



A Study of Religion Base Need of Micro Finance from SHG Through Mission Mangalam During the Year for Women Empowerment

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Abstract:

Mission Mangalam has been launched by the Gujarat Government in 2010. It is an integrated poverty alleviation approach and an initiative to empower rural women. The mission was started with a belief that for the overall prosperity of the community, state or nation its every segment should flourish. Hence to bring rural women at par with men, Mission Mangalam was launched. Through this mission Sakhi Mandals (self-help groups) have been combined into the corporate value chain benefitting the stakeholders. Mission Mangalam is helping women to earn their livelihood and to become independent.

Keyword: Empowerment of women, Micro finance, Mission mangalam

1. Introduction

Mission Mangalam helps poorest or the poor women. Some women are already running very small business from their homes. Mission Mangalam helps them generating awareness regarding new markets opportunities and better ways to do business. Along with this market linkage is also provided by the mission. When encouraged and shown new opportunities these women groups explore new ways and products thus increasing their earning. In a way they contribute to the development of the state.

2. Research Gap

From the previous study it is found that there were no studies found for micro finance for women empowerment on the base of mission mangalam scheme introduced by Gujarat Government for women empowerment hence researcher has studied the micro finance through SHG under mission mangalam scheme of Gujarat Government and this paper is prepared religion base need of micro finance by SHG under mission mangalam scheme of Gujarat Government.

3. Objective of the Study

To study the religion base need of micro finance from SHG through mission mangalam during the year for women empowerment under study

4. Review of Literature

Batliwala (1994) identified three approaches to women's empowerment: the integrated development approach which focused on women's survival and livelihood needs; the economic development approach which aimed to strengthen women's economic position and the consciousness approach which organized women into collectives that address the source of oppression.

Mayoux (1997) argues that the impact of microfinance programs on women is not always positive. Women that have set up enterprises benefit not only from small increases in income at the cost of heavier workloads and repayment pressures. Sometimes their loans are used by men in the family to set

up enterprises, or sometimes women end up being employed as unpaid family workers with little benefit. She further points that in some cases women's increased autonomy has been temporary and has led to the withdrawal of male support.

Gibb Sarah (2008): Study related to Women position in Family/Society documented that micro credit has failed to empower women as women could not change her traditional household role and could not retain control over money. Control over money is a function of family structure. Whether a women lives in a joint family or in a nuclear family, all will have an impact on her autonomy. In a joint family, she is having less autonomy than in nuclear one.

Lakshmi R and Vadivalagan G (2010), in their study addressed women empowerment through self-help groups in Dharmapuri district of Tamil Nadu. The results of the study revealed that the SHGs have had greater impact on both economic and social aspects of the beneficiaries. The study shows that the main reason for joining SHG is not to merely get credit, it is an empowerment process. After joining SHG the women are economically and socially empowered.

Upadhyay, Pallavi A.; Shukla, Aparajita A.; Bala, D. V (2013): Wrote Article on "Introduction of Mission Mangalam "as a part of their article they have conducted study on benefits of this scheme through study of 152 women members of sakhimandals in Saraspur ward, A'mdavd. They found that women are getting health benefits after joining this scheme. And the results of their study also concluded that women are getting education up to higher education, cultivated habit of saving and they are also getting significant benefit of sanitation facility after joining this scheme.

Sahoo (2013): Study related to SHG's role in overall economy had analyzed the role and performance of SHGs in promoting women's empowerment in Cuttack district of Odisha. In traditional times, women were not given any right of decision making but the economic progress of India depends on the productivity of both females and males.

Hari Srinivas (2015): A study to analyze the factors which impact the empowerment of women residing in Jamnagar City of Gujarat was undertaken. The study contained 100 beneficiaries of Microfinance Institutions i.e. Jana Lakshmi. The study concluded that microfinance institution helps in poverty alleviation and through that standard of living of women also improves. The SHG's has provided social opportunities to make them aware about these rights, entitlements and development programs as well as starting income generation activities for substantial earnings and self-employment.

5. Research Methodology

5.1 Sources of Data

The study is exploratory in nature and is based on both primary and secondary data. Secondary data was collected from various journals, articles, working papers; NGO reports etc. Primary data was enumerated from a field survey in the study region. (Saurashtra Region)

5.2 Area of Sampling

The study was conducted in the various parts of Rajkot district including Gondal, kotdasangani, paddhari, ghantesvar, lodhika and Rajkot taluko through a field survey to get an insight of the benefits and challenges faced by women in SHGs.

5.3 Sample Size

600 samples from various SHGs from the area of study have been considered to conduct the present study.

5.4 Method for data collection

Structured questionnaire is prepared in four parts viz. Personal information of respondent, family information of respondent, micro finance related question and women empowerment through mission mangalam micro finance.

5.5 Statistical tools

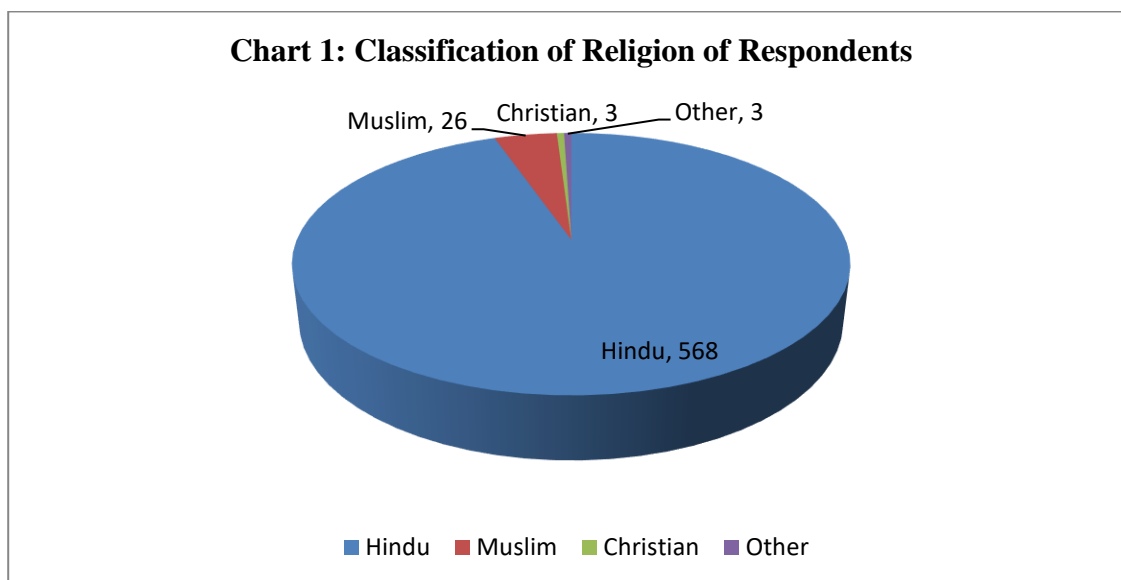
Simple Average and Chi-square test has used as tools for the present study. Cross tabulation and percentage analysis are used for the analysis of the data.

6. Data Analysis of the religion base need of micro finance from SHG through mission mangalam during the year for women empowerment under study

6.1 Classification of Religion of Respondents

Religion	No. of Respondents	Percentage	Cumulative Percentage
Hindu	568	94.7	94.7
Muslim	26	4.3	99
Christian	3	0.5	99.5
Other	3	0.5	100
Total	600	100	

Source: Primary Data

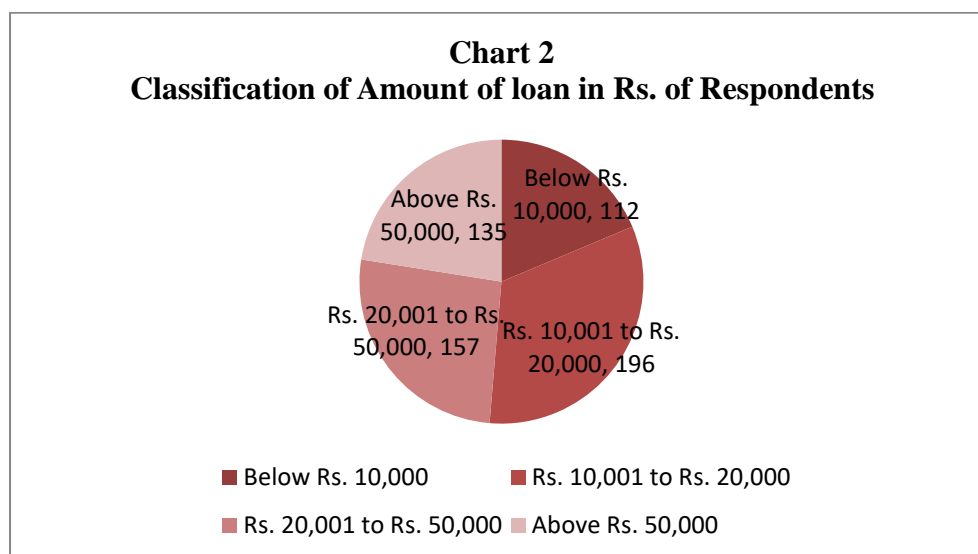


Above table and graph show that (568) 94.7% respondents are from Hindu community while (26) 4.3% respondents are from Muslim community and (3) 0.5% respondents are from Christian community as well as (3) 0.5% respondents are from other community. From the response of the respondent, it is founded that Hindu community is more alert about Micro finance through Mission Mangalam for women empowerment.

6.2 As a member of SHG How much loan you generally need in a year?

Amount of Loan in Rs.	No. of Respondents	Percentage	Cumulative Percentage
Below Rs. 10,000	112	18.7	18.7
Rs. 10,001 to Rs. 20,000	196	32.7	51.4
Rs. 20,001 to Rs. 50,000	157	26.1	77.5
Above Rs. 50,000	135	22.5	100
Total	600	100	

Source: Primary Data



Above table and graph show that (112) 18.7% respondents are having need a loan below Rs. 10,000; (196) 32.7% respondents are having need a loan between Rs. 10,001 to Rs. 20,000; (157) 26.1% respondents are having need a loan between Rs. 20,001 to Rs. 50,000 while (135) 22.5% respondents are having need a loan above Rs. 50,000 in a year. From the response of the respondent, it is founded that women member of Micro finance through Mission Mangalam for women empowerment has dimensional need of loan ranging Rs. 10,000 to 50,000 and above from SHG.

Table-3: Analysis of Amount of loan needed in the year on the base of Religion of women member of SHG through mission mangalam micro finance of respondents

Observed Data (Collected)						
Amount of Loan in a year	Religion of Women member of SHG				Total	%
	Hindu	Muslim	Christian	Other		
Below Rs. 10,000	97	14	00	01	112	18.7
Rs. 10,001 to Rs. 20,000	190	05	01	00	196	32.7
Rs. 20,001 to Rs. 50,000	151	02	02	02	157	26.1
Above Rs. 50,000	130	05	00	00	135	22.5
Total	568	26	03	03	600	100
Percentage	94.7	4.3	0.5	0.5	100	
Expected Data (Calculated)						
Amount of Loan in a year	Religion of Women member of SHG				Total	%
	Hindu	Muslim	Christian	Other		
Below Rs. 10,000	106.03	4.85	0.56	0.56	112	18.7
Rs. 10,001 to Rs. 20,000	185.55	8.50	0.98	0.97	196	32.7
Rs. 20,001 to Rs. 50,000	148.62	6.80	0.79	0.79	157	26.1
Above Rs. 50,000	127.80	5.85	0.67	0.68	135	22.5
Total	568	26	03	03	600	100
Percentage	94.7	4.3	0.5	0.5	100	

Source: Primary Data

From the above table it is evident that Observed data with reference to amount of loan needed in the year from SHG of women member through mission mangalam micro finance of respondents under study and religion of women member of SHG under study classified accordingly and expected value has calculated to find the relationship between religion of women member of SHG of mission mangalam micro finance of respondents under study and need of loan in a year from SHG of mission mangalam micro finance of respondents under study. It is observed that 94.7% of respondent has respondents Hindu as religion and 32.7 % respondents are in need of loan in a year falls between Rs. 10,001 to Rs. 20,000.

7. Statistical Analysis

Table 4: Chi-Square Calculation for Analysis of Amount of loan needed in the year on the base of Religion of women member of SHG through mission mangalam micro finance of respondents						
H₀: There is no significant relationship between Amounts of loan needed in the year on the base of religion of women member of SHG through mission mangalam micro finance under study.						
H₁: There is significant relationship between Amounts of loan needed in the year on the base of religion of women member of SHG through mission mangalam micro finance under study.						
Amount of Loan Needed in a Year	Religion	O _i	E _i	O _i -E _i	(O _i -E _i) ²	(O _i -E _i) ² /E _i
Below Rs. 10,000	Hindu	97	106.03	-9.03	81.48	0.77
	Muslim	14	4.85	9.15	83.66	17.24
	Christian	0	0.56	-0.56	0.31	0.56
	Others	1	0.56	0.44	0.19	0.35
Rs. 10001 to Rs. 20,000	Hindu	190	185.55	4.45	19.83	0.11
	Muslim	5	8.50	-3.50	12.25	1.44
	Christian	1	0.98	0.02	0.00	0.00
	Others	0	0.97	-0.97	0.94	0.97
Rs. 20,001 to Rs. 50,000	Hindu	151	148.62	2.38	5.66	0.04
	Muslim	2	6.80	-4.80	23.07	3.39
	Christian	2	0.79	1.22	1.48	1.88
	Others	2	0.79	1.22	1.48	1.88
Above Rs. 50,000	Hindu	130	127.80	2.20	4.84	0.04
	Muslim	5	5.85	-0.85	0.72	0.12
	Christian	0	0.68	-0.68	0.46	0.68
	Others	0	0.67	-0.67	0.45	0.67
					χ^2_c	30.13
					χ^2_t	16.92

From the above table it shows that $\chi^2_c = 30.13$ and 5% level of significance with d.f. = 9 [(r-1) (c-1) = (4-1) (4-1)], $\chi^2_t = 16.92$ that means $\chi^2_c = 30.13 > \chi^2_t = 16.92$, Hence **H₀** is rejected and **H₁** is accepted There is significant relationship between Amounts of loan needed in the year on the base of religion of women member of SHG through mission mangalam micro finance under study.

8. Conclusion

There is significant relationship between Amounts of loan needed in the year on the base of religion of women member of SHG through mission mangalam micro finance under study. It is essential for SHG of Mission mangalam micro finance to enhance the awareness of Government initiative of Mission mangalam micro finance in overall societal segment of the society.

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