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Women Empowerment through Women Empowerment

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Abstract

Women comprise nearly half of India's population as well as the world. For this reason, it is not affordable for any country to neglect women. Furthermore, it is a precondition for the development of any country to empower women. Nowadays, women have a strong footprint in every sector of the economy. Therefore, the Government and society must boost women's empowerment; moreover, it will be helpful for the well-being of any nation.

Micro finance refers to small loans provided by banks. It plays a vital role in empowering women in rural areas. This also contributes to the versatile empowerment of women in India. Further, it helps women increase their earnings and entrepreneurship, which has resulted in social status.

Keywords: Empowerment- *To enable,* ***Microfinance*** *–micro credit, micro lending,* ***MMSB*** *– Maandeshi Mahila Sahakari Bank*

Introduction

Empowerment is closely related to power. Power denotes control of human, economical, and natural resources. Empowerment refers to increasing the spiritual, political, social, educational, gender, and economic strengths of individuals and communities. Importantly, it is involved at the psychological level in women's ability to assert them, and this is constructed by the 'gender roles' assigned to her, especially in a culture that resists change like India. Empowerment of women, also called gender empowerment, has become a significant topic of discussion with regard to development and economics. All nations, businesses, communities, and groups can benefit from the implementation of programs and policies that adopt the notion of women empowerment. Empowerment is one of the main procedural concerns in addressing human rights and development. The Human Development and Capabilities Approach, Millennium Development Goals, and other credible approaches/goals point to empowerment and participation as a necessary step if a country is to overcome the obstacles associated with poverty and development.

Microfinance refers to a variety of financial services targeting low-income clients, particularly women. Since clients of microfinance institutions (MFIs) have lower incomes and often have limited access to other financial services, microfinance products tend to be for smaller monetary amounts than traditional financial services. Such services include loans, savings, insurance, and remittances. Microloans are provided for a variety of purposes, frequently for microenterprise development. Currently, microfinance institutions operate in over 100 countries, serving more than 151.6 million clients.

Scope of Study

Microfinance plays a very important role in the empowerment of women. It is helpful to start small businesses that will provide skills for a live hood. Women can also acquire essential knowledge for their businesses. Their earnings provide them with self-respect, confidence, and economic independence. Working women have status in their families as well as in society. Educated women also hold political positions at the village, state, and national levels. By helping women meet their practical needs and increasing their efficacy in their traditional roles, microfinance may in fact help women gain respect and achieve more in their socially defined roles, which in turn may lead to increased self-esteem and self-confidence. Finally, given that empowerment is a process, the impact of the microfinance program may take a long time before it is significantly reflected in observable measures of women's empowerment.

Statement of Problem

This is an extraordinary story about women's empowerment in rural India. Women in Satara district in Maharashtra successfully run a bank and business school.

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The Mann Deshi Mahila Sahakari Bank was formed by Ms. Chetna Sinha with the active participation of illiterate rural women in 1997. This was a struggle against all odds for Chetna Sinha, who wanted rural women to be financially independent. The women needed to be removed from the shackles of poverty and moneylenders in the drought-prone areas of Satara District in Maharashtra. Money was the root cause of all the troubles. Finally, the relentless efforts of 1315 rural women led to the mobilization of shareholder capital of Rs 7. Eight Lakes to start their own financial institutions.

Manndeshi Mahila Sahakari Bank was India's first rural financial institution to receive a cooperative license from the Reserve Bank of India. The MMSB has branches in various locations across Maharashtra, Gujarat, and Karnataka with more than two lakh clients. The Mann Deshi Bank headquarters are in Mhaswad, a village in the district of Satara. Its operations cover seven districts in Maharashtra, including Satara, Solapur, Sangli, Raigarh, Ratnagiri, Pune, and Kolhapur. This foundation focuses on empowering rural women through financial inclusion, business development, and various social programs.

Today, prides have assets of over Rs. 97 crore and a working capital of Rs. 11 crore. The number of account holders of bank has 2 lakh women to build assets, own property and start small businesses. In addition, the Mann Deshi Foundation runs a Business School (Deshi MBA) Financial and Digital Literacy, Chamber of Commerce, Para-Vet Training, Women and Young Girls Programme, Maandeshi Mahostav, Community Radio, and Kick Start Girls, which offer training to all round development of women.

Objectives of the Study

Following were the main objectives of the present study.

1. To study various programs run by MMSB for women empowerment in Maan Tehsil.
2. To study the impact of MMSB on women empowerment in Maan Tehsil.
3. To study the change in employment, income, education in the region.

Research Methodology and Data Collection

Secondary data is collected for measuring business, financial performance and market services of MMSB. Following would mainly be used for this purpose.

1. MMSB's annual reports, records and published articles etc.
2. A literature review of previous research works and published works in academic books, journals and periodicals, Government publications, NABARD reports.
3. The online resources also would be used, where necessary.

Women Empowerment Programs of MMSB

1. Women's Bank- This bank is run by women to provide financing to women entrepreneurs to expand their businesses. It also represents rural women's concerns at the national and international levels for Banking and Financial Inclusion, creating new and customized credit products and services specifically for rural women and providing insurance schemes and products. It also Promotes digital banking and provides doorstep banking.

2. Chamber of Commerce - It is a toll-free helpline for women entrepreneurs and provides advisory services in finance, marketing, registration, and legal matters. It has various mentorship programs. Moreover, it provides policy input and advocacy to support the needs of women entrepreneurs.

3. Maandeshi Mahostav -This is an innovative program run by the MMSB for training marketing skills to rural women. It is a platform for learning about industry and best financial practices. Every year in February, the MMSB organizes this mahostav and provides small entrepreneurs and business women with the opportunity to sell their products by establishing various stalls that are helpful for boosting their self-confidence and improving their entrepreneurship skills.

4. Kick start girls- This is a versatile program for young girls to boost self-confidence in adolescent girls and young women from marginalized and vulnerable communities. They can also help them become financially literate and confident in pursuing their personal and professional goals. It has the main objective of making young women conscious, aware, and engaged in workshops on various social, economic, and civic issues.

5. Business schools - Our business schools run courses for aspiring and existing women entrepreneurs as part of our work to empower and improve women's economic agencies in rural India. Many business schools run from buses to facilitate access to business-related and financial education in remote areas.

A) **Financial literacy Programme** -Financial literacy program is designed to equip rural women with the skills and confidence to begin financial planning and engage with formal financial institutions and practices. The more advanced six-day module provides an in-depth look at financial management and best practices for businesses. It introduces various types of loans and details on how to build income, assets, and wealth.

B) **Digital literacy Programme-** Digital literacy program is designed for illiterate and neo literate women who are not highly educated or well acquainted with technology. This course will help women understand the use of digital technology and how to implement it within their businesses.

C) **Community Radio**: This is Radio Channel run by the MMSB and access to the channel is 50 km. It has 150,000 listeners and spread across 110 villages. It provides information about government schemes and services for entrepreneurs and farming communities.

D) **Entrepreneurship Development-** This programme helps women set up their businesses and hone their entrepreneurial skills. Courses in this program include agro-based business training, computer literacy, fashion design, and several vocational courses. Moreover, the MMSB has several buses to offer all the business school services from a bus, meaning that they can reach the last mile population and offer business-related help.

E) **Deshi MBA-**This is a year-long intensive course that enables women micro-entrepreneurs to examine and strengthen their financial, planning, inventory, marketing, and accounting systems. Participants attend workshops, successful businesses, market fairs, and are supported by a mentor who guides them throughout the year.

F) Para-Vet Training-In the Mann region, goats are a crucial asset for farming communities. Women are in charge of rearing and managing the goats. The Goat Doctor Programme, in partnership with the Nimbkar Agricultural Research Institute (NARI) provides training in goat farming, vaccinations, first aid and artificial insemination.

G) Women and Young Girls Programme-This programme focuses on the least educated and most vulnerable groups of girls and young women who live in the rural Satara district. The program combines life skills and health workshops, financial literacy, and livelihood training.

Findings -

1) According to the Women's Bank 90, 000 women have set up bank accounts in this bank and $15 million in deposits. Total business of this women's bank is $25 million. About 4, 80,000 women participated in 16 business schools and four Chambers of Commerce programs. It is helpful to 67% of women who started earning an income and about a 25% increase in the average annual income of business school trainees. Moreover, 40% of the participants started saving regularly.
2) A total of 20,000 women have called the toll-free number, and 63,000 women have participated in Chamber of Commerce programs. A total of 12,000 women registered and started additional businesses, and 24,000 were trained on the best practices in accounting. In addition, 23,299 women attended orientation workshops, and 18,720 joined peer networking forums. To date, 15,600 women have had exposure visits. A total of 12,480 women attended expert talks/ seminars and14,040 women attended advisory clinics. A total of 15,640 women benefitted from our mentorship program and 790 gained a marketing platform and network links.
3) Maandeshi Mahostav creates economic empowerment by sell products directly to customers, thereby increasing their income and financial independence. They can also develop their business skills. This event facilitated connections between rural women entrepreneurs and potential buyers, creating long-term market opportunities.
4) More than 500 youth have completed financial literacy training of which over 70% young girls about 180 girls are benefited from their regular workshops along with several incentives such as shoes, books, etc. 80% of the girls report having become more self-confident in Public Speaking. More than 130 girls have bank accounts they operate and control, and have consistently saving consistently 3.8 thousands youth enrolled and availed sessions under the Youth Leadership Lab. About 100 bicycles have been provided to girls to improve their mobility Weekly Radio Show at Mann Deshi's Community Radio Station by Kick Start Girls.
5) As a result of various business school activities, 86,981 students graduated and 33,050 women studied financial literacy. A total of 20,154 women attended business development workshops and 12,485 women attended agribusiness workshops. Moreover, 10,869 women benefitted from the para-vet programme and373,586 animals were vaccinated by our para-vets. A total of 37,724 animals received primary treatment and 2,546 goats were artificially inseminated.

Conclusion

Owing to microfinance, women started businesses that made them self-dependent, confident, and financially literate. After starting earning, they easily fulfill the basic needs of their families and are also able to save money for further development. They also use the amount to expand their business, which helps them improve their standard of living. After financial independence, women can control and access income for their families. This encouraged women to participate in family decisions and social activities. To conclude, it clearly shows that micro finance trough Maandeshi Mahila Sahakari Bank, Ltd. Mhaswad has significantly benefited the overall empowerment of women in Satara District.

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Conflicts of interest

The authors declare that there are no conflicts of interest regarding the publication of this paper.

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