

Women Empowerment: Challenges and Prospects

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Abstract

Women are an internal part of every economy and Women's Empowerment has been an issue of immense discussions. All round development and harmonious growth of a nation would be possible only when women are considered as equal partner in progress with men. Efforts have been made on a regular basis across nations to address this issue and enhance the socio-economic status of women. This working research paper attempts to understand the concept of women empowerment and critically examine the efforts initiated towards empowering women with special emphasis upon the Self Help Groups (SHGs) . It further aims towards understanding the linkages between SHGs & women empowerment and proposing suggestions to accelerate the empowerment. Empowerment of women is essential to harness the women labor in the main stream of economic development. Empowerment of women is a holistic concept. It is a multi- dimensional in its approach and covers economic, political, social culture, personal and familial aspects. Of all these facets of women development, economic empowerment is of utmost significance in order to achieve a lasting and sustainable development of society. Provision of microfinance is an important means for attaining women empowerment.

Keyword: *Self Help Group (SHG), Women Empowerment.*

Introduction:

In rural areas women living below the poverty line are unable to realize their potential. Microfinance programs are currently being promoted as a key strategy for simultaneously addressing both poverty alleviation and women's empowerment. The self help groups (SHGs) of women as sources of microfinance have helped them to take part in development activities. The participation of women in SHGs made a significant impact on their empowerment both in social and economic aspects. Vast sections of the rural poor are even now deprived of the basic amenities, opportunities and oppressed by social customs and practices. Several programs were implemented by various governments and nongovernmental organizations to uplift them both economically and socially. It has been an accepted premise that women were not given enough opportunities to involve themselves in the decision making process of the family as well as in the society. Hence, women were the main target groups under SHG program. Microfinance can provide an effective way to assist and empower poor women.

The problems and constraints experienced by women entrepreneurs:

The greatest deterrent to women entrepreneurs is that they are women. Women are looked upon as —abla i.e. weak in all respects. In a male dominated society, women are not treated equal to men that act as a barrier to woman's entry into business.

- Lack of self-confidence, will-power, strong mental outlook and optimistic attitude amongst women creates a fear from committing mistakes while doing their piece of work. The family members and the society are reluctant to stand beside their entrepreneurial growth.
- Women in India are even less educated, economically not stable nor self-dependent which reduce their ability to bear risks and uncertainties involved in a business unit.
- Unlike men, women mobility in India is highly limited due to many reasons. A single women asking for room is still looked with suspicion. Cumbersome exercise involved in starting with an enterprise coupled with officials humiliating attitude towards women compels them to give up their spirit of surviving in enterprise altogether.
- Indian women give more emphasis to family ties and relationships. Married women have to make a fine balance between business and family. The business success also depends on the support the family members extended to women in the business process and management.
- The educational level and family background of husbands also influences women participation in the field of enterprise.
- Absence of proper support, cooperation and back-up for women by their own family members and the outside world people force them to drop the idea of excelling in the enterprise field. Many women take the training by attending the Entrepreneurial Development program without an entrepreneurial bent of mind. Women who are imparted training by various institutes must be verified on account of aptitude through the tests, interviews, etc.
- Lack of awareness about the financial assistance in the form of incentives, loans, schemes etc. by the institutions in the financial sector. So the sincere efforts taken towards women entrepreneurs may not reach the entrepreneurs in rural and backward areas.
- Achievement motivation of the women folk found less compared to male members. The low level of education and confidence leads to low level achievement and advancement motivation among women folk to engage in business operations and running a business concern.

Apart from the above discussed problems there may occur other series of serious problems faced by women entrepreneurs as improper infrastructural facilities, high cost of production, attitude of people of society towards the women modern business outlook, low needs of enterprise. Women also tend to start business about ten years later than men, on average. Motherhood, lack of management experience, and traditional socialization has all been cited as reasons for delayed entry into entrepreneurial careers.

Objectives:-

- 1) To study the socio economic characteristics of selected respondents.
- 2) To study the challenges before SHG members
- 3) To study the constraints by SHG members

Methodology:

The present study was based on primary data .The primary data were collected from field survey through filled in questionnaire and direct interview method. 50 Self groups were selected at random in Akola district. The data collected were tabulated .Percentage were worked out for the tabulated data. Statistical methods used and correlation were also computed. Analysis of data and interpretation of results were done.

Results and Discussion:

Following table presents distribution of the respondents according to their age, education, training, duration of training and opinion on exhibition.

Table 1: Distribution of the respondent according to their personal and exhibition activity characteristics

Characteristics	Frequency	Percentage	
Age			
15-25	3	6%	
25-35	16	32%	
35-45	20	40%	
Above 45	11	22%	
Education			
Illiterate	3	6%	
Primary	20	40%	
SSC	11	22%	
HSSC	10	20%	
Graduate	6	12%	
Training			
As per skill	41	82%	
Not as per skill	9	18%	
Duration of Training			
1-5 days	34	68%	
5-10 days	4	8%	
10-15 days	2	4%	
15-20 days	10	20%	
Exhibition		Agree	Disagree
			Netural
Exhibition is effective media for product sale		45(90%)	5(10%)
Exhibition can sale all the products		43(86%)	6(12%)
Product stand in competition		40(80%)	7(14%)
			3(6%)

Source: Field Survey

Table 1 represents the distribution of respondents according to their age, education, training and exhibition. As this variables are related to the working of SHG. The distribution of respondents according to age indicates that about $\frac{3}{4}$ of the SHG members belong to the age group of 25 - 45 i.e. middle age group. They are married and having the responsibility of their family. The education level of the respondent indicate that they are belonging to all categories of education as 40% of the respondent members have their education level up to primary, 42% having education SSC/HSSC. The satisfactory thing for SHG group members is that 12% of them have completed graduation which can leave the SHG upliftment of rural poor's .The working of SHG is based on profession selected which helps the group and members in particular to have definite monthly income. It is based on skilled based training.82% of the respondent agreed that they receive training as per their skill, however their duration of training

is less than their expectation. The respondent's expectation was to have at least one month training as per their skill. Nearly 76% of the respondents receive training for about 1 week. None of the SHG agreed that the training is sufficient to stand in the competition. Program coordinators and the group leaders are making efforts to sell the SHG products through exhibition. 90% of the respondents agree that the exhibition is the effective media for the sale of products and the production can be sold through the exhibition. If the required skill is acquired product can stand in competition.

Table No.2: Distribution according to caste

S.No.	Caste	Number of Respondents	Percentage
1.	NT	54	13.5%
2.	Schedule Tribe	78	19.5%
3.	Schedule Caste	113	28.25%
4.	OBC	155	39.75%
	Total	400	100

Source: Field Survey

Table 2 presented above shows the category to which selected respondents belongs. 38.75% of the selected SHG respondents belong to the OBC category while 28.25% belongs to NT and 19.5% belongs to Schedule Tribe and 13.5% of the respondents belongs to Schedule Caste. It clearly indicates that these SHG are working for economically backward classes for their upliftment.

Table No.3: Distribution according to Family Size

S.No.	Family Size	Number of Respondents	Percentage
1.	Up to 3 members	29	7.25 %
2.	3-5	134	33.5 %
3.	5-8	177	44.25 %
4.	8 and above	60	15 %
	Total	400	100

Source: Field Survey

Table 3 presents the distribution of families of SHG member according to the family size. On going through the table it is observed that about 59% the families are joint family while 40-25% of the families are nuclear family as revealed from their family size. 33.5% of the SHG member family size ranges between 3-5, while 44.25% of the SHG members belong to the family size of 5-8. 15% of the SHG member belongs to large families with family size with 8-12 years. Majority of the SHG members have 3-8 members in the family.

Table No.4 : Distribution according to Present Financial Status

S.No.	Financial Status	Number of respondents	Percentage
1.	BPL(Below Poverty Line)	207	51.75%
2.	APL(Above Poverty Line)	193	48.25%
	Total	400	100

Source: Field Survey

Table 4 above inferred the financial status of the selected SHG members.51.75% of the respondents is below poverty line i.e BPL and 48.25% of the respondents are above the Poverty line i.e APL. It concludes that uniform weight age has been given to both the categories.

Table No.5: Impact of Change in Socio Economic Status of SHG Members

S. NO	Question	No. of Respondents (Percentage)					Total
		Fully Disagree	Disagree	Neutral	Agree	Fully Agree	
1.	Recognition in family	12(3)	0(0)	0(0)	190(47.5)	198 (49.5)	400
2.	Mobility	10(2.5)	7(1.75)	7(1.75)	4(1)	372(93)	400
3.	Interaction with outsiders	17(4.25)	7(1.75)	13(3.25)	231(57.75)	132(33)	400
4.	Access to credit sources	19(4.75)	1(0.25)	19(4.75)	138(34.5)	223(55.75)	400
5.	Asset Building	8(2)	6(1.5)	24(6)	99(24.75)	263(65.75)	400
6.	Nutrition awareness	12(3)	5(1.25)	19(4.75)	100(25)	264(66)	400
7.	Girl Child Development awareness	11(2.75)	3(0.75)	35(8.75)	130(32.5)	221(55.25)	400
8.	Decision Making related to Child centred	6(1.5)	0(0)	16(4)	123(30.75)	255(63.75)	400
9.	Participation in Development Program	8(2)	7(1.75)	28(7)	103(25.75)	254(63.5)	400
10.	Status in the Society	6(1.5)	8(2)	30(7.5)	138(34.5)	218(54.5)	400

Source: Field Survey

Table 5 shows change in the socio economic status of SHG members was studied with the help of questions in the 5 point scale. In response to the recognition and importance in the family, 97% of the SHG members have partially or fully agreed that their importance and recognition in family have increased after joining SHG.

94% of the SHG members agreed that their mobility has been increased drastically after joining SHG. In response to interaction with outsiders 90.75% of the SHG members partially or fully accepted that it has become possible to have straight dialogue with the outsiders while earlier it was not possible for them even to talk with elders in the family. SHG made change in it.

The credit sources and their proper utilisation were beyond the thought of family. SHG joining changed it drastically & 90.25% SHG members agreed the fact that the access to the credit and its sources was possible only because of SHG.

Asset building was never thought by the SHG members as they were struggling for their bread and butter which were a dream for them. SHG joining introduced the idea and possibility of asset building partially or fully agreed as expressed by 90.5% of the SHG members and hence they are not only thinking but also implementing in practical.

In the opinion of 91% of the respondents the nutritional awareness was partially or fully increased amongst them. Hence they are planning and implementing the nutritional fruits for their family especially to their children.

Daughters were the neglected part in the family as it was felt that she is the property of someone else and thus they are care takers for certain period. Hence their proper growth and nutritional requirement were never thought. SHG joining has made aware fully or partially to the SHG member about the proper growth of daughter, their nutritional requirement according to their health and planning diet accordingly as expressed by 88.75% of the SHG respondents.

The decision about the daughter education was the most neglected part of the family. SHG joining increased the importance of women in the family which resulted in decision making about their daughter's education as felt partially or fully by 94.5% of the SHG members.

The question on participation in development programs was asked to the SHG members as the development programmes are mostly the social activities. Therefore it was necessary to know about the awareness and participation in the development programme. As pinioned by 88.25% of the women respondents, their participation is partially or fully agreed in these programs which was never thought of before joining SHG.

Elevation of status in the society was partially or fully agreed by 89% of the women respondents as they were not having any position in the society earlier of joining the SHG. Joining SHG has given them an identity which became not only the source of income but elevated position in the society also.

Increase in personal income reflected in tendency of spending and therefore she could spend on the family needs, daughter's education, hygiene and health and also on the religious program which elevated the status in religious activity also. As such the participation in religious activities was also increased.

Self employment as a concrete source of income, family elevation, daughters education, participation in social and religious activities overall resulted in changing in social attitude towards her. The overall attitude of the society towards her has been completely changed and she feels comfortable in the society and family.

The above discussion concludes that joining SHG has made elevation in the status of women member on the scales of socio economy which resulted change in the socio economic status of the SHG members as agreed and accepted by 80% to 97% of the women members.

Table:6 Correlation between selected traits of SHG members .

Parameters	Values
Age and Education	-0.48263
Age and family size	-0.38305
Age and social activity	0.343929*

Education and family	0.359475*
Marital status and social activity	0.364843*
Social activity and training activity	0.76030**

** indicates 1% level of significance

* indicates 5% level of significance

Source: Field Survey

Table 6 represents the results of correlation studies indicates that there is a significant positive correlation between age of the respondent and information about SHG, education of the respondent and family information, marital status and social score as well as social score and training activities .Senior SHG members have well acquainted with SHG. Educated members of the SHG have better family background. Married SHG members have their identity and status in the society and thus could manage the desired training. The negative correlation between the age and education as well as age and family information indicates that senior SHG members have lower level of education and are also related from the families with lower family background.

Table 7: Problems faced by respondents

Problems faced by respondents	Frequency	Percentage
Formulation of group	45	90%
Repayment of loan	30	60%
High rate of interest	27	54%
Too many formalities	38	76%

Source: Field Survey

Table 7 represents the major problems faced by the respondents .Nearly 90% respondents face the problem in formulation of the group. Nearly 60% face the problem in repayment in loan. More than 50% respondent face the problem paying high rate of interest. Nearly ¾ th respondents agreed that there is too many formalities and thus are the major constraints.

Suggestions:

The following efforts can be taken into account for effective development of women entrepreneurial.

1. Training Programme on management skill should be provided to rural women of SHG's.
2. Counseling through the aid of committed NGOS, Psychologists, managerial experts & technical Personnel should be provided.
3. Making provisions of marketing & sales assistance from Government part.

Conclusion: -

The SHG members belong to lower level education and have low to medium socio economic status. SHG joining has elevated the status and respect of their members in their family.SHG members feel that one or the other change has been brought by the SHG in their life. Joining SHG has elevated financial status of their members. The overall mentality of SHG members has been changed. The SHG members are not fully satisfied about the working of SHG's and also duration of training. The major constraints faced by the SHG members are use of exhibition to sell the produce and the quality of product.

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