



A STUDY OF WOMEN EMPOWERMENT THROUGH SELF HELP GROUP IN AMRAVATI MUNICIPAL CORPORATION AREA

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ABSTRACT Self help groups were introduced with the main aim of poverty reduction and providing microfinance to the members by virtue of which they learned bank transactions and developed the habit of saving. In this study an effort is made to study the impact of self help group on women empowerment particularly social, economical, political empowerment. Analysis of the data is carried out in R.

KEYWORDS :

INTRODUCTION

The role of women is well understood but poorly articulated reality of development [6]. This is also depicted in UN-report which says that, women are almost one half of the world's population having enormous but not properly utilized potential for the economic development of Nation. They perform 2/3 rd of world's work, receive one tenth of its income and own less than one hundredth of its property. In India women produce 30 percent of all food commodities consumed, but they get only 10 percent of the property or wealth of the country [14, 15, 17].

In determining the status of women, empowerment of women has been recognized as a major factor nowadays. Empowerment has multiple, interrelated and interdependent dimensions such as economic, social, cultural and political. It can be understood in relation to resources, perception, relationship and power. Empowerment is a continuous process not an event, which challenges traditional equations. It must be seen as a process where we must consider women awareness, consciousness, choices with live alternatives, resources at their disposal, voice, agency and participation. As cited by Karl "Empowerment is a process of awareness and capacity building, leading to greater participation, greater decision making and control to transformative action." [2, 7, 10, 11]

Quantitative indicators of women empowerment are 1. Maternal mortality rate 2. Fertility rate and sex ratio 3. Life expectancy at birth 4. Average age at marriage 5. Number of women participating in different development program 6. Greater access and control over community resources, government schemes, credit co-operative, non formal education. 7. Visible change in physical health status and nutritional level 8. Change in literacy and enrollment level.

Qualitative indicators are 1. Social empowerment 2. Economical empowerment 3. Political empowerment 4. Psychological empowerment

In this study first three qualitative indicators of empowerment have been considered.

2. Review of Literature

This study is purely motivated by the work published by Andhra Pradesh Mahila Abhivruddhi Society (APMAS), Self Help Group-A Study of Lights And Shades (2006), joint initiative of NGO's CARE and CRS (Catholic Relief Services) and National Bank for Agricultural and Rural Development (NABARD) and assisted by Malcom Harper and Girija Shrinivasan.

Another study carried out by Lakshmi R. and Vadivalagan G. which addresses women empowerment through SHG in Dharampur District of Tamilnadu. At the first stage all 5 talukas have been selected for study and from each taluka 20 women SHG have been selected and data is collected. Their study revealed the fact that SHG have had great impact on both economic and social aspects of beneficiaries. In a study 'Self Help Groups :- A Keystone of Microfinance in India - Women empowerment and social security' carried out by C.S. Reddy, APMAS CEO and Sandeep Manak, APMAS Intern in Oct. 2005. They have shown that SHGs financial management is weak. An evaluation of

Impact of SHG on social empowerment of women in Maharashtra' - a study conducted by Drushti, a Stree Adhyayan Probhodan Kendra founded by National Commission for Women, New Delhi. The study on 'Impact of microcredit on women', carried out by Manimekalai sponsored by Department of Women and Child Development, Ministry of Human Resource Development, Govt. of India has been carried out in Tiruchirapalli, District of Tamilnadu.

Various studies of similar type have been carried out on different aspects of SHG movement and in different regions of India.

3. SELF HELP GROUP (SHG)

Self help group is the brain child of Professor Muhammad Yunus, who tried out a new approach to rural credit in Bangladesh. As every earning individual has the potential to save, Professor Yunus has identified this potential. SHG has become an effective instrument and medium for development of saving habit among poor women. Basically SHG is a group of women from similar socio-economic conditions. This group may contain 10 to 20 women. For the smooth functioning of group they decide president, secretary, treasurer of group among themselves. The basic principles of SHG are group approach, mutual trust, organisation of small and manageable groups, group cohesiveness, spirit of thrift, demand based lending, collateral free and women friendly loan, peer group pressure on repayment, skill training, capacity building and empowerment. Being member of SHG each individual have to save compulsorily required amount which is fixed.

SHG movement has reached commendable position and it is currently acknowledged as the biggest microfinance intervention in the world. In India this is spread in 31 states and union territories. Total 563 districts are involved in this moment. Particularly after 2000 the number of SHGs linked to bank has grown tremendously. Also Grameen bank of Bangladesh model is being replicated in various parts of India. Small Industries Development Bank of India (SIDBI), Rashtriya Mahila Kosh (RMK) also promoting microfinance through NGOs. It is estimated that the total outreach of microfinance institution is about approximately 8 million upto 2012. Still they have to go long way to achieve poverty eradication since there are 60 million poor households in India.

3.1 History of SHG in Maharashtra

Apart from initiative taken by government SHG movement in Maharashtra has its roots way back in 1947. Women from Amravati district has established SHG with contribution of 25 paise (Drashti Stree Adhyayan kendra). In 1988 Sudha Kothari established Chaitya gramin mahila balyuvak sanstha, promoted self help group at Rajguru Nagar in Pune district "Amhi Amchya Arogvasathi" NGO based at Gadchiroli has set up a new theory of groups by pioneering anti liquor movement in the area. Dr. Shashikant Ahankari and Dr. Shubhangi Ahankari a couple started working in the social field after Killari earthquake in 1993 in the surrounding area of Andur district Solapur. They trained women of SHG in paramedical profession and also established Sanjivani Sungh. Thus women are trained to engage social issues, prevention of domestic violence, liquor prohibition, awareness about mother and child health etc. Yashwantrao Chavan Pratishthan, Mumbai has organised Yashaswini Abhiyan campaign for SHG to

strengthen their economic ability from 3rd January 2008 birth anniversary of Savitribai Phule in Maharashtra.

3.2 Status In Study Region

In the state of Maharashtra SJSRY (Swarna Jayanti Swayam Rojgar Yojana) has been started from 1st December 1997. In the study area i.e. Amravati Municipal Corporation (MNC) started poverty alleviation centre for implementation of SJSRY. To achieve the goal of development either individually or in groups, initially five Samuha Sanghtakas are appointed for 27 prabhag in Amravati MNC in 1997 approximately 2000 poor household in one unit. Upto 2006 there were 1150 SHG made under this scheme.

In 2011-2012 according to MNC records there are 30221 BPL (below poverty line) families in Amravati MNC area. The BPL families are decided by MNC itself by taking survey in MNC area. From 1997-2008 the APL (above poverty line) women members were allowed to form the group. After the revision of SJSRY scheme only BPL women can form SHG. This Govt. decision has broken or closed many of the groups. Because of majority of APL members. Some of the groups having less than 5 or more than 5 BPL members were carried forward by their BPL counterparts by adding some of the members from BPL families. The information is collected from those SHG which are registered and functioning. Initially from 1997-2008 there was no restriction of BPL household members but after 2008 there is restriction on members of SHG under SJSRY that they should be from BPL families. Because of governments decision we come across broken SHG or defuncting SHG.

Similar studies have been carried out in different parts of the country on National as well as international level

3.3 Area and Population:-

Total area of Amravati city is 121.65 sq.km. According to Census 2001 population of Amravati city is 5,49,510 out of which 52% male, 48% female and sex ratio is 1000:936. Out of total population 36% are BPL (below poverty line).

Initially, we have selected a random sample of 40 wards (which are now converted in prabhag) out of 81 at first stage and from the selected 40 wards we have selected 10 self help groups as a second stage unit from selected first stage unit but response rate was very low around 2-3 SHG out of 10. SJSRY scheme is only for BPL families, so the registered number of SHG in each ward depends mainly on slum areas in that particular ward. There are some wards where there is no SHG registered in SJSRY because of posh locality.

BPL households are determined by MNC itself by taking survey and giving them specific identification number. The list is displayed in MNC office or on website of Amravati MNC.

4. Data Collection and Analysis

The data is collected from selected SHG by filling up of questionnaire. The questionnaire is in Marathi language. The questionnaire is filled from each member of selected SHG. It consists of 58 questions. Though it appears to be a long questionnaire, information regarding group activity is same for each member so filling up with members of a particular SHG requires comparatively less time. At same time information regarding group is also cross checked from president as well as members. Questions regarding group may be asked to president or secretary only but there is a possibility of false replies. Questionnaire has been divided into 5 parts.

The first part of questionnaire is based on personal information of member. The second part consists of information regarding SHG. In the third part questions are based on social background of members, awareness about social problems, social harmony, involvement in social issues. Information is also collected whether a woman is aware about her position in home and in society. Through discussion while filling the questionnaire efforts are made to get information on problems related to women such as physical and sexual harassment. In the fourth part from economic empowerment point of view, information is collected on SHG's economic profile, its activities, building capital, lending loan, running a small business and through this how much they gain? The fifth part focus on political empowerment in this we have considered interest of women in politics, awareness about right to vote, whether they cast their vote with their own opinion, political awareness, role of SHG in building

capacity to work in group and manage it efficiently. Also their views regarding different issues like women entering in politics, what should she do as a politician?, knowledge about women reservation bill.

The issues of dropout in SHG are also considered. Efforts have been made to study the reason for dropout. Lastly 9 options to SHG members to rank the given benefits of SHG.

The first few questions are regarding initial information of SHG. The total number of groups interviewed is 90 and total number of SHG members interviewed is 1019 (percentages are written where necessary for comparison). R software is used for performing statistical test.

5. Summary of findings and Recommendations :-

Based on the responses given by SHG members to the questions and using descriptive statistics and also using statistical tests following are the findings and recommendations.

Age of SHG has been considered as a parameter showing sustainability of group. The data shows that correlation coefficient between the two variables age of SHG and number of SHG of that age is calculated and it is **-0.75** which shows fairly negative correlation between the variables i.e. as age of SHG increases number of SHG decreases which throw light on serious problem regarding sustainability of the groups. SHG are started on big scale but they do not work for more number of years. As age of SHG goes on increasing number of SHG goes on decreasing which is related with the empowerment of women in many ways.

Impact of SHG on social harmony is mix. More than 50% members are having age ≤ 40 . It was observed that there are illiterate members and 53% are having qualification upto 4th standard. This should be noted while planning schemes for SHG. More than 50% women depend on their husband/home expenditure to pay their monthly contribution.

92% SHG held meeting once in a month. President of SHG does the book keeping in majority of groups and handle the financial side. From the sample it was observed that record of 83% SHG is good and upto date. Passbook of SHG is with the president of SHG. While interviewing with the SHG members it was observed that, if in case the members are not satisfied with the work of president, the members want to change president they cannot do so (as the president women does not quit). Which reflects on the performance of SHG. To avoid the de functioning because of internal clashes, and hence it recommended that the president should be appointed for a financial year based on her performance or by mutual consent. This will strengthen the mutual co-operation.

Social Empowerment:-

It is observed that being member of SHG, they meet regularly once in a month, they are aware of each others problems, as well as problems related to society and surrounding. They are found to solve such problems in group. They try to help other members in their problems. Through the saving in SHG they can solve some small money related issues in their day to day life. Most of the members feel that their status is increased in their house and they have a voice in their family matters. Women of SHG celebrate many regional as well as national festivals together. SHG's may be looked upon as a mass communication media related to social issues such as anti dowry campaign, female foeticide, rain water harvesting, tree plantation and maintenance of those trees, household waste management.

0.75 is estimated value of proportion of SHG members who discuss about social issues like Darubandi, health related epidemics like swine flue, Dengue etc. the group held meeting with nagarsewak and asked for his help in solving problems related to health, cleanliness in surroundings, ban on Daru, Ghutka, Cigarette. Problems related to drainage water and health issues are discussed in group and all of them have decided to keep the surrounding clean.

0.90 is estimated value of the proportion of SHG members who celebrate festivals but type of festival depends upon cast wise composition of SHG. Very few 2-3 SHG reported that they celebrate Republic day and Independence day.

Economical Empowerment:-

From the sample of SHG under SJSRY it is observed that very small number of SHG do business. The proportion of SHG doing small business is estimated to be $P=0.27$. And 95% confidence interval for P

is given as (0.19, 0.38). The SHG who have taken loan have paid it regularly. It was also observed that members of SHG do not want to take loan and do small business. They lack in patience, awareness and also motivational support. If they start business by borrowing loan, they are observed to work together until the loan is refunded and then they stop. Eventually thus many SHGs are restricted to internal lending only.

Political Empowerment:

It is Observed that women are not only aware of their rights they also have interest in politics. Proportion of SHG members having opinion that women should enter in politics is estimated as $P = 0.85$ with the 95% confidence interval (0.83, 0.88). 41% women have an opinion that after entering in politics women should work for solving problems related to women. 43% think that women politician should work for reducing corruption. 16% think that they should work for development of their city. From these responses one can conclude that they are aware of problems women face in the society in their day to day life.

Members who cast vote or use the right to vote is estimated to be 0.94 with confidence interval (0.9233084,0.9535500).

Proportion of SHG members having opinion that they have learned the skill of group management is estimated as $P = 0.79$ with 95% confidence interval (0.77, 0.82). Proportion of SHG members who regularly cast vote in elections is estimated as $P = 0.94$ with 95% confidence interval (0.92, 0.96). Regarding women reservation there was overwhelming response in favor of women reservation. Women were asked to rank benefits from SHG. Responses to this question speak everything regarding the views of women about SHG. Members have given rank 1 to the option 'do not have to take loan from sahuakar'. Women can work in a group, can borrow money when needed, learn bank transaction, increase in confidence got next successive ranks.

From all the above facts and figures we can say that our progress in the process of women empowerment through SHG is satisfactory as far as political and social empowerment is concerned but not satisfactory as far as economical empowerment is concerned. There is a need to plan more strategies in this direction at government level and social level. Another important aspect is to sustain this development there is need to plan strategies in this direction.

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