.0 per cent in urban areas. Proportion of women who have high school and above level of education is 49.0 per cent in rural and 47.4 per cent in urban areas. Scheduled caste and schedule tribe women together constitute about one-fourth (24.0 per cent) of the total sample. The proportion of SC/ST women is substantially higher in rural (28.3 per cent) than in urban areas (19.6 per cent).

Table-1: Background characteristics of respondents by place of residence

Background characteristics	Rural (N=1200)		Urban (N=1200)		Total (N=2400)	
	Number	Percent	Number	Percent	Number	Per cent
Age (years)						
Upto 19	50	4.2	59	4.9	109	4.5
20 – 24	478	39.8	551	45.9	1029	42.9
25 – 29	672	56.0	590	49.2	1262	52.6
Women education						
Illiterate	133	11.1	124	10.3	257	10.7
Literate & primary (1-5)	247	20.6	190	15.8	437	18.2
Middle (6 - 8)	352	29.3	317	26.4	669	27.9
High school (9-10)	310	25.8	336	28.0	646	26.9
Higher secondary & above	158	13.2	233	19.4	391	16.3
Husband education						
Illiterate	117	9.8	84	7.0	201	8.4
Literate and primary (1-5)	242	20.2	173	14.4	415	17.3
Middle (6-8)	266	22.2	275	22.9	541	22.5
High school (9-10)	408	34.0	414	34.5	822	34.2
Higher secondary and above	167	13.9	254	21.2	421	17.5
Community						
Scheduled Caste (SC)	340	28.3	235	19.6	575	24.0
Most Backward Caste (MBC)	386	32.2	304	25.3	690	28.8
Backward Caste & others	474	39.5	661	55.1	1135	47.3
Membership in SHG						
Yes	600	50.0	304	25.3	904	37.7
No	600	50.0	896	74.7	1496	62.3
Standard of living						
Low	492	41.0	337	28.1	829	34.5
Medium	379	31.6	377	31.4	756	31.5
High	329	27.4	486	40.5	815	34.0
Exposure to Mass media						
No exposure	76	6.3	53	4.4	129	5.4
Low	752	62.7	759	63.2	1511	63.0
High	372	31.0	388	32.3	760	31.7

The proportion of SHG women is 37.7 per cent of the total sample. While the proportion of SHG women is 50.0 per cent in rural areas, it is only 25.3 per cent in urban areas. The proportion of women who have a high standard of living is 27.4 per cent in rural and 40.5 per cent in urban areas. Surprisingly, the level of women's exposure to media is similar in both rural and urban areas. Women who have no exposure to media is only 6.3 per cent in rural and 4.4 per cent in urban areas.

EFFECT OF SHG ON WOMEN EMPOWERMENT

Rural

When the effect of SHG on women empowerment is not adjusted (Table 2), the OR of women empowerment is 4.53 times higher among women aged 25-29 years compared to women aged 19 years or less. As the education of women increases, the odds ratio of women empowerment increases from 1.39 to 2.31. The OR is observed to be significant for women education at 9th standard and above. Husband's education seems to have significantly negative effect on empowerment of women. Backward Caste women have significantly lower empowerment status compared to Scheduled Caste women. SHG played a vital role in improving the empowerment status of women in rural areas. It is observed that the members of SHG have 6.59 times higher empowerment status compared to non-members. It is found that there is a significant

increase in the odds ratios of empowerment as the level of exposure to mass media increases. Women who have high exposure to mass media have 2.45 times higher level of empowerment compared to women who have no exposure to mass media. In the univariate analysis, high odds ratio of women empowerment is observed for women aged 25-29 years (4.53), members of SHG (6.59) and women who have high exposure to mass media (2.45) in rural areas. Overall, the unadjusted odds ratio derived from the univariate logistic regression analysis shows that the women empowerment is significantly and positively influenced by age of women, membership of SHG and exposure to mass media.

Table 2 Unadjusted odds ratio and SHG Adjusted odds ratio with 95% CI of women empowerment by selected socio-economic and demographic characteristics of women in rural areas (N - 1200)

socio-economic and demographic characteristics	UnadjOR	P-value	SHGAdjOR	95%CI LL	95%CI UL	P-value
Up to 19 years *	1.000		1.000			
20-24	2.116	0.123	1.367	0.505	3.698	0.539
25-29	4.530	0.002	2.360	0.883	6.305	0.087
Woman education						
Illiterate *	1.000					
Literate & primary	1.386	0.221	1.367	0.787	2.374	0.267
Middle	1.597	0.064	2.039	1.204	3.452	0.008
High school	1.659	0.048	1.901	1.117	3.236	0.018
Higher secondary & above	2.307	0.003	3.202	1.777	5.769	0.000
Husband education						
Illiterate *	1.000					
Literate and primary	0.700	0.135	0.685	0.413	1.135	0.142
Middle	0.512	0.005	0.581	0.349	0.968	0.037
High school	0.604	0.023	0.668	0.416	1.071	0.094
Higher secondary and above	0.560	0.027	0.649	0.372	1.133	0.129
Community						
Scheduled Caste (SC) *	1.000					
Most Backward Caste (MBC)	1.141	0.416	1.336	0.947	1.883	0.099
Backward Caste & others	0.669	0.014	0.826	0.585	1.166	0.278
Membership of SHG						
No *	1.000		-	-	-	-
Yes	6.59	0.000				
Standard of living						
Low *	1.000					
Medium	1.098	0.540	1.126	0.815	1.554	0.472
High	0.915	0.586	1.046	0.741	1.478	0.797
Exposure to media						
No exposure *	1.000					
Low	1.559	0.161	1.505	0.782	2.897	0.221
High	2.453	0.006	2.672	1.362	5.242	0.004

* Reference Category.

The results of the logistic regression analysis on the empowerment status of women after adjusting for the effect of SHG (Table 2) shows significant reduction in the empowerment status observed for women aged 25-29 years when the effect of SHG is not adjusted. The significantly higher empowerment status observed for women aged 25-29 years has reduced from 4.53 to 2.36 and lost its significance. When the effect of SHG is adjusted, the age of women is showing significantly positive effect on empowerment only when they are members of SHG. Education is showing significantly positive effect on empowerment even after adjusting the effect of SHG. In fact the OR for higher education has increased to 3.2 from 2.3 when the effect of SHG is adjusted. Though spouse education shows reducing effect, the reduction is not significant after adjusting for the effect of SHG except for spouse who has middle school education. The odds ratio remains almost same for women who have high exposure to media after adjusting for the effect of SHG.

The multiple logistic regression analysis is carried out to find the effect of SHG by considering all the selected background characteristics variables simultaneously in the model (Table 3). Though the adjusted odds ratio for women aged 25-29 years has increased to 2.59 compared to the SHG adjusted odds ratio of 2.36 observed during the univariate analysis, it is not significant when adding all other background characteristics variables in the model. Surprisingly the odds ratio for women's education has increased invariably at all levels of women's education. It is noticed that, after adjusting the effect of SHG, the OR for

women with education of higher secondary and above has increased from 2.31 to 3.20 in the univariate analysis, has further increased to 4.89 in the multivariate analysis. This implies that women's education is a strong predictor for women empowerment. The odds ratio for all level of spouse education decreased when more socio economic and demographic variables are included in the model. This indicates that spouse education has inverse effect on women empowerment.

In the multiple regression model, the highest OR is found for women who are members of SHG (OR= 6.39: 95% CI (4.61 - 8.86)) among the selected socio-economic and demographic variables. The magnitude of OR has not changed, even after adjusting the effect of all variable in the model. This result indicates that membership of SHG is a strong factor for women empowerment. The community variable and standard of living are not showing any significant influence on women empowerment either on its own or after adjusting for the effect of other variables. It is observed that the OR for women who have high exposure to mass media on its own is 2.45 and it is 2.67 when adjusted for the effect of SHG and 2.37 after adjusting for the effect of all variables. This indicates that exposure to media is also one of the robust factor in determining the women empowerment.

Table 3 Adjusted odds ratio of women empowerment after adjusting for the effect of all background variables in rural areas (n=1200)

Background characteristics	AdjOR	95%CI_LL	95%CI_UL	P-value
Age (Years)				
Up to 19 Years *	1.000	--	--	--
20-24	1.325	0.482	3.642	0.586
25-29	2.587	0.951	7.040	0.063
Woman education				
Illiterate *	1.000	--	--	--
Literate & primary	1.621	0.907	2.896	0.103
Middle	2.590	1.462	4.588	0.001
High school	2.543	1.393	4.640	0.002
Higher secondary & above	4.887	2.425	9.848	0.000
Husband education				
Illiterate *	1.000	--	--	--
Literate and primary	0.678	0.394	1.166	0.160
Middle	0.545	0.314	0.946	0.031
High school	0.506	0.297	0.863	0.012
Higher secondary and above	0.405	0.213	0.769	0.006
Community				
Scheduled Caste (SC) *	1.000	--	--	--
Most Backward Caste (MBC)	1.364	0.948	1.964	0.095
Backward Caste & others	0.802	0.553	1.163	0.245
Membership of SHG				
Non member *	1.000	--	--	--
Member	6.392	4.613	8.859	0.000
Standard of living				
Low *	1.000	--	--	--
Medium	0.903	0.631	1.293	0.578
High	0.666	0.435	1.020	0.061
Exposure to media				
No exposure *	1.000	--	--	--
Low	1.384	0.698	2.744	0.352
High	2.367	1.145	4.895	0.020

* Reference Category.

URBANAREAS

An univariate logistic regression analysis on the empowerment status of women with unadjusted

and adjusted effect of SHG in urban areas (Table 4) shows that the unadjusted OR of women empowerment is 8.05 times higher for women aged 25-29 years compared to women aged 19 years or less. When the effect of SHG is not adjusted, education of women, membership of SHG, standard of living and exposure to media are observed to be significantly and positively associated with the empowerment of women. As the education of women increases, the odds ratio of women empowerment has increased from 0.98 to 3.87. The significant OR is observed for women who have high school and above level of education. Spouse education and community are not showing significant impact on women empowerment. Members of SHG have 4.54 times significantly higher empowerment status compared to non members. The level of empowerment of both medium and high standard of living women are 2.5 times higher compared to low standard of living women in the urban areas. It is found that there is a significant increase in the odds ratios of empowerment as the level of exposure to mass media increased. The odds ratio is 4.75 times higher for women who had high exposure to mass media compared to women who have no exposure. Overall, the univariate analysis shows high Odds Ratio of women empowerment for women aged 25-29 years (8.05), women who have studied up to higher secondary and above (3.87), SHG women (4.54) and women who have high exposure to media (4.75) in urban areas.

The unadjusted odds ratio of 8.05 observed for women aged 25-29 years has reduced to 6.47 when adjusted for the effect of SHG. The effect of women's education on empowerment has significantly increased after adjusting the effect of SHG, especially for women who have higher secondary and above level of education. The OR has increased from 3.87 to 4.81 when adjusted for the effect of SHG. While the husband education is found to have significantly negative effect on women empowerment in rural areas, it has non significant positive effect in urban areas. The effect of community variable on women empowerment is also non significant in urban areas. Significant increase in the odds ratio is found in the standard of living of women even after adjusting the effect of SHG. In fact for the high standard of living women, the odds ratio has increased from 2.54 to 3.40 when adjusted for the effect of SHG. Similarly the odds ratio has increased from 4.75 to 5.35 for women who have high exposure to media after adjusting the effect of SHG.

Table 4 UnadjOR and SHG Adjusted odds ratio with 95% CI of women empowerment by selected socio-economic and demographic variables in urban area (n=1200)

Variable	UnadjOR	P-value	SHGAdjOR	95%CI LL	95%CI UL	P-value
Age (years)						
Up to 19 years *	1.000		1.000			
20-24	2.907	0.146	2.602	0.609	11.122	0.197
25-29	8.054	0.004	6.466	1.536	27.218	0.011
Woman education						
Illiterate *	1.000					
Literate & primary	0.977	0.957	0.921	0.391	2.172	0.852
Middle	1.646	0.179	1.767	0.835	3.739	0.137
High school	2.428	0.014	2.702	1.304	5.601	0.008
Higher secondary & above	3.866	0.000	4.811	2.296	10.079	0.000
Husband education						
Illiterate*	1.000					
Literate and primary	1.250	0.577	1.350	0.599	3.046	0.469
Middle	1.115	0.776	1.187	0.547	2.574	0.664
High school	1.584	0.202	1.805	0.867	3.759	0.115
Higher secondary and above	1.342	0.438	1.786	0.824	3.872	0.142
Community						
Scheduled Caste (SC)*	1.000					
Most Backward Caste (MBC)	1.327	0.251	1.515	0.915	2.507	0.106
Backward Caste & others	1.187	0.438	1.414	0.900	2.222	0.133
Membership of SHG						
No*	1.000		-	-	-	-
Yes	4.54	0.000				
Standard of living						
Low *	1.000					
Medium	2.527	0.000	2.621	1.605	4.279	0.000
High	2.539	0.000	3.395	2.101	5.485	0.000
Exposure to media						
No exposure	1.000					
Low	2.356	0.156	2.402	0.717	8.040	0.155
High	4.746	0.010	5.352	1.588	18.038	0.007

* Reference Category.

In the multivariate logistic regression analysis, when adjusting for the effect of all socio-economic and demographic variables, the odds ratio for women aged 25-29 years has slightly decreased to 6.26 compared to the SHG adjusted OR of 6.47 observed in the univariate analysis. This indicates that higher age women in urban areas have significantly higher empowerment compared to younger women.

The SHG adjusted OR of 4.81 observed for women who have high school and above level of education in the univariate analysis has decreased to 3.42 in the multivariate analysis in which the effect of all socio-economic and demographic variable is adjusted. This implies that education effect on women empowerment is significant only at high school and higher level of education. The negative effect of spouse education on women empowerment is non significant at all levels of education in urban areas.

The magnitude of SHG adjusted OR has slightly increased from 4.54 to 4.95 after adjusting the effect of all variables in the model. This indicates that membership of SHG is a strong predictor of women empowerment in urban areas also. The effect of community variable on women empowerment is non significant both on its own and after adjusting for the effect of other variables. The odds ratio of women empowerment for both medium and high standard of living women is significantly higher at 2.2 compared to low standard of living women. This indicates that standard of living is also a strong factor in urban areas. Exposure to media is not an important factor in determining the women empowerment in urban areas (Table 5).

Table 5. Adjusted odds ratio of women empowerment after adjusting for the effect of all socio economic and demographic variables in urban areas (n=1200)

Background characteristics	AdjOR	95%CI	95%CI_UL	P-value
Age (years)				
Up to 19 years *	1.000	--	--	--
20-24	2.403	0.538	10.721	0.251
25-29	6.260	1.420	27.604	0.015
Woman education				
Illiterate *	1.000	--	--	--
Literate & primary	0.801	0.327	1.961	0.627
Middle	1.577	0.706	3.522	0.267
High school	1.976	0.881	4.430	0.098
Higher secondary & above	3.423	1.457	8.043	0.005
Husband education				
Illiterate *	1.000	--	--	--
Literate and primary	1.060	0.449	2.502	0.895
Middle	0.731	0.319	1.673	0.458
High school	0.663	0.295	1.490	0.319
Higher secondary and above	0.522	0.219	1.244	0.142
Community				
Scheduled Caste (SC) *	1.000	--	--	--
Most Backward Caste (MBC)	1.222	0.710	2.102	0.469
Backward Caste & others	0.883	0.539	1.447	0.621
Membership of SHG				
Non member *	1.000	--	--	--
Member	4.952	3.440	7.129	0.000
Standard of living				
Low *	1.000	--	--	--
Medium	2.191	1.281	3.748	0.004
High	2.163	1.238	3.780	0.007
Exposure to media				
No exposure *	1.000	--	--	--
Low	1.572	0.436	5.668	0.489
High	2.821	0.765	10.405	0.119

* Reference Category.

CONCLUSION

The effect of SHG and various socio economic and demographic factors on women empowerment is assessed separately for rural and urban areas based on univariate and multivariate logistic regression models.

It is found that in rural areas, the empowerment of women is strongly and positively influenced by the age of women, education of women, membership in SHG and exposure to media. However, the SHG adjusted OR shows that the significant unadjusted odds ratio of women empowerment observed for women aged 25-29 years (4.53) has decreased (2.36) and lost its significance. At the same time, the OR of women education (middle school and above) has increased significantly when the effect of SHG is adjusted. Again when the effects of all other socio-economic variables are controlled, the adjusted OR of women empowerment has further increased at all levels of education starting from middle school. This indicates that education is an independent and predominant factor in determining the empowerment status of women in rural areas. It is found that the OR of women empowerment observed for the members of SHG is the highest (6.59) among all the variables included in the model. When controlled for the effect of all socio economic and demographic variables, the OR of SHG remained nearly at same level (6.39) indicating the independent effect of SHG in determining the empowerment status of women in rural areas. The OR of women who have high exposure to media (2.45) remain nearly at the same level even after adjusting for the effect of SHG (2.67) as well as other socio-economic factors included in the model (2.37). This implies that exposure of women to media emerged as an independent factor in determining the empowerment status of women in rural areas. The results indicate that while education of women, membership of SHG, and exposure to media have significantly positive effect on women empowerment, age of women shows significantly positive effect only when the effect of SHG is not adjusted in the model. Surprisingly, the education of husband is showing significant negative effect on women empowerment. However, the significantly negative effect has lost its significance when adjusted for the effect of SHG as well as for all socio economic and demographic variables in the model. Thus, the results indicate that while education of women, membership of SHG and exposure to media have significantly positive effect on women empowerment, education of husband has significantly negative effect on women empowerment in rural areas.

In the urban areas, the factors which are most significantly and positively associated with women empowerment are age of women, education of women, membership of SHG, standard of living and exposure to media. Age of women has not lost its significance even though the OR has decreased from 8.05 to 6.47 when adjusted for the effect of SHG and to 6.26 when it is adjusted for all the socio economic and demographic variables included in the model. Thus, age of women emerged as a predominantly independent factor in determining the empowerment status of women in urban areas. While the education of women shows significant influence on the empowerment status even at the level of middle school in rural areas, it has emerged as a significant factor only at the level of high school and above in urban areas. When adjusted for the effect of SHG, the OR has increased significantly from 2.43 to 2.70 for high school and from 3.87 to 4.81 for higher secondary and above. However when adjusted for the effect of all other socio economic variables in the model, the SHG adjusted OR observed for high school level of education (2.70) has decreased to 1.98 and lost its significance. The OR for higher secondary and above level of education has also decreased from 4.81 to 3.42 but found significant. Thus it is inferred that the education of women is not that much effective as that of the effect of education in rural areas in determining the empowerment status of women in urban areas. Further, the effect of education is observed to be significant only at higher secondary and above level of education in urban areas. The significantly reducing effect of husband's education in rural areas has lost its significance in urban areas. Membership of SHG emerged as a significant factor in determining the empowerment status of women in urban areas also even after adjusting for the effect of all socio economic variables included in the model. While the standard of living is not making any significant effect on women empowerment in rural areas, it has emerged as a significant factor in urban areas even after adjusting for the effect of SHG as well as for other socio economic variables in the model. Exposure to media emerged as a significant factor even after adjusting for the effect of SHG in urban areas. However, it has lost its significance when adjusted for the effect of all socio economic and demographic variables included in the model.

The consistent and dynamic results of the study suggest that SHG is an independent and predominant factor in determining the empowerment status of women both in rural and urban areas. Though education of women is a predominant factor in both rural and urban areas, its effect is significant only from middle school in rural areas and at the level of higher secondary and above in urban areas. While the husband's education showed negative effect in rural areas, it lost its significance in urban areas. While the standard of living is not a significant factor in women empowerment in rural areas, it emerged as a

significant factor in urban areas. Exposure to media is a significant factor both in rural and urban areas. Thus, the results of the study suggests that the effective implementation of various women development programmes of the government, strengthening of the SHG activities and the effective implementation Right to Education Act both in rural and urban areas would certainly help to achieve women empowerment and gender equity in India.

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Women Empowerment score

	I. Sex –Segregated Interaction	Never-0	Sometimes-1	Always-2
1.1	Taking meals			
1.2	Presence in the same room when husband is discussing with male members.			
1.3	Participation in discussions with male members			
1.4	Accompany husband for social functions			
1.5	Getting adequate nutritious food			
1.6	Husband helps in routine household works like collection of water, fuel and fodder etc.			
1.7	Getting equal quality and quantity of food			
1.8	Engaging relatives / friends at home in the absence of husband			
	Total Score (I): Minimum: 0 Maximum: 16			
	II. Freedom of movement			
2.1	Going to shopping alone			
2.2	Going to shopping with friends / neighbours			
2.3	Going to movies alone			
2.4	Going to function / parties alone			
2.5	Attending village / community functions alone			
2.6	Visiting friends home alone			
2.7	Visiting parents / relatives house alone			
2.8	Attending religious festivals alone			
2.9	Going to hospital alone			
2.10	Going to temple alone			
2.11	Going to hotel alone			
2.12	Going out of villages / town alone			
2.13	Scolded for returning home at late evening			
	Total Score (II): Minimum: 0 Maximum: 26			
	III. Freedom to participate in social & Political activities			
3.1	Taking part in club / women's group activities			
3.2	Taking part in election activities			
3.3	Taking part in Panchayat activities			
3.4	Taking part in community welfare activities / meetings			
2.5	Articulation in public meetings			
3.6	Interaction with men			
3.7	Membership in local Institution			
	Total Score (III): Minimum: 0 Maximum: 14			

	IV. Financial Management	Husband / Others	Both - 1	Self - 2
4.1	Maintaining family income			
4.2	Control over jewels brought from natal family			
4.3	Maintaining family property			
	Total Score (IV): Minimum: 0 Maximum: 06			
	V. Household Decisions			
5.1	Purchase of major household items (e.g. Furniture's, appliances, bicycle etc)			
5.2	Purchase of dress for herself / for family members			
5.3	Decision about purchase of property / jewels etc.			
5.4	Decision about lending / borrowing			
5.5	Decision about household budget			
5.6	Decision about children's education			
5.7	Decision about children's marriage			
5.8	Decision about performing / attending function / ceremonies			
5.9	Decision about inviting and engaging guests at home			
5.10	Consultation in making important family decisions			
5.11	Weightage given for her views/suggestions			
	Total Score (V): Minimum: 0 Maximum: 22			
		Freedom of choice		
	VI. Freedom of choice	Always	Sometimes	Never
6.1	Wearing dresses of her choice			
6.2	Hair style of her choice			
6.3	Voting in election as she likes			
6.4	Freedom to decide the timing of sex with husband			
6.5	Freedom to cook the food items according to her choice			
6.6	Freedom to talk with neighbours			
6.7	Freedom to use household appliances like radio, TV, telephone etc. as she likes			
6.8	Freedom to worship the God of her choice.			
	Total Score (VI): Minimum: 0 Maximum: 16			
	VII. Violence against women			
7.1	Experience of verbal abuse from husband			
7.2	Experience of verbal abuse from in-laws			
7.3	Experience of any physical abuse by husband			
7.4	Experience of any physical abuse by in-laws			
7.5	Ill-treatment at home by husband			
7.6	Ill-treatment at home by in-laws/others members of family			
7.7	Drinking habit of husband			
7.8	Harassment from family members / husband			
7.9	Intimidation by any of the family members			
7.10	Incidence of eve teasing			
	Total Score (VII): Minimum: 0 Maximum: 20			
	VIII. Decision about Contraception and Fertility	Husband / Others	Both - 1	Self - 2
8.1	Decision about timing of child birth			
8.2	Decision about number of children			
8.3	Decision about adoption of family planning method			
8.4	Decision about sex composition of children			
	Total Score (VIII): Minimum: 0 Maximum: 08			

Total Empowerment score (I to VIII) - 128

Empowerment Status:

- a. Low: Total score at 73 or less (= 33.3 percentile).
- b. Medium : Total score between 74 and 86 (>33.3 and=66.6 percentiles).
- c. High : Total score was 87 or more (> 66.6 percentile).

Standard of Living Index (SLI)

Annexure – II

Sl No	Household Items / Housing Characteristics	Score
1	Clock / Watch	1
2	Fan	1
3	Bicycle	1
4	Pressure Cooker	1
5	Table / Chair	1
6	Mattress	1
7	Sewing Machine	2
8	Radio/Transistor/ Tape Recorder	2
9	VCR/VCP/VCD/DVD	2
10	Cooking Gas	2
11	Phone	2
12	Mixie	2
13	Grinder	2
14	Moped	2
15	Cot / bed	2
16	Refrigerator	3
17	Television	3
18	Sofa Set	3
19	Washing Machine	3
20	Air condition	4
21	Bore well with hand pump	4
22	Bore well with motor pump	5
23	Motor Cycle/ Scooter	5
24	Car	6
25	Type of house	
	Hut	1
26	Katcha	2
	Pucca	3
27	Ownership	
	Own	1
	Rented	0
	Toilet facilities	
	Yes	1
	No	0
Total Score		65

Standard of Living Index (SLI) :

- a. **Low** : Total score 21 or less
b. **Medium** : Total score between 22 and 42
c. **High** : Total score 43 or more

Mass Media Index (Score)

Annexure - III

Sl. No.	Indicators	Score
1.	Watch television once a week	
	Yes	1
2.	Listen to radio once a week	
	Yes	1
3.	Going to cinema once a month	
	Yes	1
4.	Reading newspapers/magazine	
	Yes	1

Minimum score – 0 Maximum score – 4

Mass Media Index:

- No Exposure : 0
Low exposure to mass media : < 2
High exposure to mass media : 3 - 4

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