

RELATIONSHIP BETWEEN PERSONAL PROFILE AND EMPOWERMENT OF RURAL WOMEN THROUGH SHGs

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ABSTRACT

The empowerment of women through SHGs would lead benefits not only to the individual women but also for the family and community as a whole. Empowering women is not just for meeting their economic needs but also more holistic social development. The SHGs empower women and train them to take active part in socio-economic progress of the nation. The present study was conducted in Navsari district of Gujarat in order to ascertain the relationship between personal profile and empowerment of rural women through SHGs. A total of 100 rural women were selected as respondents from ten selected villages of two talukas of Navsari district.

Keywords : self help groups, rural women, empowerment

INTRODUCTION

Empowerment of women is a crucial factor in the eradication of poverty, as the women are the key contribution to the economic at all levels women participation combating poverty though both remunerative and un-remunerative work at home and the work place the formation of self help groups has provided a lot of confidence among members of self help groups. A large member of women in the country is gaining self reliance with the help of self-help groups. In India, self-help groups represent a unique approach to financial inclusion. Self help groups- microfinance activities helps the poor, women is not just obtaining loans but also inculcating in them habits of savings, credit and investing in micro insurance and money transfer services. Members of self help groups participate and improving access to micro credit management, marketing skills, and capacity building to promote financial inclusion, and empowerment. Formation of SHGs with women has empowered them largely SHGs are now gaining acceptance as an alternative system credit delivery for meeting the credit needs especially to the people who are the poorest of poor generally comprising small/ marginal farmers and landless agricultural labours.

OBJECTIVE

To know the relationship between personal profile and empowerment of rural women through SHGs

METHODOLOGY

The present study carried out to find out the relationship between selected independent variables and empowerment of rural women through SHGs. Navsari district of Gujarat state was purposively selected for present study. From Navsari district two talukas and from each talukas five villages were selected purposively for the study. Later on ten enrolled women in SHGs from each selected village were selected randomly. This consisted sample size of 100 respondents. To ascertain the relationship between personal profile and dependent variables, the co-efficient of correlation was worked out.

RESULTS AND DISCUSSION

There are eight personal profile used for study, out of them the marital status (0.18115*) and extension contact (0.16165*) were found positive and significant, while the education (0.26439**), type of family (0.24913**), annual income (0.19538**), social participation (0.25067**) were found positive and highly significant relationship with process empowerment.

On the other hand age (0.13048^{NS}) of rural women and occupation (-0.0785^{NS}) were found negative and non-significant relationship with process and product empowerment.

Table 1 : Relationship between personal profile and empowerment of rural women through SHGs

Sr.	Personal Profile	Correlation Coefficient ('r' value)	
		Process Empowerment	Product Empowerment
X ₁	Age	-0.13048 ^{NS}	0.114923 ^{NS}
X ₂	Education	0.26439 ^{**}	0.33104 ^{**}
X ₃	Marital status	0.18115 [*]	0.157871 [*]
X ₄	Type of family	0.24913 ^{**}	0.236782 ^{**}
X ₅	Occupation	-0.0785 ^{NS}	-0.07387 ^{NS}
X ₆	Annual income	0.19538 ^{**}	0.26748 ^{**}
X ₇	Social participation	0.25067 ^{**}	0.27252 ^{**}
X ₈	Extension contact	0.16165 [*]	0.17759 [*]

* Significant at 5%, ** Significant at 1%, NS- Non significant

CONCLUSION

The variable such as age were negatively and non-significantly correlated with the process empowerment while positive and non-significantly correlated with product empowerment. Occupation were found negative and non-significant with process and product empowerment.

Education, type of family, annual income and social participation were found positive and highly significant relationship with process empowerment.

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