LEVEL OF EMPOWERMENT AND PERSONAL, SOCIO-ECONOMIC AND PSYCHOLOGICAL CHARACTERISTICS OF WOMEN SELF HELP GROUPS IN THANE DISTRICT OF MAHARASHTRA

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Abstract: The study revealed that majority of the women in Self Help Groups had medium (65.65%) level of empowerment, followed by high (20.00%) and low (14.44%) level of empowerment. The relationship between personal, socio-economic, psychological characteristics and level of empowerment of members of women Self Help Groups observed that computed 'r' values of age, education, marital status, nature of family, enterprise, loan borrowing behaviour, risk orientation, market orientation, management orientation were positively significant whereas annual income was negatively significant and the remaining variables, net returns and incubation period showed non-significant relation with level of capacity building at 0.01 level of probability. Multiple Linear Regression Analysis inferred that selected independent variables put together contributed 87.60 per cent of the total variation in the level of empowerment of members of women SHG's.

Keywords: Level of Empowerment, Members, Personal, Psychological Characteristics and Socio-Economic and Women Self Help Groups

Introduction: Women are the valuable Human Resource and their socio economic development is imperative for sustainable growth of the economy. Today, empowering women and their Capacity Building is the need of the hour because of increasing sex based criminal activities. Women need to be highly literate and aware about the social and economic rights which can help them to make right decisions. Therefore, we should stress on necessity and highlight the benefits of securing women's active participation in all stages of decision making, ensuring their all levels of empowerment and capacity building and their inclusion in devising strong gender responsive frameworks. Hence the present study was undertaken with an objective to study the Relationship of selected Personal, Socio-Economic and Psychological Characteristics of members of Women Self Help Groups with their Level of Empowerment in Thane district of Maharashtra.

Material and methods: The research study was undertaken during the year 2014 in Thane district of Maharashtra. Ex-Post-Facto Research Design study was followed. Thane district of Maharashtra was selected purposively. Two talukas and six villages were chosen by random sampling. A total of 90 women respondents were chosen from the selected Self Help Groups, one each from the six villages selected randomly. Data was collected through interview schedule, which was subjected for statistical analysis and interpretation.

Results and Discussion: It was clear from (Table 1) that majority of the women in Self Help Groups had medium (65.65%) Level of Empowerment, followed by high (20.00%) and low (14.44%) Level of Empowerment. The plausible reason for most of the women members to have medium to high level of empowerment is due to the women in Self Help Groups gained some additional income and also employment. Also they had achieved adequate experience to develop their group leadership, economic independence, collective bargaining, negotiation skills, team building, perception for social discrimination and self-confidence and competence to some extent. The SHG intervention has improved the living standards, inculcated saving and loan repayment habits and had brought about a positive change in attitudes, social skills thereby leading to empowerment thus showing the positive effect of level of empowerment on the members of the Women Self Help Groups. The findings were in line with the expressed views of [1] and [2]. Minimol and Makesh (2012) and Sambharkar *et al.* (2012)

S. No.	Category	Frequency/ Percentage
1.	Low Level of Empowerment (< 71.02)	13 (14.440)
2.	Medium Level of Empowerment (71.02 - 85.21)	59 (65.65)
3.	High Level of Empowerment (> 85.21)	18 (20.00)
	Total	90 (100.00)

Table: 1 Distribution of the women in Self Help Groups according to their Level of Empowerment(n=90)

(Figure in parenthesis indicate per cent)

It was evident from (Table 2) that computed 'r'values of age, education, marital status, nature of family, enterprise, loan borrowing behaviour, risk orientation, market orientation, management orientation were positively significant, whereas annual income was negatively significant at 0.01 per cent level of probability with the Level of Empowerment. The variables net returns and incubation period were non-significant with level of empowerment of women in the Self Help Groups.

The age of the members of the Women Self Help and level of empowerment were positively and significantly related. This indicated that the level of empowerment varies with the age of the women members. As the age of the women members increased, the level of empowerment also increased as the middle and old aged women had more experience than the young age women. The findings were similar to the findings of [3]. Aruna (1999).

The education of the members of the Women Self Help Groups showed positive and significant relationship with their level of empowerment. This indicated that the members with higher education had higher level of empowerment. The logical reasoning behind this might be that education results in good understanding and comprehension, building confidence, good decision making, easily managing of banking operations, by which women become more independent and reliant. That is why, the level of empowerment might have been found more among the SHG members with higher education. The findings were in line with the findings of [4] and [5]. Ganesan et al. (2000) and Kishore (2000.)

There was negative and significant relationship between the annual income of the women in Self Help Groups showed and level of empowerment. This indicates with the increase in the annual income, the level of empowerment of the women in Self Help Groups decreased.

The marital status of the women in Self Help Groups and level of empowerment were positively and significantly related. This indicated that marital status and level of empowerment are interdependent on each other. This might be due to the self-confidence, education, economic independence, freedom, social interaction and boldness that the married women members gained after joining the Self Help Groups.

The nature of the family of the women in Self Help Groups and level of empowerment were positively and significantly related. This indicated that the nature of family of women in Self Help Groups and the level of empowerment of women in Self Help Groups were interdependent on each other. The findings were in line with the findings of [3]. Aruna (1999).

The enterprise of the women in Self Help Groups showed positive and significant relationship with their level of empowerment. This indicated that as the size of the enterprise increased, the opportunities for empowerment of women in Self Help Groups were more.

The net returns of the women in Self Help Groups showed positive and non-significant relationship with their level of empowerment. The possible reason might be that the majority of the Self Help Groups had medium and small enterprises which yielded low income and there by net returns of the women in Self Help Groups not exhibited any significant relationship with their level of empowerment.

There was positive and significant relationship between the loan borrowing behavior of the women in Self Help Groups and level of empowerment. This indicated that the loan borrowing behavior had direct influence on the level of empowerment of the women members. This leads to the inference that financial assistance from the banks, obtained by women in Self Help Groups helped in increasing the level of empowerment. These findings were in conformity with the findings of [6] .Kumaran (2000).

Incubation period of the women in Self Help Groups showed positively non-significant relationship with their level of empowerment. This indicates that as the incubation period increases, the level of empowerment decreases.

The risk orientation of the women in Self Help Groups and level of empowerment were positively and significantly related. This indicated that risk orientation had direct influence on level of empowerment. The plausible reason for this might be due to their belief in the saying that there are no gains without any pain.

The market orientation of the women in Self Help Groups showed positively significant relationship with their level of empowerment. This indicated that as the market orientation increased, the level of empowerment also increased. This might be due to their received information about market situation instilling the required confidence in them to have increased level of empowerment of the Self Help Groups members. This indicated that as the market orientation increased, the level of empowerment also increased.

There was positively significant relationship between the management orientation of the women in Self Help Groups and level of empowerment. This indicates that the women who have learned the art of managing their enterprises through proper planning, production and marketing activities thereby leading to increase in the level of empowerment.

	Table: 2 Correlation coefficient between Personal, Socio-Economic and Psychological Characteristics of Women in Self Help Groups with their Level of Empowerment	
S. No.	**Independent variables**	**"r" values**
1.	Age	0.770**
2.	Education	0.751**
3.	Annual Income	-0.283**
4.	Marital Status	0.530**
5.	Nature of Family	0.410**
6.	Enterprise	0.290**
7.	Net Returns	0.206 NS
8.	Loan Borrowing Behaviour	0.383**
9.	Incubation Period	0.239 NS
10.	Risk Orientation	0.541**
11.	Market Orientation	0.893**
12.	Management Orientation	0.539**

(**Significant at 0.01 level of probability, NS – Non significant)

It was observed from (Table 3) that all the twelve independent variables with the level of empowerment taken on Multiple Linear Regression Analysis gave the R^2 (Co-efficient of multiple determination) value of 0.876. Hence, it could be inferred that the multiple regression equation with twelve selected independent variables put together contributed for 87.60 per cent variance in the level of empowerment; remaining 12.40 per cent might be due to the extraneous variables effect. The independent variables like age, education, annual income, net returns and market orientation had contributed significantly at 0.05 level of probability towards the variation in the Level of Empowerment of women in Self Help Groups.

Conclusion: The SHG intervention has improved the living standards, inculcated saving and loan repayment habits and had brought about a positive change in attitudes, social skills thereby leading to empowerment thus showing the positive effect of level of empowerment on the members of the Women Self Help Groups.

	Table: 3 Multiple Linear Regression analysis of Personal, Socio-Economic and Psychological Characteristics of Members of Women Self Help Groups with their Level of Empowerment			
S. No	**Independent variables**	**Regression coefficient**	**Standard error**	**"t" value**
1.	Age	0.143	0.074	1.925*
2.	Education	2.008	0.626	3.333*
3.	Annual Income	-3.484	1.157	-3.012*
4.	Marital Status	-2.343	1.561	-1.501 NS
5.	Nature of Family	-0.774	0.545	-1.365 NS
6.	Enterprise	-0.339	0.348	0.975 NS
7.	Net Returns	1.868	0.890	2.009*
8.	Loan Borrowing Behaviour	0.108	0.101	1.069 NS
9.	Incubation Period	-0.218	1.423	-0.153 NS
10.	Risk Orientation	0.312	0.264	0.500 NS
11.	Market Orientation	1.791	0.210	8.532*
12.	Management Orientation	0.302	0.241	1.252 NS

(a = 105.1, R^2 = 0.876, NS = Non significant, * Significant at 0.05 level of probability)