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THE IMPACT OF SELF-HELP GROUPS ON THE SOCIO-ECONOMIC & POLITICAL EMPOWERMENT OF RURAL WOMEN IN PATAN DISTRICT. (NORTH GUJARAT)

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Abstract:

woman strengthening is prepare in which challenge the existing normal or ordinary culture to viably advance their welfare the part of woman in self help groups (SHGs) made a compelling affect on their strengthening both social and financial perspective. This consider motivation or course woman strengthening self offer assistance gather in patan locale the data required for the consider has been collected from essential sources (questioner) the self offer assistance gather deliver more prominent affect on both social and financial perspective of all woman who part of SHGs.

Key words: - SHGs moments, woman empowerment of Socio-economic & Political, patan district Gujarat.

1. Introduction SHG

Self- offer groups (SHGs) play nowadays a major part in destitution alleviation in provincial India. A developing number of destitute individuals (for the most part women) in different parts of India are individuals of SHGs and effectively lock in in reserve funds and credit (S/C), as well as in other exercises (salary era, common assets administration, education, child care and nourishment, etc.). The S/C center within the SHG is the foremost conspicuous component and offers a chance to form a few control over capital, yet in exceptionally little sums. The SHG framework has demonstrated to be exceptionally

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significant and viable in advertising women the plausibility to break steadily absent from abuse and segregation. Self-Help Gather or in-short SHGs is presently a well-known concept. It is detailed that the SHGs have a part in hurrying country's financial Advancement. SHGs have presently advanced as a development. Primarily, individuals of the SHGs are woman. Subsequently, support of women within the country's financial improvement is expanding. Increment the financial development and for superior standard of living. The SHG advances little reserve funds among its members. Self-Help Group (SHG) could be a little deliberate affiliation of destitute individuals, ideally from the same socio-economic foundation. This paper endeavors to personality the part of SHGs in giving salary and sparing to rustic destitute family in Patan area North Gujarat.

2. Review of Literature

Debnarayan Sarker and Sudipta De (2005) inspected the experimental prove of self-help gather driven microcredit programs in West Bengal in regard of focusing on the destitute, increment in salary and the positive social suggestions of these programs. This consider appears that microcredit program is found to be income-generating for all of its recipients, who get credit as it were source from microcredit, in spite of the fact that pay era is little for the utilize of little estimate of credit.

Singh S.K. (2008) displayed consider on microfinance and strengthening of planned cast women in two states, specifically Uttar Pradesh and Uttaranchal. Add up to of 224 SHG's and 1120 individuals of SHG's were arbitrarily chosen for field study. Out of add up to individuals of SHG's, three fourth have gotten credit, whereas 46 percent individuals have taken credit more than once. Most of the recipients had a place to the age gather of 26-45 a long time.

Panda Debadutta Kumar (2009) concluded that the microfinance mediations in coastal locales of Orissa was found emphatically affecting the provincial families in their wage, resources creation and utilization design. They consider was taken up from ten towns of five gram panchayats in Puri locale with 100 tests and three stages stratified irregular testing strategy

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S.S.Khanka (2010) concluded that microfinance is certainly an viable instrument for destitution mitigation in our nation. He proposed that smaller scale back ought to be individuals centric with due weight age being given to the strengthening of women and the destitute. The information were collected from diverse microfinance institutors like RBI, NABARD, IRDP and HUDCO

Nivedita T. Dwivedi & Tanya Mishra(2013) ‘impact of microcredit administrations on financial status of woman entrepreneurs’-The discoveries of the ponder appears there's significant enhancement within the family pay as well as portability of women has expanded within the family. It is found that the acknowledgment within the family for a women business visionary is still not great sufficient.

Ms. Sushama Bavle& Ms. Manjula Shekar(2014) Feasible Improvement of Rustic Women Business people through Miniaturized scale Fund – A Think about in Bangalore Provincial Area, A found of the ponders emphasize the significance of the commitment of rustic woman business visionaries to the family wage in bringing approximately financial and social food within the provincial families.

3. Statement of the Problem

The issue that will be tended to in this think about is to get to the part of micro-finance exercises in destitution lightening, strengthening and in creating financial structure of women in North Gujarat. The key address to be replied is: How smaller scale fund made a difference in reducing destitution, strengthening and creating the financial structures of women in North Gujarat? In specific, the inquire about will look for to reply the taking after inquire about questions.

1) How does SHGs contribute in destitution mitigation, strengthening and financial improvement in Patan District,North Gujarat?

2) In what particular ways does SHGs demonstrated to be useful for the ladies in Patan Locale North Gujarat?

4. Need of Self-Help Group in India (SHG)

The exceptionally presence of SHGs is exceedingly pertinent to form the individuals of underneath destitution line cheerful and self-reliant. SHGs empower them to extend their

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salary, make strides their standard of living and status in society. It acts as a catalyst for bringing this segment of society to the most streams.

5. OBJECTIVES OF SHGs

- To think about, how does SHGs contribute in destitution mitigation, strengthening and socio-economic improvement of woman in north Gujarat
- Comparative investigation of socio-economic condition some time recently and after their linkage with SHGs.
- To improve the certainty and capabilities of women.
- To create collective choice making among women.

6. Methodology

SHGs of Patan District were taken for the study, 20 Self Help Groups were identified from Patan District, and 05 members from each SHG were selected randomly and in total, 100 sample respondents were chosen for the study. The study is conducted at SHGs in Patan District. To test the above hypotheses, respondents were interviewed and data were collected with the pre tested and well structured questionnaire schedule. This study is a descriptive one and the variables are identified from the earlier research studies. Descriptive statistical analysis such as mean, standard deviation, percentage etc. was carried out and ANOVA tests were also used wherever necessary.

ANALYSIS OF DATA AND DISCUSSIONS:

The essential objective of the consider is to assess the affect of microfinance among country women in three measurements of strengthening i.e. financial, social and political. For each angle of strengthening, a set of factors were chosen to evaluate the level of strengthening among the respondents.

ECONOMIC EMPOWERMENT:

The status of the women is associated with their financial position, or status which depends on their interest in financial exercises such as capacity to get to credit, part in choice making in money related things etc. The taking after factors have been utilized to evaluate the financial strengthening among the respondents as a result of microfinance.

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- Increase in Income
- Increase in Savings
- Increase in Income generating activities
- Reduction of dependency on money lenders
- Reduction of poverty in the family
- Role in decision making related to Savings, Expenses and Children's Education;
- Ability to meet the financial crisis in the family.

SOCIAL EMPOWERMENT:

Social strengthening could be a continuous handle, a aggregate exertion of financial and political strengthening but without social strengthening it is exceptionally troublesome to realize financial and political strengthening. Social interaction with pariahs and emphaticness to battle against treachery and issues are the pointers of social strengthening.

The following variables had been selected to assess the impact of social empowerment among the respondents.

- Moving to other places independently without the support of male members;
- Expression of views in family as well as in groups;
- Interaction with bankers/Govt. officers and non Governmental Organizations;
- Assertiveness in participating protests against alcohol, abuse by male members of the family, environmental pollution, drinking water problem, and dowry related problems and abuse of women by their husbands;
- Participation in rallies for Women's day, Child labor abolition.

POLITICAL EMPOWERMENT:

Participation of women in political process at the grass root level enhances their social status and it helps to solve the local problems, particularly drinking water, health, education, child development, social security for aged, disabled and in grass root level planning. Based on the above facts, the following variables were used to assess the empowerment of women.

- Participation in Gram Sabha meetings;
- Voting independently;

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- Participation in election as contestants.

Table: Item Statistics

	N	Mean	Std. Deviation
Status Of Increase In Income As Being Part Of SHG	100	3.5900	.96499
Improvement In Your Savings	100	3.6800	.88626
Level of undertaking income generating activities	100	3.0300	.68836
Status Of Reduction Of Dependency On Money Lander	100	2.8700	.78695
Level Of Reduction Of Poverty In The Family	100	3.3400	.94516
Level Of Participation In Decision Making In saving	100	3.2700	.73656
Level Of Participation In Decision Making In expense	100	2.3200	.72307
Level Of Participation In Decision Making In children's education	100	3.3500	.85723
Level of Participation in decision making in Able To Deal With Financial Crisis Of The Family	100	3.0800	.66180
Level Of Moving Independently	100	3.6100	.54855
Status Of Being Able To Express Your View	100	3.5600	.62474
Able To Discuss Freely With Bankers/ GOVT. Officers/Ngos & Others	100	3.4000	.81650
Increase Self confidence	100	4.2000	.71067
Family Support	100	4.2800	.84184
Micro Finance Helps The Members To Protect Against Liquor Sales/Alcoholic Use	100	1.9700	.85818
Micro Finance Helps The Members To Protect Against Pollution	100	2.0700	.79462

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Micro Finance Helps The Members To Protect Against Drinking Water Problem	100	2.6900	1.00197
Micro Finance Helps The Members To Protect Against Dowry	100	1.5600	.70094
Micro Finance Helps The Members To Protect Abuse Of Fellow Group Members By Husband	100	2.2300	1.14464
Participation In Rallies On Woman's Day	100	3.7000	.59459
Participation In Rallies On Child Labour Abolition	100	3.2500	.72995
Your Participation In Gram Sabha Meeting	100	3.9500	.62563
Ability To Cast Votes Independently	100	3.5900	.71202
Valid N (listwise)	100		

ONEWAY ANOVA

BETWEEN EDUCATION AND EMPOWERMENT OF WOMEN

H0: There is no significant relation between Education and Empowerment of Rural Women as a result of participation in Microfinance.

H1: There is significant relation between Education and Empowerment of Rural Women as a result of participation in Microfinance.

Descriptive

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Economic Illiterate	42	3.1136	.65129	.10050	2.9106	3.3165	1.67	4.33

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Empowerment	Primary	46	3.3200	.62088	.09154	3.1356	3.5044	1.67	4.33
	intermediate	12	2.7983	.59319	.17124	2.4214	3.1752	1.67	4.00
	Total	100	3.1707	.64695	.06469	3.0423	3.2991	1.67	4.33
Social Empowerment	Illiterate	42	2.9563	.43408	.06698	2.8211	3.0916	2.33	3.92
	Primary	46	3.1667	.39713	.05855	3.0487	3.2846	2.42	3.75
	intermediate	12	2.8750	.38353	.11072	2.6313	3.1187	2.42	3.50
	Total	100	3.0433	.42401	.04240	2.9592	3.1275	2.33	3.92
Political Empowerment	Illiterate	41	3.5976	.59392	.09276	3.4101	3.7850	1.50	5.00
	Primary	46	3.9348	.55386	.08166	3.7703	4.0993	1.50	5.00
	intermediate	12	3.7500	.58387	.16855	3.3790	4.1210	2.50	4.50
	Total	99	3.7727	.59020	.05932	3.6550	3.8904	1.50	5.00

ANOVA

		Sum of Squares	D f	Mean Square	F	Sig.
Economic Empowerment	Between Groups	2.826	2	1.413	3.550	.033
	Within Groups	38.609	97	.398		
	Total	41.435	99			
Social Empowerment	Between Groups	1.358	2	.679	4.005	.021
	Within Groups	16.441	97	.169		
	Total	17.798	99			
Political Empowerment	Between Groups	2.472	2	1.236	3.748	.027
	Within Groups	31.664	96	.330		
	Total	34.136	98			

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The study reported that Education and The Women Empowerment has significant relationship ($p < 0.05$), so here we will reject the Null Hypothesis. So we can conclude that there is significant relation between Education and Its Women Empowerment. That means the status of women empowerment and status of Education has significant relationship.

BETWEEN LOAN AMOUNT AND WOMEN EMPOWERMENT

H0: There is no significant relation between Loan amount and Empowerment of Rural Women as a result of participation in Microfinance.

H1: There is significant relation between Loan amount and Empowerment of Rural Women as result of participation in Microfinance.

Descriptive

		N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
						Lower Bound	Upper Bound		
Economic Empowerment	less than 5000	5	3.4240	.60480	.27047	2.6730	4.1750	2.67	4.00
	5000-10000	39	3.1023	.66534	.10654	2.8866	3.3180	1.67	4.33
	10000-15000	21	3.3243	.55212	.12048	3.0730	3.5756	1.67	4.11
	15000-20000	11	3.0927	.80353	.24227	2.5529	3.6325	1.67	4.00
	more than 20000	24	3.1304	.64244	.13114	2.8591	3.4017	2.33	4.33
	Total	100	3.1707	.64695	.06469	3.0423	3.2991	1.67	4.33
Social Empowerment	less than 5000	5	3.0833	.35843	.16029	2.6383	3.5284	2.58	3.58
	5000-10000	39	2.8825	.37886	.06067	2.7597	3.0053	2.33	3.67
	10000-15000	21	3.2500	.37731	.08234	3.0783	3.4217	2.42	3.75

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	15000-20000	11	3.0833	.49441	.14907	2.7512	3.4155	2.42	3.75
	more than 20000	24	3.0972	.44414	.09066	2.9097	3.2848	2.50	3.92
	Total	100	3.0433	.42401	.04240	2.9592	3.1275	2.33	3.92
Political Empowerment	less than 5000	5	3.8000	.27386	.12247	3.4600	4.1400	3.50	4.00
	5000-10000	39	3.6026	.70877	.11349	3.3728	3.8323	1.50	4.50
	10000-15000	21	4.0714	.45513	.09932	3.8643	4.2786	3.00	5.00
	15000-20000	10	3.7500	.54006	.17078	3.3637	4.1363	3.00	4.50
	more than 20000	24	3.7917	.46431	.09478	3.5956	3.9877	2.50	5.00
	Total	99	3.7727	.59020	.05932	3.6550	3.8904	1.50	5.00

ANOVA

		Sum of Squares	d f	Mean Square	F	Sig.
Economic Empowerment	Between Groups	1.104	4	.276	.650	.628
	Within Groups	40.331	95	.425		
	Total	41.435	99			
Social Empowerment	Between Groups	2.001	4	.500	3.009	.022
	Within Groups	15.797	95	.166		
	Total	17.798	99			
Political Empowerment	Between Groups	3.020	4	.755	2.281	.066
	Within Groups	31.116	94	.331		
	Total	34.136	98			

Economical empowerment: the study states that there is no significant relationship between loan amount and Economical empowerment of women as null hypothesis will be accepted as $p > 0.05$.

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Social empowerment: the study states that there is no significant relationship between loan amount and Social empowerment of women as null hypothesis will be rejected as $p < 0.05$.

Political empowerment: the study states that there is no significant relationship between Loan amount and Political empowerment of women as null hypothesis will be accepted as $p > 0.05$.

FINDING

- The study appears that most of the SHGs were built up amid 2009 and 2010. Out of 100 respondents 20% SHGs were set up in 2009 and 30% SHGs were set up in 2010. The assist state that 57% part were amid having 3-6 year participation duration.

- We found that most of the individuals of the SHGs have an age 30 to 50 year. 20 to 30 year normal age of part around 14% 30 to 40 year normal age is 39% 40 to 50 year normal age is 31% over 50 year normal is as it were 16%.

- Out of 100 respondents 42% are uneducated and 46% respondents have done essential instruction. Additionally found that in SHGs part no one done graduation, the for the most part all individuals are ignorant or below the destitution line. The generally respondent have wage below 20000rs. The found that 48% individuals have profited advance office 1 time, 35%

- The consider that there was great expanding in sparing as portion of being part of SHGs. Cooperation in sparing, cost and child instruction was direct to great. But the dissent once more Endowment was around to destitute. On the other hand cooperation in gram sabha was great and capacity to cast votes undependably was too good.

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