

# Need for empowerment of women sociology



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Indian adult females have been suppressed despite the assorted commissariats of the Indian fundamental law and the statute laws enacted to authorise them. The conditions of the adult females among the socially and economically weaker subdivisions are even more pent-up. The 74th amendment of the Indian fundamental law gave adult females a significant function in the local authorities and reserved 33 per centum of seats for adult females. However, a big ball of adult females, do not take part in socio-political system build capacities, avail educational chances and take rightful topographic points in the society.

Understanding of authorization of adult females requires a multi-dimensional approach. Economic independence or economic authorization of adult females plays an important function in the betterment of a family and development of society. The authorization of a state's human resources goes a long manner in finding its economic development. The procedure of authorization of adult females offers assorted challenges and chances, which determines the gait of growing and development of the economic system. Women constitute about 48 per cent of the population in India but their engagement in societal, political spheres are undistinguished when compared to their economic activity which is 34 per cent. The major ground for the hapless engagement of adult females in all countries is due to their traditional fond regard to their households.

## **Status in the Family and Society**

Progress made in societal statute law and the comparative easiness with which Indian adult females secured legal and political equality could not better the position of adult females significantly, it is wrong to state that unlike some of the Asiatic societies, adult females' position in India is really high. In world, the place of adult females has worsened well with worsening sex ratios, worsening economic engagement rate and turning spreads in life anticipation between work forces and adult females and mortality and morbidity conditions of them.

The Constitution of India guaranteed formal equality and extremist societal reforms, prohibiting child matrimony ( below the age of 18 for a miss ) , legalising remarriage of widows and supplying equal portion to adult females in the joint household, belongings under the Inheritance Act, presenting of import divergences from the traditional cloth in the Indian societal construction. But the Torahs did not win to alter attitudes, and the prevalent social mentality towards adult females is still conditioned by spiritual symbolism which highlights the self-denying, reticent pure image of adult females and a adult female as a faithful married woman and devout female parent. Subservience of adult females is summed up in Manu ' s codification, where it is stated that a adult female should ne'er be independent. As a girl she is under the surveillance of her male parent, as a married woman, of her hubby and as a widow, of her boy or parents or male comparative. A adult female has been viewed as person ' s sister, girl, married woman or female parent and ne'er is she treated as an person or citizen in her ain right who besides needs to Jive with self-respect and dignity.

## **ECONOMIC – ECONOMIC STATUS OF WOMEN**

The-discriminatory societal construction has resulted in a permeant sexual division of labor, which reinforces the impression of the male holding more power and relegates low position businesses to adult females. In so making a leads to a waste of female potency and ignores single differences in capacities and abilities within each sex. Once occupational or task segregation takes topographic point, it tends to be retained against all other rational standards.

Though specifying adult females as entirely responsible for household attention, their Hon into the labour market, made inevitable by unequal incomes of male or absence of male earners, is at certain degrees seen as aberrant behaviour and consequences in the permeant impression of the adult female worker as a auxiliary earner irrespective of the entire resources contributed to the family or the clip and energy spent. Therefore, a adult female who earns more than half or sometimes the full family income is still regarded as a auxiliary earner. They can non command equal position, to one inthesame occupation with equal income. And about in all instances and in all degrees, they do non acquire equal rewards for equal work, nor do the conditions of work offered to them take into account their double functions. The demand to unite productive work with her generative function and household duties means that a adult female ' s pick of work is frequently dictated by what is executable and easy available, and this demand for flexibleness is often exploited by the labor market and is easy used as another alibi to pay low rewards to adult females.

Amongst the poorer subdivisions of the urban and rural community, adult females are by and large expected to shoulder the load of the endurance of their households. As one woman put it – “ If there is money in the house, the control is his. If there is no money in the house, the responsibility is mine ” .

Out of the entire population of 6. 21 crores as per 2001 Census, adult females accounted for 3. 03 crores ( 49. 6 per cent ) in Tamil Nadu. Sex ratio is a barometer for entering socio-economic position of adult females. Sexual activity ratio for Tamil Nadu stood at 992 in 1961, which declined, to 947, in 1991.

However, it showed a little betterment in 2001 ( 986 ) . The causative factor for inauspicious sex ratio is sex selective female penchants, foeticides and female infanticides. Table shows the sex ratio of Tamil Nadu over the old ages.

## **Sexual activity RATIO**

Table Declining Female Sex Ratio

**Year**

**India**

**TAMILNADU**

1941

945

1011

1951

946

1007

1961

941

992

1971

930

978

1981

933

977

1991

927

947

2001

933

986

Beginning: Director of Census Operations, Chennai

## **Aim**

In position of turning importance attached to adult females ' s development in the procedure of rural development and by and economic development of India, the timely effort is made which may be proved utile in the planning and framing of Rural Development Models which are similar to the activities of other developing states such as Bangladesh. Framing a development theoretical account which is related to adult females would convey positive consequences. The necessary support services are to be provided both by authorities and society at big. Such support services for rural adult females are provided under SHG and DWCRA a programme which brings about adult females authorization.

Women authorization means the thought that gives adult females power over their economic, societal and generative picks which will raise their position, promote development and cut down population growing. “ Women authorization can be viewed as a continuum of several interconnected and reciprocally reenforcing constituents ” .

Awareness edifice about adult females ' s state of affairs,

favoritism, rights and chances as a set

towards gender equality. Corporate consciousness

edifice provides a sense of group individuality and

the power of working as a group.

Capacity building and accomplishments development, especially the ability to plan, make decisions, form, manage and transport out activities to cover with people and establishments in the universe around them.

Engagement and greater control and determination doing power in the place, community and society.

Action to convey about greater equality between work forces and adult females.

## **OBJECTIVES OF THE STUDY**

In the parlays of societal scientific discipline research, it is rather indispensable to plan the survey comprehensively to turn to the basic issue of the survey. Keeping this in position, attention has been taken to understand the assorted of import facets of the survey through choosing the aims in the undermentioned mode:

The general aim of the survey was:

To analyze the self-help group and its donees in Andhra Pradesh, Kerala, Tamilnadu and place the factors lending to success and failure of the self-help groups.

The specific aims of the survey were:

To analyze the socio-demographic and psycholoAgical profile of SHG adult females donees in these three States.

To measure the degree of engagement of Self-Help

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Groups adult females in determination devising at household and community.

To analyze the impact of programme on

employment coevals of self-help group adult females.

To measure the betterment in the economic position of adult females before and after fall ining self-help group.

To compare and analyse the constituents of authorization.

To analyse the group features of SHG adult females donees.

## **Hypothesis**

Based on the above aims, the undermentioned hypotheses here formulated:

There is no important difference in the socio-

demographic and psychological features of

SHG adult females donees.

Differences in the degrees of engagement of SHG

adult females had no important consequence on the determination devising capacity at household and community degree.

There is no important betterment in the economic position of SHG adult females donees after fall ining SHG programme.

There is no important fluctuation in the constituents of authorization of SHG adult females donees.

There is no important difference in the group features of SHG adult females donees.

## **RESEARCH METHODOLOGY**

### **Variables USED**

The independent variables included in the present survey were age, faith, caste, educational position, matrimonial position, type of house, type of household, household size, landholding, business of hobbies, one-year income. The dependent variables included in the survey were achievement motive, hazard taking ability, direction orientation, determination devising ability, initiativeness and Assurance.

### **Topographic point OF THE STUDY**

The topographic point of the survey was the province of Andhra Pradesh, Kerala and Tamilnadu. The territories selected were Chittoor territory in Andhra Pradesh and Palghat territory in Kerala and Tiruvallure territory in Tamilnadu. In Andhra Pradesh, Madanapalle urban and Kothapalle rural Panchayat were selected. Similarly in Kerala Ottapalam urban and Ambalapara rural Panchayat of Palghat district were selected.

### **Sample**

The survey covered a entire sample of 512 SHG donees. The SHGs of DWCRA and DWCUA groups from both urban and rural panchayets i. e. , 200 SHG members from Andhra Pradesh and 200 SHG members from Kerala and 112 members from Tamilnadu.

## **Collection OF DATA**

To roll up the informations, interview agendas were used, which covered demographic, socio-psychological, economic and group variables. They were pre-tested on 50 respondents outside the survey country. After analysing each point based on the pre-test consequences and field experience, the agendas have been finalized. The agendas were administered personally to all the 400 respondents and the responses of the SHG donees were scored for the intent of analysis.

## **Methodology**

The survey makes usage of primary and secondary informations. The secondary informations have been collected through the published and unpublished records of the Governments of Tamil Nadu and the records of the Block Development Offices.

In order to analyze the authorization of adult females through the SHGs, the survey required a societal and economic study of the members of SHGs. The study required preplanned questionnaire and the methods necessary to arouse information from the members. Methodology of primary informations aggregation involves the type and size of the sample, ways of nearing the respondents, technique of informations aggregation and the-method of informations analysis.

Based on the first manus information obtained research has been conducted with the aid of an interview agenda. In position of the assorted statistical restraints, a sample of about 112 respondents was taken on the footing of random trying from the full Village. The sample design was a two-stage

sampling. At the first phase, a sample SHG was selected. The 2nd phase was the choice of the sample member of the SHG. From the selected 8 sample SHGs, the sample members have been drawn at random. Thus a sum of 112 members have been selected from the sample SHGs.

It was observed that the economic support or economic independency of adult females alterations the position of adult females both in the household and society. From the literature reviewed so far it was clear that the income earned by adult females straight meets the household ingestion, instruction and wellness demands. In the visible radiation of the above treatment the present survey purposes to analyze the function of self-help groups in adult females ' s economic development.

## **RESEARCH DESIGN**

Ex-post-facto research design was followed for the present survey. This method is by and large used to analyze changing influence of two indistinguishable factors.

Harmonizing to Kerlinger ( 1964 ) Ex-post-facto research design is a systematic empirical question in which the scientists do non hold direct control of act uponing independent variables because their manifestations have already occurred or because they are inherently non manupalable.

Inferences about dealings among variables are made without direct intercessions from attendant fluctuations of dependant and independent variables. In this research survey, since the manifestations of the independent variables had already occurred and as there was no range for the uses of any variable, ex-post-facto research design was- adopted.

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## **Chittoor District- Andra Pradesh: A Profile**

Chittoor territory is on the utmost South of Andhra Pradesh, between 12A°37 ' – 14A°8 ' north latitudes and 78A°3 ' – 79A°55 ' east longitudes. It is surrounded by Ananthapur and Cuddapah territories on the North, by Nellore and Chengai-Anna territories of Tamil Nadu on the E, by North ArcotAmbekar and Dharmapuridistrict of Tamil Nadu on the South and by KolarDistrict of Karnataka on the West. The territory is spread over 15152 sq. kilometer. As per 2001 nose count the population of Chittoor territory is 37. 35 hundred thousand. The male literacy rate is 17. 62 per cent and female literacy rate is 55. 78 per cent.

The assorted industries of Chittoor territory bring forth employment for the people are sugar, ceramics, fabric, railroad waggon workshop, intoxicant, moped, brass and Cu. The popular handcrafts of the part are wooden trades, Kalamkari and bell metal and rock trades. The woods of the part help the state to gain foreign currency by exporting teak and ruddy sandal wood. The other by merchandises of the forest are honey, Tamarindus indica, and many ayurvedic workss, which earn grosss for the State.

The territory of Chittoor is good connected to the assorted topographic points of the State by rail and route. The central office of Chittoor territory is at Tirupati which is the nearest airdrome. The territory receives electricity from the ThungaBhadra Hydro Electric Project. Chittoor is a favourite finish for pilgrims, temples like Lord Venkateswara Temple, SrikalahasthiTemple, Tiruchanoor Temple etc. are the celebrated pilgrim Centres. The major nutrient harvests grown in Chittoor territory are paddy, jowar, sugar cane, bajra, finger millet and Indian potatos. An urban commercial harvest, Indian

potato takes the first topographic point followed by sugar cane. Mango is one of the of import grove harvests in the territory. The territory comprises of three gross divisions and 66 mandals. Madanapalle is one of the gross mandals among these.

### **Palakkad District – Kerala: A Profile**

Palakkad is one of the 14 gross territories of Kerala. The territory, situated about in the Centre of the province, has no coastal line. Western ghats is possibly the most influential factor for the alone features of the territory such as clime, commercial every bit good as cultural exchanges between the State and the remainder of the state. Palakkad witnessed invasions of historical importance that have left unerasable feelings of the history of Kerala. Bharathapuzha, the longest river in Kerala, originates from the Highlandss and flows through the full territory.

The territory is one of the chief garnerers of Kerala and its economic system chiefly agribusiness. Agriculture engages more than 65 per cent of the workers and 88. 9 per cent of the territory ' s population is rural in nature. The propinquity and easy attack to Tamil Nadu havecaused the alloy of Malayalam and Tamil Culture here. The totalgeographical country of the territory is 4480 sq. km stand foring 11. 53 per cent of the State ' s geographical country. As per 2001 nose count the population of the territory is 26, 17, 072. The denseness of population is 584 per sq. km. The sex ratio is 1068 females per 1000 males. The territory has achieved 8\*4. 31 per cent literacy in 2001 and the male literacy rate is 89. 73 per cent and female literacy rate is 79. 31 per cent. The territory is divided into 13 community

Development Blocks for the effectual execution of assorted development activities.

“ Rice bowl of Kerala ” is the equivalent word of Palakkad. The net cultivated country of the territory is 284 hundred thousand hectares i. e. , 64 per cent of the geographical country. Paddy entirely accounts for about 60 per cent. Coconut, Indian potato, cotton, sugar cane, Piper nigrum, banana and Anacardium occidentale are some of the major hard currency harvests raised.

The survey was conducted in both the States of Andhra Pradesh and Kerala. In Andhra Pradesh, Madanapallemandal of Chittoor territory was selected. From Madanapallemandal, Madanapalle urban Panchayat and Kothapalli rural Panchayats were selected because it consists of larger figure of self-help group adult females donees. In Kerala, Ottapalammandal of Palakkad territory was selected. From Ottapalammandal, Ottapalam urban Panchayat and Ambalapara rural Panchayats were selected purposively for the above survey. The list of self-help groups from the selected small towns and mandals was obtained from the records of mandal office, DRDA office, SJSRY and SGSY office and municipal corporation.

From the 523 SHGs, 100 SHG members from Madanapalle urban panchayet and 100 SHG members from Kothapalli rural Panchayat were selected randomly, therefore the entire sample comprises of 200 SHG members belonging to 19 groups. Each SHG group consists of 10-15 members. Similarly, from Kerala, of the 720 groups 100 SHG members from Ottapalam urban Panchayat and 100 SHG members from Ambalapara rural

Panchayat, belonging to 15 groups were selected purposefully. Each SHG group consists of 10-20 members. Therefore, a entire sample of 512 SHG respondents belonging to Andhra Pradesh, Kerala and Tamilnadu. Formed as the concluding sample for the present probe.

An Interview agenda and questionnaire was prepared carefully to roll up the information from the respondents. The interview agenda consists of three parts. Separate A covers the general information like age, faith, caste, instruction, matrimonial position, one-year income of the household, educational position of the household, land retention, household construction, household size etc. Apart from this, Separate A besides engagement, mass-media contact, determination devising in household and community, recognition orientation, perceptual experience about SHGs, attitude towards self-employment, self-esteem and cosmopolitaness.

## **PRETEST**

Pre-test was done on 50 SHG adult females donees belonging to five groups, other than study country of Andhra Pradesh and Kerala The research worker administered the interview agenda personally by sing the SHG members. Consequences showed that there was no major trouble in understanding the points but a few points had to be modified and a few had to be included. Concluding agendas were used to analyze the roleof SHG members in economic development. The agenda therefore prepared was translated both in Telugu and Malayalam linguistic communications for easy disposal.



## **RELIABILITY OF THE INTERVIEW SCHEDULE**

The co-efficient of dependability and cogency of the interview agenda and the questionnaire was established on a random sample of 50 SHG adult females. Test-retest method was used. The obtained correlativity coefficient for the agenda was 0.783 which was important at 0.01 degree of chance.

The interview agenda and the questionnaire possess face cogency, content cogency and intrinsic cogency as it has been established. The inside informations of each of these are given below:

### **Face cogency**

The agenda was shown to 50 SHG adult females members who had no cognition of authorization, they felt that it measured the cognition on economic authorization and its constituents. Lindquist (1966) says “a trial is face valid peculiarly if it looks valid to layman” and therefore the interview agenda has face cogency.

### **Contented Cogency**

Contented cogency indicates how equal is the content of a trial trying the sphere of which illations are to be made. It is peculiarly of import for research. To reconstruct this type of cogency to the trial, an effort was made to see that all the countries of economic authorization were included. Under each constituent, an equal figure of sample points were included. The readying of interview agenda was preceded by a thorough and systematic scrutiny of all constituents of economic authorization in books and diaries. Experts were consulted. The interviewschedule was reviewed in the visible radiation of the suggestions of the experts for content adequateness and

truth. In position of these, it may be said that the interview agenda possess content cogency.

### **Intrinsic Cogency**

The grade to which a trial measures what it measures may be called its intrinsic cogency. This definition can besides be stated in footings of how good the obtained tonss measure the trials true score constituent. The cogency is indicated by the square root of the proportion of true discrepancy, in other words, the square root of its words, the square root of its dependability. Another name for this statistic is the index of dependability. ( Guilford, 1954 ) . The intrinsic value of the trial was

$$0.783 = 0.8848$$

which indicates that the agenda possess high intrinsic cogency.

### **Collection OF DATA**

The informations were collected by administering the agenda and the questionnaire to the SHG adult females donees. The research worker established a good resonance with the respondents and explained the demand of the survey in which they have to react to the points. The research worker collected the information from the nonreader respondents by carry oning interviews with them. For the present survey information from primary and secondary beginnings were selected. The information associating to figure of adult females SHGs, figure of groups and their engagement in income generating activities in the selected villagesandmandals were collected from the records of Mandal office, DRDA office, municipal office etc.

## **STATISTICAL TECHNIQUES USED FOR THE STUDY**

In position of aims herein above mentioned information was appropriately inferred by ciphering the following statistical invariables. Besides simple methods of analysis like mean, per centums, standard divergence, other statistical tools like t-test, chi-square and ANOVA were besides used. Paired 't'-test was used to prove the significance between two norms of addition in income of respondents before and after fall ining in self-help groups.

## **LIMITATIONS OF THE STUDY**

Circumstantial restrictions may move as barriers and turn out detrimental in instance of many attempts aimed at accomplishing something. Similarly, this enterprise could non be relieved from the clasps of such restrictions.

Basically, the survey was handicapped to the extent that it was a individual venture, covering one mandal of Chittoor territory, of Andhra Pradesh and one mandal from Palakkad territory of Kerala State and one territory in Tamilnadu. Irreversible and irrevokable clip and intermittent monetary restraints were the following incontrovertible restrictions.

## **CHAPTER – 3**

### **REVIEW OF LITRATURE**

A thorough reappraisal of literature is of paramount importance to any research enterprise. It helps to get a wide general background in the given field. A reappraisal of research surveies already done in the country will be helpful in giving way to farther research. Research surveies concentrating attending on self-help groups and the different facets of the development

have been identified and presented with a position to acquire better penetration of the research job.

Most of the surveys referring to SHGs are appraising in nature, undertaken by bureaus administering or funding the programmes. Such surveys tend to concentrate largely upon the quantitative dimensions of different types of self-help groups. Some surveys have examined the economic facets of the groups working while some others discuss the psychological facets, in peculiar the “ group kinetics ” . Certain other surveys link the groups working to the ultimate aims of rights and authorization.

## **SHGs – A REVIEW OF PROGRESS**

Micro-finance and adult females authorization is a topic that has received turning research attending in recent old ages. Several organisations have promoted SHGs taking up the doctrine and attack of successful experiments of widening recognition to hapless adult females. Since the early 1980s, a big figure of surveys have examined the assorted dimensions of micro-finance programmes and adult females authorization. Several international organisations such as Action-Aid, UK, CGAP ( Consultative Group to Assist, the Poorest ) , and Overseas Development Authority have conducted instance surveys and organized workshops in assorted states. The workshops had looked chiefly into the experiences of different states and the impact of the micro finance programme in a cross-cultural position. Other beginnings of information include published and unpublished stuffs including stuffs from the Micro-credit acme ( February 1997 and 2001 ) and action research programmes of IRMA, NIRD and CIRDAP Digest.

Though new to the informal sector argument, micro-enterprise publicity has evolved from poorness relief activities from the early sixties. The advocates of micro-enterprise development are action oriented. They aim to authorise groups and communities through concern aid and development of organisational accomplishments and capacity. They promote, fund and transport out programmes that address the demands of the hapless ( Rakowski, 1994 ) .

Choudhary ( 1996 ) in her survey stressed the demand for determining adult females ' s authorising schemes to do them effectual and consequence oriented. She pointed out that money earned by hapless adult females is more likely to be spent on the basic demands of life than that by work forces and that this realisation would convey adult females as the focal point of development attempts. She besides examined the advantage of forming adult females groups thereby making a new sense of self-respect and assurance to undertake their jobs with a sense of solidarity and to work together for the cause of economic independency.

An article ( GraminVikas, 1995 ) highlights the function of an advanced saving/credit programme called Podupulakshmi that had been successfully launched and carried out in the Nellore territory of Andhra Pradesh. Podupulakshmi is based on a really simple rule of salvaging a rupee per day/per member. The aspirations of adult females for economic prosperity went up and they started mounting up the societal ladder through the programme. The other factor for the success was timely intercession of the authorities machinery. The careful designation of cardinal authorities officials besides led to the success of the programme.

The South Malabar Gramin Bank ( 1998 ) conducted a “ Monitoring Study on SHGs ” to analyze the advancement of the strategy since its execution in 1995-96 in Malappuram and Kozhikode territories. About 60 per cent of the bank-linkaged groups were rated as excellent. In a few groups, group kinetics decreased after the credit-linking. The survey suggests that in 20 per cent of the groups, the organisational set-up should undergo alteration by replacing the group members. It identified several failings in the CDS groups such as deficiency of monitoring, deficiency of involvement among co-ordinators due to non-receipt of allowance which they had been once having and inactive public presentation of groups.

An impact survey conducted in seven wards with 2003 hazard households in Alappuzha by the Department of Statistics, University of Kerala, revealed that households with less than two repasts per twenty-four hours had gone down from 57 per cent in 1993 to 44. 50 per cent in 1996, households with one or more nonreaders fell from 26. 5 per cent to 17. 8 per cent and households with individuals addicted to alcohol declined from 32. 5 per cent to 22. 10 per cent.

### **Surveys on Concept of SHGs**

NABARD ( 1995 ) defined SHG as a homogeneous group of rural hapless voluntarily formed to salvage whatever amount they can handily salvage out of their net incomes and reciprocally hold to lend to a common fund from which to impart to members for productive and emergent recognition demands.

Singh ( 1995 ) conceptualized SHG as an informal association of persons which come together voluntarily for the publicity of economic and societal aims.

A SHG is a homogeneous group of non more than 25 persons who have come together for greater economic and fiscal strength through common aid ( Anon, 1996 ) .

Dwarakiet Al. ( 1996 ) described a self-help group as an unregistered organic structure of people, sooner the disadvantaged who volitionally contribute an in agreement amount of money which would be lent at a monetary value for a short period as fixed by the group itself.

Krishnamoorthy ( 1996 ) defined SHG as an organisation formed by people for pooling their resources to assist each other.

Roul ( 1996 ) defined SHG as an institutional model for persons or families who have agreed to collaborate on a go oning footing to prosecute one or more aims.

Karmakuar ( 1998 ) defined SHG as an informal group of people where members pool their nest eggs and re-lend within the group on rotational footing.

Shylendra ( 1998 ) defined SHGs are little informal associations created for the intent of enabling members to harvest economic benefit out of common aid, solidarity and joint duty. The group-based attack non merely enables the hapless to roll up capital by manner of little nest eggs but besides helps them to acquire entree to formal recognition installations.

Thomas ( 1998 ) defined SHG as a homogeneous group of rural hapless voluntarily formed to salvage little sums out of their net incomes which is convenient to all members and agreed upon by all to organize a common fund principal for the group to impart its members fur run intoing their production and emergent demands.

### **Surveys on SHGs and Micro-credit**

Medha ( 2001 ) made a survey similar to that of Sebastian, but Medha besides covered the SHGs promoted by authorities bureaus besides in Maharashtra province. The rubric of the survey was “ Mobilising adult females SHGs through authorities and non-government administrations. ” which attempted to concentrate that how assorted governmental and non-governmental administrations stepped forward to authorise adult females through Self-help Groups ( SHGs ) . Entire 160 SHGs were selected from three taluks viz. , Bhor, Velha and Haveli of Maharashtra.

The survey identified two major obstructions in the development of SHGs, i. e. , endeavor preparation and selling. Assorted authorities and non-government administrations were assisting these adult females groups to go sustainable and feasible. Pune ZillaParishadhad established Savior Centre for selling, merchandises made by SHGs and besides given preparation to the industry of chalk, brooms, paper bags eifc. , For the first clip in Pune territory, a market at the taluka degree was being set up which would provide to the assorted demands of the taluka. SHGs, managed by theJjamata Research Centre of Gyantrabodhini at Shivapur, undertake assorted concern activities. The Centre provides enterprise preparation to the members of the SHGs and merchandises manufactured by them had a <https://assignbuster.com/need-for-empowerment-of-women-sociology/>



market in California, USA. There were 20 members who contribute Rs. 25 per month and lodge the sum in the Central Bank, Shikrapur by Shree Lakshmi Group at Jregan. This group has taken loan from Canara Bank, Waghole Branch for caprine animal raising on which they had to pay 13 per cent involvement. SHG was formed by the NGO, GraminMahilaVaBalakVikasMandal ( GMVBM ) funded by the Bank of Maharashtra. All the members were much more economically stable, active and successful today. The Bank of Maharashtra had taken the enterprise for marketing the points like papad, chilly and turmeric pulverizations. Study concluded from the above four instance surveies that the SHG motion holds the key to sustainable banking with the hapless. The good public presentation in loan refund had motivated Bankss to ease the formation of SHGs. Study suggested that the field staff should be good equipped in fostering the development of the SHGs and should non yield to coerce and travel rapidly to run into the marks to pull subsidy.

Shishirkalaet ah, ( 2001 ) made an interesting survey on tribal adult females headed dairy endeavor. The survey was conducted in Ranchi territory of Jharkhand State and rubric of the survey was “ Economic Viability of Tribal Women Headed Dairy Enterprise: A instance survey. ”

The survey was conducted with wide aims of gauging the fixed and variable costs of different dairy units and to cipher the cost-benefit ratio of different dairy units to cognize the economic viability of tribal adult females headed dairy endeavors. Study found that the fixed cost accounted for 22. 49 per cent of the entire cost. Variable costs accounted for more than three 4th of the entire costs. Out of this the cost of provender and fodderwas found to be

maximal. As portion of the survey it was observed that the bigger enterprisers were passing the least sum for bring forth one litre milk as compared to the enterprisers who had less than six cows. It shows that investing in dairy endeavor was economically feasible and suited for adult females peculiarly the tribal adult females in Bihar and Jharkhand States. Study concluded that the mean net return of dairy endeavor was Rs. 6, 362 per month. The survey farther emphasized that with the active cooperation from NGOs and Government bureaus the tribal adult females can thrive farther in this respect.

Titus and Sebastian ( 2001 ) made a survey on impact of micro-credit programmes operated by NGOs on rural adult females and the rubric of the survey was “ Impact of microAcredit programme of NGOs on Rural Women ” .

The survey reviewed the micro-credit programmes of three NGOs Federations viz. Gram Vidiyal and Sangamam runing in cardinal Tamil Nadu. Aims of the survey were ( 1 ) to analyze the theoretical accounts emerging in the execution of micro-credit programme by NGOs in the Tiruchirapalli territory, ( 2 ) to happen out the outreach of the programme ; ( 3 ) to analyze whether the programmes covered the people for whom it was intended ; ( 4 ) to measure the micro-credit programmeby mensurating its impact on the participants ; ( 5 ) to analyze the operational viability of the programme ; and ( 6 ) to offer suggestions to better the effectivity of the programme.

The survey revealed that the outreach of the microAcredit programmes showed an increasing tendency in breadth and deepness over the five old

ages. Majority of the donees had taken the loans for productive intent. Each of the programmes reviewed, covered about 300 small towns and had a rank of about 1000. The programmes focused on rural adult females and at least a half of them belonged to scheduled caste. Survey showed that NGOs had succeeded to a really big extent in making out to the hapless through the micro-credit programmes. The impact of the programmes showed that more than 60 per cent of the respondents reported a monthly addition in income above Rs. 300 arising of income generating activities. 81 per cent of the respondents had participated in the programmes for three old ages or more. Majority of respondents i. e. , 87 per cent attended about all the meetings without fail in a twelvemonth. The members showed good apprehension of the issues instantly referring them at the group degree. They were cognizant of issues such as dowery, voting rights, household planning. The survey concluded that the micro-credit programmes have contributed to the growing of adult females enterprisers in the non-farm sector in a important manner and succeeded in lending to the adult females ' s economic improvement which would take to taking up of the micro endeavors by them in the long tally. Recovery rate was really near to the cent per cent grade in all five old ages in all NGOs. The one-year connection rate scope from 20 to 45 per cent, which shows that the programme was continuously spread outing over the old ages. Study besides suggested to beef up the programmes.

Basuet Al. ( 2002 ) made a similar survey on authorization of adult females and the rubric of the survey was “ Empowerment of adult females in the context of development: some issues and suggestions ” .

The survey examines the impact of development programmes on adult females in footings of their entree and control over resources along with their criterion of life so besides the necessity for authorization in the context of development and group consciousness both at the person every bit good as group community degree. Datas were collected from 13 small towns from three territories of West Bengal through interview method. The survey observed that the construct of post-natal medical examination was about absent among the adult females of the small town, peculiarly among the low income and less educated subdivision of the population. The uni-dimensional development programme for bettering maternal healthcare/ position for pregnant and wet adult females had so far failed to accomplish the coveted consequences. Khasjalashi ; a small town of Panchala block, Howrah territory, has been selected for the survey of DWCRA group in operation. Two DWCRA groups had been organized from the two crossroadss of the small town by a locally based NGO. Promoting self-employment strategy through DWCRA strategy was good plenty for assisting the socially deprived and hapless adult females. The publicity of Jeri embellishment plant by organizing DWCRA group enlarges the range for adult females of both spiritual groups of the country to go economically self-sufficing. About 55 SHGs groups had managed to acquire loans from their ain group within a period 1996-2000. Promotion of sustainable eco-friendly support systems through carnal farming, promoting little entrepreneurship, publicity of nest eggs wont and proviso of credits for SHG members through different fiscal establishments created good consequence on small town adult females. Even non-member adult females showed involvement in nest eggs. DWCRA Project had made a important part by supplying fiscal aid for self

employment of the small town adult females. Study concludes that the Women authorization had been considered as a tool for community development which helps the adult females to accept a peculiar theoretical account of authorization through income and consciousness generation programmes designed by academicians/politicians/government/administrators development activities/donor bureaus and NGOs.

Institute of Social and Economic Change made a survey on “ Micro-finance, Poverty Alleviation and Empowerment of Women: A survey of two NGOs from Andhra Pradesh and Karnataka. ” The survey efforts to find out the economic and societal benefits of the micro-finance programmes on members of micro-finance groups. Primary informations were collected from the undertaking country of two NGOs in Karnataka and Andhra Pradesh, viz. , Gram Vikas and Sanghmitra Service Society severally. These two undertaking countries are located in Kolar and Krishna territories in Karnataka and Andhra Pradesh severally. Data were collected through study method, concentrate group treatments and semi structured treatment. Entire 106 members families in six micro-finance group were collected for this survey intent.

The survey showed that the micro-finance programmes do supply economic benefits to the people for whom the programmes were initiated. These economic benefits were largely continued to handiness of nest eggs and recognition installation, entree to recognition for ingestion and production and usage of recognition for undertaking income coevals activities. It found that economic benefits which more pronounced in the undertaking country of Gram Vikas suggests that there were factors other than the microfinance at <https://assignbuster.com/need-for-empowerment-of-women-sociology/>

work here. There are handiness of larger finances for income coevals largely due to NABARD ' s Bank-SHG linkage programme and giver finances, and the being of substructure ( developed dairying activity in footings of good spread out marketing mercantile establishments ) . The survey concluded that the micro-finance programmes do supply entree to recognition for the hapless, enable them to set about income coevals programmes and contribute to higher recovery rates. The duties such as development of economic substructure and supplying extra finances to micro finance groups must be undertaken by the authorities as the micro-finance programmes can't entirely relieve the poorness. Therefore, ISEC ' s survey farther proved that micro-finance through SHG web has been the best stake for hammering a co-ordinated attempt for development of adult females.

Gupta, ( 2002 ) made a survey on “ Formation and operation of SHGs in Hoshangabad territory of Madhya Pradesh ” with the Objective to analyze the working of, Self-Help Groups in the State of Madhya Pradesh, in general, and in small town Dandijunkar, in peculiar. Dandijunkar in Kesla block of Hoshangabad territory was selected for the survey. The small town is holding eight SHGs and the territory has the largest figure of SHGs in the province. Datas were collected from the subdivisions of the State Bank of India, District Co-operative Bank, Regional Rural Bank at Suktawa and Co-operative Society in the same small town, which catered to the demands of SHGs of the small town. Discussions were besides held with the members of SHGs to acquire the information.

The survey observed that the SHGs held meetings on a regular basis. All the members on a regular basis save some sum of money. SHG members work for a minimal period of six months as a nest eggs and recognition group. The SHG maintained records, meetings, member wise nest eggs, common fund, fund creation/maintenance, loans given from common fund and recoveries etc. , If none of the members of SHG group is literate, the boy or girl of any member writes the histories and proceedings of the meeting. The bank subdivision opens a nest eggs bank history, in the name of the SHG, for which the Reserve Bank of India has issued necessary permission to the Bankss. Study found that in Madhya Pradesh boulder clay 31st March, 2000 a entire umber of 2272 SHGs were linked with subdivisions of Bankss. These SHGs were given loans to the melody of Rs. 4. 10 crores and refinanced of Rs, 2. 77crores. In Hoshangabad territory 216 SHGs had salvaging bank histories with the subdivisions of different Bankss. Regional Rural bank Sukatwa, had a entire figure of 168 SHGs District Central Co-Operative Bank, Keslahad salvaging book histories of 35 SHGs State Bank of India, Kesla and Punjab National Bank, Tawanagar had 10 and 3 nest eggs bank histories severally. For theyear 2000-2001 it was estimated that 250 extra SHGs would be formed. Study besides observed that the formation of SHGs in such a big figure in Hoshanga-bad territory could be due to hardworking and dedicated work of NGOs viz. PRADAN, NCHSE and BAIF. They initiated the work through MahilaSamithies in tribal small towns. It is suggested that both the elements of marks and accomplishments for the authorities retainers and bank subsidy would do the programme non merely mechanical but besides thin the co-operative spirit among SHG members and therefore the same could be avoided.

Jyothy ( 2002 ) made a survey on SHGs in Tamil Nadu titled “ Self-help Groups under the Women ‘ s Development programmes in Tamil Nadu: Achievements, Bottlenecks and Recommendations ” and found that adult females development depends upon capacity edifice, consciousness and wellness, instruction, environAment, legal rights, functional literacy and numeracy, communicating accomplishments, leading accomplishments for ego and common aid. Economic authorization of adult females is besides critical and the survey profiles self-help groups of MahalirThittam ( Womens ‘ Development Programme ) in Tamil Nadu and there are over 26, 000 groups as on March 2000 in the State. The information on self-help groups reveal high grade of motive and finding to win. On the footing of indexes, the growing of self-help groups and its members, per centum of SC and ST members, growing of nest eggs and internal loaning are discussed. The economic activities of SHG groups include production and selling of agarbathis, tapers and soaps, readymade garments, pickles, papadsand other points. The self-help groups are besides enable adult females to execute assorted self-sustained activities, such as proper operation of the ration stores, maintain vigil to forestall brewing of illicit-liquor, assist the elderly, deserted and widows, grow veggies in their kitchen gardens and keeping group integrity and transcend barriers of caste, credo and faith. External recognition linkages areessential to further the financialsustainabilityoftheSHGs. The survey recommends remotion of prejudice against SHGs by the bank functionaries, and each bank should hold a particular cell to measure the activities of SHGs and bunchs should besides be favourably fain towards them to prolong theprogramme.



Kafmakaret Al. ( 2002 ) critically examined the function of adult females in SHG formation and besides the issue of coop'eration in a elaborate mode through their survey entitled " Role of adult females in the SHG: An emerging possibility to co-operation at grass-root " . The survey examined the public presentation of the Self- Help Groups and co-operative societies in Midnapore territory of West Bengal. Wholly 20 ego aid groups emerged in the Sankrail country of the Midnapore territory, working good in the country. Experiments of SHGs are each SHG comprises of 10-20 members. Women meet together for the SHG meetings and at the same clip they gain some cognition on different jobs of the small town and their development besides. Groups rotate the money to the destitute members for assorted intents at a specified involvement rate. As the refund is cent per cent and the recycling is really fast, the nest eggs sum additions faster. The salvaging wont paves the -way for the authorization of adult females and builds up assurance in them that they could stand on their ain pess. Self-help Groups are linked with the Bankss for the external recognition under the undertakings of rural development. Banks provide fiscal aid for assorted entrepreneurial activities such as puting up of junior-grade stores, veggies stores, wood coal doing units and dairying. Self-Help Groups enhance the equality of position of adult females as participant determination shapers and donees in the democratic, economic, societal and cultural domains of life. They encourage adult females to take active portion in the societal economic advancement. The SHGs bring out the domination of adult females in modeling the community inright position and research the enterprise of adult females in taking up entrepreneurial ventures. So far 14 SHGs have sanctioned loan amounting Rs. 24, 850 and in 10 SHGs Rs. 7, 700 had been repaid within one

twelvemonth period. Rate of the overall rate of recovery was more than 50 per cent. Recoveries among all the 18 SHGs varied between 43.29 per cent and 73.35 per cent severally. In instances of SHGs loan refund has been 33.33 per cent to 35.29 per cent. SHGs had inculcated a great assurance in the heads of rural adult females to win in their twenty-four hours to twenty-four hours life.

Kauret Al. ( 2002 ) made a survey in Tamil Nadu on Women Entrepreneurs in rural countries. The rubric of the survey was “ Rural Women Entrepreneurs: A Study in Rural Tamil Nadu. ” The aims of the survey were to place the entrepreneurial endowments of rural adult females and to happen out the willingness of adult females enterprisers to larn new accomplishments or better their bing accomplishments and their entrepreneurial involvements. About 107 rural adult females were selected from three blocks of Dindigal territory of Tamil Nadu. Data were collected through structured interview agenda.

The survey observed that out of 107 respondents, merely 19.6 per cent were skilled and the per centum of semi-skilled adult females was much higher with 79.4 per cent. About 50 per cent of the respondents were ready to larn or better their endowments. The figure of adult females willing to better their endowments was more in backward block. About 49 % of the rural adult females in the backward block were willing to get down their ain endeavor whereas in the development block, merely 25 per cent of them were willing to put up such endeavors. As respects the grounds for non get downing their ain endeavors, 4.5 per cent of adult females expressed deficiency of involvement, 10.5 per cent of adult females did non hold the

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motive and energy, 46. 2 per cent respondents were already occupied in/other economic activities, 28. 3 per centum expressed lack of confidence and- consciousness and 10. 5 per cent reported non holding money required to get down an endeavor. Predominating conventional imposts and manner of life, norms of modestness, male dependance and male laterality, illiteracy etc. were the other factors which had negative impact on the rural adult females in get downing their ain endeavors. It is suggested that proficient and fiscal aid may be provided to rural adult females and attempts should be made to educate them and better their entrepreneurial direction and selling accomplishments.

Therefore, the survey elucidates the micro-level conditions which are impeding the publicity of adult females endeavors in rural Tamil Nadu. The flicker within appears to be the premier factor in hammering adult females empowerment as considerable of rural adult females in this context expressed certain motivational and awareness factors as premier grounds behind get downing their ain endeavors.

Reddy ( 2002 ) in his survey on “ Empowering Women Through Self-Help Groups and Micro-Credit: The Case of NIRD Action Research Projects ” made an effort on how Self-Help Groups promoted among adult females as portion of Action Research leads to adult females authorization. The survey describes that thrift and recognition was strategic entry point for the action research intercession in RangaReddy territory of Andhra Pradesh.

The survey concluded that administration of self-help groups and development of their institutional and managerial capacity is an imperative

component in the empowerment procedure of adult females. The formal fiscal establishments such as Bankss DRDA had come frontward to widen loans for income-generating activities for SHG members. Womans interacted with external bureaus and professionals with assurance, which was an grounds of improved societal accomplishments and accessibility. They wereable to be peculiar about their demands and seek aid from assorted strategies of development.

Therefore, the observations of the survey confirm the procedure that construct of Self-Help Group attack would surely assist adult females to get the better of their troubles and follow successful way of self-development. The survey confirms that engagement in Self-Help Groups would surely take to development of certain societal accomplishments besides supplying economic independency.

Patil ( 2002 ) conducted a survey on rural development programmes and their impact on adult females donees of Dharwad territory of Karnatakaduring 1999-2000. Choice of small towns was done by random sampling technique and 120-beneficiaries from eight small towns were selected purposively who had taken self-employment as a venture. The information about assorted developmental programmes being implemented in the Dharwad territory was collected from the Block Development Office and ZillaParishad. Out of those different strategies TRYSEM and DWCRA programmeswere selected, because these programmes helped maximal figure of adult females donees to get down self-employment. The independent variables selected for the survey were, age, instruction, business, caste, matrimonial position, type of household, household sizes, <https://assignbuster.com/need-for-empowerment-of-women-sociology/>

type of house, land retention, one-year household income, societal engagement and mass media engagement. Knowledge were the dependent variable. The informations were collected by personal interview method by utilizing pre-tested agenda.

The information revealed that instruction, societal engagement and mass media engagement had positive and important relationship with the degree of cognition of donees. However, no relationship existed between cognition degree and staying independent variables like age, household type, household size, land retention, one-year household income and extension contact. An educated adult female would be in a better place to roll up, construe, use and related information in twenty-four hours to twenty-four hours life. Though their engagement in societal establishment was really low, their indirect engagement either as member or officebearer might hold contributed to derive cognition. Mass media are of import beginnings of information. Womans who were exposed to mass media gained better cognition.

The survey reinforces the belief that the inner-self of adult females should be strengthened first to do them on par with work forces in rural societies. Education has however played critical function in the survey under mention. Further, adult females need to be exposed to mass consciousness run to pitch themselves for developing receptiveness to take part in development activities.

In a similar survey of Rangiet Al. ( 2002 ) titled “ Economic Empowerment of Rural Women through Self-Help Groups: A Case Study of Fatehgarh Sahib

territory ( Punjab ) ” which was conducted with the aims ( 1 ) to analyze the socio-economic profile of members of the self-help groups ( SHGs ) , ( 2 ) to analyze the recognition availed by the members of the SHGs and ( 3 ) to analyze the impact of SHGs on income coevals for its members. The Fatehgarh Sahib territory was indiscriminately selected. Out of five development blocks two blocks viz. , Khamano and Khera were indiscriminately selected. From Khamano 26 SHGs and 39 SHGs from Kherablocks were selected. Twenty-five members each were indiscriminately selected from assorted SHGs in both the blocks. Information was collected through personal interview method. Secondary information was collected through published beginnings.

Study revealed that the bulk of the respondents of the SHGs were in the immature age group and educated, though, the degree of instruction was non really high. Two-third of them had their ain land but bulk of them belonged to the little and fringy husbandmans households. Study found that about 18, 62 and 20 per cent of the respondents of three territories became member of the SHGs in the old ages 1998, 99 and 2000 severally. Before 1998, no SHG was set up in the FatehgarhSahibdistrict. All the respondents saved a amount of Rs. 100 per month with their several SHGs. Forty-four per cent of the respondents borrowed from the internal beginnings of the SHGs during the twelvemonth 2000-01 and 62 per cent had taken loans from the Bankss with the aid of SHGs. The sum of loans taken from the Bankss was high as compared to the internal adoption house, the SHGs but the rate of involvement was high in the ulterior class. The internal and externalloans to the members of the SHGs have benefited them for their economic

authorization. The extra income generated with the aid of SHGs have provided them large normal support and will to convey new alterations in the rural economic system of the State every bit good as of the state in future.

Rizwana ( 2002 ) examined the economic empowerment of adult females through her survey on “ Economic authorization of adult females through adult females development corporations: A Study of Maharashtra Women Development Corporation. ” The survey made a elaborate scrutiny of procedure of adult females empowerment by analyzing the working of MahilaArthikVikasMahamandal limited, ( MA VIM ) , the activities undertaken by it and the benefits derived by the adult females ‘ s donees.

The survey was carried out in Amravati territory of Maharashtra. To ease execution of the programmes, activities for the development of the adult females in Maharashtra, MA VIM, was established. Under its assorted strategies activities were introduced such as kerosene strategy, offering franchise to sell Kerosene, putting up of canteens for selling comestibles, proviso of adjustment for working adult females by putting up working adult females ‘ s inn, and aid in sale of letter paper articles. Besides aid was extended by manner of supply of alimentary nutrient ( bites ) to primary school pupils. Apart from MA VIM, Maharashtra Rural CreditProgramme ( MRCP ) assisted by InternationalFund for Agricultural Development was besides implemented in the State which has helped the population by manner of grant of loans for assorted rural development activities. In malice, the assorted strategies implemented under MA VIM and MRCP, it was noticed that due to rapid alteration in the demands and outlooks of the rural population the affectivity of the strategy was non satisfactory and there were

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defects in their executions. Further, MA VIM has implemented Maharashtra Emergency Earthquake Rehabilitation Programme to assist the Latur Earth tremblor victims which resulted in the recreation of the resources of MA VIM.

Roy Burman et Al. ( 2002 ) in their survey on “ A glance into self-help in tribal countries ” , analysed the programme of Self-help Groups in tribal countries in India. In most instances SHGs are formed through active engagement of nongovernmental administrations ( NGOs ) or voluntary administrations. It is observed that the component of self-help has been taken up at the disbursal of the province structures-weakening the sovereignty of the province. The chief importance of SHGs is to associate up the grass roots development procedures and fiscal minutess to the international pecuniary order.

Harmonizing to NABARD informations ( 1999-2000 ) SHGs availing recognition has increased from 3, 941 in 1997 to 81, 780 in 2000. The entire figure of SHGs linked to Bankss stand at 1, 14, 755 in March, 2000. Eighty-five per cent of them are adult females groups. The figure of fiscal establishments, widening recognition to the SHGs has increased from 120 in 1997 to 266 in 2000. The SHGs are runing in 362 territories of 24 States and Union Territories. The figure of NGOs covering with SHGs has increased from 220 in 1997 to 718 in 2000. The recovery rate in some choice small towns of different States was 37. 88 from non-SHG members and 92. 30 per cent from SHG donees. The poorest are by and large non members of any SHG and in some small towns, they are non even cognizant of the attempts, made by NGO/banks in organizing groups in their small town. This characteristic is common in the tribal countries of all the provinces covered in the survey. It is found that about 30 per cent of the SHGs covered under the survey



evolved from preexistent groups ( PEG ) in rural countries. In the tribal countries covered, the SHGs are successful more among the powerful and the richer groups. It is concluded that the system has merely one point agenda-earning income. SHGs may frequently look to be autonomous, but in world they are non. It should be realised SHG formation and the associated activities reflect a position of populism and there are built-in dangers in it. The reliable self-help activities in the tribal communities are perchance the 1s, which can defy the onslaughts of neoliberalism.

Sarada Devi and Rayalu ( 2002 ) , in their survey on factors working in adult females empowerment in urban countries conducted in Hyderabad, identifies assorted facets related to the authorization of adult females and assesses the degree of differences between working and non-working adult females in the perceptual experience of adult females ' s authorization. Seventy-five working and 75 non-working adult females were selected indiscriminately from the duplicate metropoliss of Hyderabad and Secunderabad of Andhra Pradesh. Data were collected though interview agendas. Survey showed that working adult females perceived more jobs due to more power in the household than non-working Women. Non-wor