



A Study of Effectiveness of Mission Mangalam in Rajkot District

KEYWORDS

Mission Mangalam, Socio-economic Upliftment, Women empowerment

Dr. Sanjay Bhayani

(Dean, Professor and Head), Department of Business Management, Saurashtra University, Rajkot, Gujarat, India

Prof. Dhara Kanjiya

(Assistant Professor), Geetanjali Institute of, Management Studies, Rajkot, Gujarat, India

ABSTRACT *This study is basically done to analyze the effectiveness of Mission Mangalam on women empowerment in Rajkot district. This study also aims to get detailed insight into various socio-economic aspects for women empowerment. For that response of 200 women beneficiaries are taken from three talukas of Rajkot namely Gondal, Jasdan and Vinchhiya with the help of structured questionnaire by following geographic random sampling method. Effectiveness of Mission Mangalam has been measured in light of various socio-economic aspects viz; education, income, standard of living, savings, social security, access to financial services, self-employment, participation in social activity, increase in social status. After computing reliability statistics, data was analysed with the help of statistical tools namely chi-square test of independence, chi-square test of goodness-of-fit test, phi-coefficient, cross tabulation. The result revealed that after joining Mission Mangalam there has been a significant increase in income of women with economic and social upgradation. The findings of the study will give valuable contribution in District Rural Development Agencies of government, Micro finance institutions for framing further strategies or rules for Mission Mangalam.*

Introduction

Mission Mangalam – A Revised Initiative of Sakhi Mandals

Mission Mangalam scheme has been introduced by Government of Gujarat in May 2010 on the occasion of the Golden Jubilee Year of Gujarat State. It is an integrated poverty alleviation approach to organize poor into Self Help Groups for sustainable development of their life. For the implementation of Mission Mangalam, a company was formed in April 2010 namely Gujarat Livelihood Promotion Company Limited. It is implemented by adopting innovative initiatives under the framework of NRLM. It will carry with two-tier structure of Mission Mangalam Advisory Council and Gujarat Livelihood Promotion Company. Mission Mangalam aims to create a single platform for micro finance institutions, banks, skill imparting institutions, industry partners to deliver desired services to social groups. Around 2 lakhs Sakhi Mandals / Self Help Groups are active to manage crores of funds through bank linkage. Government has made a considerable achievement by reaching poor through Mission Mangalam in urban as well as rural areas.

There is a central coordination of all Self Help Groups through online database with unique ID code and real time MIS which will connect all stakeholders viz; banks, departments of government, Micro finance institutions, NGOs, Insurance companies etc. NABARD create their own SHGs through NGOs and banks. Other agencies are also there which are creating their own SHGs. So single platform is required to bring all SHGs under one roof. Mission Mangalam is platform to coordinate every SHGs under one roof.

Conceptual Framework of Empowerment

" There is education in the family; first you shouldn't speak because you are a girl, then later you shouldn't speak because no one will marry you, then later you shouldn't speak because you are a new bride. Finally, you might have the chance to speak but you don't speak because you have forgotten how to."

An activist in the Drita Women's Group, Prishtina, Kosovo, as quoted in International Helsinki Federations for Human Rights (IHF), Women 2000.

The term empowerment is widely used across disciplines to connote different meanings. In layman language, to empower means to give somebody the power or authority to do something. There are a variety of understandings of the term empowerment due to its widespread usage. As cited by Kraus M. J. (2005), Empowerment has been referred to as a paradigm (Rose S., 1990); a multilevel construct (Gutierrez L., 1990); a model (Ruffolo M. C. and Miller P., 1994); an approach (Lee J. A., 1994); a tradition (Simon B., 1994); a theory (Richan W. C., 1989); a multidimensional concept (Kurtz P. D., 1997); a process, a goal and an outcome (Solomon B. B., 1976); "the central emerging feature of social work" (Adams R., 1996); a philosophy and a theory of practice (Kondrat M. E., 1995); a vague image with an aura of moral superiority (Callahan M. and Lumb C., 1995) and "obscure[ing] the real power relations in society" (Langan M., 1998). Rappaport J., a frequently quoted scholar, has summed up the concept of empowerment as "a little bit like obscenity; you have trouble defining it but you know it when you see it" (1985).

Meaning of Empowerment

The World Bank defines empowerment as "the process of increasing the capacity of individuals or groups to make choices and to transform those choices into desired actions and outcomes.

Nobel Laureate Amartya Sen. (1993) had concluded that the freedom to lead different types of life is reflected in the person's capability set. The capability of a person depends on a variety of factors, including personal characteristics and social arrangements.

Bisnath and Elson (1999) Women's empowerment is a process in which women gain greater share of control over resources, material, human and intellectual like knowledge, information, ideas and financial resources like money and

access to money and control over decision making in the home, community, society and nation and to gain 'power'.

Review of Literature

Study Related to Socio-Economic Development/Upgradation

Malhotra (2002) conducted a study on the list of common dimensions of women's empowerment viz; economic, socio-cultural, interpersonal, legal, political and psychological. It had been drawn from the frameworks developed by various authors in the field of social sciences.

Batliwala (1994) had found three approaches to women empowerment viz; the integrated development approach which focused on women's survival and livelihood needs; the economic development approach which aimed to strengthen women's economic position and the consciousness approach which organized women into collectives that address the source of oppression.

Study related to Women's Role in Decision making

Swain & Wallentin (2012) highlighted that improved role of women as managerial decision takers related to business planning, raw-material acquisition, product pricing is crucial if they are to be empowered. It really matters who takes decision regarding resource allocation to attain sustainable development outcomes.

Study related to SHG's role in overall economy

Sahoo (2013) had analyzed the role and performance of SHGs in promoting women's empowerment in cuttack district of Odisha. In traditional times, women were not given any right of decision making but the economic progress of India depends on the productivity of both females and males.

Study related to role of NGO in Empowerment

Ranjula Bali Swain (2007) in his research 'Can micro finance empower women? SHG in India' concluded many strides have been made in the right direction and women are in the process of empowering themselves and NGOs that provide support in financial services and specialized training have a greater ability to make a positive impact on women empowerment.

Study related to Child development

Malhotra & Mather (1997) had stressed on education as indicator of empowerment. Rural women have been spending their earned money on the welfare of children and certain special occasions like religious festivals. They buy clothes for their children and themselves from this income. Profits are used for educating their children, buying medicines and helping family at emergencies.

Study related to Women position in Family/Society

Gibb Sarah (2008) documented that micro credit has failed to empower women as women could not change her traditional household role and could not retain control over money. Control over money is a function of family structure. Whether a woman lives in a joint family or in a nuclear family, all will have an impact on her autonomy. In a joint family, she is having less autonomy than in nuclear one.

Amin et al (1998) had divided the concept of women's empowerment into three components;

(1) Inter-spouse consultation index which represents the extent to which husbands consult their wives in

household affairs.

(2) Individual autonomy index which represents women's self-reported autonomy of physical movement outside the house and in matters of spending money.

(3) Authority index which reports on actual decision-making power.

Study related to Women's Financial Freedom

Hashemi et al (1996) had conducted a study on comparable components of empowerment. It includes eight indicators viz; mobility, economic security, ability to make small purchases ability to make larger purchases, involvement in major decisions, relative freedom from domination by the family, political and legal awareness and involvement in political campaigning and protests.

Study related to Improvement in Health of family

(kumar, 2009) reviewed the scope and limitations of self-help groups in improving women's health and empowerment focusing on the empirical work undertaken in one of the Indian States. They explored the extent to which SHGs could be involved in attaining better health for women and children.

Hypothesis Development

H1: There is a significant role of Mission Mangalam in women empowerment

H2: There is a positive impact of Mission Mangalam on satisfaction of family needs

H3: There is a significant difference between observed responses and expected responses about satisfaction of mission mangalam scheme

H4: There is a positive impact of increased income after mission mangalam scheme on education

H5: There is a positive relationship between increase in income and health of family

H6: There is a positive impact of Mission Mangalam on social upgradation of women

H7: There is a positive impact of Mission Mangalam on economic upgradation of women

Research Methodology

Objective of the Study: To study the impact of Micro Finance scheme (Mission Mangalam) on Socio-Economic upliftment of women in Rajkot district.

Research Design: Descriptive and Exploratory

Area of the Study: Three talukas of Rajkot district namely; Jasdan, Gondal and Vinchhiya

Sources of Data Collection: Primary data from field survey and Secondary Data from articles, journals and reports of District Rural Development Agency

Sampling Method: Geographic Random Sampling

Sample size: 200 women beneficiaries

Statistical tools used: Percentage, Cross-tabulation, Chi-square test of goodness of fit test, Chi-square test of independence, Phi-coefficient

Data Collection Technique: Questionnaire and reports of GLPC and DRDA

Survey Elements:

Following are the elements which are to be considered in present study viz;

- Mission Mangalam for women empowerment
- Satisfaction of family needs
- Economic Upgradation
- Social Upgradation
- Impact on health of family
- Overall satisfaction about Mission Mangalam
- Demographic Profile of Respondents

Demographic Variables	Categories	Statistics	
		Fre-quency	Percent-age
Education	Illiterate	48	24
	Primary	85	42.5
	Secondary	32	16
	HSC	22	11
	Graduate	13	6.5
Marital Status	Married	162	81
	Unmarried	20	10
	Divorcee	4	2
	Widow	14	7
Type of Family	Joint	141	70.5
	Separate	59	29.5
Type of Activity	Cottage	42	21
	Agriculture	58	29
	Busieness	21	10.5
	Others	79	39.5
Income	Less than 5000	104	52
	5001-7000	62	31
	7001-10000	25	12.5
	More than 10000	9	4.5
No. of family mem-bers-Members of Sakhi Mandal	Less than 3	180	90
	3-5 members	18	9
	More than 5	2	1

Interpretation and Analysis

From above table, it can be observed that most of the women had education up to primary level followed by illiterate women as they are belonging from rural area and had lack of access to educational facilities. Most of the women are living in a joint family as Indian family system is followed by joint family system. Most of them are involved in job work in the field of agriculture, cottage industry, masonry, earning income less than 5000. Every family have atleast 2 to 3 family members who are members of Sakhi Mandal as they are getting benefits from Mission Mangalam which leads to economic as well as social development of beneficiaries.

Reliability Statistics and Hypothesis Testing

Survey Measures	Cal.	Tab.	LOS
Mission Mangalam for Women Empowerment	161.15	21.026	5%
Satisfaction of Family needs	216.2	21.026	5%
overall satisfaction from Mis-sion Mangalam	175.45	21.026	5%
Improvement in Education	73.00046	21.026	5%
Social Upgradation	93.35102	21.026	5%
Improvement in health of family	PHI-Coefficient	= 0.7675	

Interpretation and Analysis

From above table, it can be seen that observed value is higher than tabulated value in every aspects related to women empowerment. Mission Mangalam has significantly empowered women in terms of every aspects. Due to economic upgradation, their family needs are satisfied which will lead to improvement in the health of family members. They can spend money for their children's education as well. So mission mangalam has played positive role in socio-economic upgradation of women in Rajkot district.

Table Showing Change in monthly income of respondents before and after joining mission mangalam scheme

Women's monthly Income	No. Of women (Before)	Per-cent	No. Of women (After)	Per-cent
Less than 5000	104	52	34	17
5001-7000	62	31	61	30.5
7001-10000	25	12.5	59	29.5
More than 10000	9	4.5	28	14
No change	-	-	18	9
Total	200	100	200	100

Interpretation and Analysis

Above table states the comparison between monthly income of women before joining the mission mangalam and after joining mission mangalam. It can be observed that there is a remarkable increase in income of women beneficiaries after joining mission mangalam.

Conclusion and Managerial Implications

The present study reveals that women have been significantly empowered through Mission Mangalam. Mission Mangalam is having positive impact on income generation, savings, self-employment, improvement in health, education, social security, status in society, easy access to financial services and participation in social activity. Mission Mangalam tends to improve economic as well as social conditions of beneficiaries. Findings of present study will be helpful to Micro finance institutions, District Rural Development Agency, Departments of Government to make or alter policy decisions regarding various schemes for rural development. From the above conclusion, it can be recommended that; Empowerment process requires self-initiation by women rather than pushing up them by third parties like NGOs as it will lead to temporary outcome only. So there is a need to inculcate state as well as national level organization to coordinate financial activities and awareness programmes which will lead to poverty alleviation and empowerment of women. Government should be proactive for policy decisions and information should be provided to women for sub activities under Mission Mangalam. Mission Mangalam is making headway in empowerment of women in Rajkot district.

Limitations and Scope for future research

The present study reports certain limitations which provides further scope of research. It covers only three talukas of Rajkot district. All aspects like assets, loan payment capacity, formation of investment, business, leadership etc. can not be covered under study due to periodical aspect. It is difficult to induce the respondents to provide complete information about their household. Methods which are adopted for the study have their own limitation in providing outcomes. These provides research scholars and academicians for future scope to enrich the outcomes related to the same for women empowerment.

References

1. Banu D., Farashuddin F., Hossain A. and Akter S. (2001). Empowering Women in Rural Bangladesh: Impact of Bangladesh Rural Advance Committee's (BRAC) Programme.
2. Seibel H. D. (2003). History matters in Microfinance, *Small Enterprise Development – An International Journal of Microfinance and Business Development*.
3. Sharma P. (2007). Microfinance and Women Empowerment, *The Journal of Nepalese Business Studies*, Vol. IV No. 1, 16-27. Shiva, V. (1989). *Staying Alive*, London: Zed Books.
4. Srinivasan R. and Sriram M. S. (2003), *Microfinance: An Introduction*,

IIMB Management Review.

5. Sriram M. S. and Upadhyayula R. S. (2002). The Transformation of Microfinance Sector in India – Experiences, Options and Future, *Journal of Microfinance*, Vol.6, No. 2.
6. Sudan F. (2007). Livelihood Diversification and Women Empowerment Through Self-Help Micro Credit Programme: Evidence from Jammu and Kashmir, *Indus Journal of Management and Social Sciences*, Vol. 1, No.2, 90-106.
7. Woodworth W. P. (2000). Third World Economic Empowerment in the New Millennium: Microenterprise, Micro entrepreneurship, and Microfinance, *SAM Advanced Management Journal*, 65, 4, 19-28.
8. Yunus M. (2005a). *What is Micro-credit?. In Rajarshi Ghosh (Ed.), Microcredit in Asia – Concepts and Cases, Pg. No. 3-5, ICFAI Books, ICFAI University Press.*
9. Yunus M. (2007b). *Banker to the Poor: The Story of Grameen Bank.* New Delhi: Penguin Books.
10. Anderson, S. and M. Eswaran (2009). 'What determines female autonomy? from Bangladesh', *Journal of Development Economics*, 90 (2):179-191.
11. Ashraf, N, Dean Karlan, and Wesley Yin (2006). "Household Decision Making and Savings Impacts: Further Evidence from a Commitment Savings Product in the Philippines." Center Discussion Paper No. 939, Yale University.
12. Basargekar, P. (2009). 'Economic Empowerment through Microfinance, An Assessment of CSR Activity run by Forbes Marshall Ltd.' *International Journal of Business Insight and Transformation* , pp.64-74.
13. McKiernan, S. (2002). 'The impact of micro credit programs on self-employment profits: do non-credit program aspects matter?,' *The Review of Economics and Statistics*, 84(1): 93-115.
14. Malhotra, A., Schuler S. R. and Boender, C.(2002). 'Measuring Women's Empowerment as a Variable in International Development', Background Paper, World Bank.
15. Mayoux, L. (2000). 'Microfinance and the empowerment of women: A review of the key issues', *Social Finance Unit Working Paper 23*, ILO, Geneva.
16. Narayan, D. (2002). 'Empowerment and Poverty Reduction: A Source book', Washington: World Bank.
17. Sahoo, A. (2013). 'Self Help Group Woman Empowerment: A study on some selected SHGs,' *International Journal of Business and Management Invention*, 2 (9): 54-61.
18. Ghate ,Prabhu. 2008. *Micro finance in India – A state of the sector report (2007).* New Delhi: Sage publications.