Impact of MAVIM Activities on Empowerment of Rural Women

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ABSTRACT

This study on "Empowerment of rural women through Mahila Arthik Vikas Mahamandal" was undertaken in 12 villages of Nagpur district of Maharashtra State, with sample size of 120 women respondents who were randomly selected from the list of MAVIM SHGs. The data were collected on personal, socio-economic and situational characteristics as independent variables and empowerment of rural women as effect of MAVIM activities. The distributional analysis pertaining to age of MAVIM women members indicated that above one third of (40.00%) respondents belonged to middle-age group. It was found that majority of women respondents (29.16%) were educated up to junior college, while 43.33 per cent of them belongs to OPEN caste category followed by 36.66 per cent of women respondents in OBC caste category. Above three fourth of women respondents (85.00%) had nuclear type of family and nearly three fifth of them (68.33%) had medium size of family. Over half of the women respondents (56.66%) were engaged in farming as their main occupation. The two fifth (45.00%) of respondents had marginal land holding. (44.16%) and had family income category of Rs.100000 to 150000. Majority of respondents (65.00%) had social participation in more than one organization and 83.33 per cent had medium level of extension participation. Mean empowerment index of psychological, cultural, social, economical and political empowerment of rural women in total was increased from 26.76 per cent before participation in MAVIM activities to 73.91 per cent after the participation in MAVIM activities this indicate highly significant difference.

Key words: Empowerment; Impact; MAVIM activities;

Empowerment in the context of women's development is a way of defining, challenging and overcoming barriers in a woman's life through which she increases her ability to shape her life and environment. It is an active, multidimensional process which should enable women to realize their full identity and power in all spheres of life. The MAVIM (Mahila Arthik Vikas Mahamandal) is a viable organized setup to disburse micro credit to rural women for the purpose of making them enterprising and encouraging to entrepreneurial activities. The formation of MAVIM is not ultimately a micro credit project but an empowerment process. The concept of MAVIM rose as the name suggests, it is helping to self. The main object of the MAVIM is to make socio-economic development and empowerment of rural poor that is women, landless labour, rural artisans etc. It was expected that, formation of MAVIM will encourage and empower the rural women and others too. To form thrift group and in the process of self help they learn to go and deal with government officials, any

formal credit system building self confidence and empowering them. The group provides the women a base for self employment and empowerment through group dynamics. They are encouraged to make voluntary thrift on a regular basis. They use this pooled resources to make small interest bearing loans to their members. In Nagpur District lot of employment generating activities were conducted by MAVIM for the women members of self help groups. Hence, the present study was undertaken to assess the impact of MAVIM activities on empowerment of rural women.

METHODOLOGY

The present study entitled, "Empowerment of rural women through MAVIM activities." was undertaken in the villages of Nagpur district of Maharashtra State, where MAVIM activities were conducted. The exploratory research design of social research was used in the present study. The list of villages having women self help groups were obtained from the office of the Mahila Arthik Vikas

Mahamandal, Nagpur. Thus, 12 villages were selected purposively on the criteria of MAVIM based SHG. The data were collected personally with the help of a structured interview schedule developed for this purpose. The women respondents were contacted at their home or their work place. Total 120 women respondents were interviewed and their responses were recorded regarding to their personal, socio-economic and situational characteristics and the impact on their empowerment before and after participation in MAVIM activities.

RESULTS AND DISCUSSION

Personal. socio-economic and situational characteristics: It was observed that majority of the women respondents (53.33%) belonged to young age group that is upto 35 years age followed by 40.00 per cent respondents in middle age group i.e. between 36 to 50 years. Nearly one third women respondents (29.16%) were educated up to junior college followed by one fourth respondents (25.00%) with high school education. Most of the respondents (43.33%) who participated in MAVIM groups were from open caste category followed by OBC (36.66%) and remaining one fifth of women respondents were belonging to backward caste categories. Great majority of women respondents (85.00%) had nuclear type of family and majority of them (68.33%) had 5-6 members in their family i.e. medium size of family. Over half of the respondents (56.66%) were engaged in farming as a family occupation and 21.66 per cent of them had allied business in addition to agriculture. Maximum respondent's family (45.00%) possess marginal land holding followed by small (27.50%) and semi medium (20.00%) land holding. 44.16 per cent of women respondents had annual income of Rs 1 to 1.5 lakh. Most of the respondents (65.00%) had participation in more than one organization. Among all the maximum percentage of women respondents i.e. 83.33 per cent had medium extension participation.

Impact of MAVIM activities on women empowerment: The empowerment of rural women through MAVIM activities was studied on five dimensions, individually and the overall empowerment of rural women was also assessed by consolidating the empowerment of rural women on the five dimensions i.e.- Psychological empowerment; Cultural empowerment; Social empowerment; Economic empowerment and Political empowerment.

Table 1. Distribution of women respondents according to their personal, socio-economic and situational profile (N = 120)

	No.	%
Young	64	53.33
Middle	48	40.00
Old	08	06.66
Illiterate	12	10.00
Primary School	18	15.00
Middle School	15	12.50
High School	30	25.00
Junior college	35	29.16
Uni. education	10	08.33
SC	13	10.83
ST	02	01.66
VJ	04	03.33
NT	05	04.16
OBC	44	36.66
OPEN	52	43.33
Joint	18	15.00
Nuclear	102	85.00
Small	21	17.50
Medium		68.33
		14.16
	68	56.66
		05.83
	26	21.66
C	19	15.83
		45.00
"	_	27.50
70-1-11-1		20.00
		05.00
		02.50
		11.66
		16.66
		44.16
	1	23.33
		04.16
		05.00
		30.00
		65.00
		02.50
		02.30
Medium participation		83.33
High participation	12	10.00
	Middle Old Illiterate Primary School Middle School High School Junior college Uni. education SC ST VJ NT OBC OPEN Joint Nuclear Small Medium High Farming Farming + labour Farming + business Farming + business Farming + services Marginal Small Semi medium Medium Large Up to Rs. 50,000/- Rs.50,001 to Rs.1,00000/- Rs.1,00.001 to Rs. 1,50,000 Rs.1,50,001/- to 4,00000 Rs.4,00,001/- and above No participation One organization More than one org. No participation Low participation Medium participation	Middle 48 Old 08 Illiterate 12 Primary School 18 Middle School 15 High School 30 Junior college 35 Uni. education 10 SC 13 ST 02 VJ 04 NT 05 OBC 44 OPEN 52 Joint 18 Nuclear 102 Small 21 Medium 82 High 17 Farming + labour 07 Farming + business 26 Farming + services 19 Marginal 54 Small 33 Semi medium 06 Large 03 Up to Rs. 50,000/- 14 Rs.50,001 to Rs. 1,0000/- 20 Rs. 1,50,001/- to 4,0000 28 Rs.4,00,001/- and above 05 No participation 06 Low participation 05 <t< td=""></t<>

Psychological empowerment: The data in Table 2 showed that majority of (53.33%) respondents were belonged to the no empowerment category, followed by 21.66 per cent of them in low empowerment category, whereas in high and medium empowerment category they were 14.16 per cent and 10.83 per cent, respectively before participation in MAVIM activity.

The tremendous change was observed among

women respondents after participation in MAVIM activities. The majority of 56.66 per cent respondents were in high empowerment category and 25.00 per cent of respondents were in medium empowerment category followed by 18.33 per cent of respondents in low empowerment category, whereas none of the respondents was in no empowerment category.

Table 2. Impact of MAVIM activities on psychological empowerment of women respondents (N=120)

Psychological	Before		After	
empowerment	No.	%	No.	%
No empowerment	64	53.33	0.0	00.00
Low empowerment	26	21.66	22	18.33
Medium empowerment	13	10.83	30	25.00
High empowerment	17	14.16	68	56.66
Total	120	100.00	120	100.00

From the Table 2 it is concluded that nearly 53.33 per cent of the respondents had no empowerment before participation in MAVIM activities but after participation 56.66 and 25.66 per cent of respondents had high and medium psychological empowerment, respectively. The present findings are supported by findings of *Bhagyalaxmi et al.* (2003) who reported that majority of women respondents were under medium to high category of psychological empowerment.

Table 3. Impact of MAVIM activities on cultural empowerment of women respondents (120)

Cultural	Ве	Before		After	
empowerment	No.	%	No.	%	
No empowerment	07	05.83	03	02.50	
Low empowerment	25	20.83	14	11.66	
Medium empowerment	34	28.33	26	21.66	
High empowerment	54	45.00	77	64.16	
Total	120	100.00	120	100.00	

Cultural empowerment: It was revealed from Table 3 that majority of the women respondents (45.00%) were in high category of cultural empowerment followed by 28.33 per cent of them in medium category, 20.83 per cent respondents were in low and very less percentage respondents (05.83%) were in no empowerment category of cultural empowerment before participation in MAVIM activities. After participation in MAVIM activities, majority of the respondents (64.16%) were found in high category of cultural empowerment. In medium, low and no empowerment category the percentage of respondents were 21.66, 11.66 and 02.50 per cent, respectively.

Thus, it is concluded from the findings that majority of the women respondents had high cultural empowerment due to participation in MAVIM activities. The present findings are similar with the findings of *Jayashri Jadhao* (2011) who observed that majority percentage of the respondents expressed that they had cultural benefits due to participation in SHGs.

Social empowerment: The data given in Table 4 revealed that before participation in MAVIM activities, nearly 58.33 per cent of the respondents were in high empowerment category, followed by 25.83 per cent of them in medium category, and 14.16 per cent were in low category of social empowerment, while respondents in no empowerment category was only 01.66 per cent.

Table 4. Impact of MAVIM activities on social empowerment of women respondents (N=120)

Social	Bef	ore	After	
empowerment	No.	%	No.	%
No empowerment	02	01.66	0.00	00.00
Low empowerment	17	14.16	2.00	01.66
Medium empowerment	31	25.83	11	09.16
High empowerment	70	58.33	107	89.1667
Total	120	100.00	120	100.00

After participation in MAVIM activities, great majority of respondents (89.16%) were in high category and very less respondents were in medium (09.16%) and low (01.66%) category of social empowerment. Not a single respondent belonged to no empowerment category because MAVIM helps women to bring awareness about saving, education, health, environment, family welfare and social forestry. The present findings are confirmed with the findings of *Arunkumar Bevenahalli* (2006) who observed that cent per cent of the respondents expressed that they had social and political benefits.

Economic empowerment: After participation in MAVIM activities drastic change was observed. More than half of respondents (69.16%) were included in high category, over one fourth (27.50%) of them were in medium category and respondents included in low and no empowerment were of 02.50 per cent and 00.83 per cent. From Table 5 it is clear that 64.16 per cent respondents had high economic empowerment before participation in MAVIM activities, which was increased to 69.16 per cent respondents in high empowerment category after participation in MAVIM activity. The present findings corroborate with the findings of Jayashri Jadhao (2011).

Table 5. Impact of MAVIM activities on economic empowerment of women respondents (N=120)

Economic empowerment	Before No. %		After No. %	
		, -		
No empowerment	10	08.33	01	00.83
Low empowerment	06	05.00	03	02.50
Medium empowerment	27	22.50	33	27.50
High empowerment	<i>7</i> 7	64.16	83	69.16
Total	120	100.00	120	100.00

Table 6. Impact of MAVIM activities on political empowerment of women respondents (N=120)

Political	Before		After	
empowerment	No.	%	No.	%
No empowerment	09	07.50	00	00.00
Low empowerment	11	09.16	10	08.33
Medium empowerment	20	16.66	22	18.33
High empowerment	80	66.66	88	73.33
Total	120	100.00	120	100.00

Table 7. Empowerment of rural women through participation in MAVIM activities.

Main indicators index	Mean e wermer		Diffe-	Z-value
	Before	After	rence	
Psycho. Empowerment	34.12	77.42	43.30	3.81**
Cultural Empowerment	22.50	75.87	53.37	9.50**
Social Empowerment	27.29	73.37	46.08	2.86**
Economic Empowerment	17.05	80.79	63.74	1.99*
Political Empowerment	32.83	61.61	28.78	7.70**
Overall empowerment	26.76	73.91	47.15	4.48**

^{* =} Significant at 0.05 level of probability

Political empowerment: Table 6 reveals that before participation in MAVIM activities, 07.50 per cent women respondents were in no political empowerment category, while 09.16 per cent of them were in low category, 66.66 per cent and 16.66 per cent respondents were in high and medium category of political empowerment, respectively. But, after participation in MAVIM activities, nearly three fourth of the respondents (73.33%) were included in high category of political empowerment. About 18.33 per cent and

08.33 per cent of the respondents had medium and low political level of empowerment, respectively. None of the respondents were observed in no political empowerment category. Similar results were also reprted by *Jayashri Jadhao* (2011).

Empowerment of rural women through Mahila Arthik Vikas Mahamandal activities: From Table 7 it is clear that after participation in MAVIM activities women get economically empowered with 63.74 per cent mean difference, the change was significant (z=1.99) at 0.01 level of probability followed by cultural empowerment by 53.37 per cent mean deference index and found highly significant (z=9.50). It was also noted that mean index difference of social empowerment was significantly increased (z=2.86) at 1 per cent level of probability with 46.08 per cent difference of mean index. Women participated in MAVIM activities also get empowered psychologically with 43.30 per cent mean difference which was found highly significant (z=3.81). The women respondents were politically empowered with 28.78 per cent difference in mean index after participation in MAVIM. In overall scenario of women empowerment, average index of women empowerment was 26.76 before participation in MAVIM activities which increased to the mean index value of 73.91. This difference was highly significant as indicated by Z value (4.48).

CONCLUSION

In the study area most of the women who participated in MAVIM activities were educated and from young and middle age group. Due to the marginal to small land holdings their farming occupation was subsidized by related businesses with the help of MAVIM. Different activities conducted by MAVIM had a highly significant impact on psychological, cultural, social, economic and political empowerment of rural women. Hence, it is concluded that farming and entrepreneurial activities of Mahila Arthik Vikas Mahamandal were helpful in overall empowerment of rural women.

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^{** =} Significant at 0.01 level of probability