

WOMEN ECONOMIC EMPOWERMENT THROUGH (SHG)

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ABSTRACT

After the independence, provisions were made in the Indian Constitution to provide equal rights and opportunities of socio-economic development and betterment of living for men and women, including different disadvantaged segments of population to establish an egalitarian and prosperous society. In view of grinning improvements in the socio-economic condition of women efforts were made to maximize the participation of women in different educational levels, with the notion that education is the most important instrument jot bring awareness about their rights, social status, as a prime element to maximize participation in different kinds of productive employment. In order to enhance women's access to credit for consumption and production, the establishment of new, and strengthening of existing micro-credit mechanisms and micro-finance institutions such as Self-Help Groups were aireath functioning so that the outreach of credit is enhanceu. Other supportive measures would be taken to ensure adequate flow of credit through extant financial institutions and banks, so that all women below poverty line have easy access to credit. Objectives of the studies are to study the personal information of the Respondents. To study the socio-Economic importance of the respondents Data on various social, economic and demographic characteristics, of respondents used in this study pertain to 150 scheduled caste women who are members of SHG. Gulbarga City of Karnataka state. All the SHGs in this city were surveyed at the time of data connection for a in-depth study by a researcher. During the course of enumeration, SHG s having only scheduled caste women members identified and all such available scheduled caste SHG women were interviewed. Data collected have been used in this study. The data collected were coded, verified and processed on the personal computer at the University. A single frequency distribution of each variable was generated to validate that data was treated as dependent variables as they are influence by educational and occupational levels and other socio-economic variables such as religion, reasons for joining SHG on members and the type of residence.

Keywords: Indian Constitution, Self-Help Groups, Women Empowerment, Socio-Economic, Micro-Finance.

Introduction

Since women comprise the majority of the population below the poverty line and are very often in situations of extreme poverty, given the harsh realities of intra household and social discrimination, macro economic policies and poverty eradication programmes will specifically address the needs and problems of such women. There will be improved implementation of programmes which are already women oriented with special targets for women. Steps were taken for mobilization of poor women and convergence of services, by offering them a range of economic and social options. a1ong with necessary support measures to enhance their capabilities. In order to enhance women's access to credit for consumption and production, the establishment of new, and strengthening of existing micro-credit mechanisms and micro-finance institutions such as Self-Help Groups were aireath functioning so that the outreach of credit is enhanceu. Other supportive measures would be taken to ensure adequate flow of credit through extant financial institutions and banks, so that all women below poverty line have easy access to credit. Women's perspectives will be included in designing and implementing macroeconomic

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and social policies by institutionalizing their participation in such processes. Their contribution to socio-economic development as producers and workers will be recognized in the formal and informal sectors (including home based workers) and appropriate policies relating to employment and to her working conditions will be drawn up.

However, from the micro-level studies that were commissioned by the Department of Women & Child Development, it is evident that there is a need for re-framing policies for access to employment and quality of employment. Benefits of the growing global economy have been unevenly distributed leading to wider economic disparities, the feminization of poverty, increased gender inequality through often deteriorating working conditions and unsafe working environment especially in the informal economy and rural areas. Strategies were designed to enhance the capacity of women and empower them to meet the negative social and economic impacts, which may flow from the globalization process.

In view of the critical role of women in the agriculture and allied sectors, as producers, concentrated efforts will be made to ensure that benefits of training, extension and various programmes will reach them in proportion to their numbers. The programmes for training women in soil conservation, social forestry, dairy development and other occupations allied to agriculture like horticulture, livestock including small animal husbandry, poultry, fisheries etc. will be expanded to benefit women workers in the agriculture sector. Of the above discussed women empowerment programmes, the present study aims to study the socio-economic empowerment of the rural women. Hence, there are various policies and schemes of the Governments through which the socio economic empowerment of women is made progressive. The following are the Government Schemes of the Government for Socio-economic Empowerment.

Review of Literature

Acosta and Bose(1990) said that it is argued that an analysis of third World women's status cannot be separated from the colonial experience, particularly the historical exploitation of women and the colonies. It is suggested that contemporary relationships between men and women also reflect this historical influence, and contemporary institutions continue to reinforce established inequities. It is asserted that Wester-initiated development projects for third World modernization have only served to perpetuate an international economic crisis . Also, women's unpaid and underpaid labor now forms the basis of new development programs and policies. The metaphor of women as a "last colony " is suggested, and gender decolonization advocated.

Bal (2000) explores a current and sensitive issue of women's general physical health. It examines the way the process of agricultural development in Punjab has led to the emergence of a new way of life in rural areas. This way of life is accompanied by the use of so-called "modern" products and gadgets. Women use such products more at home. For them it is a question of convenience, availability, and symbol of higher status. The producers, suppliers, and traders have no consideration for the ethics of consumer items. As a result, we may say that the path of development has negated the concern for people's health, and women are among the worst affected social groups in the process.

Dickerson (1994) examines how the opportunities of women in the Eastern Highlands province of Papua New Guinea are shaped by predevelopment cultural patterns. An empirical investigation focuses on the ways in which development can affect women in different age groups. First, the nature of the development process, and the evolution of women in development policy are explored. Second some regional cultural patterns are described. Two investment –based women's organizations are used to illustrate the complex task of integrating women into the development process.

Gittel and others (2000) stated that community development Organizations are the primary vehicle for development in low-income neighborhoods and have begun to be examined in terms of the degree to which they increase citizen participation, of social capital . women play a key role in community development efforts broadly, increase community capacity, and strengthen local democracy. To the extent that women-led groups contribute differentially to the development of social capital by increasing community participation and trust and by creating community networks and civic action, they represent a model for community development efforts.

Hare (1999) decribed that rapid industrial growth in the peoples Republic of china coupled with economic reforms in rural areas created a growing demand for rural women's labor, though often at substantially lower wages than those earned by men employed in the same sector. Survey data from 249 households in rural Guangdong province suggest that households may contribute to the observed male-female market wage differential through their influence in the formation of individuals, reservation wages. Under these circumstances, external employment.

Hyden (2001) writes a paper the purpose of which is to provide an alternative explanation of the societal predicament of sub-Saharan African countries to those that have relied primarily on economic and / or structural variables . using social capital as the dependent variable, it examines what forces produce social capital, what type of it prevails, and which group in society is more inclined toward one type rather than others. Empirical data were collected in Tanzania in 1990 from four different groups- commercial farmers, village farmers, periurban entrepreneurs, and women groups- all of which are viewed as important players outside the state.

Jalali,-Rita (2002) The last decade has seen the emergence of a grass-roots women's movement in many parts of the developing world. In India , eg, self-help women's groups have been formed by milk producers, street vendors, & agricultural laborers. Urban women have also organized around issues of rape & dowry. In rural areas women have mobilized to secure forest rights & protest scarcity of water & fuel. Here, evidence from recent Indian studies is used to examine: the emergence of women's organizations in traditional, patriarchal societies; the major issues that concern women's organizations in developing countries; how these organizations differ from their counterparts in the West; & the importance of feminist ideology in such organizations.

Kabeer (2001) explores the reasons why recent evaluations of the empowerment potential of credit programs for rural women in Bangladesh have arrived at very conflicting conclusions. Although these evaluations use somewhat different methodologies and have been carried out at different points of time, the paper argues that the primary source of the conflict lies in the very different understandings of intra household power relations that these studies draw on. It supports this argument through a comparative analysis with the findings of a participatory evaluation of a rather different credit program in Bangladesh in which the impact of loans was evaluated by women loans themselves.

Importance of the Study

After the independence, provisions were made in the Indian Constitution to provide equal rights and opportunities of socio-economic development and betterment of living for men and women, including different disadvantaged segments of population to establish an egalitarian and prosperous society. In view of grinning improvements in the socio-economic condition of women efforts were made to maximize the participation of women in different educational levels, with the notion that education is the most important instrument jot bring awareness about their rights, social status, as a prime element to maximize participation in different kinds of productive employment. Of course general belt is that women were benefited from these opportunities. But the schedule caste women are not benefited completely from these kinds of privileges and opportunities. For this purpose, there was need to frame policies for the empowerment of the SC women in this way the self-Help groups, Non-Governmental Organizations, and Mahila Mandals playing an important role in empowering the women . There is need to know about the women empowerment activities in under development city areas and the role of these self-help groups and NGOs in women empowerment. Hence an attempt was made in the present study about the women empowerment in under developed areas like Gulbarga.

Methodology

Objectives of the Study

- To study the personal information of the Respondents
- To study the socio-Economic importance of the respondents

Scope and limitations

Considering the objectives of the study, the current research is based on a sample survey. That is the researcher visited all the self help groups owned by Sc women in Gulbarga District. It is noted that about 10 self –help Groups were formed by the women in this city .approximately 150 schedule caste women members of these groups are actively participating in the different activities. Hence it is being only the paper and considering the time limitation in consultation with the my friends if was decided to have a small sample size but ideal to be analyzed .thus the 150 scheduled caste women .were surveyed through interview schedule considering them as an study sample unit.

Study Sample

Data on various social, economic and demographic characteristics, of respondents used in this study pertain to 150 scheduled caste women who are members of SHG. Gulbarga District of Karnataka state. All the SHGs in this city were surveyed at the time of data connection for a in-depth study by a researcher. During the course of enumeration, SHG s having only scheduled caste women members identified and all such available scheduled caste SHG women were interviewed. Data collected have been used in this study.

Data Collection

The data were collected by using the direct interview method, with the help of a structured interview schedule. The schedule consisted of pages pertaining to conceptual information of various important concepts. The actual scheduled administered is provided on appendix.

Data for the study were collected in phase wise During the first stage all the SHG in the study area were listed in order to collect basic data such as SHG address location and members strength. In the course of listing care was taken to identify all SC women members. The second stage of data collection involved visits to respective SHG where there were SC women available for conducting detailed interviews about the research study purpose. Throughout the period of data collection, the researcher rather spend full day in the SHG and had the opportunity to have a first –hand experience of living and working amongst the respondents.

Analysis of the Data

The data collected were coded, verified and processed on the personal computer at the University. A single frequency distribution of each variable was generated to validate that data was treated as dependent variables as they are influence by educational and occupational levels and other socio-economic variables such as religion, reasons for joining SHG on members and the type of residence. The dependent variable was cross-tabulated with each of the social and economic variables, an analysis of covariance (chi square X2 text) was used which will be discussed in detail in the following chapters.

Results and Discussion

Table 1: Age of the Respondents

Particulars	Frequency	Percentage
18 to 25 Years	67	44.7
26 to 40 Years	45	30
41 to 50 Years	25	16.7
51 & Above	13	8.7
Total	150	100

Age-wise distribution of all the respondents disclosed that, 45 (30%) are in the age group of 26 to 40 years followed by, 67 (44%) are in the age group of 18 to 25 years, 25 (16.7%) are in the age group of 41 to 50 years and the remaining 25 (16.7%) are of more than 50 years respectively. It shows that, younger and middle aged women are more interested in Self-Help Group activities.

Table 2: Marital Status of Respondents

Particulars	Frequency	Percentage
Unmarried	32	21.3
Married	82	54.6
Widow	21	14
Divorcee	15	10
Total	150	100

Marital status of all the respondents surveyed shows that, 32 (21.3%) are unmarried. 82 (54.6%) are married and living with their husbands, 21 (14%) are widows and the remaining 15 (10%) are divorcees which includes women separated from their husbands. It is analyzed that. Self-Help Groups are playing important role in the livelihood of single women such as widows, divorcees and unmarried women also.

Table 3: Education Level of Respondents

Particulars	Frequency	Percentage
Illiterate	25	16.0
Primary	73	48.3
Secondary	37	24.6
Any Other	15	10
Total	150	100

Education level of the total respondents made it clear that,25 (16.0%) have not went to schools and colleges and are illiterates, 73(48.3%) have completed only primary education. 37 (24.4%) have completed secondary education and the remaining 15 (10.2%) have completed other education, which includes pre-university, diploma, etc. In this regard, it can be said that majority of women surveyed are educated, but at lower level.

Table 4: Respondent Occupation

	Frequency	Percent
Agriculture	16	10.7
Landless Agri	11	7.3
Wage labour	10	6.7
Petty Business	17	11.3
House wife	90	60.0
House work.	6	4.0
Total	150	100.0

Occupation of the family helps to know about the income generation activities of the family members. In rural areas, agricultural activities are major sources of income and forms to be the major occupation. The following table represented the collected data. It is revealed from the above table that as for as occupation is concerned (10.7%) of the respondents is Agriculture followed by, about (7.3%) of the respondents are landless agricultural laborers, about (6.7%) of the respondents is waged labour, about (11.3%) of the respondents have petty business. Were as of the respondents engaged in other kinds of occupations and the remaining only 64.0%) of the respondents are house wives.

Table 5: Monthly Income

	Frequency	Percent
Less than 1,000	106	70.7
1,000 to 2,000	30	20.0
More than 5,000	14	9.3
Total	150	100.0

Assessment of monthly income discloses the economic power of the family. Generally monthly income of the families belong to poorer section varies between Rs. 1000 to 5000. The following table shows the monthly income of the respondents family covered under the present study. It is observed from the above table that majority that is about (70.7%) of the respondents have monthly income less than Rs. 1000, followed by about (20.0%) of the respondents has monthly income between Rs. 1001 to Rs.2000. and the remaining only (9.3%) of the respondents have monthly income more than Rs. 500. it is also worth to note that none of the respondents has closed monthly income than Rs. 5000 as such.

Table 6: Who Motivated to Member of SHG

	Frequency	Percent
By own will and wish	51	34.0
Influenced by Gram panchayat members	30	20.0
Forced by women representatives	38	25.3
Advertisement by group.	12	8.0
Convinced by friends ..	19	12.7
Total	150	100.0

It was asked to the women in local areas of the Gulbarga city that who motivated or influenced the respondents to become the member of the self-Help groups. The collected data is represented as under. regarding the motivation to become members of self-Help groups, about (34.0%) of the respondents stated that they joined the SHG by own will and wish, followed by about 25.3%) of the respondents stated that they have been forced by women representatives of the SHG to become member, about (20.0%) of the respondents expressed that they are influenced by the Gram Panchayat members and the remaining (8.0%) of the respondents expressed that they have been influenced by the advertisement by the self-Help Groups. Or convinced by the peer group that is fields respectively.

Table 7: Reaction of Family Members

	Frequency	Percent
Supportive	49	32.7
Neutral	71	47.3
Critical	22	14.7
Mixed reaction	8	5.3
Total	150	100.0

The reaction of the family members on getting membership of the self-Help Groups is also equally important in knowing about the interest in the management of the groups. Hence it was asked to the respondents about the reaction of the family members on getting membership to the self-Help Groups. The following table revealed the responses collected from the SC women covered under the present study. The table made it clear that majority that is (32.7%) of the respondents expressed that their family members are supportive, followed by (47.3%) of the respondents stated that their family members are neutral and the remaining (14.7%) of the respondents stated that their family members are critical for joining self-help groups. Whereas 5.3% of the respondents family members expressed the mixed reaction that means nether were happy now un happy on joining the SHG group, rather taking that the first step out side the house.

Table 8: What made you to Join SHG

	Frequency	Percent
To save the money	29	19.3
To get easy bank loan	18	12.0
To start business	52	34.7
To become independent	29	19.3
To help the family.	22	14.7
Total	150	100.0

The purpose or aim plays an important role in taking interest in managing the self-Help groups. The purposes as stated by the SC women to join the groups are presented in the following table. Regarding the purpose of joining to the self-Help groups, about (19.3%) of the respondents stated that to save the money, they joined the self-help groups, followed by (34.7%) of the respondents stated that they joined the self-help groups to start their business, about (19.3%) of the respondents stated that to become independent they joined the self-help Groups, about (12.0%) of the respondents joined the group to get loan from bank easily and the remaining (14.7%) of the respondents stated that to help their family by joining the self help group which provided the opportunity to be a extra helping had in a family.

Conclusion

Women's Empowerment is critical to ensure the socio-economic development of my community. To bring women into the mainstream and to encourage their participation in the process of national development has, therefore, been a major concern of the Government. Despite all legislations, planning and developmental government schemes women remain a vulnerable group. The policy makers have to go in for a more broad based approach that addresses planning, adequate resource allocation, programme design and formulation, targeted intervention and implementation based upon the requirement of women residing at the field level with their participation. Gender mainstreaming has to be a guiding force in all these activities to maximize outreach of public expenditure and benefits for women. Further universalizing access is very important for meaningful outcomes. Inter-state and intra- state imbalances have persisted for a long time and need to be addressed more forcefully. Some overlap of gender and developmental issues will take place- this is inevitable given the wide gap in availability and requirement of socioeconomic infrastructure in the country.

The Self-Help Groups are aimed for economic empowerment in Kamataka. To achieve their purpose, the women have to start productive occupations. But the study revealed that the women are borrowing loan from the Self-help groups for domestic and unproductive use. But it is worth to note that majority of the Sc. women respondents agreed that the women should have to work outside the family, so as to get respect and status. Further, education to the women is emphasized by the rural women respondents. It is surprising to note that majority of the Sc women knows about the self-employment schemes of the government, but most of them have not got benefit from these schemes, Hence. There is need to increase awareness among the Sc women regarding these schemes and the Non-Govt mental Organizations have to play an important role in such activities. The majority respondents agreed that they are making decisions with their husbands in their family, which shows that the equal participation of the women in the family. Majority of the Sc women also agree that the women are equal with men in all respect. It shows that the present women are aware of their rights in the family and society. The women do not support inter caste marriage and love marriages, which show their narrow mind about the castes in the society. Such psychology of the rural women should need to be developed. The efforts of the Government are also appreciating, as majority of the women got seed money to form Self-Help Groups. It is also noted that majority of the women respondents stated that the Village Panchayats do not interfere

and solve the problems of the women effectively. Many of the women respondents agreed that the Non-Governmental Organizations are also unable to solve Sc women s problems due to some reasons already stated in the study. For this purpose, there is need for the Panchayats and Non-Governmental Organizations to look after the women empowerment activities so as to provide equal status for the women.

Suggestions

Following few suggestions and recommendations made from the analysis of present study:

- Based on the findings it can be that SHG are expected to extend financial services to the poor. Sc women and contribute to the alleviation of poverty.
- SHG members reflect a diverse membership covering different social and economic categories , including the poor . from the one group that Sc community .
- It seems more significant that for Sc women who have been an SHG member for seven years (or more) half (still) poor, including 13% very poor.
- At group level. SHG membership is not homogeneous by wealth (which affectes equity issues is a limitation of this study.
- In nearly half the groups (47%) there are some members related to each other (particularly in the family based tribal communities in though this feature is also found in other communities and can affected relations within the group.
- SHG leaders are of all sub castes reflecting the caste composition of their group. As well as unity among the i.s.c community.
- SHG leaders are more likely to be better off and have some schooling compared to overall members. Nevertheless, the majority of leaders too are illiterate 60% compared to 74% of members overall.
- Fifty one percent of the SHG are functionally literate defined as over half the members have completed at least primary schooling forty nine percent are illiterate meaning that all members have no or less than primary schooling .
- SHG coverage of households within city communities is quite substantial, averaging 29% and slightly above this average for structurally poor communities in the Karnataka.

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