

Empowered Women: Improved Commitment, Earnings and Productivity in the State Gujrat (with Particular Reference to SEWA)

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Abstract

Female "empowerment" has gradually turned out to be a policy aim, both in itself and as a path in accomplishing other developmental objects. Microfinance, exclusively, has often been included, but not without disagreement, as a means to empower women. Here, with the aid of a randomly selected controlled check, we learn whether there is a reach and accessibility exist or not to pave the path towards on growing female power to take decision in the limits of family circle. We begin by finding favourable inputs, mainly from the area of female living in below the average or whom does not having any decision power in their families and we conclude that now the female has the power to buy useful and necessary items in family and shifted to below average to above average category.

Need for empowerment stand up due to male domination from last many decades and it has to be removed to develop a healthy country. They are treated always as secondary in not only in their family but at workplace also so it is a great need remove this discrimination for progress in all over the world specifically in India.

Keywords: Empowerment, goals, decision-making, female-oriented, household

I. INTRODUCTION

Microfinance in India started in the year 1970s with the inception of Self Employed Women's Association ("SEWA") in the state of Gujarat as an urban cooperative bank, called the Shri Mahila SEWA Sahakari Bank, the basic object to form this bank to provide banking services to poor women working in the underdeveloped or undeveloped field in Ahmadabad City, Gujarat.

The chief motto of SEWA's to achieve the target of full employability in women workers. The meaning of Full employment is to transform to employment wherein workers gain security in terms of work, income, food, and social (including health care, child care and protection). SEWA is working for not only to provide adequate employment but by self-reliance also, it means motivate women to be independent and self reliant not only at the level of

family but at the level of society also and at monetary as well as managerial capacity.

At SEWA, they inspire workers to accomplish their goals to employ themselves and independence through the procedure of great effort and growth. The fight is against limitations put on them by the family, by the society, by the nation to choose the new arenas of life. while these activities pick up the bargaining power of women and open new areas of life. practically, the policy can be done with the joint effort of public and government. SEWA is working on the basis of Gandhian thought, Gandiji is the guiding source of SEWA, they follow the principals of satya, ahinsa and believe in the concept of Khadi. Over the years, the scenario of SEWA's membership has changed drastically.

II. LITERATURE REVIEW

Vijeta Singh (2014), in her paper titled 'Indian microfinance sector in capital markets: Perils and

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prospects' replicated the factors that have been demotivating investors from investing in MFIs. Because the methods using by MFIs for accounting and reporting are not popular as the traditional methods used by other investment companies. It was problematic to find important dimensions and to determine the relative capability of Micro Finance Institutions as an asset class in terms of risk and return for them. So on the Bases of study author suggested that MFIs should change methods of accounting as par market conditions; it will prove helpful for investors to invest their money in Micro Finance Institutions.

WHO (2008) case study on SEWA describes that Tackling Social and Economic Determinants of Health through Women's Empowerment. A case study conducted by WHO to judge the performance of SEWA in terms of activities and programs conducted by it on behalf deep assessment taken on the members of SEWA. This research shows that Self Employed Women Association is working on issues related to employment of women, physical fitness of women, upliftment of status of women in society, gender biasness, financial literacy among women etc. United Nations Organisation and World Health Organisation both studied it..

Caroline Skinner (2004) In the AAPS Planning Education Toolkit for the Informal Economy Case Study: The Self Employed Women's Association (SEWA) in India concludes that SEWA's interventions showed a drastic change on the issues related to women development and planning She further argues that SEWA has proven to have an enormous impact in the broader environment at home-grown, state, and worldwide levels.

Vaux, T., and F. Lund. 2003. "Working Women and Security: Self Employed Women's Association's Response to Crisis." Suggest in This research illustrates SEWA's feedback to these crises. It frequently emphasis on the need of income to live a good life. It gives the ways to turn such type of

problems into opportunity, frequently working in partnership with, and regularly with an attempt to influence government; it extends its policy influence by participating in important government commissions and committees. SEWA has known as charger of those institutions whom are trying to reduce the risk and increasing the safety as well as security. SEWA is providing more up to the mark attention to its members than government and other welfare agencies. In the search for human security, international organisations must pay greater attention in addressing the long-term exposure facing by poorer people. Greater concentration should be given to the way that "manmade' economic policies and programs can increase the risks that poor people face.

Rose, K. 1992. Where Women are Leaders: suggested in his work that SEWA's is working for basic wage and credit related matters. It describes accounts of the operation, ill-treatment by the head of the organisations where they are working, with interaction SEWA has developed a model to help and rectify this problem from grass root level both in Ahmedabad, where it first started, and elsewhere in the country.

Datta, R., 2003. "From Development to Empowerment: The Self- Employed Women's Association in India." It examines the policies and practices that are being used by SEWA to motivate and empower self-employed women in India. For this it has done a cretic analysis of workers being employed in its office at Ahmedabad as it is the core and soul place of SEWA.

III. OBJECTIVES OF THE STUDY

- To see the sightsof microfinance that can fulfil the essentials of women in Gujrat
- To search about the role of SEWA to improve the microfinance services in Gujrat
- To find out challenges facing by females for Microfinance in area of Gujrat

Sample Design

I have collected data from 150 respondents from Gujrat city by using questionnaire method containing 41 questions

Analysis of Data

Hypotheses

Is microfinance is capable to give power to women by way of improving gender inequality and to boost up overall household well-being?

Null Hypothesis- Microfinance is not capable to give power to women by way of improving gender inequality and to boost up overall household well-being.

Alternative Hypothesis- Microfinance is capable to give power to women by way of improving gender inequality and to boost up overall household well-being.

Table showing about the attitude of Respondents with regards to mental well-being after Getting Loan (SEWA)

Table 1

Psychosomatic Factors	Highly Increased	Increased	Neither increased Nor Decreased
self-possession	23	24	53
Awareness of Children Education	31	32	37
Awareness of Health Services	20	17	63
Awareness of Sanitation Facility	21	23	56
Awareness of Food Nutrition	21	19	61
Family Planning Awareness	29	25	46
Interaction with Outsiders	29	30	41

Computation of F Ratio

Table – 2

X ₁	X ₂	X ₃	Total	(X ₁) ²	(X ₂) ²	(X ₃) ²	Total
23	24	53		529	576	2809	
31	32	37		961	1024	1369	
20	17	63		400	289	3969	

21	23	56		441	529	3136	
21	19	60		441	361	3600	
29	25	46		841	625	2116	
29	30	41		841	900	1681	
174	170	356	700	4454	4304	18680	27438

ANOVA Table

Table – 3

Square of Variation	Sum of Squares	Degree of Freedom	Mean of Squares	F Ratio
Between Samples	3226	2	1613	1613/48.78=33.06
Within Samples	878	18	48.78	
SST	4105	20 (21-1)		

In SEWA calculated value, as shown in Table 3 is 33.06 at a 5% level of significance, the critical value of the F ratio is 3.55. It shows that the alternative hypothesis is accepted. It means that in the case of SEWA Microfinance assist to empower women. So microfinance is capable to give power to women by way of improving gender inequality and to boost up overall household well-being.

CONCLUSION

As per the responses of questioner a number of families after getting funds from micro finance institutions are in condition to live a better life and a few of the females are in position to bought household equipment such as mixer, television, refrigerator, washing machine etc. and most of the families have the basic facilities of water, toilet, electricity, cooking gas etc.

The success of micro finance is possible only when its clients grow to prosperity. And for prosperity either they find the way their own if it is not be possible by them it is the duty of the institution which has been funded to them. So institutions should serve them. They need to focus less on the development of their institutions and more on what is happening in the lives of clients. This means putting much more emphasis on second aim because this is the object that measures whether or not they are succeeding with the original mission of microfinance.

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