EXECUTIVE SUMMARY

Gender equality and women's empowerment are human rights that lie at the heart of development and the achievement of the Millennium Development Goals. The Constitution of India grants equality to women in various fields of life. Yet a large number of women are either ill equipped or not in a position to propel themselves out of their traditionally unsatisfactory socio-economic conditions.

While more women than ever before are participating in the work force in India, most of them work in the informal economy without labor rights and social protection. They are poor, uneducated and insufficiently trained.

It has been observed that Cooperatives are able to respond to both women's practical and strategic needs. They offer an effective organisational means to overcome gender stereotype and become more self reliant. Further, they provide opportunities to their members to raise their living standards by accessing decent work, savings and credit facilities, health, housing, social services, education and training.

Against this backdrop, the researcher undertook the study to explore the level of empowerment of members of women cooperatives and compared it with level of empowerment of self employed and wage earners women in unorganized sector. The four states in North West of India were chosen for investigation as they are embedded with highly patriarchal social system along with high gender
discrimination that violates human rights and undermines economic development of these states.

This research is most methodical approach to measuring women’s empowerment. First a review of major strands of theoretical and empirical literature on empowerment from the fields of economics, sociology, anthropology, and demography has been undertaken, in an attempt to summarize what leads to women’s empowerment, Next based on the analysis socio economic and demographic characteristics that influence women’s empowerment were finalized, in conjunction with six dimensions that impacts women’s empowerment.

Subsequently, Women empowerment was measured along following six dimensions or parameters:

- **Economic empowerment** relates to women's access to resources and control over investments, savings and expenditure.
- **Education awareness** relates to a woman being open minded, inquisitive and alert about nature of world around her
- **Health Awareness** relates to choice of food, nutrition and hygiene along with maternal and child health.
- **Decision making ability** relates to women's autonomy in the household matters, ability to make informed choices about self and family.
- **Exposure to media** relates to role of media in creating environmental (Political, Economic, Social and technological) awareness and positively influencing traditional mind sets.
Social contact relates to social participation, mobility and awareness about political rights (right to vote).

The study includes 1098 working women from members of women cooperatives as well as women employed in unorganized sector. The women cooperatives under study are from four states of North West India, namely Himalayan Action Research Centre (HARC) in Uttrakhand, Rajasthan Cooperative Dairy Federation (RCDF), SARAS in Rajasthan, Gujarat State Women’s Sewa Co-operative Federation Ltd. A sister concern of Self Employed Women Association (SEWA) in Gujrat, MarketPlace: Handwork of India (Maharashtra) and women employed in unorganized sector in these respective states.

The research was carried out using primary data collected directly from interviewing respondents and secondary data from existing published information and digital databases. The primary data gathered was in response to a structured questionnaire designed to collect relevant information.

For each group – women employed in cooperatives and women employed in unorganized sector- separate questionnaire was designed. For members of women cooperatives 9 questions were asked to assess their socio-economic background. 4 questions were asked to understand their reasons for joining cooperatives and 39 questions were asked to assess their level of empowerment.
For self employed and wage earner women similar set of 9 questions were asked to assess their socio-economic background. A different set of 4 questions was asked to understand their reasons for having enterprise/working. A set of similar 39 questions was asked to assess their level of empowerment.

The set of 39 questions was rated on Likert Scale ranging between 1-4, where 1 represents no empowerment and 4 represents maximum empowerment.

Data was analyzed using relevant statistical tools of t(z)-test, Correlation and Chi square. After extensive analysis research outcome has confirmed that the level of empowerment among women in cooperatives is significantly higher than level of empowerment among women employed in unorganized sector.

The limitation of study is in the difficulty to neatly separate these dimensions of empowerment for practical measurement. For example, many aspects of economic or social empowerment overlap considerably as in the case of control over domestic spending or savings, or the limitations on mobility or social activities. Further, some dimensions of empowerment may be more closely interlinked than others.

The research lays greater emphasis on micro level analysis (comprising of individual, household, communities and institutions) of women empowerment and little emphasis on macro level analysis (comprising of markets and political system) of women empowerment.

Some useful insights on economic viability and social responsibility of cooperatives are included in general findings of the thesis.
The Key findings are:

- **Level of total empowerment** among members of cooperatives is 59.8% and the value for those employed in unorganized sector is 45.1%. This is a reflection of cooperative intervention successfully empowering women.

- **Economic empowerment** score of women employed in cooperatives sector is 46% and it is 31% for women employed in unorganized sector. This difference is due to cooperative assistance in providing access to resources.

- **Level of education awareness** among women employed in cooperatives sector is 64.6% and it is 47.6% among women employed in unorganized sector. This difference is due to cooperatives focus on training and skill development.

- **Level of health awareness** among women employed in cooperatives sector is 63.6% and it is 56.2% among women employed in unorganized sector. The difference is closing in this dimension as most working women take control of health of family and self.

- **Level of decision making ability** among women employed in cooperatives is 59.4% and it is 40.7% among women employed in unorganized sector. Collective action makes women more assertive in household decisions while women in unorganized sector despite earnings have restricted freedom and mobility.

- **Level of exposure to media** among women employed in cooperatives is 48.6% and it is 34.9% among women employed in unorganized sector. This
difference is due to cooperatives organizing recreational activities and encouraging media contact.

- Level of social contact among women employed in cooperatives is 67.6% and it is 52.1% among women employed in unorganized sector. This difference is due to cooperatives encouraging social participation, travel and mobility among its members.

- 27.3% of women employed in cooperatives consider themselves to be head of their families whereas only 4.5% women employed in unorganized sector consider themselves to be head of their families. This is a reflection of cooperatives making women assertive and independent.

- There exists positive correlation between women’s awareness on health and her decision making ability. A physically healthy woman is able to take challenges of equality and economic well being of family.

- The research reveals that maximum empowerment among women has taken place in the decision making ability and education awareness due to cooperatives interventions.

Recommendations to adopt policies conducive to the creation and expansion of cooperatives, especially those that facilitate the participation of women are suggested in the thesis.

The immediate practical implications of research results are:

- Encourage formation of cooperatives to organize poor and marginalized women.
Scope of cooperatives have to be extended and diversified. Emphasis is given on multi purpose societies because they are perceived as powerful strategy of economic growth.

Government of India is should formulate National Policy on Co-operatives which is likely to uphold the values and principles of co-operation recognizing its autonomous characters and attaching priority to professionalism, human resource development and to act as preferred instrument for execution of public policy in rural areas and poorer urban areas.

Women employed in informal sector are at great disadvantage, their contributions remain invisible, so policy should be enacted to protect them and give proper representation.

Focus on equality issues such as enabling women to have equal access to job opportunities and training, equal pay for work of equal value, rights to land and other capital assets, prevention of sexual harassment at work and domestic violence, freedom of choice over child bearing, and equal representation in decision making bodies and processes. Addressing them entails a slow transformation of the traditional customs and conventions of society.
Further research work may be undertaken in following specific area:

- Conducting empirical studies to quantitatively substantiate data for demonstrating the importance of co-operatives in socio-economic and political empowerment of women in India.
- Carrying out a case study based approach to record life histories of women employed in cooperatives to assess the impact of cooperative process on quality of life of women.
- Investigate the socio economic context behind the difference in perception of empowerment among women employed in cooperatives with those employed in unorganized sector.
- Leveraging cooperatives as channels of communication and distribution by developing inter linkages among widespread cooperatives network.