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Micro Finance And Rural Women Empowerment: A Case Study

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Abstract:

Women empowerment is a process of awareness and capacity building leading to participation, to greater decision- making power and control and to transformative action. A study was undertaken on different aspects of rural women empowerment i.e. educational, economic, personal, social and psychological empowerment. The study was conducted to know the empowerment among rural women through CBIGA [Community Based Income Generating Activity – A kind of micro financings] which has been provided by Informal Women Education Centre, Banasthali Vidyapeeth in Tonk district of Rajasthan state in India. 12 rural women from different villages of selected district formed the target group / case for the study. The design used in the study was the Multiple Case Study Design for the purpose of exploring the phenomenon under study through the use of a replication strategy. A semi structured interview and observation were used to collect the information and required data through personal interview with these rural women and supervisor. The data was analyzed by using qualitative data analysis techniques. The findings of the study concluded that high empowerment of beneficiary rural women could take place in personal, educational , economic , social and psychological walk of life through micro financing or CBIGA.

CBIGA – Community Based Income Generating Activities

Introduction:

"Just as a bird can not fly with its one wing only, a nation can not march forward if the women are left behind. India has a tradition of women playing important role in the advancement of civilization." - **Swami Vivekananda**

At the threshold of 21st century today, the issue of women in development has been debated and their role in different fields of production accepted and appreciated.. All the nations today are attempting to correct the blames, wrong orientations and misconceptions regarding women's capabilities and potential in order to bring the women into the mainstream of development. As a result of the deliberation in the various international conferences during and after the **International Women's Decade (1975-85)**, policies have been formulated for integrating women into national programmes by making a shift from the welfare and beneficiary approach to an approach the partnership or total participation in development.

As **Mahatma Gandhi**, the father of the Indian nation firmly believed, women's productive abilities and attitudes are essential forces that need to be allowed full and free play for human development with justice and dignity. But, unfortunately, women who constitute half the world's population are often caught in a deprivation trap of powerlessness, vulnerability, physical weakness, poverty and marginalization (Figure-1).

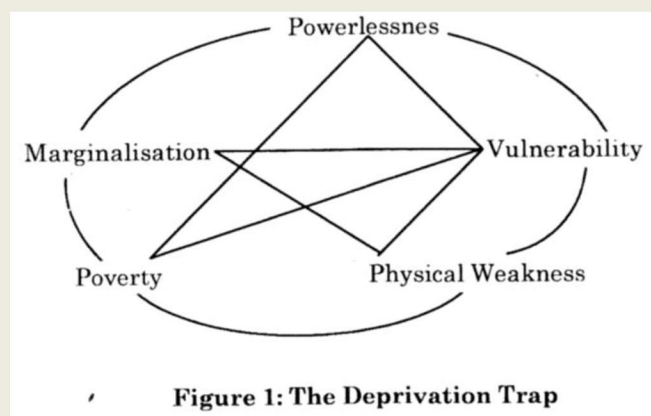


Figure 1: The Deprivation Trap

Technology especially ICTs are emerging as a powerful tool for women empowerment in a developing country like India, but as Eva Rathgeber clearly stated, "the key issue is that the technologies should be adapted to suit women rather than that women should be asked to adapt technology". Indian women who are handicapped by social customs, traditions and social evils, need special attention so that they can play their full and proper role in national life.

A woman is the nucleus around whom the family, the society and the whole community moves. The development of the whole community can not be separated or

viewed in isolation from the development of women. Their contribution to their homes and their work outside the home had made them powerful and indispensable agents of our society for bringing about social change and development of new technology.

The declaration of the year **1975** as **International Women's Year**, the decade **1975-85** as **International Women's Decade** by **United Nation** and the **World Conference on Women** in **September 1995** in **Beijing, China** have become powerful agenda for empowerment of women. Policies and programmes have been focused to enhance the status of rural women which is an index of civilization and growth of a society.

India is a country with total population of 1, 02, 70,15, 247, where the no. of females for 1000 males is 933, as per the Census 2001. It is an important fact that no society will progress satisfactorily unless women, who constitute almost half of their population are given equal opportunities. The late Indian Prime Minister Pandit Jawahar Lal Nehru, a great visionary and the architect of modern India, always felt that the development of women should be given top priority in the pattern of progress in the economic development of the country. According to him, "one of the truest measures of the nation's development is the state of its women". So, there is a greater need for bringing women into the mainstream of development of India. Where they can be successful in all fields if they are given the opportunity.

The women folk can easily be considered as backbone of any nation and better half of the men in almost all spheres of community development of which India is not an exception. Rural women who constitute 50% of total rural population, play an active role in all spheres of economic life and contribute richly towards income and employment to the rural sector in general and rural women in particular. These are the women who need and deserve poverty alleviation programmes and education more than any other.

Rational of the study:

"You can tell the condition of a nation by looking at the status of its women".

-Jawaharlal Nehru

Emphatic words by one of our country's premier leaders. The statement stresses the role women have to play in a society. India is currently witnessing a revolution of sorts in economy and the technological sectors, yet even 60 years after independence, women's liberation seems a distant dream. As a country with more than 70% of its population

residing in rural areas, it is worthwhile to examine the condition of women in our villages. A closer look at them reveals a striking paradox for a country poised to take the leap to become superpower in the not-so-distant future. Women are pillars on which the family unit stands but rural women present a picture of abject poverty and exploitation both inside and outside the home. Hence, empowerment of women has far reaching changes. It will affect not just the current generation of women but also the ones to come, for in woman lies the potential for the betterment of her children and her society and ultimately the country.

According to **World Bank (2004)** the main key services fail poor people in access, quantity and quality. This necessitates a set of development targets known as **Millennium Development Goals (MDG)**. These call for halving of the global, poverty and broad improvements in human development by **2015**. The **Millennium Declaration** adopted by **UN in 2000** underscored the urgency of ensuring that the benefits of new technologies, specially **Information and Communication Technologies (ICTs)** are made available to all. One resource that liberates people from poverty and empowers them is knowledge. It is also now well understood that any attempt to improve the quality of life of people in developing countries would be incomplete without progress towards the empowerment of women.

Women cannot be ignored while devising various policies for rural and socio-economic development. So, giving women equal opportunities is very much required. Women's empowerment is obviously essential for raising their socio-economic status in the society and recently women's empowerment has acquired an important place in government policy, non-government advocacy and academic research.

Very few studies are available related to empowerment of women and the contributing factors for it. This study will be of immense help for policy makers and women development programs initiators to improve the present running programs and also to plan the future programs most effectively.

Statement of the problem:

Micro Financing through Community Based Income Generating Activities[CBIGA]and Rural Women Empowerment - **A Case study**

Objectives of the study:

To study the various community based income generating activities owned by rural women of Informal Women Education Centre.

To study the role of community based income generating activities in the overall empowerment of rural women with reference to their-

Personal empowerment

Educational empowerment

Economic empowerment

Social empowerment

Psychological empowerment

To study the role of community based income generating activities in providing micro finance to the rural women.

Variables:

Women Empowerment

Women empowerment is a process by which women gain control over resources (income, knowledge, information, technology, skill and training), challenge the ideology of patriarchy and participate in leadership, decision-making process, enhance the self image of women, to become active participants in the process of change and to develop the skills to asset themselves.

Community Based Income Generating Activities

CBIGA are considered as those activities which has been provided by Informal Women Education Centre and helps the rural women in generating income within the sphere of their community.

Micro finance

Micro finance is the provision of financial services such as loans, savings, insurance and training to people living in poverty. It is a broad category of services, which includes micro credit and micro credit is provision of credit services to poor clients.

Methodology:

Method – Case Study Method

According to nature of research problem researcher has used the Case Study Method to investigate the contemporary phenomenon within its real-life context with the help of multiple sources of evidence.

Design – Multiple Case Study Design

While much case study focuses on a single case , often chosen because of its unique characteristics, the multiple case study design will allow the researcher to explore the phenomenon under study through the use of a replication strategy . According to this, if all or most of the cases provide similar results, there can be substantial support for the development of a preliminary theory that will describe the phenomenon [Eisenhardt, 1989]

Sampling – Purposive Sampling and Random Sampling

The researcher has used the Purposive Sampling Technique in the selection of centre[case] for the study.

In the selection of rural women[multiple cases] working in these centres in different community based income generating activities the researcher has used the Random Sampling Technique to reduce the biases of the multiple cases selection in the study.

Case - For the present study the Case Design was the following-

Sl. No.	Name of Case	No. of Multiple Cases
1.	Informal Women Education Centre * , Banasthali Vidyapeeth	28

Tools -

Personal Profile Performa – Self constructed

Interview Schedule (Face-to-face) – Self constructed

Observation

Analysis Procedure – Qualitative Data Analysis

According to the nature of data collected with the help of selected tools , the researcher has used Qualitative Data Analysis as data analysis procedure.

Results or findings:

#. The different activities which comes under Khadi and Village Industries are owned by rural women as community based income generating activities .

#.The CBIGA under Informal Women Education Centre played a significant role in the empowerment of rural women with reference to their-

PERSONAL EMPOWERMENT- These CBIGA helped the rural women to improve their personal profile. It made them to be aware about their self.

EDUCATIONAL EMPOWERMENT: With reference to educational empowerment these CBIGA helped a lot to the rural women. As it made education according to their need . It made S significant impact on their own educational level as well as their children education. It also helped in improvement of educational level of whole family.

ECONOMIC EMPOWERMENT: as Informal Women Education Centre provide the work and money for their work to rural women through CBIGA. It helped these rural women to earn income while getting educated and monthly income helped them in getting empowered economically also. This income helped them to improve their living standard , economic condition of these rural women and their family. It also helped them to start thinking about the utilization of their earned money as now they were able to earn and they had their own money to spend.

SOCIAL EMPOWERMENT: The CBIGA helped the rural women to come out from their home and to become an active part of social system. After joining the IWEC and CBIGA these women were able to share their knowledge, problems and also their ideas. It made them confident and gave them a voice and social status to speak in the society and in their houses for themselves and also for the others. Thus, it empowered them socially.

PSYCHOLOGICAL EMPOWERMENT: These CBIGA and Informal Women Education also helped the rural women to empower psychologically. It helped in improving thinking, decision making power, achievement motivation,

confidence level , self reliance and attitude towards life, education, children, family and self .

The CBIGA has been found a better kind of micro financing which provide not only the finance as daily wages to rural women but also make them confident and self reliant. Its directing their life in right direction and also helping them in deciding their own path of success.

Potential contribution of the study:

The study will provide valuable information to the government and non-government agencies about the extent of rural women empowerment and education through community based income generating activities .

It will be of immense help for policy makers and women development program initiators to plan the future program most effectively.

It will be helpful in knowing the success, failure and impact of Informal Women Education Centre.

The study will help in introducing CBIGA as a new kind of micro financing which is more effective.

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