

## Breaking the Poverty Cycle of Women to Safe Mother Hood

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### ABSTRACT

The paper delineates the concept of breaking the poverty cycle for safe motherhood, an attempt has been made to evaluate the micro-finance of S.H.Gs on reducing infant mortality and maternal mortality and it also focuses on socio-economic determinants of infant and maternal mortality, the effort to make the scheme of micro-finance like S.H.Gs need to be strengthen for the needs of safe motherhood.

**Key Words :** Poverty, Infant mortality, Maternal mortality, Microfinance, Socio-Economic determinants

### INTRODUCTION

#### Breaking the poverty cycle:

Poor women's rising participation in the world of paid work, however, does not necessarily guarantee a destiny of poverty. On the contrary, their earnings can protect children from poverty. Until fairly recently, the prevailing assumption was that any position income effect of women's employment on children's health and well-being would be offset by negative effects of reduced childcare time by working mothers or by these substitution of older siblings in childcare. Recent studies, however, indicate a positive effect of women's employment on child health and nutrition. Women prefer to invest meager earnings on child well-being and underscore the point that the income poor women earn can yield higher social benefits than income earned by men.

These positive effects of poor women's income-earning activities are not necessarily contradictory with the negative effects of women's increased work on their daughter's educational opportunities. It is likely that women need a minimum level of income to act on their preference to invest scarce resource on child well-being, below which their additional work perpetuates rather halts poverty. It is therefore desirable to implement policies

that reinforce the virtuous cycle between women's and children's well-being that can occur in poor families when women have more income, and avoid those that can instead trigger a vicious cycle of deprivation between mothers and children.

Not only do women in India suffer greater poverty than men, they often have little choice but to pass it on to the next generation. Investing in women, therefore, is an effective way of building a better economic future for the poor.

Research findings from all sources are confirming what development practitioners have long observed: women are generally worse off economically than men, and the generations.

Women's poverty differs from that of men both in transmit and in kind: women experience greater poverty and transmit their disadvantages more readily to their children, thus perpetuating the poverty cycle. At the same time, however, they are better able than men to protect children from the consequences of poverty.

It is this close connection between women's and children's fortunes that makes poverty a prime target for enlightened development practice. Anti poverty policies need to reach poor women both to maximize social return on development investments and minimize the poverty

of this and the text generation.

### **Objectives:**

The objectives of this study to explore socio-economic determinants of IMR and MMR, and to assess the effectiveness of microfinance system in reducing IMR and MMR.

## **METHODOLOGY**

The study was conducted in Shimoga District in (Karnataka) their IMR and MMR rate was 51%. Both secondarily and primarily sources of information were resorted to collect necessary information for writing this paper. To have the information from the respondents, they were identified from the D.H.O Office, P.H.C and even from the community. A preliminary study was conducted to frame and finalize the structure interview schedule. The interview schedule was devised to collect the information relating to their family profile, reasons for poverty, source of income, cultural impact, utilization of microfinance system, health status etc. in the present study descriptive and exploratory research design has been adopted. Descriptive research is necessary to obtain the information about the present condition of women. The socio- economic determinants of infant and maternal mortality function of policies, procedures which studied by adopting exploratory design. Stratified random sampling had been adopted in the present study 104 respondent were selected for the study in that 71 respondent were deceased Infant mothers and 33 were deceased maternal family members.

## **RESULTS AND DISCUSSION**

Based on the primary data collected for the study it has been discussed about various aspects of the impact of poverty on the maternal family.

### **Profile of the respondents:**

A majority of the deceased infant mother and deceased maternal families were interviewed and revealed that 85.57% of the respondents agreed that their poverty is one of the major determinants of IMR and MMR and majority of them do not have any ancestral property in their source village, this is due to the impact of poverty from their forefathers. Poverty among rural woman is growing faster than among rural men, over the past 20 years. Poverty is a Complex diverse and dynamic

condition stemming out of depravation with respect to income, from social inferiority, isolation, physical weakness, powerlessness and humiliation and in the study 41.34% of the mothers were illiterate and 63.46% of the Deceased Infant and Deceased maternal families reside in rural areas and 82.69% were nuclear families. Respondents agreed that 83.65% of Socio-economic determinants were the major determinants of IMR and MMR.

### **Role of self help groups in reducing infant and maternal mortality:**

It is clear that majority of the infant and maternal were saved from mortality through microfinance system of Self help groups income 52% of the mother were agreed that due to Self help groups income they saved their 2 and 3<sup>rd</sup> child from the mortality and even some deceased maternal families 29% of them agreed that they successfully saved their maternal in 1/2<sup>nd</sup> and 3<sup>rd</sup> delivery but due to some other personnel problems they failed in saving their maternal and infant life.

The role of S.H. Groups is an improvement in human ecology shows a ray of hope by women voluntarily forming themselves into S.H.Gs these groups not merely focus on their economic betterment but act as an almoner in times of emergency. This S.H.Gs has brought change in the village helpline. These members act as social workers and volunteers at times of emergency. They should be multiplied in all states they will act as resources and arrange transport and helps for better care, and provides good nutritious food etc. for the pregnant women and infant.

### **Suggestion:**

1. These S.H.Gs members need to be educated because education is a positive impact on reducing the IMR and MMR, educated women can understand the anatomy of the body and physiology of reproduction and also can improve her skills and knowledge regarding the utilization of microfinance system get economically empowered and even the education influence the quality of performance and better employment prospects, nature employment can help limit fertility.

Awareness programmes for SHGs members and health camps for members on safe motherhood practices.

2. Loan amount should be increased; Information on banking and marketing aspects should be given including marketing facilities, activities which run all

reasons should be given.

3. For all women's should be given basic knowledge about SHGs and its importance.

4. Problems faced by SHG members should be regularly attended and given solutions, unity should be improved.

5. Strengthen the members to solve their personal problems like freedom to take decision, encouragement, create more awareness on women's health conditions and violence in the family. Resolve the conflict among the members.

6. Strengthen the technical knowledge. Awareness and educate them on their human rights because safe motherhood is a human rights issue.

7. Implement of family planning in SHG members. Aware members regarding the laws regarding women protection, women empowerment.

**Conclusion:**

S.H.Gs represents a unique approach to financial intermediation. The approach combines access to low cost financial services with a process of self management and development for the women who are S.H.Gs members. It's a community platform were women's active and empowered but there are also some questions. How effective are the groups in managing their financial transactions? Are the groups sustainable? Do they help in mobilizing women to take social action? These questions were there in the minds of the people so still more awareness needed for the common people those who are in poverty line but still S.H.Gs are contributive to the alleviation of rural poverty. It is therefore desirable

to implement the micro finance policies that reinforce the virtuous cycle between women's and children's well being that can occur in poor families when women have more income and avoid those that can instead trigger a vicious cycle deprivation between mothers children's antipoverty packages need to reinforce poor women's role as economic producers and avoid some incidence like IMR and MMR.

These micro finance projects need to increase the effective women's productivity in home and market production and expand their employment option can help term the vicious cycle of poverty into a virtuous one and change in legislative and policy are essential to ensure safe motherhood.

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