

Women Empowerment through Women Dairy Self Help Groups (WDSHGs) in Belagavi District of Karnataka

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ABSTRACT

SHG-Bank Linkage programme of NABARD has facilitated sustained access to financial services for the unreached segments of the rural population in India and emerged as a tool for women's development and empowerment. The present study was conducted in Belagavi district of Karnataka to identify how Women Dairy Self Help Groups (WDSHGs) helps in empowerment of the women member. Three talukas and five villages from each taluka were selected purposively based on the presence of WDSHGs. Finally, two WDSHGs were selected randomly from each village and from each WDSHG two members were selected randomly making a sample of 90 members. Also, 90 non-members having similar socio-economic status were selected, thus making the total sample size to 180. It was found that Women Empowerment in Agriculture Index (WEAI) was higher for members as compared to non-members indicating that the members of WDSHGs had achieved a greater level of empowerment as compared to non-members. In other words, WDSHGs were found to play an important role in empowerment of women in the study area.

Key words: Women empowerment, Gender, Self Help Groups

INTRODUCTION

Women represent 40 per cent of the global labor force out of which 43 percent are involved in agricultural activities (World Bank Report, 2012). One of the important priorities of the Millennium Development Goal (MDGs) was women empowerment and gender equality. The World Bank has given new area of importance on necessity of gender equality i.e, equal access to education, equal rights on ownership of assets, access to economic opportunities and opportunities to earn an income as the keys to improve their well being.

Former UN Secretary-General Kofi Annan rightly said that "There is no tool for development more effective than women empowerment". Women Empowerment implies increasing the spiritual, political, social or economic strength of women. Self Help Group-Bank Linkage programme of NABARD has facilitated sustained access to financial services for the unreached segments of the rural population in India and emerged as a tool for women's development and empowerment. Self Help Group (SHG) approach is not a panacea to eradicate

poverty from rural area, but may be a strongest social weapon for socio-economic transformation of millions of rural masses throughout the world (Garai S. *et.al*, 2012).

Women Dairy Self Help Groups (WDSHGs) are small economically homogenous affinity group of women predominantly involved in dairy activities, voluntarily formed to save and contribute to a common fund to be lent to its members as per group decision and for working together for social and economic benefit uplift of their family and community. The objective of such SHG formation is to avail credit for dairy activities, besides sharing information regarding feeding pattern, clean milk production feeding pattern etc, and micro-level planning for social and economic development of its members. Few empirical studies have been conducted on women empowerment through SHGs in different parts of India such as that of Garai S. *et.al*, (2012) in West Bengal, Rewani, S. K. and Tochwang, L. (2014) in Jharkhand, Gayathri, N. K. and Siddaraju, V. G. (2012) in Karnataka, *etc.* which showed that SGHs have a positive influence on women empowerment. But, these studies focused on general SGHs and not particularly on WDSHGs.

Therefore, to bridge such research gap considering the growing importance of WDSHG in development interventions, this study was conducted to identify how WDSHG helps in the empowerment of the women member.

METHODOLOGY

The present study, Belagavi district of Karnataka was selected purposively as it has the second highest number of SGHs in the state. The district comprises of ten Talukas (Mandals) among which Gokak, Chikkodi and Athani were selected purposively based on high number of Self Help Groups. From each Taluka, five villages were selected purposively based on the presence of WDSHG. Finally, from each village two WDSHGs and from each WDSHG two members were selected randomly making a sample of 90 members. Also, 90 non-members having similar socio-economic status were selected, thus making the total sample size to 180. Later data were post stratified into small (1-3 milch animals), medium (4 & 5 milch animals) and large (6 & above milch animals) farm women. Various data was collected for different variables and analysed by using Women Empowerment in Agriculture Index (WEAI) (Alkire *et. al.* 2012).

Concept of Women Empowerment in Agriculture Index (WEAI)

The WEAI is an innovative new tool developed by Alkire *et al.* (2012). It is an aggregate index reported at the country or regional level and is based on individual-level data on men and women within the same households. This index is international and local adaptation is possible. Hence, in the present study this index was used only in the context of dairy rather than agriculture as a whole and it was called as Women's Empowerment Index. This index comprises of two sub-indexes: one is 5DE *i.e.* five Domains of Empowerment which measures the empowerment for women in the five domains, and the other one is GPI *i.e.* Gender Parity Index which measures the gender parity in empowerment between the primary female and primary male within the same household.

Five Domains of Empowerment (5DE)

This sub-index assess whether the women are empowered across the five domains as examined in the WEAI. The 5DE sub-index captures women's empowerment within their households and communities. The main purpose of calculating Women's empowerment Index was to find out the empowerment triggered by WDSHG. An individual is identified as empowered in 5DE if she has adequate achievements in four of the five domains or enjoys adequacy in some combination of the weighted indicators that sum to 80 per cent or has an adequacy score of 0.8 or above.

Table 1: Indicator of Five Domains of Empowerment as in the WEAI

Domain	Indicators	Indicator definitions	Weights
Production	Input in productive decisions	Sole or joint decision making over food and cash-crop farming, livestock, and fisheries	1/10
	Autonomy in production	Autonomy in agricultural production reflects the extent to which the respondent's motivation for decision making reflects own values rather than a desire to please others or avoid harm	1/10
Resources	Ownership of assets	Sole or joint ownership of major household assets	1/15
	Purchase, sale and transfer of assets	Whether respondent participates in decision to buy, sell, or transfer assets	1/15
	Access to and decision on credit	Access to and participation in Decision making concerning credit	1/15
Income	Control over use of income	Sole or joint control over income and expenditures	1/5
	Speaking in public	Whether respondent is an active member in at least one economic or social group	1/10
Leadership	Group member	Whether the respondent is comfortable speaking in public concerning issues relevant to oneself or one's community	1/10
	Workload	Allocation of time to productive and domestic tasks	1/10
Time	Leisure	Satisfaction with time for leisure activities	1/10

Source: Alkire *et al.* (2012)

Gender Parity Index (GPI)

This sub-index reflects the percentage of women who are as empowered as the men in their households. For those households that have not achieved gender parity, the GPI sub-index shows the gap that needs to be closed for women to reach the same level of empowerment as men. We considered only dual adult household for the calculation of GPI. Single female households were not included. Dual adult households were those in which both primary male and primary female were present.

Based on both sub-indexes, the WEAI is thus an aggregate index that shows the degree to which women are empowered in their households and communities and the degree of inequality between women and men within the household. Therefore, progress toward empowering women in dairying has been achieved by empowering them in the five domains and achieving gender parity within the household.

The weights of the sub-indexes 5DE and GPI were 90 per cent and 10 per cent, respectively. The steps to compute the Women's Empowerment Index are discussed below

Step I: The value of 5DE was calculated as under:

$$5DE = 1 - (H_p \times A_p)$$

Where, H_p indicates Disempowerment Head Count Ratio and A_p shows the Average Inadequacy Score

Step II: The value GPI was computed as follows:

$$GPI = 1 - (HGPI \times IGPI)$$

Where, HGPI means Proportion of gender parity inadequate households and IGPI indicates Average Empowerment Gap

Step III: Women's Empowerment Index was computed as:

$$\text{Women's Empowerment Index} = [0.9 \times (5DE)] + [0.1 \times (GPI)]$$

RESULTS AND DISCUSSION

The results of the study are presented in the Table 2 and 3. It compares the women member and non-member groups of WDSHGs of different indicators towards the achievement of women's empowerment. The Table indicates that WEAI for member and non-member groups are 0.74 and 0.62, respectively. The weighted average of sub index 5DE was 0.72 for members and 0.61 for non-members while the GPI sub index value was 0.86 and 0.77 for members and non-members respectively.

Table 2: Contributions of Different Indexes towards Women Empowerment Index or Member and Non-Member WEAI

Indexes	Member	Non-Member
Disempowered Head Count Ratio (H_p)	69%	74%
Empowered Head Count ($1-H_p$)	31%	26%
Average Inadequacy Score (A_p)	40%	53%
Average Adequacy Score ($1-A_p$)	60%	47%
Disempowerment Index ($M_o = A_p \times H_p$)	0.28	0.39
5DE Index ($1-M_o$)	0.72	0.61
Percentage of Women Without Gender Parity (H_{GPI})	68%	73%
Percentage of Women Gender Parity ($1-H_{GPI}$)	32%	27%
Average Empowerment gap (I_{GPI})	20%	31%
GPI ($1-H_{GPI} \times I_{GPI}$)	0.86	0.77
WEAI ($0.5 \times 5DE + 0.10 \times GPI$)	0.74	0.62

The 5DE of member groups indicates that 31 per cent of the women were empowered and 61 per cent of women are yet to be empowered and in case of non-member 26 per cent of the women were empowered and 74 per cent of women were yet to be empowered. Average inadequacy achievement was 40 per cent for members and 53 per cent for the non-members in the domains. Thus, 5DE index was 0.72 for members and 0.61 for non-members.

Disempowerment measure was 0.28 and 0.39 for members the non-members women respectively. Disempowerment Index is decomposed by five domains and ten indicators as presented in table 3. For member group most contributing indicator for the disempowerment were lack of control over the resource (31.58 per cent), lack of leadership capacity (23.68 per cent), lack of time (18.86 per cent), lack of decision making power in dairying activities (14.91 per cent) and little control over the use of income (10.96 per cent). In case of non-member group most contributing indicator for the disempowerment was lack of over the resource (32.13 per cent), lack of leadership capacity (23.65 per cent), lack of time (16.97 per cent), lack of decision making power in dairying activities (15.94 per cent) and little control over the use of income (11.31 per cent).

In both cases of members and non-members, the contribution of lack of control over the resources may be due to the male dominance in the society. Also, access and decision on credit contribution is less for members (9.21 per cent) as compared to non-member (10.28 per cent) because, members can borrow from WDSHGs and it acts as additional credit provider. Other indicators like ownership of assets and purchase, sale, or transfer of assets were contributing more or less similar in both member and non-members.

In leadership domain, member group possess 11.40 per cent of disempowerment in group member indicator and 12.28 per cent in public speaking indicators. In case of non-members, group member and public speaking indicators contributes 12.08 per cent and 11.57 per cent, respectively. Both member and non-member women were found lacking in public speaking because of fearness and inferior complexity.

Time domain showed that lack of leisure time contributed more as compared to the workload for members. For non-members lack of workload was more than the leisure time. It means that members of the group are not satisfied with their leisure time as they are involved in the dairy activities in such time.

Input in productive decisions and autonomy in production contributed 7.89 per cent and 7.02 per cent for member groups and 8.23 per cent and 7.71 per cent in case of non-members in production domain. Both indicators showed less for member group as against non-members, which mean that members have good decision making control over the production in dairy activities.

Income domain shows control over use of income, in which member (10.96 per cent) group have less

disempowered as compared to non-members (11.31 per cent). It indicates that member of the groups have little more control over income as compared to the non-members. Because, may be members groups have undertaken dairy as subsidiary farming and it helps to earn regular income. This regular income is mainly managed by the member women.

Table 3: Achievement of different indicators in five domains of empowerment

Domains	Indicators	Weights	Member	Total contribution	Non-member	Total contribution
Production	Input in Productive decisions	0.1	7.89%	14.91%	8.23%	15.94%
	Autonomy In production	0.1	7.02%		7.71%	
	Ownership of assets	0.06	11.40%		11.05%	
Resources	Purchase, sale, or transfer of assets	0.06	10.96%	31.58%	10.80%	32.13%
	Access to and decisions on credit	0.06	9.21%		10.28%	
Income	Control Over use of income	0.2	10.96%	10.96%	11.31%	11.31%
Leadership	Group member	0.1	11.40%	23.68%	12.08%	23.65%
	Speaking in public	0.1	12.28%		11.57%	
Time	Workload	0.1	8.77%	18.86%	9.25%	16.97%
	Leisure	0.1	10.09%		7.71%	

CONCLUSION

This study on women empowerment through WEAI concluded that members of WDSHG are more empowered than the non-members. Member group achieved better score in both indices of 5DE and GPI as compared to non-member group. Therefore, WDSHGs have a positive influence on empowerment of women in the study area. Hence, policy initiatives should be taken with an aim to increase the number of villages in which WDSHGs is operating so that a larger number of women can become members of WDSHGs and become empowered.

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