



Economic Empowerment of Women - Role of MACs

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Introduction

Almost 50% of the population in India is covered by the female only so the full development of the country depends on the half population means women, who are not empowered and still restricted by many social evils. In such condition, we cannot say that our country would be a developed in the future without empowering its half population means women. If we want to make our country a developed country, first of all it is very necessary to empower women by the efforts of men, government, laws and women too.

The Nobel Scholar and Indian Economist **Amartya Sen** expressed in his words, "Unless women are empowerment, issues like literacy, health and population explosion will remain unresolved problems of the developing countries."

Hence women's empowerment and their full participation on the basis of equality in all spheres of society are fundamental for the achievement of gender equality and development and peace in every nation. So it is clear that social, economic and political empowerment of women is the need of the hour, as it is the only sure way of making them equal partners in development. Empowerment literally means becoming powerful. Women Empowerment refers to the creation of an environment for women where they can make decisions of their own for their personal benefits as well as for the society.

Active participation in social, economic and political spheres would help in enhancing process of decision making. It will also give women the desired self respect and social dignity which are the pre requisites of

empowerment. Participation is the point where women are involved in taking decisions along with men. To reach this level, mobilization of women is necessary. By organizing themselves and working collectively, women will be empowered and gained increased representation which would lead to increased empowerment and ultimately greater control.

Individually poor women cannot overcome powerlessness. They can do it only by collectively. Hence it is suggested that the women have to be organized themselves. When groups of women do this process together, they reinforce each other and try to solve their problems at home as well as in society. Together they are able to identify their problems and priorities. They can frame new strategies to struggle for changes.

Self-Help Groups are formed for the women's socio-economic empowerment. Many of the studies were already conducted on different aspects related to women empowerment and Self-Help Groups and it was revealed by review of literature in the present study. It is essential to analyze the women's participation in income generating activities by participation through Self-Help Groups.

A self-help group may be registered or unregistered. It typically comprises a group of micro enterprises having homogeneous social and economic backgrounds .All voluntarily coming together to save regular small sums of money, mutually agreeing to contribute to a common fund and to meet their emergency needs on the basis of mutual help. They pool their resources to become financially stable, taking loans from the money collected



by that group and by making everybody in that group self-employed. The group members use collective wisdom and peer pressure to ensure proper end-use of credit and timely repayment

REVIEW OF LITERATURE

Sharma, Anjali; Roy, Bikash, Deepa (2012) A Case Study from Uttar Dinajpur District of West Bengal assessed that SHGs are becoming one of the important means for the empowerment of poor women in all developing countries including India. It further examined the functioning and entrepreneurial activities of members of different SHGs. It was found that after skill acquisition majority of SHGs had started their work from group savings and a few had taken subsidized loan from banks. Profits are shared equally by the members of SHG. A medium change in knowledge, skill and attitude was observed after training

R. Geethanjali and K.Prabhakar (2013) In an article Economic Development of Women through Self Help Groups in YSR District, Andhra Pradesh, India, explained that Women participation in Self Help Groups have obviously created tremendous impact upon the life pattern and style of poor women and have empowered them at various levels not only as individuals but also as members of the family members of the community and the society as whole. Now Self Help Groups are giving credit as and when needed for their basic requirements. They have injected a positive change in their socio-economic behaviour and enhanced their status and value at the grass root level. The rural women have risen to the levels of self-management. They have realized the importance of their numbers and have become capable of asking for their right entitlements like equal wages, better working condition, health, education, nutrition for their children etc. Thus Self Help Groups have become a powerful tool.

R.Vasantha Kumari, in her article (2013) Economic empowerment of women through Micro Enterprises in India with special reference to promotional agencies

explained that the Self Help Group (SHG), through micro enterprise development, is recognized as an important mechanism for empowering women. By organizing poor women into groups, they not only expand options available to them for their development but also provide them with opportunities to develop their confidence and skills to improve their status and to bring about a change in the attitude of the society towards women.

Nagthane village Kappa Kondal (2014) conducted a study of women empowerment through Self-Help Groups in Gajwel Mandal of Medak District in Andhra Pradesh. In the present study, simple statistical tools adopted. Based on the analysis of women empowerment through self help groups in Gajwel, the major findings of this study revealed that, there is a positive impact of Self Help Groups on Women empowerment in Gajwel Mandal of Medak District in Andhra Pradesh.

Sanjay Kumar Rewani and Lalhumliana Tochwang (2014) Social Empowerment of Women Self Help Group Members Engaged in Livestock Rearing --Today thousands of rural women are rewriting the definition of empowerment entirely on their own terms, giving a new face to initiatives that benefit the community by tightly holding to the concept of SHGs. The study also revealed a leap of change in the social empowerment of the members after joining the SHGs. There was a positive and significant change in self confidence level, participation in decision making within family and social participation of the WSHG members. On the other hand there was a positive but no significant change in economic independency, control over their income and participation of the members in decision making at group or community level.

Hence, it can be concluded that SHGs as a tool for social development, if managed and implemented properly, can undoubtedly play significant roles in empowering the poor and in transforming the social status of the marginalized poor.



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Rahul Sharma (2015). Number of income generating activities were undertaken by the members after joining SHGs. The effectiveness of SHGs on the economic empowerment of women have been examined in terms of increase in income, number of employment and access to saving in the after-SHG situation as compared to before-SHG situation. The study has found that SHGs have served the cause of women empowerment and socio-economic betterment of rural poor women. Wilcoxon signed ranks test was conducted to find out the significance of difference which shows that majority of the respondents' income, employment days and amount of savings increased in the post-SHG situation as compared to pre-SHG situation in the study area.

R.L Vinodini (2016) Self-Help Group and Socio-Economic Empowerment of Women in Rural India—the study focused on confirming the financial and social empowerment status of women belonging to various self-help groups in the country. Self-Help Group (SHG) is a village-based financial intermediary committee usually composed of 10-20 local women or men. In India, many SHGs are linked to banks for the delivery of micro-credit. Since literature review confirmed the positive attitudes per se of the self help group women, the financial facilities for sending their children to school and access to the day-to-day living amenities. It can be concluded that SHG have been successful in achieving both social & financial empowerment goals. Analysis: The secondary data analysis is made and it also confirms the steady growth on the membership level as number of self help groups in the country. Findings: Findings on social organizations have been presented. The key reasons for the success of SHGs are its link with the poor people, its innovative practices, its capacity to enable people's participation in development and trust building at different levels between stakeholders. SHGs also help in the financial status of the households. They have developed self-confidence and independence among rural women, which in turn increased the livelihood of the rural people.

IOSR Journal Of Humanities And Social Science (IOSR-JHSS) Volume 20, Issue 1, Ver. V (Jan. 2015), PP 28-39 e-ISSN: 2279-0837, p-ISSN: 2279-0845. www.iosrjournals.org DOI: 10.9790/0837-20152839 www.iosrjournals.org 28 | Page "Emergence and Activities of Self-Help Group (SHG)-A Great Effort and Implementation for Women's Empowerment as well as Rural Development."-A Study on Khejuri CD Blocks in Purba Medinipur, West Bengal Rabin Das,-- Sufficient and has a constructive consequence on employment and income generation. Organized working of the women through SHGs has amplified the income of the families involved. Most of them are now proficient to refund their old amount overdue and have ongoing asset building. Success of the SHGs has not only enhanced the economic standing of women alarmed but there is also a radical alteration in their social position. The micro credit extended to rural women has a quality civilizing effect on the families of SHGs because majority of the women beneficiaries have utilized their additional income for improving the educational and health requirements. These expenditures have resulted in overall development of rural women. Now members of the SHGs have better say in their family matters and share major decisions of the family along with husband or other male members. To bring to a close we may say that the SHGs shaped under various programmes provide a great scope for the economic empowerment of women. The groups while aiming at promotion of savings and credit work as a pressure group. Weekly meetings, discussions, thrift and credit operations, participation in planning and implementation process of development activities and social and cultural activities conducted under SHGs enhance the confidence and capacity of the poor women. Thus, the spirit of SHGs needs to be continuously nurtured.

Mukhtar Ahmad Bhat & Irshad Ahmad Wani, Ahsan Ahrar, Manzoor Ahmad -IOSR Journal Of Humanities And Social Science (IOSR-JHSS) Volume 19, Issue 1, Ver. IX (Feb. 2014), Empowerment of Women through Self Help Group in Madhya Pradesh: A Sociological PP



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80-94 e-ISSN: 2279-0837, p-ISSN: 2279-0845.
www.iosrjournals.org-Rural women play a significant role in the domestic and socio-economic life of the society. Socio-economic empowerment has been considered instrumental for holistic development. Women's empowerment is obviously essential for raising their socioeconomic status in the society. Recently women's empowerment has acquired an important place in government policy, nongovernmental advocacy & academic research. However, more than 90% of the rural women are unskilled, restricting them to low paid occupations. Women have little control over land and other productive assets which excludes them from access to institution credit. Micro finance interventions are well recognized world over as an effective tool for poverty alleviation & improving socioeconomic status of the rural poor. In India also, micro finance is making headway in its effort for reducing poverty and empowering rural women. Self help groups play an important role in the socio-economic empowerment of women and in income generating activities. The present study attempts to determine whether and to what extent SHGs has an impact on the overall empowerment of rural women in the sebare district of Madhya Pradesh. An attempt has been made in this chapter to incorporate the summaries, conclusions & suggestions that have been arrived at in the course of this study.

Pacific Business Review International Volume : 8, Issue : 5, November 2015--Economic Empowerment of Women through Self Help Groups--Rosary Ramona Fernando A. R & Dr. R. Azhagaiah--In order to analyze the economic empowerment of women, the study is conducted in two blocks of Puducherry viz SHGs enabled the women Puducherry and Oulgaret. Primary data were collected to have a significant uplift the economic empowerment through structured interview schedule from 100 respondents, 50 each from the two selected blocks. Paired t is conducted in order to study the effect of becoming members in the SHG in respect of

economic empowerment before and after joining the SHGs.

International Journal of Multidisciplinary Research and Modern Education (IJMRME) ISSN (Online): 2454 - 6119 (www.rdmodernresearch.org) Volume II, Issue I, 2016 383 A STUDY ON WOMEN EMPOWERMENT THROUGH SELF-HELP GROUPS IN ERODE DISTRICT R. Selvi* & Dr. R. Shanmughun**--clusion: In Erode district the women have become self-dependent and economic decision makers. In rural India women are confined within the four walls of their house and were dominated by males. Recently, there has been tremendous progress in the social and cultural environment in India. Women are now participating in all productive activities and are working on parallel lines with men. The SHG movement in India has been working in the right direction, but it is necessary to empower more and more women in social, cultural, economic, political and legal matters, for the betterment of the nation.

Women Empowerment through Self Help Groups in Andhra Pradesh, India Kappa Kondal Department of Economics, Osmania University, Hyderabad, INDIA Available online at: www.isca.in, www.isca.me Received 3rd December 2013, revised 5th January 2014, accepted 11th January 2014---study justify the greater role played by the SHGs in increasing empowerment of women, by making them financially strong, as well as it helped them to save amount of money and invest it further development. It is also found that the SHGs created confidence for social, economic self-reliance among the members in two villages. It develops the awareness programmes and schemes, loan policies etc. However there is a positive impact of Self Help Groups on Women empowerment in Andhra Pradesh.

STATEMENT OF THE PROBLEM

Economic development of a country means a process by which per capita income of that country moves upward over a period of time. Like any other countries of the



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world, India has been endowed with rich natural and human resources who need proper utilization by adopting modern technology for growth and development of the economy. Therefore, entrepreneurship is essential for proper use of renewable and non renewable natural recourses and to provide employment to the unemployed youth. The empowerment of women is crucial for the development of the country. In India, where population maintain equal ratio of males and females the emergence of women entrepreneurs have great relevance and importance otherwise it will be amounting to neglecting 50 per cent of the entrepreneurial talent of the country. Creative entrepreneur is the backbone of a nation's industrialization and economic development. Bringing women into the main stream of development is major concern for the Government of India. Therefore the Government of India launched a new programme known as SGSY for developing the women entrepreneurship and creating self employment opportunities. Telangana a state where unemployment is very crucial. The implementation of these types self employment programmes assumes due relevance. This study titled economic empowerment of women through MACs make an analysis of the economic empowerment of women in Warangal district is very relevant

OBJECTIVES OF THE STUDY: The present study is made,

- To know the role of Mutually Aided Cooperative Societies in economic empowerment of women.
- To review the literature published in research papers in leading international and national journals

METHODOLOGY:

The study is analytical and descriptive in nature. The universe of the study includes 150 beneficiaries from 2 mandals of Warangal district. Both primary and secondary data were used for the study. Primary data is collected through interview schedule to the selected

respondents. Secondary data required for the study are collected from books, journals and other periodicals and reports of the Government and other agencies.

SAMPLING DESIGN:

2 mandals are randomly selected from Warangal district, out of the selected mandals, 50 SHGs registered under MAC Act-1995 are randomly selected and from each SHG 4 members are interviewed. Thus a total number of 200 SHG members are taken from 2 mandals of Warangal district for the study.

SHGs Impact on Employment Pattern:

This section analyses the source of employment and the change in the employment pattern of the members of the MAC Societies before and after joining the MAC. The major sources of employment in the study area are cultivation, agriculture labour, non agriculture labour, salaried employment, micro enterprises and other sources.

TABLE-1DISTRIBUTION OF THE RESPONDENTS BY WHETHER THE RESPONDENTS FEEL THAT EMPLOYMENT PATTERN IS CHANGED AFTER JOINING THE 'MAC' SOCIETY

Source of employment	Number of respondents before joining the society	Number of respondents after joining the society
Agriculture	41 (20.5)	45 (22.5)
Rural artisans	27 (13.5)	17 (8.5)
Agriculture labour	44 (22)	23 (11.5)
Non- Agriculture labour	45 (22.5)	26 (13)
Salaried Jobs	14 (7)	11 (5.5)
Micro enterprises	29 (14.5)	78 (39)
Total	200	200
Percentage	(100)	(100)

Source: Primary data

It can be observed from the table that there is a marked difference in the sources of employment after joining MACs. Before joining the MACs, members mainly depended on cultivation and agricultural labour for their employment (before 103 and after 101 sample respondents). As the MACs provide micro finance for small entrepreneurial activities, many members have started micro enterprises and could create employment for themselves and also for others. This shift from agricultural to non-agricultural sectors has occurred mainly because of the loan facilities provided by the MACs to their members. Some of the MACs members have availed loan facilities through MACs and gave it to the family members as margin money to purchase auto-rickshaws or to start micro enterprises. Thus, both the MACs members and their family members are benefited by MAC society operations, financial and non-financial, in the selected ten mandals. However, agriculture is still a considerable source of employment in the Warangal District for the members of MACs.

After joining MAC society as member, the members may take loans either from SHGs or from banks with which they have bank linkages at liberal rates of interest. Most of the members use this money for different investment purposes. These investments create employment to their family members. Thus, MACs are useful not only for the individual members but also create employment or livelihood for the family members through self employment. This is one of the important objectives of the MACs, to the extent possible MACs may change employment pattern by creating opportunities in agriculture, non-agriculture sectors and other sources like micro enterprises, wage employment etc

MAC Society Impact on Income:

The members of MAC societies who started their micro enterprises and also the members who are getting income from other sources have improved their income levels after they became the member of the society.

Below table shows the monthly income of the respondents, making a comparison with regard to the position before and after joining the MACs. The sample women have generated income after having association with MACs.

TABLE-2MONTHLY INCOME OF THE RESPONDENTS BEFORE AND AFTER JOINING THE 'MAC' SOCIETY

Sl.No	Monthly income	Number of respondents before joining the MAC	Number of respondents after joining the MAC
1	<5000	123 (61.5)	16 (8)
2	5000 to 8000	57 (28.5)	63 (31.5)
3	8001 to 11000	13 (6.6)	103 (51.5)
4	>11000	7 (3.5)	18 (9)
	Total	200	200
	Percentage	(100)	(100)

Source: Primary data

Table furnishes the details of income of the member's households that ranges from below Rs. 5,000 per month to above Rs. 11,000 per month. The analysis indicates that the members of households who have income of below Rs. 5,000 per month 123 (61.5%) members before joining MAC society, have come down to 16 (8%) members after the formation of MAC society. On the other hand, the total numbers of members who have income above Rs.11, 000 are 7 (3.5%) before formation of MAC society but it has increased to 18 (9%) after joining MAC society. This is clear indication of impact of MAC society on the income levels.



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CONCLUSIONS:

There is a marked difference in the sources of employment and income after joining MACs.

- Dependency of number of respondents on Agriculture after joining MACs has increased 22.5%.
- Percentage of Respondents depending agriculture, non agriculture and rural artisans has decreased.
- There is a tremendous increase of microenterprises that is from 14.5% to 39%.
- MACs impact on income of the respondents is also very high. Income of the respondents ranging in between 8001 to 11000 has increased from 6.6% to 51.5%.

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