Self Help Groups and Women Empowerment- A Study in North 24 Pargana District in West Bengal

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Abstract

In this paper we have studied the impact of Government sponsored poverty alleviation program – Swarna Jyanti Sahari Rojgar Yojana(SJSRY) on women empowerment in Bongaon Municipality of North 24 Parganas in West Bengal. The Urban Women Self-help Program (UWSP) of SJSRY concentrates on women empowerment in urban areas through SHGs. It has two components namely UWSP (loan and subsidy) and UWSP (Revolving Fund). Our estimates reveal that group participation has increased the knowledge, awareness of women about their rights and their self confidence. This is reflected both in case of UWSP (loan and subsidy) group members popularly known as DWCUA members and UWSP (Revolving Fund) group members popularly known as TCG members' empowerment level. 95% of DWCUA members are empowered, 58% of TCG members are empowered and only 11% of Non TCG members (non group members or the control group) are empowered in Bongaon Municipality of West Bengal.

Key Words: Self Help Groups, Empowerment, SJSRY, DWCUA.

1.Introduction:

The recent era of development process has undergone a paradigm shift by incorporating gender concerns as a prime element of the process. In a study conducted by CARE (Cooperative for Assistance and Relief Everywhere) Organization it has been found that out of 1.3 billion of people in the world who are living in absolute poverty, 70% are women. Poverty for these women does not just mean scarcity of want but it means denial of rights, curtailment of opportunities and voices silenced. Their analysis reveals some facts like

1. Women work two-thirds of the world's working hours.
2. Women earn only 10 percent of the world's income.
3. Women own less than 1 percent of the world's property.
4. Women make up two-thirds of the estimated 876 million adults worldwide who cannot read or write; and girls make up 60 percent of the 77 million children not attending primary school.

Women in India, generally the rural women are powerless relative to their male counterpart as they have little control over resources and decision making process. The empowerment of women and improvement of their status need to be integrated into economic development programs. So Micro Finance Programme especially through Self Help Groups (SHGs) gains momentum as it was promoted as a key strategy for simultaneously addressing both poverty alleviation and women's empowerment in the developing countries.

Self Help Groups are small economically homogeneous affinity group of the rural and urban poor voluntarily coming together to save small amount regularly which are deposited in a common fund to meet members emergency needs and to provide collateral free loans decided by the group. This movement has become very popular as it helps to meet their needs and to determine their own destiny through the principle of "by the people, for the people, and of the people". This arrangement has given power to the people. Thus self help groups emphasize on self reliance, self determination and self empowerment by mobilizing internal resources of the people in group or in community.

For poor women SHGs definitely act as a tool of empowerment since it teaches them to save for future, helps them to save from daily expenses and to restrict unnecessary expenses. Their regular meetings provide a common platform for them to confer and resolve their social and common issues.

In India SHGs have been used as an important tool to alleviate poverty and to ensure empowerment of women. One such program is Swarna Jyanti Sahari Rojgar Yojana(SJSRY) launched by Government of India in 1997. The objective of Swarna Jyanti Sahari Rojgar Yojana was to strengthen the local urban bodies and community organizations to fight against poverty through employment by the Self Help Groups in the informal activities. One component of it is Urban Women Self-help Programme (UWSP) which has again two components- UWSP (loan and subsidy) and UWSP (revolving Fund). In the first case poor women are encouraged to set self employment ventures in a group and in the second case they are encouraged to set up their Self Help Groups by mobilizing savings and credit.

2.Review of Literature:

The reaction of the scholars in respect to empowering aspect of microfinance through SHGs is mixed in nature: positive and negative aspects. We now here   present some positive aspects of their study.

Empowering Aspect of SHGs:

Sebstad and Cohen(2001) have found in their studies at Uganda, Bangladesh, Bolivia and Philippines that "lending groups provide a means for women to know and be known by other women; a forum for learning leadership and public speaking skills; and a basis for development of trust, friendship and financial assistance".

Empirical works have shown that participation in groups and economic contribution has increased decision making ability of women within the society as well as in household in Bangladesh **(Hashemi et al.1996, Pitt and Khandker, 1995)**. It has increased their bargaining power regarding children's marriage, buying and selling of properties, sending their girl child to school in Bangladesh **(Hashemi et al., 1996;; Mayoux, 1998, 2000)**. This has also empowers Bangladeshi women politically and has reduced domestic violence **(Hashemi et al., 1996; Schuler et al., 1996).**

Thus participation in Self Help Groups assures freedom, equality, self reliance, self confidence and empowerment. **(Hashemi et al 1996, Krishnaraj and Kay 2002).** This has been done through the process of capacity building and collective identity as it was identified by **Larence(2001)** in Bangladesh.

3.Data and Methodology:

In West Bengal we have 21 districts. These are not equally important in several aspects. In our study we have selected North 24 Parganas District among the 21 districts. This is due to the fact that during 2000 - 2009 we observe that among the districts North 24 Parganas has the highest number of SHGs in 2009(Status of SHGs in West Bengal, 2010).For our study we have selected one municipality purposively out of 27 municipalities of North 24 Pargana District in West Bengal- Bongaon. It is an agro-based municipality, semi-urban area, located in West Bengal-Bangladesh border. People are very poor. They work in different kind of activities. Women are engaged in selling garments, handicrafts, trading in rice, embroidery, tailoring, sewing, dairy farming, spice making, etc. In order to collect data two stage sampling procedure has been followed. In Bongaon Municipality 26 groups under UWSP (loan / subsidy) and 667 groups under UWSP (Revolving Fund) are formed. In the 1st stage sampling out of 26 groups under UWSP (Loan/ Subsidy) 30 percentage of the group i.e. 8 groups have been randomly selected. In the second stage sampling 3 women members have been randomly selected from each of the selected group.

So 24 individuals have been selected at random under UWSP (loan/subsidy). Similarly, in the 1st stage, 8 UWSP groups (Revolving Fund) have been randomly selected from 667 groups. In the 2nd stage, 3 women members have been randomly selected from each selected group. So 24 individuals have been selected at random under UWSP(Revolving Fund). Also, 9 individuals have been randomly selected who have never joined any SHG group. In total, 57 women have been randomly selected in Bongaon Municipality.

Thus on the basis of above sample size we are to examine

i)   The empowerment status of those who are in group acting as a micro-entrepreneur(DWCUA groups: Development of Women and Children in Urban Areas),

ii)   The empowerment status of those women who have only participated in Self Help Groups(here TCGs) might or might not be working and

iii)   The empowerment status of those who have never participated in SHGs(Non TCGs).

Empowerment Indicators:

Women empowerment is a multidimensional and multifaceted in nature which comprises roles, right, power relations that encircle being male versus being female in a given society or culture. To measure empowerment we have concentrated on the qualitative aspects of data. In our study we have tried to identify some socio, economic and political indicators which have been attained by the women as a result of joining the group. It depends only on the decision making ability of the women. Empowerment indicators are as follows:

1.   **Decision regarding political awareness**: Whether these women are participating in politics or not, whether they take their own decision regarding whom to vote will show their political empowerment.

2.   **Intra-household decision making**: It will reflect how far the women can take decision regarding household goods purchase before joining the group and after joining the group as well as the decision making ability of the women for own treatment.

3.   **Decision regarding Individual Mobility**: Here we have taken four sub components namely visit to maternal home, visit to relative's house, going to distant fair and talking with other male members of the community. From these four sub components we could understand if there has been change in the status of women after joining the group.

4.   **Control over her sexuality**: Under this indicator two components are: decision regarding use of contraceptive and number of children to have. These will show how far group participation has not only aware her about her rights but also how far she is able to establish it.

5.   **Aspiration for the girl child**: Here we have considered several aspects for the girl child: how far the women is able to take decision for her daughter in regard to decision to send their girl child to school, decision regarding the amount to be spent on health and hygiene of girl child, to take the girl child to doctor in case of emergency, to continue the study of their girl child, taking decision regarding the marriage of their girl child, whether to take or give dowry for their girl child.

6.   **Decision regarding her own job and income**: Here we have taken into consideration the elements like- decision whether to work or not, decision in selecting their jobs, control over own income.

7.   **Decision regarding community participation**- Decision to take care of other members of the community in time of crisis, in social functions like marriage and participating in community development program. These three has been considered to reflect the association of women within her community.

To find out the decision making ability of the women in the group we have assigned some scores. Rating "2" represents that the decision has been completely taken by the women herself, rating "1" represents that the decision has been jointly taken by the women and her family/husband and lastly "0" represents that the decision of the women is fully controlled by her in-laws or by her husband. Individual score for each sub component has been aggregated. Score for each indicator represents the average of the individual score of its sub components.

On the basis of the above stated scores or ratings we have tried to find out the percentage distribution of women under each group say DWCUA, TCG and Non -TCG. To assess whether group participation has empowered women or not we have made a comparison between these empowerment indicators before and after joining the group for the DWCUA and TCG members.

4.Estimates:

To compare whether group participation has ensured empowerment or not first we have found out the mean of each indicator for DWCUA and TCG members before and after joining the group and have estimated a paired t test. Table 1 reports the estimates of this comparison. Table 1 reveals that there are significant differences in decision making before and after joining the group both for the DWCUA and TCG members except for TCG members in case of decision regarding community participation.

Let us now examine how much women are empowered among different groups in case of different indicators. These are shown below:

a)   **Political Awareness:** Estimates (Table 2) reveals that for DWCUA members, participation in groups as well as emerging as micro-entrepreneur has increased their political empowerment. Before joining the groups 95.83% women have decided to take political decision with their family members while only 4.17% women have taken decision individually. But after joining the group 91.67% women have taken decision individually compared to 8.33% women who have taken decision jointly. Thus we observe that DWCUA members have empowered in political sense, which shows that the program has selection bias. On the other hand, for TCG members' participation of group has been empowering. Before joining the group 29.16% of members had no own right to take political decision. They have been motivated by their family members. 68.75% of TCG members have taken political decision jointly and only 2.09% members used to take decision individually before participating in this program. After joining the group

62.5% of TCG members have taken individual decision while 37.5% takes joint decision regarding the political issue. For Non TCG members this political decision making depends upon 50% for individual decision and 50% for joint decision. If we compare individual decision making for all the three groups, we observe that DWCUA members are more independent than that of the TCG members and the Non TCG members.

b) Intra-Household Decision Making: In case of intra-household decision (Table 3) making the group participation has shown a remarkable change in empowerment level. Before joining the group, table 2 reveals that among DWCUA members, 11.11% members have used to follow decision taken by their family, 76.39% used to take decision jointly and 12.5% members have used to take decision independently. After joining as DWCUA members, only 18.06% members have taken joint decision but 81.94% women have taken decision independently. Also, for TCG members before joining 8.33% members used to follow family decision, 77.78% used to take joint decision and only 13.89% used to take individual decision. After joining only 2.78% women are dominated by family members, whereas 26.39% women have taken joint decision and 70.83% women have taken individual decision. For Non TCG members, 55.55% women take joint decision and 44.45% women take individual decision. Thus we observe that in case of individual decision making, DWCUA members have been more empowered than TCG members and TCG members are more empowered than Non TCG members. However, 2.78% of TCG members still now use to follow the decision taken by their family. They have not developed any decision regarding household purchase. This might be an effect of employment as data reveals that 6 (25%) TCG members are not working.

c) Individual Mobility Decision : Estimates (Table 4) reveal that before joining the group as DWCUA members, 92.71% women have depended on joint decision to move anywhere compared to 7.29% women who takes individual decision to move anywhere. But after joining the group the situation has changed: 91.67% women have taken individual decision compared to 8.33% women who take joint decision. Similarly, for TCG members, before joining the group 25% women have used to follow family decision, 70.84% joint decision and only 4.17% individual decision. But after joining the situation has changed. 61.46% women now can take individual decision and only 38.54% take joint decision. For Non TCG members, however, 88.89% women have taken joint decision which is higher than individual decision making individual who are only 11.11%. Thus we observe that due to participation in group and for their business the individual mobility of women have been more in the DWCUA members compared to the TCG members. On the other hand, the individual mobility of TCG members has been more than that of the Non TCG members.

d) Control over her own sexuality: Estimates (Table 5) reveal that among the DWCUA members, before joining the group 20.83% women have followed their family decision in respect of child birth while 79.17% take joint decision and no one takes individual decision. But after joining the group 58.33% women take joint decision and 41.67% women take individual decision. For TCG members, family decision is used by 83.33% of members, joint decision by 16.67% and no one used to take individual decision before joining the group. However, after joining the group 75% women take joint decision, 4.17% take individual decision and % of family decision has been reduced to 20.83%. For Non TCG members, 5.56% members follow family decision, 94.45% take joint decision and no one takes individual decision. The DWCUA members are empowered than TCG members or the Non TCG members. But here we find that though 4.17% of TCG members individually can take decision, however still after joining the group, 20.83% members are taken by

their family . Whereas this percentage is quiet less for the Non TCG participants. This might be an effect of financial empowerment as 25% of TCG members are not working.

e) **Aspiration for the Girl Child:** The result for aspiration for the girl child is reflected in Table 6. Before participating in the group or acting as entrepreneur, 88.89% of DWCUA members have taken joint decision and only 11.11% take individual decision. But after joining the group the situation has changed: only 9.72% members have taken joint decision while 90.28% members take individual decision. For TCG members, before joining the group, 4.17% members take family decision, joint decision by 90.28% members and individual decision by 5.56% members. After joining the group this situation has changed: 45.14% take joint decision, 54.86% take individual decision and no one is dominated by their families. In case of Non TCG members 55.55% members take joint decision and 44.44% members take individual decision. Thus we observe that, participation in group has increased individual decision making rather than non participation in respect of the aspiration for girl child.

f) **Decision regarding their own job and income:** Estimates (Table 7) reveal that for DWCUA members, before joining the group 91.67% members have taken joint decision regarding her job and 8.33% members have taken individual decision regarding her job. But after joining the group, only 8.33% of DWCUA members have taken joint decision and 91.67% individual decision. Thus group participation has increased individual decision. For TCG members, before joining the group, 12.5% members follow family decision, 83.33% members' joint decision and only 4.17% takes individual decision. After joining the group 50% of TCG members take individual decision and 50% takes joint decision. For Non TCG members, 48.15% takes joint decision and 51.85% takes individual decision. Thus we observe that in case of individual decision making SHG members lay quiet below the DWCUA members as well as the Non TCG members. Only 50% TCG members could take decision individually for their job selection which is less than that of the Non TCG members. This might be the cause for which 25% of the TCG members are not working.

g) **Decision regarding community participation:** In Table 8 we can see that for the DWCUA members, before joining the group 5.56% members follow family decision, 94.44% takes joint decision and no one is participating community development program. But after joining the group 61.11% takes joint decision and 38.89% takes individual decision. For TCG members, before joining the group 4.17% follow family decision, 95.83% takes joint decision and no one takes individual decision. But after joining the group 98.61% takes joint decision and only 1.39% takes individual decision. For Non TCG members, 11.11% takes individual decision and 88.89% takes joint decision. Regarding community participation the members of DWCUA have higher decision making ability individually compares to that of TCG after joining the group. Thus microfinance has enhanced their decision making ability within the community also. Also, for Non TCG group members this individual decision making is higher than that of the TCG members. This might be an effect of employment status of the three groups.

Empowerment level increases when individual decision making increases for each member. So at last we make a comparison between the levels of empowerment of the three groups in respect to individual decision making. Here we can see that the indicator "control over own sexuality" is zero for the control group and "decision regarding community participation" for TCG members are very low. This is shown in the below chart.
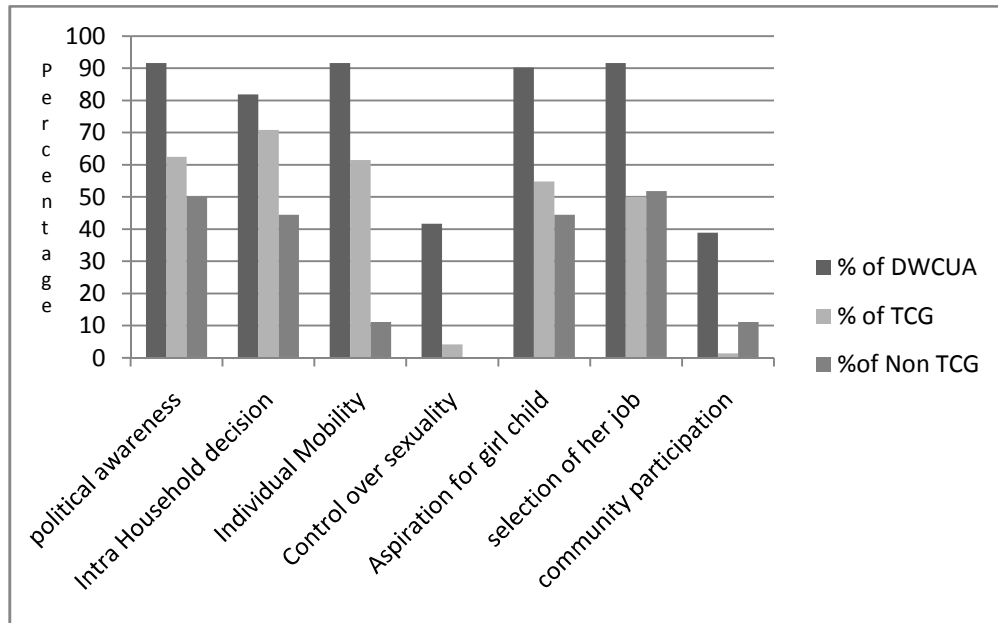
5.Estimation of Empowerment Level:

Now we would like to compare the level of empowerment between groups. As we have mentioned earlier that we have assigned scores for individual sub component and by taking average of subcomponent we have obtained individual indicators. Now the average score will range from 0 to 1. Thus a woman would be empowered when her average score is greater than and equal to 0.5. A woman having "1" score would be considered as perfectly empowered and a woman having "0" score would be termed as perfectly disempowered

Depending on these average scores which we would term as empowerment score we are to examining the relationship between empowerment and group participation in three aspects: i) DWCUA and Non TCG members, ii) TCG and Non TCG members iii) DWCUA and TCG members. These are shown with the help of a binary logistic regression analysis.

i) DWCUA and Non TCG members:

Here we are to examine how far group participation can affect empowerment level of a woman. So our dependent variable is empowerment level and independent variable is group participation. Here the sample size is 33(DWCUA members are 24 and Non TCG members are 9 in number). We have given value "1" when woman is empowered, "0" otherwise and for group we have assigned "1" for DWCUA members and "0" for Non TCG members.

The logistic regression equation is

$$L_i = \ln(P_i/1+P_i) = \beta_1 + \beta_2 X_i + u_i \quad \ldots\ldots\ldots\ldots \quad (1)$$

Where P_i: the probability of women's empowerment

$1-P_i$: the probability of women's not empowerment

$P_i/1-P_i$: the odd ratio

X_i : Group participation

u_i : error term

L : the Logit

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Based on the sample data we have computed the estimate by using a binary logistic regression equation (1) through the SPSS. Our estimates reveal that out of total women 72.7% are empowered (belonging both to DWCUA and NON TCG groups) and 29.3% are disempowered.

Cox and Snell R^2= 0.518 which shows that the group participation has explained 51.8% of the empowerment. Similarly, Nagelkerke R^2 =0.750 which shows that 75% of the model has been described by the group participation.

Our estimated regression equation becomes

$$\hat{L}_i = -2.079 + 5.215\, X_i$$

We now use this estimated equation to predict the odds ratio that a given group member will be empowered or not. So odd prediction equation is

$$ODDS = P_i/(1 - P_i) = e^{(a+bx)}.$$
$$= e^{(-2.079+5.215x)}.$$

When a woman is a Non TCG member (i.e., X_i =0), ODDS= $e^{-2.079+5.215(0)}$ = $e^{-2.079}$ = 0.125.
When a woman is a DWCUA member (i.e., X_i =1), ODDS= $e^{-2.079+5.215(1)}$ = $e^{3.136}$ = 23.01.
So DWCUA members are 23 times more likely to be empowered than TCG members.
We now convert the odds to probabilities.

$$\hat{Y} = e^{(a+bx)}/(1 + e^{(a+bx)}) = odds/(1+odds)$$

For Non TCG, $\hat{Y}$
        Y= 0.125/1.125= 0.11. So 11% of the Non TCG members are empowered.
For DWCUA, $\hat{Y}$
        Y= 23.01/24.01= 0.95. So 95% of the DWCUA members are empowered.

ii) TCG and Non TCG members:

Here also we run a binary logistic regression equation (1) through the SPSS. Here also our dependent variable is empowerment and independent variable is group participation. The sample size is 33(TCG members are 24 and Non TCG members are 9 in number). Here also we have given value "1" when woman is empowered, "0" otherwise and for group we have assigned "1" for TCG members and "0" for Non TCG members.

Based on the sample data we have computed the estimates of equation (1). Estimates reveal that out of total women 54.5% are empowered (belonging both to TCG and Non TCG groups) and 45.5% are disempowered.

Cox and Snell R^2=0.181 which shows that group participation has explained 18% of the empowerment. Nagelkerke R^2 = 0.242 which shows that 24% of the model has been described by group participation.

Our estimated regression equation becomes $\hat{}$

$$\hat{L}_i = -2.079 + 2.416\, X_i.$$

So odd prediction equation is ODDS= $P_i/(1 - P_i) = e^{(a+bx)}$
$$= e^{(-2.079+2.416x)}.$$

When a woman is a Non TCG member (i.e., X_i =0), ODDS= $e^{-2.079+2.416(0)}$ = $e^{-2.079}$ = 0.125.
When a woman is a TCG member (i.e., X_i =1), ODDS= $e^{-2.079+2.416(1)}$ = $e^{0.337}$ = 1.40.
So TCG members are 1.40 times more likely to be empowered than Non TCG members.
We now convert the odds to probabilities.

$$\hat{Y} = odds/(odds+1)$$

For Non TCG, $\hat{Y}$
        Y= 0.125/1.125= 0.11. So 11% of the Non TCG members are empowered.

For TCG, $\hat{Y}$

$\hat{Y}$= 1.40/2.40= 0.58. So 58% of TCG members are empowered.

iii) DWCUA and TCG members:

Here also we run a binary logistic regression equation (1) through the SPSS. Our dependent variable is empowerment and independent variable is group participation. The sample size is 48(DWCUA members are 24 and TCG members are 24 in number). Here we have given value "1" when woman is empowered, "0" otherwise and for group we have assigned "1" for DWCUA members and "0" for TCG members.

Based on the sample data we have computed the estimates as in equation (1) through a binary logistic regression analysis. Estimates reveal that out of total women 77.1% are empowered (belonging both to DWCUA and TCG groups) and 22.9% are disempowered.

Cox and Snell R^2= 0.201 which shows that the group participation has explained 20% of the model. Nagelkerke R^2 =0.305 which shows that 30% of the model has been described by the group participation. We now use this estimated equation (equation 1) to predict the odds ratio that a given group member will be empowered or not. Our estimated regression equation becomes

$$\hat{L_i}= .336+2.799 \, X_i$$

We now use this estimated equation to predict the odds ratio that a given group member will be empowered or not.

So odd prediction equation is ODDS= $e^{(a+bx)}$.

$$= e^{(.336+2.799x)}.$$

When a woman is a TCG member (i.e., X_i =0), ODDS= $e^{.336+2.799(0)} = e^{0.336} = 1.40$.

When a woman is a DWCUA member (i.e., X_i =1), ODDS= $e^{.336+2.799(1)} = e^{3.135} = 22.98$.

So DWCUA members are 22.98 times more likely to be empowered than TCG members.

We now convert the odds to probabilities.

$$\hat{Y} = odds/(odds+1)$$

For TCG, $\hat{Y}$

$\hat{Y}$= 1.40/2.40= 0.58. So 58% of the TCG members are empowered.

For DWCUA, $\hat{Y}$

$\hat{Y}$= 22.98/23.98= 0.95. So 95% of DWCUA members are empowered.

So we can find that 95% of DWCUA members are empowered, 58% of TCG members are empowered and only 11% of Non TCG members are empowered.

6.Concluding Remarks:

Self Help Groups act as a channel to provide micro-finance to women and empowered women in all spheres. In all the sub components of empowerment it has been found that women who are micro entrepreneurs (DWCUA members) are more empowered than SHG(TCG) members or than the control group(Non TCG). However, there has been a selection bias. This is due to the fact that most of the women were politically very active before joining the group and most of them were working before they have participated in the group.

Our study shows that the group participation has increased the knowledge and awareness of women about their rights and also has increased their self confidence. This is reflected both in case of DWCUA members and TCG members' empowerment level. However, for TCG members in case of few indicators namely decision regarding her own job and income and in case of

community participation, the percentage is low in compare to the Non TCG members. Group participation through micro entrepreneurships (DWCUA) and voluntary regular savings (TCGs) decrease fluctuations in family income of the poor urban women. Our estimates reveal that 95% of DWCUA members are empowered, 58% of TCG members are empowered and only 11% of Non TCG members are empowered in Bongaon Municipality of West Bengal.

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Information regarding Municipalities has been provided by State Urban Development Agency (SUDA), Data as on 31st October 2011.

Table 1:

Comparison of Empowerment for DWCUA and TCG before and after joining the Group.

Empowerment Indicators	DWCUA			TCG		
	Mean		t value	Mean		t value
	Before	After		Before	After	
Political Awareness	1.04	1.92	12.69	0.75	1.63	12.69
Intra Household Decision	1.00	1.83	10.72	1.04	1.67	6.19
Decision regarding individual mobility	1.08	1.92	10.72	0.79	1.63	10.72
Control over own sexuality	0.79	1.42	6.19	0.50	0.83	3.39
Aspiration for girl child	1.13	1.88	8.31	1.00	1.54	5.21

Decision regarding her own job and income	1.08	1.92	10.72	0.92	1.50	5.67
Decision regarding community participation	0.96	1.39	4.05	0.96	1.04	1.45*

Data source: Field survey   Note: * Significant at 5 % level of significance.

Table 2: Percentage Distribution of Women in Political Awareness of Empowerment Indicator

Decision	DWCUA		TCG		Non TCG
	Before	After	Before	After	
Family	0	0	29.16	0	0
Joint	95.83	8.33	68.75	37.50	50
Individual	4.17	91.67	2.09	62.50	50
All	100.00	100.00	100.00	100.00	100.00

Data Source: Field Survey
Notes: DWCUA (Development of Women and Children in Urban Areas): women micro-entrepreneurs, TCG (Thrift and Credit Groups): women Self Help Group members, Non TCG: control group.

Table 3: Percentage Distribution of Women in Intra-Household Decision Making Empowerment Indicator

Decision	DWCUA		TCG		Non TCG
	Before	After	Before	After	
Family	11.11	0	8.33	2.78	0
Joint	76.39	18.06	77.78	26.39	55.55
Individual	12.5	81.94	13.89	70.83	44.45
All	100.00	100.00	100.00	100.00	100.00

Data Source: Field Survey   Notes: Same as in Table 2.

Table 4: Percentage Distribution of Women in Decision Regarding Individual Mobility Empowerment Indicator

Decision	DWCUA		TCG		Non TCG
	Before	After	Before	After	
Family	0	0	25.00	0	0
Joint	92.71	8.33	70.84	38.54	88.89
Individual	7.29	91.67	4.17	61.46	11.11
All	100.00	100.00	100.00	100.00	100.00

Data Source: Field Survey   Notes: Same as in Table 2.

Table 5 : Percentage Distribution of Women in Control over her Own Sexuality Empowerment Indicator

Decision	DWCUA		TCG		Non TCG
	Before	After	Before	After	
Family	20.83	0	83.33	20.83	5.56
Joint	79.17	58.33	16.67	75.00	94.45
Individual	0	41.67	0.00	4.17	0.00
All	100.00	100.00	100.00	100.00	100.00

Data Source: Field Survey   Notes: Same as in Table 2.

Table 6 : Percentage Distribution of Women in Aspiration for the Girl Child Empowerment Indicator

Decision	DWCUA		TCG		Non TCG
	Before	After	Before	After	
Family	0	0	4.17	0	0.00
Joint	88.89	9.72	90.28	45.14	55.55
Individual	11.11	90.28	5.56	54.86	44.45
All	100.00	100.00	100.00	100.00	100.00

Data Source: Field Survey   Notes: Same as in Table 2.

Table 7: Percentage Distribution of Women in Decision regarding her own job and income Empowerment Indicator

Decision	DWCUA		TCG		Non TCG
	Before	After	Before	After	
Family	0.00	0	12.50	0	0.00
Joint	91.67	8.33	83.33	50.00	48.15
Individual	8.33	91.67	4.17	50.00	51.85
All	100.00	100.00	100.00	100.00	100.00

Data Source: Field Survey   Notes: Same as in Table 2.

Table 8: Percentage Distribution of Women in Decision regarding community participation Empowerment Indicator

Decision	DWCUA		TCG		Non TCG
	Before	After	Before	After	
Family	5.56	0	4.17	0	0.00
Joint	94.44	61.11	95.83	98.61	88.89
Individual	0.00	38.89	0.00	1.39	11.11
All	100.00	100.00	100.00	100.00	100.00

Data Source: Field Survey   Notes: same as in Table 2.