
WOMEN EMPOWERMENT: ROLE OF MICRO LEVEL ORGANISATIONS IN NORTH KERALA

A CROSS SECTIONAL STUDY ON THE ROLE OF MICRO LEVEL ORGANIZATIONS (MLOS) IN SOCIOECONOMIC EMPOWERMENT OF RURAL WOMEN

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Abstract: Present study examined the positive influence of micro level organizations (MLOs) in women's familial and household decision making and responsibility sharing on selected aspects of family life. A cross sectional descriptive study was conducted among 585 rural poor women in two northern districts of Kerala, using representative sampling procedure and a structured interview schedule. Data were analyzed using descriptive statistics and association test. The result reveals a significant change and improvement of women in terms of their income, savings, expenditure and livestock after joining MLOs. The poor women's role in familial and household decision making was considerably improved with renewed social and familial status and increased social participation through MLOs. Women's influence in decision-making and shouldering familial and household responsibilities viz., buying and selling, asset creation, investment, education and marriage of children, household activities, and relationship with relatives and neighbours, problem solving, disciplining children and healthcare were found to be increased after joining MLOs. The study concludes by reiterating the progressive role of MLOs in women's empowerment.

Keywords: Empowerment, MLOs, Women, Socioeconomic.

Introduction: The roots of the construct 'empowerment' could be traced back to the contribution of western intellectual and political history. Its origin is rooted in the modern political philosophy and was shaped by the revolutionary thinking, though the construct as we see today was largely the contribution of western women's rights organizations' contribution during 1960s and 1970s (Spreader, & Doneson, 2005). National governments and international and national development organizations at large recognized the critical role of women empowerment as a pre-condition for effective elimination of poverty. As a result, empowerment became a term widely used, especially in the context of women and the poor, but often misused or poorly defined (Gupta, & Malhotra, 2006). Though there was immense confusion due to the lack of a standard definition (Das, 2012), the term women empowerment is predominantly viewed as a process by which women take control and ownership over their choices (Sahu & Singh, 2012; & Das, 2012). The convincing definition seemed to be of Kapoor (2001) who defined women empowerment as "woman's agency or ability to define her goals and act upon them, awareness of gendered power structures, self esteem and self confidence". Therefore, 'empowerment is a process of awareness and capacity building leading to a greater participation, acquiring decision making power and control which lead to transformative actions' (Karl, 1995).

Many international and national bodies have stressed on women empowerment giving attention to their participation in society, decision-making, education and health. In India, micro finance and self help group intervention have brought tremendous change in the life of women at the grass root level (Sahu & Singh, 2012). These self-help groups are small, economical, homogeneous, affinity groups of rural poor who were voluntarily ready to contribute to a common fund to be lent to their members as per the group decision. They work for group solidarity, self group awareness and social and economic empowerment through democratic functioning" (Das, 2012). Thus, now Self Help Groups are found to

be the tool for the consolidation of poor women that leads to their empowerment through group based cooperative engagement (Sahu & Singh, 2012).

In this background, the present study was a systematic effort to examine the influence of self help groups otherwise termed as Micro Level Organizations herein after MLOs in the northern districts of Kerala viz., Kasargod and Kannur, on socio-economic life of women. Such an effort was viewed critical since the role of MLOs in improving the socio-economic life and resultant changes of women's social and familial status in the context of patriarchy oriented households. It further provided insight into the problems and challenges faced by women in active and progressive participation.

Method: A cross sectional descriptive study was conducted to examine the role of MLOs in the economic and social empowerment of women. Therefore, the study specifically examined the characteristics of study participants and nature of programmes and assistance extended by MLOs. Further, the study examined the influence of MLOs in women's income, savings, expenditure, asset creation, debt and livestock, whereas a focused effort was made to explore the changes in women's role in familial and household decision making as well as shouldering household responsibilities on selected economic aspects of family life.

Definition of Study Elements: Micro level organization was defined as 'a women's organization with a minimum of 20-30 members, affiliated to a NGO, having at least 2 years of experience, conducted at least 10 common programmes for the members during the last two years. Its members' contribution should be more than Rs. 100 with a total financial dealing above Rs. 100,000 per annum'. The study element was defined as 'woman aged above 18 years who was a member of a micro level organization, benefited from at least one MLOs' assistance'.

Element Selection Procedure: First, a total of seven NGOs were identified that were working in two districts of Kerala, viz., Kannur and Kasargod. Among them, four NGOs were selected using the following criteria, i.e., registered NGOs with a minimum of five years experience in the field, with a network of at least 100 MLOs in existence for last two years either in one or in both selected districts. Second, the selection of MLOs was guided by the principles of cluster sampling procedure while Block Panchayat was considered as the cluster. About 10% of MLOs were selected from nine clusters of Kannur and six clusters of Kasargod. Thirdly, 13 MLOs from each selected cluster was selected using inclusion criteria, constituting an MLO size of 195, ensuring 10% representation to the universe. Finally, the participants from MLOs consisted of the office bearers and members who take part and benefit out of the women empowerment programme. Available office bearer and two members were randomly selected constituting a final sample size of 585 from 195 MLOs.

Data Collection and Analysis: A structured interview schedule was developed that enclosed items on socio-demographic characteristics, profile of MLOs including nature and types of assistance and programmes, critical economic indicators such as income, savings, expenditure, asset creation, debts and livestock. Finally, the schedule also included indicators such as women's influence in household and familial decision making as well as shouldering of responsibilities in various aspects in terms of buying and selling; asset creation, investment, education and marriage of children, household chores, approaches to relatives, neighborhood relations, problem solving, disciplining children and healthcare. The schedule was pre-tested in the field and modifications were made accordingly before the data collection. The data were analyzed using frequency, percentage and chi-square test for association in accordance with the objectives of the study.

Economic Improvement and MLO Participation: Figure 1 shows the variations of monthly income before and after membership in MLOs. It reveals that there was a decrease in the percentage of people who belong to the income category of Rs. 1,500 from 55.4% to 24.3%. However, from the income category of Rs. 1,501 to Rs. 3,000, there was an increase from 33.5% to 38.6%. In income category of Rs. 3001 to Rs. 4500, there was an upward shift from 7.5% to 11.6%. But the trend noted in the income category above 4500 where the upward shift reached from mere 3.6% to 25.5%. Hence, it is evident that

memberships and participation in MLOs helped to improve the income levels from 22% of respondents (25.5% minus 3.6%) above Rs. 4500 level. The reduction of 31.1% of people (55.4% minus 24.3%) up to rupees 1500 income category refers mainly to the economic transition of poorer sections of society.

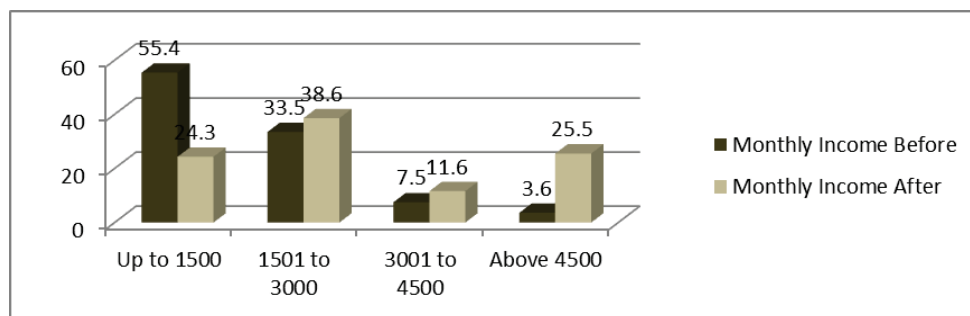


Figure 1: Shows Monthly Income Before and After Joining MLOs

Table 1: Shows Members' Savings Before and After Joining MLOs

Variables:	Savings before		Savings after	
Savings	Number	Percent	Number	Percent
Up to 500	240	41	88	15
501 to 1000	268	45.8	140	23.9
1001 to 1500	38	6.5	170	29.1
1501 to 2000	30	5.1	112	19.1
Above 2000	09	1.5	75	12.8
Total	585	100	585	100
<i>Expenditure</i>				
Up to 500	40	6.8	12	2.1
501 to 1000	266	45.5	54	9.2
1001 to 1500	122	20.9	144	24.6
1501 to 2000	74	12.6	156	26.7
Above 2000	83	14.2	219	37.4
Total	585	100	585	100
<i>Assets Creation</i>				
Up to Rs. 50000	292	49.9	174	29.7
Rs. 50000-100000	285	48.7	309	52.8
100001-150000`	08	1.4	94	16.1
Above 150000	0	0	08	1.4

Table 1 shows a consistent improvement in saving habits of people after joining MLOs. Before joining MLOs, 41% of people had saving up to Rs. 500 per month. But after joining MLOs, the saving notably improved. Percentage difference showed an increase of 22.6% (29.1% minus 1.5%) among people who could save from rupees 1001 to 1500. In the saving category of rupees 1501 to 2000, there was an increase of 14% from 19.1% minus 5.1%. In the savings category of above rupees 2000, there was 11.3% (12.8% minus 1.5%) improvement which was really noticeable.

The current study also examined the change of expenditure pattern. The increased expenditure was viewed as an indicator of increase in income. The data reveals an increase in expenditure suggesting increase in actual income. Further, there was a notable increase in expenditure from 14.2% to 37.4% in the category of people who spend more than 2000 rupees after joining MLOs. The reduction was observed from 6.8% to 2.1% in the income category of up to 500 after their membership in MLOs. But the most notable trend was that those who spend in between rupees 501 and rupees 1000. The decrease here was from 45.5% to 9.2% (36.3%) after their membership in MLOs. Table 1 shows assets creation of respondents before and after joining in MLOs. It was evident that there was a reduction of 20.2% (49.9% - 29.7%) among people with asset up to Rs. 50,000. They reported a sizable increase in assets after

joining MLOs from 1.4% to 16.1% increasing assets in the range of rupees 10,000 to 15,000 0 in the case of 1.4% people this increase was above rupees 150000.

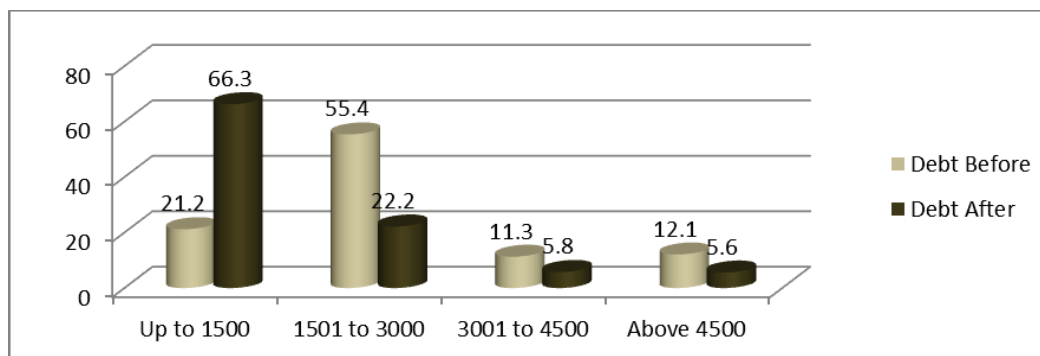


Figure 2: Shows Respondents' Debt Before and After Joining MLOs

Figure 2 shows an increase in debt of up to rupees 1500 category from 21.2% to 66.3%. The decision of people to go ahead in financial improvement made them take loans after joining MLOs. This had pushed up the number of people in debt rate. But in the case of the other categories like 1501 to 4500 and above debt category, there was genuine reduction of debt after joining MLOs. These were from 55.4% to 22.2% in the 1501 – 3000 categories, from 11.3% to 5.8% in the 3001–4500 categories and from 12.1% to 5.6% in above 4500 category. This could be because, better the financial status the respondents joined MLOs, lesser would be the probability to take personal loan from MLOs.

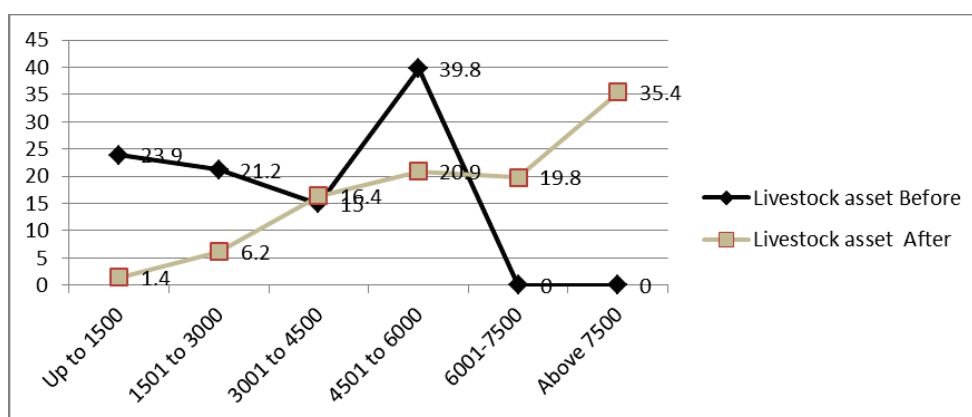


Figure 3: Shows the Livestock Asset Before and After Joining MLOs

Figure 3 shows the livestock owned by respondents before and after joining MLOs. What is most revealing in the data was the category of above rupees 7500. There was no one in this category before their membership in MLOs but 35.5% of the respondents could reach this level of livestock asset ownership through their activities in MLOs. We can also note that there was real reduction from 23.9% to 1.4% among up to rupees 1500 livestock assets group through their activities in MLOs. There was also similar movement among the 1501 to 3000 group which came down from 21.2% to 6.2%. A similar trend was noted among the 4501 to 6000 category which moved from 39.8% to 20.9%. Again 19.8% of the respondents could possess livestock assets worth 6001–7500 range after joining MLOs. We may also note that there was none in this category before their enrollment in MLOs. It was evident that ownership and maintenance of livestock contribute to income and promote the health of people. In addition, it was evident that 80.3% respondents used the economic advantage from MLOs activities for the education of children, since education is viewed worthwhile investment in the backdrop of emerging knowledge society and the benefits therein. About 71.8% of them used economic advantage from MLO activity to further savings.

Changes in the Dimensions of Women Empowerment: Table 2 shows the changes on the dimensions of women empowerment before and after their engagement and participations in MLOs

Empowerment: Time dimensions	Husbands		Self		Joint		Sig.*	
	Before	After	Before	After	Before	After		
Buying & selling	73.8	8.2	26.2	51.3	0	40.5	.064	
Asset creation		70.8	8.7	29.2	40.7	0	50.6	.065
Investment		68.5	13.5	31.5	23.9	0	62.6	.001
Education & marriage		68.9	14.7	27.5	22.9	3.6	62.4	.001
Household chores		17.8	6.5	67.7	20.5	14.5	73	.587
Approaches to relatives	62.7	6.8	24.1	7.5	13.2	85.6	.935	
Neighbourhood relations		20	1.2	13.3	28.9	66.7	69.9	.001
Problem solving		78.8	13.8	21.2	7.9	0	78.3	.001
Disciplining children		52	7.2	19	4.8	29.1	88	.017
Health care		21.4	0.5	58.5	25.1	20.2	74.4	.001

* indicates significance level of chi-square test (X^2)

Table 2 shows the changes on the dimensions of women empowerment before and after engagement and participation in MLOs. Women's influence in decision making was one of the critical components in women empowerment discourse. The present study identified such ten dimensions of women's influence in decision making in households. Firstly, buying and selling of household goods have traditionally been decided by men, especially husbands. In the present study, it was found that before women's participation in MLOs, 73.8% of families, household goods were bought and sold by husbands while only 26.2% of the women reported that they had some influential roles in this process. However, after joining in MLOs, women's influence to decide to buying and selling household articles had significantly improved by 51.3% while husbands' roles had been decreased into 8.2%. Therefore, the result evidently suggests an increasing role of women in deciding on buying and selling household articles.

Second dimension of women's empowerment was asset creation. The cross tabulation indicated that husbands had predominantly dominated the decision making process in creation of assets (70.8%) before respondents joined MLOs, while 29.2% women reported that they engaged in household asset creation. But significant change occurred through the process of MLOs' participation and work for women since creation of assets in the mutual mode was increased up to 50% from zero. The performance of the *self* improved from 29.2% to 40.7% in the process. These results evidently suggested the increased participation of women in creation of household assets through their membership, engagement and participation in MLOs. **Thirdly**, men at large traditionally engaged in household investments; which was a dominant pattern of practice to the current study population until women joined MLOs, (i.e., 68.5%). However, a significant increase in women's role in household investments was observed after their engagement and participation in MLOs (from 0 to 62.6% after joining MLO).

Fourth, women's influence in family decision making on education and marriage of children was an indicator on their status in households. Analysis evidenced that before joining MLOs, these crucial decisions were made by men, especially husbands (i.e., 68.9%) whereas the mutual decision was reported only by 3.6% of the participants. After joining MLOs, this was significantly increased to 62.4%. **Fifth**, the enrolling and involvement of women in MLOs have brought about positive and collaborative changes in various household chores such as cooking, washing, cleaning and child rearing. There was a notable improvement in spouses' support in household chores from a mere 14.5% before the membership in MLO to 73% after the joining MLOs.

Sixth, the decision making in approaches to relatives was performed by men (62.7%) before the women joined MLOs whereas a joint decision was performed by 13.2%. But significant change was observed in this approach once the women joined MLOs. It was also noticed that joint decision making was increased from 13.2% to 85.6%. These changes were attributed to women's active engagement and participations in MLOs. **Seventh**, the role of women in decision making in terms of neighborhood relations was examined before and after joining MLOs. It was evident that prior to women's involvement

in MLOs, this decision was more prerogative of the husbands (i.e., 20%) in relation to that of wife's which was only 13.3%. Further, the current result showed notable difference such as decrease in husbands' role in decision making to mere 1.2% and increase of women's role from 28.9% with slight change in joint decision making, i.e., from 66.7% to 69.9%.

Eighth, problem solving process was the crucial in family process; therefore women's participation in this regard had a positive effect on their social status and sense of autonomy. Results revealed a significant difference in the participation of men and women before and after the joining and working of women in MLOs. Men who had 78.8% role in this problem solving were reduced by 13.8% while women who lead this role were 21.2% and it was reduced in to 7.9%. The notable change was the improvement in joint decision making (i.e., 78.3%), which was not predominant before women's engagement and participation in MLOs. It evidenced that improved role of women in joint decision making in family process which was attributed to women's engagement and participation in MLOs.

Ninth, women's role in disciplining children was examined. Result suggests that before women joined MLOs, men used to engage in disciplining children (52%) followed by joint disciplining by both parents (29.1%). Women's MLOs participation significantly improved their role in disciplining children in favour of joint disciplining by both parents with increase from 29.1% to 88%. **Finally**, decision making in availing health care such as type of treatment, food and health insurance were mainly taken by women in the past (58.5%). But there came about notable changes in this after the joining of women in MLOs. Joint decisions on health care got prominence by 74.4%. This change is attributed to women's increased engagement and participation in MLOs.

Responsibility in Decision Making Process in the Family: Irrespective of the way in which decisions are made in families, the responsibilities are entrusted to different members. It was viewed that engagement with MLOs had enabled them to take up various responsibilities of the families with more confidence and dedication. The present study analyzed important household activities and amount of responsibilities women exhibited in such activities as it was hypothesized to yet another dimension of women empowerment.

Discussion: Present study examined the characteristics of study participants, nature of programme and assistance extended by MLOs while it also examined the influence of MLOs in women's income, savings, expenditure, asset creation, debt and livestock. Finally, the study made a focused effort to examine the changes in women's role in familial and household decision making as well as shouldering household responsibilities on selected economic aspects of family life.

Economic Improvement and MLO Participation: Through MLOs, women could use savings and credit for economic activity, thus increasing income and assets as well as their control (Mayoux, 2000). Women members who took more frequent loans from MLOs were found to be more active in economic related household decision making (Rahman, 1986). Women's increased economic role may lead to change in gender roles and increased status within households and communities (Mayoux, 2000). MLOs were found to be effective in reducing households' vulnerability to poor by creating assets, income and consumption smoothing, providing emergency assistance, empowering and making women confident by giving control over asset, give them increased self esteem and knowledge (Zaman, 2001). Finally, women also changed their status in society, gained more respect and acquired skills and self confidence to plan for the future of their families. Thus it was evident that MLOs played a critical role in women empowerment as well as household economic conditions (Sahu & Singh, 2012).

Given this knowledge background, the present study examined the economic improvement of the study participants through MLO participation. The improvement was examined on indicators such as income, saving, expenditure and livestock. Evidently, the current study suggested that memberships and participation in MLOs helped to improve the income levels from 22% of respondents from 3.6%, above Rs. 4500 level. The reduction of the income category of Rs. 1500 from 55.4% to 31.1% was mainly due to the economic transition after joining MLOs. Consistently, saving pattern was significantly improved

before and after joining MLOs. Percentage difference showed the increase of 22.6% among participants who could save from rupees 1001 to 1500 per month. The increased expenditure was viewed as an indicator of increased income. The data revealed an increase in expenditure suggesting increase in actual income. Further, there was a notable increase in expenditure from 14.2% to 37.4% in the category of people who spent more than 2000 rupees after joining MLOs. Notably, it was evident that ownership and maintenance of livestock contributed to income and promoted the health of people, because 80.3% of respondents used the economic advantage from MLOs activities for the education of children, since education is viewed worthwhile investment in the backdrop of emerging knowledge society and its benefits. About 71.8% of them used economic advantage from MLO activity to further savings. Hence, as evidenced in existing literature, the current study examined the improvement on key indicators such as income, saving, expenditure and livestock after engaging with MLOs.

Women's Influence in Familial and Household Decision Making: The current study viewed women's influence in decision making was one of the critical components in women empowerment discourse (Kabeer, 2001). The empowerment dimensions that helped women to positively influence familial and household decision making were buying and selling, asset creation, investment, education and marriage, household chores, relationships with relatives, neighborhood relations, problem solving, disciplining children, and healthcare (Kabeer, 2001; Mayoux, 2000; Rahman, 1986; Zaman, 2001; Pitt & Khandker, 1995; & Hashemi, Schuler, & Riley, 1996). Buying and selling of household goods have traditionally been decided by men, especially husbands. In the present study, it was found that after women's active engagement with MLOs, women's attained influential role in decision making such as buying and selling household articles, therefore, suggested an increased role of women in deciding on buying and selling household articles. Consistently, existing studies showed that poor women's access to micro-credit programme through MLOs have helped them improve their households' economic status (Mayoux, 2000; Rahman, 1986; & Zaman, 2001).

Mayoux, (2000) found that economic contribution may increase their role in economic decision making in the household, leading to greater well being for women and children as well as men. Zaman, (2001) found that MLOs are found to be effective in reducing households' vulnerability to poverty by creating assets, income and consumption smoothing, providing emergency assistance, empowering and making women confident by giving control over asset, give them increased self esteem and knowledge. Consistently, in the present study, the second dimension of women's empowerment was on asset creation. A significant improvement on the role of women's decision making in household asset creation through the process of organizational participation and work was evident. Similarly, men at large traditionally engaged in household investments; which was a dominant pattern of practice until women joined MLOs, (i.e., 68.5%). These results showed that women's role in familial and household decision making in terms of investment, a sub part of asset creation, was significantly increased through their active engagement and participation with MLOs.

Hashemi, Schuler & Riley (1996) studied the impact of credit on a number of indicators of empowerment such magnitude of women's economic contribution, mobility in the public domain, ability to make large and small purchases, ownership of productive assets and cash savings, involvement in major decision making, freedom from family domination, including the ability to make choices concerning how their money was used, the ability to visit their parental homes when desired and a say in decisions including political awareness such as knowledge of key national and political figures and the law on inheritance and participation in political action of various kinds. In line with this, the present study revealed that women's influence in family decision making on education and marriage of children, as an indicator of their status in households. It was found that before joining MLOs, these crucial decisions were made by men, especially husbands (i.e., 68.9%) whereas the mutual decision was depressingly low. After joining in MLOs, this was significantly increased to 62.4%. Furthermore, the present study revealed that enrolling and involvement of women in MLOs have brought about positive and collaborative changes in various household chores such as cooking, washing, cleaning and child rearing. There was a notable improvement in spouse support in household chores from a mere 14.5% before the membership in MLO to 73% after joining MLOs.

The problem solving process was the crucial in family process; therefore women's participation in this regard had a positive effect on their social status and sense of autonomy (Rahman, 1986; & Zaman, 2001). Results revealed a significant difference in the participation of men and women before and after the joining and working of women in MLOs. The notable change was the improvement in joint decision making. It was not a predominant practice before women's engagement and participation in MLOs. Besides, the improved role of women in joint decision making in family processes was attributed to women's engagement and participation in MLOs (Sahu & Singh, 2012; & Lakshmi & Vadivalagan, 2011).

MLOs were found to be effective in reducing households' vulnerability to poverty by creating assets, income and consumption, providing emergency assistance, empowering and making women confident by giving control over asset, give them increased self esteem and knowledge (Zaman, 2001). Similarly, irrespective of the way in which decisions were made in families, the responsibilities were entrusted to different members. The engagement with MLOs had enabled them to take up various responsibilities of the families with more confidence and dedication. The present study analyzed the important household activities and the mount of responsibilities women exhibited in such activities as it was hypothesized as yet another dimension of women empowerment (Zaman, 2001; Mayoux, 2000; & Sahu & Singh, 2012).

Conclusion: Evidently, the current study revealed a significant change and improvement of women in terms of their income, savings, expenditure and livestock after joining in MLOs and engaging with it actively. MLOs are found to be effective in reducing households' vulnerability to poor by creating assets, income and consumption smoothing, providing emergency assistance, empowering and making women confident by giving control over asset, give them increased self esteem and knowledge (Zaman, 2001). Similarly, poor women's role in familial and household decision making was significantly improved with renewed social and familial status with increased social participation through MLOs. Women's influence in decision-making and shouldering responsibilities in familial and household affairs viz., buying and selling, asset creation, investment, education and marriage of children, household activities, relationship with relatives and neighbours, problem solving, disciplining children and healthcare have been substantially improved. The present study showed increased role and influence of women in these areas of household affairs and family life in terms of decision making and shouldering more responsible roles. However, some of the important limitation of the present study may be that it did not examine to what extent the poor women exert control over the income they generate and the asset they create. But overall results evidently suggest the progressive role of MLOs in women's socio-economic empowerment.

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