



Women Empowerment through Workforce Participation and Microfinance — a case study of Hooghly District, West Bengal

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Abstract

The development of a society actively depends on women. Today human development considers women as active agents of development rather than passive beneficiaries a concept closely related to the view of agency of empowerment. Changing socio economic setup is largely determined by the character of women empowerment in a region whether it is rural or urban. Collective efforts of women with favourable institutional support may enhance the process of empowerment. Present study is made to analyse the problem of women participation in work force and women's empowerment through participation in micro finance in the Hooghly district of West Bengal. It examines the role of women participants in micro-credit programme in decision making at house hold level. It is observed that participation in such micro-credit groups is leading to enhancement of self esteem of rural women. There is also an increase in active participation in the decision making process at house hold level. Finally, it is found that normally women participation is less in percentage in agricultural activities from advance section of the society. Thus the importance of education is much higher in case of economically advanced group of people of the study area

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Introduction

Women's empowerment refers to the power of women to think and act freely, exercise choice and realise their potential as equal members of society. It implies the development in women of the sense of self worth, a belief in one's ability to make positive changes in life and the ability to organize and influence direction of change towards social justice and equity. Days are changing fast. More and more women are coming everyday to take part in wage-earning activities. In the decade of 1990s an UNDP study of 31 countries revealed that women now-a-days not only take part in remunerative jobs, but also work longer hours than men in nearly every country. Of the total burden of work, women carry an average of 53% in developing countries and 51% in industrial countries. The reasons behind this larger-than before participation of women in the labour force are various social, economical, technological. During the second half of 20th century the attitude of society towards women participation of house-hold jobs changed radically. In developing countries it came mainly out of economic compulsion. Earning of men is

becoming insufficient to cope with the family demand. So female participation is needed for the economic contribution in the family. This women empowerment can be conceptualized as a path or process rather than an end. Unless accompanied by "systematic changes in historically embedded political, economic and social relations", the process may run reverse. These changes in socio political structures are not fast. Both collective and individual agency are significant for empowerment to guard against any such regression (Eyben et. Al. 2008). According to Mayoux (1997), empowerment is a multidimensional concept having four significant components:

1. Power with – enabling women to analyse their interests and organise to achieve them.
2. Power within – enabling women to develop necessary skills and access the necessary resources to achieve their aspirations.
3. Power to – enabling women to articulate their aspirations and strategies for change.
4. Power over – changing the underlying inequalities in power and resources which limit

women's aspirations and their ability to achieve them.

A micro-level study has been conducted on work participation and empowerment of women in the district of Hooghly, West Bengal.

Objectives of Study

1. To analyse the growth trend of work participation rate of women in the Hooghly district.
2. To find out the underlying reasons behind this trend.
3. To analyse the positive affect of women's empowerment through participation in microfinance programmes.

Methodology

To achieve these objectives work has been divided into three sections. In Section 1, growth trend of work participation of women is analysed. In Section 2, it has been analysed that why women are coming more in number to take part in remunerative jobs, both in rural and urban areas. Section 3 is based on a purely qualitative method of enquiry to assume and explain the status of empowerment among women linked to this microfinance facility. The data has been analysed by arithmetic and statistical methods.

Manipulation and Analysis

Section : 1

Women participation in workforce shows a continuous growth trend for the entire period of the study irrespective of rural and urban regions of the district. After observing the growth trend it has been revealed that from 1981 to 1991 the change is marginal; whereas from 1991 to 2001 and from 2001 to 2011 the percentile participation figure almost doubled. Similar trends are being observed in case of rural and urban statistics. Food and nutrition security (FNS) is as important as any other figure of security. Food and nutrition security means perennial availability of nutritive food of sufficient quantity and quality to each and every person of an area. Food security has two dimensions: the physical availability of food, and the capacity of people to pay for the food they need as well as access by all people, at all times, to enough food for an active, healthy life. It includes at a minimum: a) the ready availability of nutritionally adequate and safe foods and b) the assured ability to acquire acceptable food in socially acceptable ways e.g., without resorting to emergency food supplies, scavenging, stealing, and other coping strategies (Life Sciences Research Office, Federation of American Societies for Experimental Biology, 1990). Food security is achieved "when all people, at all times, have physical, social and economic access to sufficient, safe and nutritious food to meet their dietary needs and food preferences for an active and healthy life" (FAO 1996). To achieve such a

situation requires concerted action at individual, household, national, regional, and global levels (FAO 1996). Experiences from India and other countries have shown that even when the national level food security is achieved, individuals and groups in the country can still go hungry because they do not have the means to access food (Clay, 1989). Nutritional security is defined as the condition when every people have a diet, nutritionally adequate in quantity as well as in quality and food consumed is biologically utilized for a healthy living. Food security is achieved when all people, at all times, have physical, social and economic access to sufficient, safe and nutritious food to meet their dietary needs and food preferences for an active and healthy (FAO World Food Summit, 1996).

This radical change in the women's work participation rate during the period 1991 to 2001 and 2001 to 2011 occurred for two reasons. Firstly, social changes favourable to women participation in workforce were much rapid during 1991-2001 and 2001-2011 than during 1981-1991. Secondly, after introduction of Structural Adjustment Policy (SAP) in 1991 it has been seen that women participation rate has increased all over the country. Increase in women participation rate in Hooghly was a part of this general change. As Government is encouraging female education, work participation etc. so similar enhancement occurred during 2001 - 2011.

The decomposed data on women's work participation rate during 1991 to 2001 and 2001 to 2011 reveals that during these periods percentage of marginal workers (workers employed for less than 183 days in a year) increase considerably, whereas the increase in main workers (workers employed for more than 183 days in a year) was negligible in comparison. Being densely populated, the district failed to provide more than 183 days of employment to all the women who were aspirant to take part in wage-earning activities. The industrial sector was facing crisis during 1991-2001. So increasing labour absorption capacity did not arise in industrial sector. Both agricultural and industrial sector failed to provide full-time employment, most of the potential workers engaged themselves in part-time jobs, which explains the sudden spurt in the percentage of marginal workers.

Section : 2

Work participation rate among women increases with the increase in literacy rate. This trend is more pronounced in developed regions than in under-developed regions. Study shows that correlation coefficient between literacy rate and women work participation rate is higher in case of urban regions of the district than in the rural regions. The importance of literacy is not higher in underdeveloped areas than in the developed areas. Table No. 2 reveals that literacy rate is less important for rural women to take part in wage-earning activities than for urban women because

of economic compulsion of rural, less developed, economically less strong women that led them to take part in economically gainful activities even before the attainment of primary education.

Increase in women's work participation rate in proportion to increase in literacy rate is almost the same for both economically advanced and backward sections. But further investigation shows a different scenario i.e. in reality growth in women's literacy among backward women is less in comparison to advanced section but their participation in workforce is higher. This scenario proves that economic compulsion behind workforce participation of women is more important than literacy factor.

It is revealed in Table No. 3 that participation of backward women is higher in agricultural activities than their advanced counterpart. As agricultural activities demand less skill and less education so attainment of education is less important for backward women. Women from advanced section participate lesser in agricultural activities, which implies their relatively higher rate of participation in non-agricultural activities like industrial sectors and service- provider activities which demands more skill and more educated workforce. The significance of education is thus much higher in case of economically advanced group of people.

Section : 3

Rural women have to perform activities which are important for livelihood but have less access than men to knowledge, assets and services and less voice in decision making. Any empowerment programme tends to challenge this condition. Microfinance attempts to:

1. Increase women's income level and control over income leading to greater
2. Enhance access to information, and possibilities for development of social and political roles through networking.
3. Increase perceptions of women's contribution to household income and family welfare and increase in women's participation in household decisions improve attitude to women's role in the household and community (Mayoux, 1997).

The present study is an attempt to study dimensions of women's empowerment through a case study in some blocks of Hooghly district. Through random sampling 5 Gram Panchayats are surveyed. After the questionnaire survey the results are summarized in tabular form. Gradation of women as Decision Maker: A decision index is used for this analysis. Responses for decision making have been graded according to women's involvement in household level decision making and have been ranked. Points are given for number of elements of decision making at household level. The obtained total score is divided by the maximum score to make the decision index.

Conclusion

The microfinance initiatives are leading to better access to credit for women. It is also encouraging women to save and manage finances more efficiently. The development of society depends upon women. The most important social bondage is the family and women are the principal components of this bondage. They keep family running biologically and manage the family economically. So they play multiple key roles. They have to be promoted as organizers and financiers. New inter disciplinary roles of women have to be properly churned and understood. So that it can be a milestone towards achieving better status of women and also for the development of the society. Changes in the perception of women's status may come through increasing self-confidence and self-esteem. The rise in self-esteem has facilitated reversal of internationalization of values and attitudes imposed by patriarchal structure. The participation of women members helped in creating empowering pathways towards material, cognitive, perceptual dimensions.

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Table 1a: Rate of Women Work Participation in Hooghly District, 1981 and 1991

	1981			1991		
	Total Worker	Main Worker	Marginal Worker	Total Worker	Main Worker	Marginal Worker
Total	7.22	6.13	1.09	8.05	7.16	0.89
Rural	8.44	7.06	1.38	9.32	8.14	1.18
Urban	4.11	3.76	0.35	5.11	4.90	0.21

Source: District Census Handbook

Table 1b: Rate of Women Work Participation in Hooghly District

	2001			2011		
	Total Worker	Main Worker	Marginal Worker	Total Worker	Main Worker	Marginal Worker
Total	16.16	8.93	7.23	20.47	11.32	9.15
Rural	18.90	9.26	9.65	28.60	17.40	11.20
Urban	10.46	8.25	2.36	20.83	16.52	4.31

Source: District Census Handbook

Table 2: Literacy Rate of Hooghly District

Year	Total Literacy	Rural Literacy	Urban Literacy
1981	38.65	32.65	55.25
1991	48.26	42.68	61.23
2001	59.15	54.04	69.72
2011	77.28	57.62	73.95

Source: District Census Handbook

Table 3: Castewise Women Work Participation Rate

Year	Working Women (General Caste: %)	Working Women (SC & ST: %)
1981	3.18	18.29
1991	3.95	18.59
2001	11.66	27.55
2011	19.83	35.48

Source: District Census Handbook

Table 4: Amount of Loan Drawn by Women

Amount	Women (%)
NIL	9.68
> 5000	22.79
5001 – 10000	39.96
10001 – 20000	11.98
< 20000	15.59

Source: Field Survey

Table 5: Causes for Loan Drawal

Causes	% of Women
Not applicable	9.61
Investment in business	48.63
House building and repairing	26.53
various social issues	5.68
Building toilets	4.15
Repayment of earlier loan	2.60
Purchase of land	1.20
Agricultural needs	1.60

Source: Field Survey and Author's Calculation

Table 5: Status of Women Empowerment

Rank	Description
1	Very rarely consulted
2	Rarely consulted
3	Consulted at times
4	Mostly consulted
5	Always consulted

Source: Field Survey

Table 5: Status of Women Empowerment

Grade	Changes in Confidence Level
0	No Certain Changes
1	Marginal Increase
2	Significant Increase
3	Remarkable Increase

Source: Field Survey