



A Comparative Study On Governmental And Nongovernmental Organizations On Women Empowerment

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RESEARCH SUMMARY

Women represent half of the world's population and production; they constitute significant part in a household as well as in the economy as they perform triple role, i.e., reproduction, domestic labor and productive labor. Yet women in most of the developing countries face gender discrimination. The causes for the gender discrimination are the cultural aspects, lower educational level, lack of economic freedom and the socio-political structures in the nations. Women in India have been oppressed culturally, socially, economically and politically for centuries. They are exploited at home, in the families, in the society and in the country. In the multi ethnic and multi cultural society like that exists in India, such exploitation takes various forms. The core of the problem is that they shoulder a number of responsibilities, but they are not given adequate participatory or decision making power in the family or elsewhere. Women can gain such power, if their economic status, cultural and social status improves. Such type of overall improvement will bring positive changes in the lives of women. The empowerment of women is one of the central issues in the process of development of countries all over the world. However it has been now realized by the national governments and the global players that the development of the nations cannot take place without filling the existing gender gap. This is also very clearly ushered in the sustainable development goals. The way forward for filling the gender gap is empowering women which enables them to live their own lives and to take part in the development.

INTRODUCTION

"Millions of women in our hamlets know what unemployment means. Give them access to economic activities and they will have access to power and self-confidence to which they hitherto have been strangers" - Mahatma Gandhi

The relationship between women's empowerment and social development has been a major theme in studies of any nation's overall development. The United Nation (UN)

claims that improving women's status is not only beneficial to themselves but also for overall social economic development of the nation.

"Investing in women's capabilities and empowering them to exercise their choices is not only valuable in itself but is also the surest way to contribute to economic growth and overall development" (United Nations, 1995).

In the rural areas, 27.1 per cent of the population was living under poverty. The overall unemployment rate was estimated to be 7.32 per cent while the female unemployment rate was 8.5 per cent. Unemployment amongst women in the rural areas was 9.8 per cent. This was because of the low growth of new and productive employment. In the end of the Ninth Five Year Plan, the Government implemented various schemes to reduce poverty and to promote gainful employment. But the most effective scheme with less stress on financial expenditure was the concept of "Self-Help Group". It is a tool to remove poverty and improve the rural development (Sabyasachi Das, 2003).

empowerment of women involves many things- economic opportunity, social equality and personal rights. Women are deprived of these human rights, often as a matter of tradition. In rural areas, women are generally not perceived to have any meaningful income generation capacity, and hence, they are relegated mainly to household duties and cheap labour. Without the power to work and earn a good income, their voices are silenced. Individual scholars also have their definitions of women's empowerment. The definitions of women's empowerment by scholars often belong to either category: empowerment as a process, or empowerment as a goal. In the first viewpoint, empowerment is viewed as an ongoing process rather than a product; there is no final goal to it. Empowerment is the process whereby the powerless gain control over the circumstances of their lives. It includes both control over resources and ideology (Batiwala, 1994; Sen & Batliwala, 2000). Kabeer (1999) emphasizes "power" as the ability to make choices, and "empowerment" is the process of acquiring the ability of make choices by those who are denied such ability.

In later definition of the concept, Mosadale (2005) defines women's empowerment as the process by which women redefine gender roles in ways which extends their possibilities for being and doing. She emphasizes that empowerment has to be claimed by the group that want to be empowered, specifically by women.

Empowerment is about ability: women's ability to control individual health; the ability to control her life; and the ability to change the world (Bradley, 1995; T England, 2008). Different dimensions of this also include the abilities to control their homes, work, relationships, leisure time and values. One can argue that this point of view is not much different from a general human rights perspective since it does not highlight the gender aspect of women's empowerment. Bradley (1995) for example, views empowerment as

the degree to which women are social actors, and thus, able to affect their own positions. Even though some scholars view women's empowerment as an outcome or as an outcome and a process, the definition that describes women's empowerment as a process has received more agreement.

The process of women's empowerment is dynamic; it is not static over the life course but may vary over time, subject to the accumulation of experiences, resources, and achievements as well as of time-varying characteristics like age, marital status and duration (Lee-Rife, 2010). Empowerment is also relative and contextual. People are empowered or depowered relating to other people or to themselves at a previous time (Mosadale, 2005; Tengland, 2008). The term "empowerment" may indicate a redistribution of power to the less powered group. Odutolu, Adedimeji, Odutolu, Baruwa, and Olatidoeye (2003) insist that empowerment is context-specific; it differs in different cultures, situations and stages of their life cycles. For example, the use of contraception was once considered empowering, but when more than half of the married women in rural Bangladesh have used it since 1990s, it has become normative and does not necessary imply a higher level of empowerment (Malhotra, Schuler, & Boender, 2002). Even though women's empowerment is a process, measuring the process over time is a major challenge in studies on women's empowerment. Thus, women's empowerment can only be measured as a final goal.

REVIEW OF LITERATURE

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Selva kumar (2015) studied women empowerment through self-help groups in Krishnagiri district of Tamil Nadu. The information required for the study has been collected from both the primary and secondary sources. A multistage random sampling method has been followed. Average and percentage analysis was carried out to draw meaningful interpretation of the results. Garret ranking technique was used to find the reasons for joining the Self-help group. Factor analysis was used to measure and determine the relationship between the observed variables. The results of the study revealed that the SHGs have had greater impact on both economic and social aspects of the beneficiaries.

Kondal's (2014) paper confines itself to study women empowerment through SHGs in Andhra Pradesh. In the study simple statistical tools are adopted. Based on the analysis of women empowerment through SHGs in Gajwel, the major finding of the study is that there is a positive impact of SHGs on women empowerment in Gajwel Mandal of Medak District in Andhra Pradesh.

Dhaiya et al. (2014) in their study attempt to evaluate the level of women's economic empowerment through SHG i.e., income, expenditure and saving of the member after joining SHG. The study was conducted in Sirsa district. The study is based mainly on primary data collected through well-structured scheduled and pre tested survey. For analysis of the study average and percentage method was used. The study revealed that SHGs positively improved the economic empowerment of women because of in both blocks the SHGs member's income has increased after joining the SHGs and the family expenditure of SHGs members has also increased in both blocks due to positive change in the SHG member's income.

Mishra (2014) examines the pre-SHG and post-SHG status of rural SHG members in Puri district of Odisha. On the basis of primary data analysis, the study finds that SHGs have not only produced tangible assets and improved the living conditions of the members, but has also helped in changing much of their social outlook and attitudes. In the study area, SHGs have served the cause of women empowerment, social solidarity and socio-economic betterment of the rural poor.

OBJECTIVES OF THE STUDY

The following are the objectives which the study seeks to fulfil.

- 1.To find the level of awareness of functioning of registered Self-Help Groups among women in rural areas.
- 2.To find out the rate of employment generated through registered Self-Help Groups in the rural areas.
3. To find out the contribution of the women entrepreneurs towards the growth of the rural areas

HYPOTHESIS OF THE STUDY

- 1-There is no significant increase in income of women after joining SHGs.
- 2- Women are not aware of the functioning and existence of self – help groups in their districts.
- 5-There was no significant increase in the rate of employment of women even after joining SHGs.
- 6-There is no significant relationship between number of members of SHGs and Financial aid taken by them.

7-There is a significant relationship between number of members of SHGs and Financial aid taken by them.

RESEARCH METHODOLOGY OF THE STUDY

Type of Research

- The study is descriptive in nature.

Primary Source of Data

- The data was collected using a structured schedule which was given to members of the selfhelp groups Interview method was also applied to gather required information regarding this study.

Secondary Source of Data

- The present study also used secondary data. The required data was collected from the published annual reports of the State Planning Commission Municipal Offices, websites of NABARD and RBI and other related books and journals for relevant articles related to the study.

LIMITATIONS OF THE STUDY

1-The study was limited to 5 districts of Uttarakhand state only.

2-Out of 300 members of SHGs, only 290 members responded to the schedules.

3-This was a time-consuming process as most of the respondents were illiterate and therefore

Questionnaires could not be used.

4-Not disclosing accurate data on the Internet.

FINDINGS

Some of the major findings through this study are as follows:

1-The majority (62 per cent) of the respondents are in the age group of 20 – 40 years of age.

2-Even though a sizable number of the population have at least had basic education, still a large number of members are illiterate, i.e.; they have not even had basic high school education.

3-Seventy-two per cent of the respondents have been members of the SHGs for more than three years.

4-Of the surveyed respondents, seventy of them are employed and another thirty-seven have taken up entrepreneurial activities as their main occupation.

5-Many of the housewives have joined SHGs mainly because it acts as an additional source of income to the family and being part of the group they can receive financial assistance faster and at cheaper rates.

6-Sixty-four respondents stated that the reason for joining SHGs was to raise their income levels, while fifty-three respondents stated that it was for taking financial assistance of educating their children and another forty-eight replied stating to improve their standard of living.

7-The study also showed that there was a significant increase in income of women after joining SHGs.

8-It was also seen that the women in these districts were aware of the existence and functioning of SHGs and the benefits of these groups.

9-We can also conclude that there was a significant increase in the rate of employment of women after joining SHGs.

SUGGESTIONS

1-As majority of the members of the self -help groups are illiterate, these SHGs can take up the initiative to give minimum education to uplift their state.

2-In order to increase employment government and NGOs should come up with self-help group programs to inculcate entrepreneurship among the rural women Uttarakhand.

3-As per the analysis SHGs have led to increase in employment as well as income among the rural women. These programs have to be expanded to cover illiterate women in the urban areas.

4-Only fifty-three respondents stated that financial assistance was taken for educating their children. The financial schemes should be made easier so that many rural women can take it up for educating their children. This way illiteracy can be eradicated.

5-Self-help groups should take up the initiative to educate the rural family members as to how women contribute equally to the family income and they should not be confined to the house.

6-Based on the analysis the members of the self-help groups have contributed towards the rural development. Therefore, the level of the awareness of the working of self-groups should be increased among the rural population.

7-SHG's should also promote the products manufactured by its members by conducting exhibitions in rural and urban areas. This initiative will increase the awareness level as well as give the rural women member a wider exposure

8-This in turn will increase the employment, income and economic development of the rural areas thereby reducing the regional imbalance of income and wealth in the country.

CONCLUSION

The core SHG philosophy is in women empowerment through increasing employability, self sufficiency and inculcating a habit of saving among the rural women. Empowerment in micro-credit will inevitably involve a significant change in attitude, change in work practices and challenging vested interests. For women's empowerment to be addressed, women need to be enabled to define their priorities and demand their rights. Micro finance can be an effective strategic instrument for poverty alleviation only if it used for income generating micro enterprise development. Self Help groups as per the research is successful in rural areas, especially among women. These programs have uplifted the rural woman economically and socially in the society. Women are an integral part of the economic development of the country, therefore the government should give equal importance to the women contributors and their well-being in the society.

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