

# Capacity Building and Decision-making of Rural Odisha Women through Participation in Microenterprises

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**Abstract-** Decision-making capacity of a woman is measured as one of the principal components of empowerment, and decision regarding savings of income is considered as capacity building. The present study addresses the rural Odisha women's decision-making and capacity building through participation in Self Help Groups and microenterprises. The research has been carried out in the Banki block and Tigiria block of Cuttack District, Odisha, India. Field data were collected through survey cum interview and focus group discussion from rural women based on their working pattern, socio-economic condition, family background, education level, and size of the family. Statistical analyses including percentage, average, mean, standard deviation and Chi square test were applied to draw meaningful interpretation of the collected information. The results reveal that the range of economic activities led by the microenterprises helped the rural Odisha women to earn income of their own. The economic decision-making has been enhanced with mobilization of women in organized collectives as SHGs and their participation in microenterprises. Capacity building of women in terms of saving some income and spent on their personal items without any hesitation is also encouraging.

**Index Terms-** Decision making, Capacity Building, Microenterprise, Rural Odisha

## I. INTRODUCTION

Empowerment of women was not merely an end in itself, but a key to long term overall development of a nation. With the advancement of time, the fact has now been felt that without ensuring women development, the national development cannot be achieved. Therefore, a growing body of organizations and government identified that focusing on women empowerment is the most rational way to fight against poverty and a means for sustainable development.

Though addressing the importance of Women's Empowerment on each developmental platform strongly, attempts made by researchers to attain women empowerment fully is in dearth. Presser and Sen (2000) reported that the concept of Empowerment was ill defined and its relationship to demographic process was unclear. Still, theoretically clear concept of women empowerment for International development Research was emerged as a common agreement through this developmental research process and empirically, this agreement did not found the transparency in understanding of relationship of women empowerment with demographic process. Because, developmental literature tries to define "Empowerment is treated

as a process of change over time and best measured using qualitative research techniques." and measurement of the "Empowerment" evolved through development theory in demographic research is a difficult task because it depends on quantitative analysis of survey data. Researches indicate Variables such as education, employment, women autonomy and status were commonly used to measure empowerment. Jejeebhoy (2000) reported that these variables are only proxies for empowerment. Kishor (2000) revealed in "Women's Empowerment and Demographic process" that the search for more direct measures has focused on capturing 'evidence' of Empowerment. Eventually, women's participation in household decision-making was evolved as a widely accepted variable and being used as an objective indicator of women's household level empowerment particularly in demographic and health studies (Schuler and Hashemi, 1994, Balk, 1997, Hindin, 2000 and Kritz et al. 2000). The applicability of concept of decision making as empowerment is drawing favorable attention worldwide. Therefore, it is imperative to inquire into the translation of the concept of decision making as an indicator of empowerment across the countries. In the present study investigator tries to investigate the empowerment of women in Rural Odisha by providing them with income generating activities combing them with skills, access to resources and awareness among them, in which family background, particularly family size, education of the respondents and education of the husband influences the empowerment in decision-making.

## II. REVIEW OF RESEARCH

Literature related to the decision-making and women empowerment has been cited in this research article. Cheston, and Kuhn; (2000) stated in their report "UNIFEM, Progress of the World's women" that women's ability to influence or make decisions that affect their lives and their futures is considered to be one of the principal components of empowerment by most scholars. It is much less clear, however, what types of decisions and what degree of influence should be classified as empowerment in different contexts. Malhotra et.al (2002) studied the wide acceptance of women's participation in household decision making as an indicator of empowerment is largely due to the intuitive equating of decision making with power, control and "there is a nexus of a few key, overlapping terms that are often included in defining empowerment: option, choice, control and power." Furthermore, decision-making appears to have cross-cultural validity as an indicator of empowerment, at least at the conceptual level: a woman who

participates in decisions that affect or control her life and environment are everywhere more empowered than women who do not. Malhotra et.al; (2003) identified some interpersonal indicator of women empowerment such as women's participation in decision making, control over sexual relations, ability to make child bearing decisions, use of contraceptives and obtain abortions, control over spouse selection, marriage timing and freedom from violence. In the view of Dahl (1969), "Power is the product of conflicts between actors to determine who wins, who loses the key, closely recognized issues, in a relatively open system in which there are established decision making areas. In an Explicit study on women empowerment in society and family by Paul and Kumar Prahalad (2007) revealed that it is closely linked to decision-making process and autonomy in decision-making is measured in terms of participation of women in household responsibilities. The study also highlighted the process of empowerment that begins at the level of women's consciousness and becomes externalized through greater physical mobility, raised awareness levels, increased autonomy in decision making i.e. strong role in household, greater self-esteem and eventually meaningful participation in the larger community. Swain and Wallentin (2008) stated indicators of women empowerment that cover the decision- making in traditionally male dominated areas within the South Asian context. These include involvement in decision-making on family planning, on children's marriage, on buying and selling of property, on sending daughter to school and use of birth control. Changes in decision- making on some of these specific issues are conditioned on some of these events actually occurring. Kishor and Subaiya (2005) in their Paper ' Household Decision-making As Empowerment : A methodological view\*' revealed if decision making is an indicator of empowerment, then the more decision you participate in, the more empowered you should be. And another advantage of this approach is that it replaces four potential indicator one each for each of the four decisions with one indicator. (Four decisions -such as-1.decision about own health care, 2.making large household purchases; 3. making household purchases for daily needs and4. going to visit family or friends.).

In the present context, above said reviewed literature gave an excellent overview of the work has been done in this field. Further it counts that empowerment works in a process which leads to a host of opportunities, increase in ability to exercise autonomy, a capacity to define one's goal and act upon them, enhancement in decision making , bargaining and negotiation capacity, where income is an essential element in the household livelihoods and those control it have considerable power.

### III. STATEMENT OF THE PROBLEM

The state like Odisha has huge potential for the micro-enterprise promotion. Not only, are Self Help Groups increase in numbers in the State but also the groups coming forward with the number of trades with bank linkage. "State Vision and Strategies for Promotion of Microfinance for Women Empowerment" document (2005), revealed, women SHGs are taking up varieties of income – generation activities such as piggery, goatery, pisciculture, dairy, setting up PDS (Public Distribution System) outlets, kerosene dealership, execution of labour intensive works,

vegetable cultivation, floriculture, horticulture, carpet making, leaf – plate stitching, bee-keeping, rope making etc. 760 SHG members have been trained on Village Industries activities like preparation of liquid disinfectants, candle, soaps, detergent, book-binding, Agarbatti, bee-keeping etc. with the help of KVIC. 145 SHG members have been trained in production of Pre-school kits for Anganwadi Centers and 77 women have been trained in "Ready to Eat Food Preparation". In collaboration with UNDP, it has been decided to impart Computer literacy to WSHGs in 38 IT kiosks in the State. This step aims at skill up gradation of women and their consequent empowerment. Already training has been imparted to 667 women at Jagatsinghpur, Jajpur, Kendrapara, Bhadrak, and Cuttack. Government took initiatives to establish Mahila Vikash Samabaya Nigam, a state level nodal agency for women empowerment undertakes economic programmes, social sensitization, and allied infrastructural activities. It undertakes various training programmes for women capacity building such as EDPs, MDPs, LDPs, training on marketing and sales promotion and other special training programmes. All the major players of states like NABARD, SIDBI, and CARE including Govt. of Odisha have realized the need and importance for promotion of microenterprises and already started strategies for its growth. Through Mission Shakti, Government have taken steps for forming state level trade based federations to assess the needs of SHGs and ensures marketing tie ups. So far four trade based federations (chalk, phenyl, handicrafts, turmeric and leaves cups and plate) have been formed. While MART has been taken interest in market research, RUDSET Institute has been imparting skill based training with free boarding and lodging, library, free audio-visual aids, adequate training materials and access to its data bank. Therefore, the strengthening of women's participation in all spheres of life has become a major issue in the development discourse. Socio- economic development cannot be fully achieved without the representation of women in decision making at all level, in the family as well as in their social life. The empowerment of women through decision-making deserves a special emphasis in this context. Several studies reported that the more you participate in decision- making process the more you empower and it has a positive impact in bringing the change in their lives by enhancing their understanding level, enhancing the ability to appreciate their potential risk and benefits of her own situation and condition, and increasing their reasoning process and ability to express their choice. Since women's participation in decision making, a major indicator for women empowerment is of State, National, and International concern being addressed by different development agencies at different level, therefore, the proposed study is relevant in policy matters as well as in various programmes interventions. Further, there are very limited experimental studies on empowerment of women through participation in micro enterprises. Therefore, there is a need for systematic study on it, which will fulfill to some extent in this direction. There have been limited attempts made in Odisha to map the potential of rural women to make use of the incentives, created by the State Government and Central Government. Hence, the present study is a step forward in this direction to measure the empowerment in terms of decision – making capacities of rural women.

#### IV. OBJECTIVES

The followings are the specific objectives of this study:

1. To study the capacity building of women of rural Odisha after participating in microenterprises,
2. Influence of family size in decision-making of rural women of Odisha.
3. Effect of education of husband in the decision-making of the rural women of Odisha.
4. Find the influence of education level of women in decision-making in Rural Odisha

#### V. HYPOTHESIS

1. After the participation in microenterprise, more of the decision regarding saving of income and more capacity building
2. Family background - Smaller the size of the family, more the women enjoy decision- making
3. The higher the educational status of the head of the family, more the women participate in decision making
4. The higher the education status of women, more the women participate in decision-making

#### VI. RESEARCH METHODOLOGY

The methodological approach in this study uses the following steps.

##### (a) Selection of Sample

###### (i) Selection of Self help groups

The study was carried out in the Banki II block of Banki and Tigiria Block of Athagara subdivision of Cuttack district of Odisha. Population of the study comprises of 2409 numbers of SHGs from Banki II and Tigiria Block of Cuttack District. Stratified random sampling method was used to select the sample. Four numbers of GramPanchayats from each Block was chosen randomly and from each Grampanchyat, 16 numbers of Self Help Groups were selected randomly. Therefore, total numbers of self Help groups selected as sample for the present investigation were 128 (4GPs×16 SHGs×2).

###### (ii) Selection of Respondents

President, Secretary, and six members from each SHG i.e. (128×8) = 1024 in number of respondents were selected purposively. Then, a list of participants who had undergone skill development training for microenterprises by the government in different fields such as 'Chhatua, Agarbati, Candle, Masala, Badi, Pampad, Goatery, Shipery, Teracota, Applique, Rope-making, Spice-process, Weaving, Rice vending, Rice and Paddy business, Cattle rearing etc. was found with the help of District Industries officer. Total number of respondents found to be undergone training on the above said fields were 951. Equal proportions of respondents from these were selected as sample for the present investigation. Hence, population was 951 in number and sample size was 474 in numbers of respondents were selected for the proposed study.

###### (b) Development of Tool and Technique:

A structured interview schedule and guidelines was developed in keeping view the objectives of the study. Primary data were collected from questionnaire survey interviews and focus group discussions (FGDs) and key informant survey. Secondary data were collected from review of related documents, articles, and books. Survey with interview was done to collect the data from the respondents. In families, husbands, mothers and grown up sons and daughters were interviewed to understand the role of women and effect of the programme. Key information on the programme was collected from the CDPO, IPO, President of SHGS federation, programme Assistant of DRDA and local leaders. Participant women and community leaders participated in the FGDs in which almost same questions for the survey was used. The FGDs was intended for the women to speak freely and do self- assessment, and also for the community leaders to justify their programme outcomes and the roles of women. For measurement of empowerment i.e., decision-making capacity of women in personal and family matters, attempts were made through survey and interview to understand the situation of women prior to the programme intervention and the changes following the intervention.

###### (c) Variables for empowerment

Participation in micro- enterprises in this case is assumed to initiate a process for the women in which the women start developing their own self, their space in the family and society, which relates to empowerment ideologies. Skill development programs are processes which lead to empowerment of women by providing them with income generating opportunities combining with its skills, access to resources and awareness among women. in the proposed study the Independent variables are as follows : skill development programme, family background and Income. The three basic components skill development programme - skill, access to resources and awareness give opportunity to the women to earn income. Skill based training is designed to advance individual's general proficiency, especially in relation to their present or future occupations. Skill training prepares learners for jobs that are based in manual or practical activities, traditionally non academic and totally related to a specific trade or occupation. Access to resources refers to women's participation in saving and credit groups, saving mobilization, loan provision, material support. Access to information refers to knowledge about the various agencies in their community. Family background refers to size of the family, education of the husband and education of the women. Income refers to cash in hand of women, earned through the microenterprises business they are involved with.

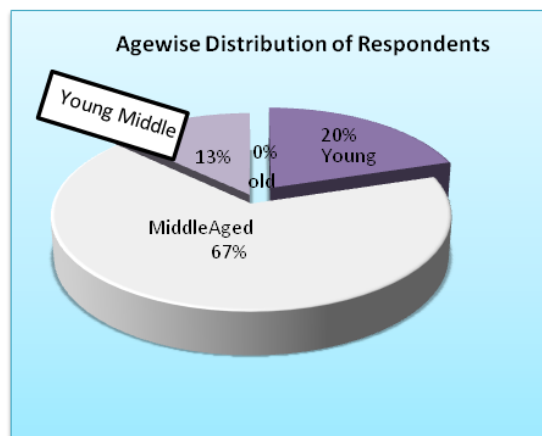
Responses to the participation of women in abovementioned household and personal decision making before and after involvement in skill development training programme have been collected in order to examine the extent of change in their participation level, as the financial capabilities relatively increase after involvement in microenterprises. Decision making regarding saving of income was taken as capacity building. Income can be quantitatively measured by counting the amount of money spent by women for personal expenses. Influence of family background such as educational status of Household Head and respondents, size of the family on decision-making capacity of women were also studied to measure the empowerment.

**VII. ANALYSIS OF DATA AND INTERPRETATION OF THE RESULTS**

Statistical methods for data analysis were used to draw meaningful interpretation of the obtained results. Mean, standard deviation, coefficient of variations, and percentages of the collected data were calculated using the general statistical formula to determine the relationship between the observed variables.

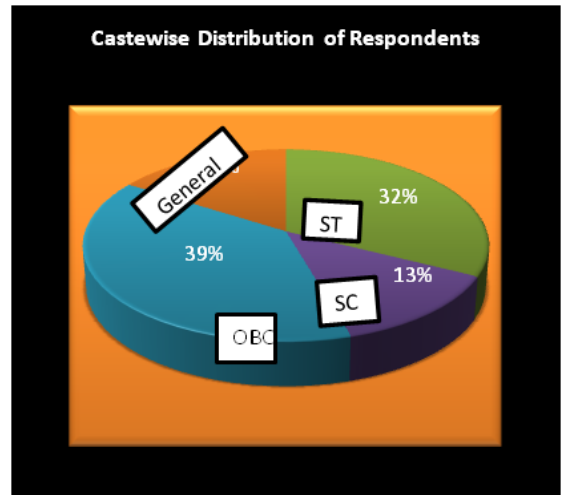
**(a) Family Background of Self Help Group members**

The Family background of women living in Banki block II and Tigiria Block of Cuttack district of Odisha has been analyzed. In the present investigation, the personal and demographic variables such as age, caste, education, family size and type of family were operationalised for analyzing family background Fig.1 shows the family profile of women based on their own age. Age was operationalised as the number of full years completed by the respondents at the time of investigation. On the basis of minimum and maximum age of respondents they are categorized as young, middle aged, old age and coded as I, 2, 3 and 4 respectively. It is observed that Majority (67%) of the respondents were from young middle age group.



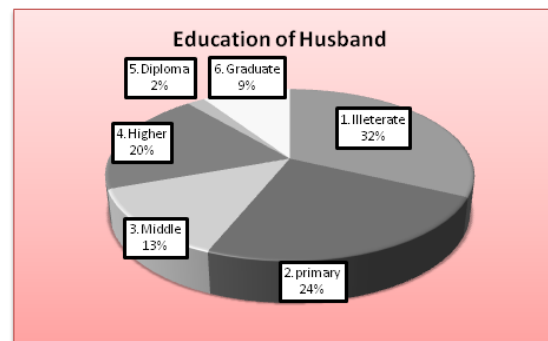
**Fig.1. Age wise distribution of respondents.**

Fig.2 shows the family profile of women based on their caste. Caste is an endogamous group, where the status of an individual related to a group is determined by birth. For the present study, operationalisation of caste refers to the class or district hereditary order in society. The categorization of caste is SC, ST, OBC General and coded 1,2,3,4, respectively. It was found, a maximum of 39% respondents belonged to other backward caste.

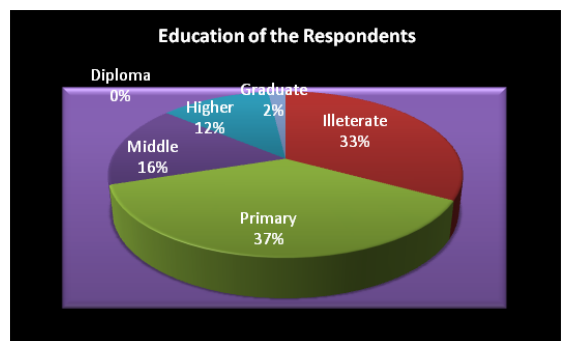


**Fig.2. Caste wise distribution of respondents**

Variable Education is operationalised as the number of years of formal school completed by the respondents and was categorized as illiterate, Primary, Middle, Higher, Diploma, Graduate and coded 1, 2,3,4,5and 6 respectively. Fig-3 and fig-4 reflects, near about 37 percent respondents were educated up to primary level while only 2 percents respondents were Graduate. As far as the education of the respondent's husband was concerned, about 32% were illiterate and 2% of were Diploma holders and 9% of respondent's husband were Graduate.



**Fig.3. Distribution about the education of respondent's husband**



**Fig.4. Distribution about own education of respondents**

Similarly, variables such as Family size and family type were operationalised. Categorization of family size was done on the basis of total no. of members in the family i.e.; small,



medium, large, and coded 1, 2, and 3 and family type was categorized into nuclear and joint which were coded 1 and 2. Fig-5 and fig-6 depicts that a majority (76%) of the respondents had medium size family while 86% of the respondents belonged to nuclear families.

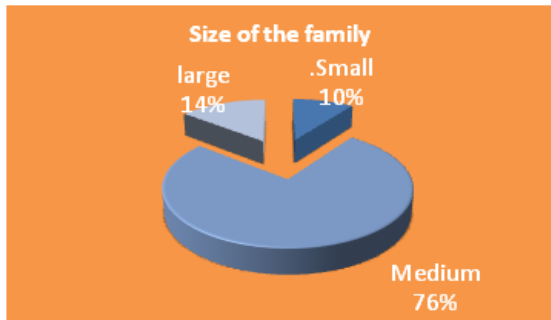


Fig.5. Distribution of respondent’s family size.

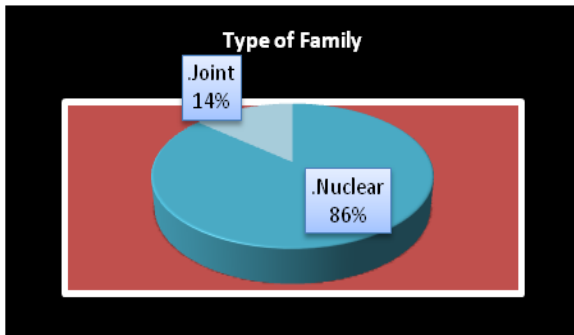


Fig.6. Distribution of respondents family type.

**(b) Capacity building and Decision- making**

In the present investigation, First part of the study explores the present status of Self help groups in the selected area. The study exposes the fact based on survey cum interview method. It was found, Self Help Group (SHG) becomes synonym of empowerment of women economically in Odisha. Through this self help groups, women involves themselves to get help, to give help and learns to help themselves as well as sharing their experiences and knowledge. Though it is late in Odisha still it is encouraging to find the self help groups brought the remarkable changes among women. Primarily they joined self help groups for financial gain, later on they found it as a promising factor for their self improvement. It provides opportunities to develop their confidence, skills, improve status, and to bring about a change in the attitude of the society towards women. SHGs have the greater ability to make positive impact on the rural women empowerment through their personal, social and economical changes.

The second part of the study dealt with the participation of rural women of Odisha in microenterprises. It was observed, rural women were involved actively in microenterprises through the help of different government and non Government organization in the selected area.

The study revealed the fact through survey, focus group discussion and key informant survey. It is encouraging to find rural women were self motivated to join microenterprise training and it helps in improving their standard of living by increasing

income, enhancing awareness, self confidence, sense of achievement, increased social interaction, improved leadership qualities and increasing decision making capacity in family and community. Further an attempt was made to measure empowerment through decision making. Decision making capacity in personal and family matters and saving of income were considered for the present investigation. Operationalisation of decision- making is done in three point scale such as always, sometimes and never. Overall participation in decision-making of respondents in both family and personal matters is studied and it was found, before training, Twenty percent of respondents only always participate in decision-making and near about 38% of respondents never participate. However, after training, it is found that 41% of the respondents always participate in decision-making. It can be concluded that training was effective in bringing the change in decision-making capacity. After knowing the participation of women in decision-making, investigator tries to find out the influences of family background in terms of size of the family, education of the husband and education of respondents on her decision-making capacity.

In the present investigation, decision making regarding saving of income is taken as capacity building. Income can be measured quantitatively by counting the amount of money the women spend for personal expenses. This measurement is related to her decision-making capacity.

Table I indicates that before training only twelve percent of the respondents always involved in decision-making regarding their income and fifty five percent of the respondents never involved in decision-making. 41.14 percent of the respondents always involved in decision-making regarding their savings after training.

**Table I: Distribution of respondents according to their decision- making capacity regarding savings.**

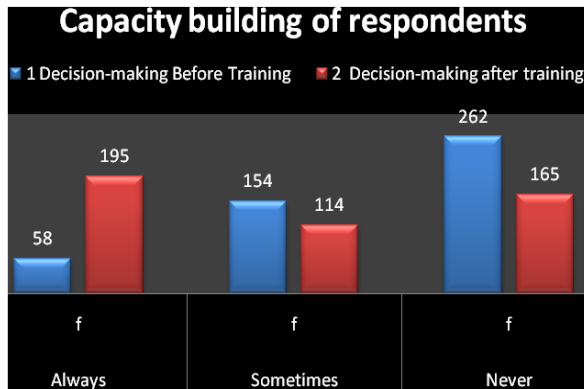
Sl. no	Saving N=474	Always		Sometimes		Never	
		f	%	f	%	f	%
1.	Decision-making Before Training	58	12.2	154	32.4	262	55.2
2.	Decision-making after training	195	41.1	114	24.1	165	34.8

Calculated value of  $\chi^2 = 91.16$

Tabulated value of  $\chi^2 = 5.99$  at 5% level of significance

However, fig-7 also depicts the frequency of respondent’s decision-making capacity before and after microenterprise training is encouraging. Further chi square test was applied to the hypothesis that “there will be no significant difference in change of decision-making process regarding savings of the respondents before training and after training.” It was found that calculated value of  $\chi^2$  is greater than the tabulated value at 5% level of significance. Hence, hypothesis was rejected and it can be

concluded that there was a significant change in decision making regarding savings of income of women after training.



**Fig.7. The frequency distribution of the respondent’s decision-making capacity before and after microenterprise training.**

**(C) Influence of family background on decision-making.**

Variable family size influences the decision- making capacity of respondents regarding personal matters, family matters, and savings of income which can be seen from Table II. It was observed that 62.68 percent of respondents belonging to large family never participate in decision- making process. Majority (63 percent) of the respondents belong to the small family always participate while 48 percent of the respondents belong to medium family took part in decisions-making process. This shows, smaller the number of family, the women enjoy more freedom in decision-making process related to personal, family matters and savings. This is because when the family size is big, the women have to be more involved in household’s works. The female in laws do not like at all they work outside the home. Further, it is revealed from the table that calculated value of chi square is greater than the table value at 5% level of significance and the hypothesis is not hold true. Hence, it can be concluded that family size affects the decision-making process.

**Table II: Distribution of respondents according to their family- size and decision- making.**

Family size	Large family n=67		Medium family n=360		Small family n=47	
	f	%	f	%	f	%
Always	15	22.38	175	48.61	30	63.83
Sometimes	10	14.92	125	34.62	10	21.27
Never	42	62.68	60	21.27	7	14.89

Calculated value of  $\chi^2 = 73.99$ .

Tabulated value of  $\chi^2 = 9.49$  at 5% level of significance

**(D) Education of the respondents’ husband and decision-making**

The results from Table III revealed that 50% of the respondent’s husband who are illiterate, always took decision regarding family matters, personal matters and saving and only 26.96% of respondents never took decisions. The heads of the family who had completed primary education i.e. 59.65 percent of respondents always had decisions whereas only 9 percent of respondents never participate. It was observed that the respondents, who completed their middle, higher, diploma, and graduation level of education, majority of them i.e. 61%, 65%, 66% and 79%, respectively always participate / high participation in decision-making process while minimum number of respondents had less participation. The high the education rate give the women more space for their opinion in the family matters, personal matters, and income savings. Further, Table also implies the calculated value of chi square, which is greater than the tabulated value. Therefore, hypothesis is rejected and it can be concluded that education of the family head has a significant effect on decision-making process of the respondents.

**Table III: Distribution of respondents according to their education of husband of the family and decision-making.**

Decision-making N=474	EDUCATION OF THE HEAD OF THE FAMILY											
	Illiterate n=152		Primary n=114		Middle n=63		Higher n=92		Diploma n=9		Graduate n=44	
	f	%	f	%	f	%	f	%	f	%	f	%
Always	77	50.6	68	59.6	39	61.9	60	65.2	6	66.6	35	79.5
Sometimes	34	22.6	35	30.7	15	23.8	23	25.0	2	22.2	7	15.9
Never	41	26.9	11	9.6	9	14.2	9	9.7	1	11.1	2	4.54

Table IV shows that the respondents who were illiterate, majority of the respondents (78.21%) never participate in decision-making and minimum (7.05%) of the respondents always participate in decision-making process. The respondents who have completed primary, middle, higher education i.e., 18.75%, 55.26%, 64.91% respectively always participated in decision-making process regarding family as well as personal matters. The respondents who had graduated, all took part in decision-making process i.e. hundred percent. Therefore, higher the education, the more participation of the respondents in decision-making process in personal, family matters.

**Table IV: Distribution of respondents according to their educational level and decision-making**

Decision-making N=474	Education of the Respondents											
	Illiterate		Primary		Middle		Higher		Diploma		Graduate	
	N=156	N=176	N=76	N=57	N=0	N=9	f	%	f	%	f	%
Always	11	7.05	33	18.75	42	55.26	37	64.91	0	0	9	100
Sometimes	23	14.74	56	31.81	22	28.95	12	21.05	0	0	0	0
Never	122	78.21	87	49.43	12	15.79	8	14.04	0	0	0	0

**VIII. CONCLUDING REMARKS**

The study portraits, the state Odisha is marching ahead with the determination towards its goal of empowerment. Microenterprises have led to starting of a range of economic activities by them and helped the poor women to earn income of their own. There is an enhanced access to resources by the women of studied area of Odisha. Their economic decision-making has been enhanced with mobilization of women in organized collectives as SHGs and their participation in microenterprises. Further it helps in reducing the dependency economic power of women on men. Capacity building of women in terms of saving some income and spent on their personal items without any hesitation was encouraging. Income of rural women potentially provides access to psychic and financial resources which can translate into greater influence over decision making capacity of the individual. The decision making capacity of women affects their daily lives which is one of the vital cross cultural aspects of family relations and women empowerment. In the present investigation, influence of variables like education of the husband, education of the women and family size on decision-making capacity of women was found to be potent. Because, education is the biggest liberating force and the rise in the level of education which led foundation for progressive outlook, and the economic empowerment of women through

participation in microenterprises have affected sea change in the attitude and thinking pattern of women. Further, it is evident from the study, the smaller the numbers of family members, the women enjoy more freedom in decision-making process related to personal, family matters and saving. Briefly it can be concluded that women’s active participation in decision making ensures microenterprise programmes sensitive to women’s specific needs and roles, especially wives and mothers that exercise control over their microenterprises and also benefit personally for them.

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