

State of Women Empowerment in Rural Areas: With Special Reference to Madhya Pradesh

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Abstract

The term women empowerment is related to social and economic up-grade of the females living in rural areas of the state. There are a number of programs and schemes that are dedicated to women only. Most of the District Commercial Banks and Regional Rural Banks are operating in most remote areas of the state are determined to reach each and every person living in the rural areas and coming from deprived section of the society but with all these efforts the present situation of women is not improving in the state. This present study will evaluate the scenario of women empowerment in the state and also analyze the level of financial literacy in the rural and tribal areas of the state. This study is based on both the primary and secondary data. ANOVA is use to analyze the results.

Keywords: Women empowerment, financial literacy, development.

Introduction

As the name suggests, Madhya Pradesh is the 'Central State' of the country and is second largest state. As far as population is concerned it is the fifth largest state in India. As a matter of fact Madhya Pradesh was the largest state till the last years of 20th century, but in the year 2000 the state was divided in two different states i.e. Madhya Pradesh and Chhattisgarh.

Table 1: Brief Demographic Profile of Madhya Pradesh

S.No.	Component	Value
1	Population	Approx. 7 Cr.
2	Males	Approx. 3.7 Cr.
3	Females	Approx. 3.4 Cr.
4	Gender Ratio	1000 : 930
5	Literacy Rate of Male	80%
6	Literacy rate of Female	60%

Source: Statistics Handbook, MP (2015)

Looking at the economic profile of the state, it can be said that Madhya Pradesh is one of the economically backward and underdeveloped state of the country. This can be said from the facts published in Statistical Handbook of M.P. for consecutive years 2001 to 2015. As a matter of fact more than 35% of the population is below the poverty line and this is far beyond the national average of 25% till the year 2015. Then on the other hand Madhya Pradesh is having maximum number of tribes, more than 20% of the total population comes from tribal areas.

Meaning of Women Empowerment in Madhya Pradesh

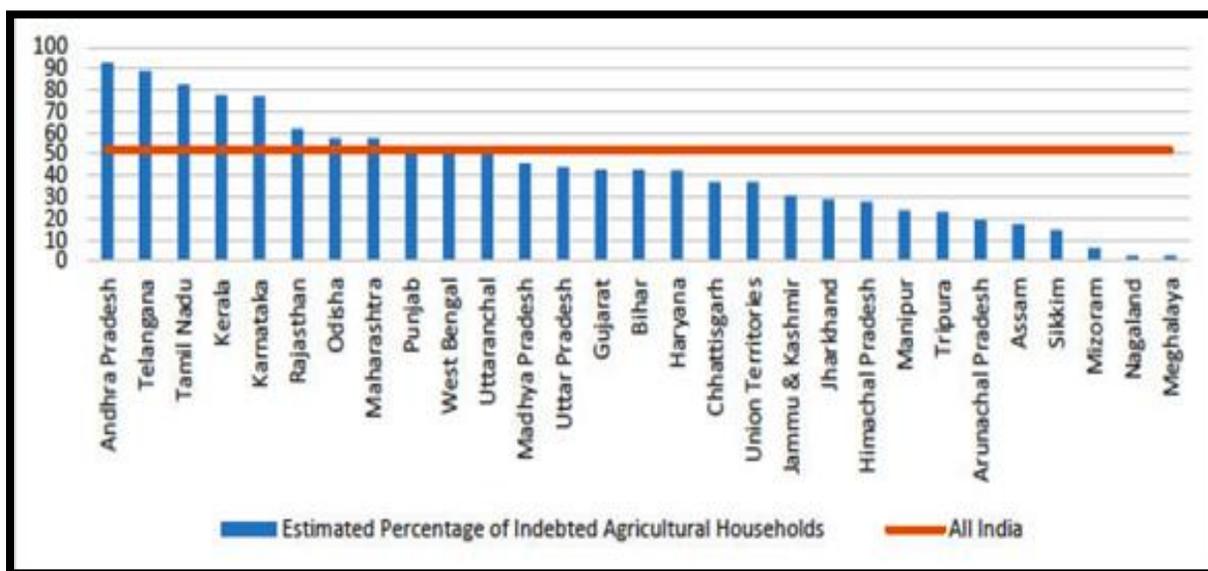
The government agencies along with the other welfare authorities are trying to upgrade the state of women empowerment in the state. Here the term women empowerment is related to social and economic up-liftment of the females living in the rural areas of the state. There are a number of

programs and schemes that are dedicated to women only. Most of the District Commercial Banks and Regional Rural Banks are operating in most remote areas of the state to reach each and every person living in the rural areas and coming from deprived section of the society. There are a number of liberties granted to women living in the state, the government and financial agencies are more concern about the women living in tribal areas because more than 20% of the state population is residing in tribal areas and affected by naxalites.

At the next level there are a number of schemes that are specifically related to women from SC and ST categories, the dedicated agency for women from scheduled category is Madhya Pradesh Zila Antyavasayi Shakari Vikas Samiti and for schedule tribe it is Adivasi Vitta Evan Vikas Nigam.

Some other employment related schemes are:

- Pradhan Mantri Rozgar Yozna
- Swarnjayanti Gram Swarojgar Yojna
- Initiative from MP-TFDC
- Shari Rojgar Yojna



Source: World Bank Report, 2017

Figure 1: Comparative Rural Indebtness in India

Benefits from Empowerment Drives

Social Status

This is one benefit that is very important in case of women in tribal areas of Madhya Pradesh. Financial assistance, job, self-employment, etc. will certainly improve the status of women in the society. It is evident from the previous reports that before 2000 the situation of women in rural areas of Madhya Pradesh, as in some of the cases they were not even given the status of a human being, they were traded, exploited and tortured. But the drive of women empowerment has changed their lives forever.

Increased Awareness

In many of the cases the empowerment groups use to take meeting at regular intervals, in these meetings a number of decisions are being taken, like policies of SHGs, credit distribution, banks initiatives, etc. apart from this many of the social and economic issues are also developed and in this way women use to learn about their rights, importance and right place in the society.

Family Appreciation

As discussed above social status is one of the outcomes from the drives of women empowerments, this social status is certainly going to gain appreciation for the women in their own family and relatives. It is a sure thing that all the women are not the part of initiatives of women empowerment and they look with respect towards the empowered women.

Better Facilities

If the women in the family is empowered then it is a sure thing that if the women of the family will work and earn some income and it will be easier to avail the required facilities for all members of the family. In Rural areas of Madhya Pradesh education, job, food, fuel, etc. are next to luxury as many families are not able to get the meals of two times in a day.

Literature Review

Tilak (2014) the researcher conducted a study on the financial literacy and assessment of decision making capacity of rural people. Then on the other hand the study also evaluated the relationship between financial education and literacy of adults. The respective findings of the study stated that many of the adult respondents were reluctant to learn new things and financial education is one of them. As far as young respondents are concerned, most of them are already familiar to financial terms and rest are willing to learn about the same.

Kumar S. (2015) this study was conducted to evaluate the state of financial literacy of youngsters in rural and urban areas. The findings of the study stated that if an opportunity is given most of the youngsters are eager to learn about the financial terms and increase their level of financial literacy. Then on the other hand respondents from urban areas are known to basic financial terms and they are not much interested in learning the financial system in totality and still are dependent on someone else for the same.

Gupta (2017) this study was conducted in the Kangra District of Himachal Pradesh and the findings of the study stated that specifically the level of financial literacy of Kangra is lower than the average of overall state. Some of the reason for this were no knowledge of financial record keeping, not aware of cash management, not aware of the benefits of saving money and less knowledge about avenues of saving and investment. This study suggests that welfare agencies like NGO etc. should join hand with state government to derive programs spreading the financial knowledge in Kangra and nearby districts.

Objective

The main objective of the study is to evaluate the scenario of women empowerment and financial literacy of women in the rural and tribal areas of Madhya Pradesh. On the other hand researcher will also try to make some suggestions about the problem at hand.

Research Methodology

Data Sources

This study is based on both types of data i.e. primary as well as secondary data. The researcher has collected the secondary data from the following sources:

- Research Article
- Reports on financial literacy
- Reports on women empowerment
- Comparative reports of WHO and MHRD
- Newspaper and magazine articles on financial literacy
- State Development reports
- Government reports on schemes for rural women

Then at the net level the researcher has gather primary data as well by using a structured questionnaire.

Data Collection Tools and Sample

The researcher has contacted more than 200 female respondents, all the respondents were from similar economic and demographic backgrounds. This was a random sample and collected from rural and tribal areas of Madhya Pradesh. Most of the data collection was done at the SHG meeting on monthly basis.

Data Analysis and Interpretation

Results of ANOVA (*One Way*) Test

On the basis of education	F	Sign
At least one member of the family is financially literate	3.992	2.108
All the women in the family are earning income	2.573	2.029
Know at least five women who are the members of SHG	5.644	5.762
Aware of the benefits of financial literacy	.365	.178
You yourself are the member of SHG	.784	.647
Operated the Jan Dhan account on your own	2.548	2.661
Scheme related benefits are coming directly to your account	1.261	1.917
Social status has improved after joining SHG	2.016	2.814
Beneficiary of at least one government scheme	1.595	1.004
Getting regular work from MGNRGA	2.371	2.543
Family members are supportive regarding your social status	4.337	3.621
On the basis of Family members		
At least one member of the family is financially literate	.194	.214
All the women in the family are earning income	.413	.442
Know at least five women who are the members of SHG	.373	.551
Aware of the benefits of financial literacy	1.732	5.750
You yourself are the member of SHG	2.626	2.773
Operated the Jan Dhan account on your own	2.962	2.642
Scheme related benefits are coming directly to your account	3.583	5.542
Social status has improved after joining SHG	1.253	1.863
Beneficiary of at least one government scheme	1.901	.052
Getting regular work from MGNRGA	4.071	3.153
Family members are supportive regarding your social status	2.301	1.301
On the Basis of earning capacity		
At least one member of the family is financially literate	3.417	.083
All the women in the family are earning income	2.043	1.269
Know at least five women who are the members of SHG	1.045	.716

Aware of the benefits of financial literacy	1.006	.614
You yourself are the member of SHG	.801	.052
Operated the Jan Dhan account on your own	2.547	2.072
Scheme related benefits are coming directly to your account	0.987	0.019
Social status has improved after joining SHG	1.784	.647
Beneficiary of at least one government scheme	.548	.661
Getting regular work from MGNRGA	.261	.917
Family members are supportive regarding your social status	.016	.814
On the Basis of Marital status		
At least one member of the family is financially literate	1.082	.970
All the women in the family are earning income	2.360	.782
Know at least five women who are the members of SHG	1.355	.956
Aware of the benefits of financial literacy	2.660	3.077
You yourself are the member of SHG	.313	2.516
Operated the Jan Dhan account on your own	.503	.080
Scheme related benefits are coming directly to your account	.445	1.017
Social status has improved after joining SHG	.316	.814
Beneficiary of at least one government scheme	.021	.071
Getting regular work from MGNRGA	.173	1.070
Family members are supportive regarding your social status	.459	.562

Interpretation

In the above given interpretation it can be seen that in most of the cases value of F-Ratio is almost similar to or more than the 'Sign.' Value, this is an indication that the respondents are less variable in their responses.

In case of education, the minimum education was class five and maximum education was graduation. Most of the respondents were positive towards the point in question, though in some of the cases like family support and social status, many of the respondents were not positive, this

shows that in most of the cases male family members are enjoying the benefits but are not recognizing efforts of women in the family.

Then on the basis of earning capacity it was found that in most of the cases, the respondents were of progressive nature and are willing to increase their competitiveness and increase the total income of the family. Rather in some of the cases it was found that the female member is the only earning member i.e. the male member of the family is either dead or not able to go out for work.

Marital status is a crucial issue in case of rural women as in case of rural areas once the women get married then her all the social and family status changes according to her in-laws. In this present study also same stands true i.e. the females who were the active members of SHGs but then after marriage they have either left the group or started to work on different stature.

As this evident from a number of reports from different agencies that in the rural areas mostly there are more number of family members as compared to urban areas. When it comes to feed, educate and nurture all the members it becomes difficult to cater all of them, in such a case the girls in the family are debarred from education and other facilities, this also stands true in case of tribal areas of Madhya Pradesh. But in the present times the situation has changed and own family members and in-laws are willing to provide opportunity to their female family members.

Conclusion

The above given interpretation of data analysis is conclusive in nature but then again, this present study also attempts to evaluate the financial inclusion in the state of Madhya Pradesh as far as female members are concerned. Most of the female respondents were the beneficiaries of different government schemes at one point of time or the other. Then there are instances where the females have become the sole earning member in the family and there are certain instances where the male members are enjoying the earnings of female members but are not willing to recognize the efforts of females.

The government and the other regulated agencies are making all the efforts to upgrade the status of females in the rural areas of Madhya Pradesh, but then again the poverty, less education and deprived thought process of the residents are some issues that will take time to get evolve.

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