

# SOCIO- ECONOMIC AND POLITICAL EMPOWERMENT OF WOMEN THROUGH SELF- HELP GROUPS

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**Abstract-** Women's groups have increasingly been used as vehicle for social, economic and political empowerment. Empowerment refers the enabling force that strengthens women's –social, relations and their position in social structures. Women's participation in Self Help Groups have obviously created tremendous impact upon the life pattern and style of poor women and have empowered them at various levels not only as individuals but also as members of the family members of the community and the society as whole. With this back drop the present paper tries to focus on the role of SHGs in socio-economic and political empowerment of Women.

**Key words:** SHGs, Women, Empowerment, rural, urban.

## 1. INTRODUCTION

Women undertake the more onerous tasks involved in the day-to-day running of households, including the collection of fuel wood for cooking and the fetching of drinking water, and their nutritional status and literacy rates are lower than those of men. They also command lower wages as rural non-agricultural laborers, women earn less when compared with men. Women's voice in key institutions concerned with decision making is also limited. In 2007, only 8 per cent of all seats in the national parliament were occupied by women. Women's participation in Self Help Groups have obviously created tremendous impact upon the life pattern and style of poor women and have empowered them at various levels not only as individuals but also as members of the family members of the community and the society as whole. They come together for the purpose of solving their common problems through self-help and mutual help. The more attractive scheme with less effort is "Self Help Group" (SHGs). It is a tool to remove poverty and improve the social and economic status of women.

. The Government of India and state authorities alike have increasingly realized the importance of devoting attention to the economic betterment and development of rural women in India. The Indian Constitution guarantees that there shall be no discrimination on the grounds of gender. In reality, however, rural women have harder lives and are often discriminated against with regard to land and property rights and in access to medical facilities and rural finance.

### 1.1 Types of Empowerment

#### **Economic Empowerment**

Economic empowerment refers to earning power, collective bargaining for economic gains, control over means of production, involvement in decision making regarding economic aspects of development of skills in management. Economic empowerment implies a process of redistribution of resources and power between different groups. It helps in building confidence, self-assertion and courage. Economic empowerment of women was one of the main objectives of the present study and it focused on the role of SHGs in economic empowerment of women through SHGs. It is a fact that poor women usually have no savings, if saving means expenditure minus income. In order to assess the savings habit of the respondents, they were asked whether they had a savings account either in a savings bank account or in a post office before they joined the SHGs.

#### **Social Empowerment**

According to Sahay, access to knowledge, information and a feeling of knowing from self-enquiry, strengthening their skills and capacities to mediate with the external world are essential for individual social empowerment. It occurs at both individual as well as collective levels. Mediation entails relating with the outside world, with the markets, with financial institutions, with competitors, with suppliers, with a host of policy-makers and other important segments of external environment, i.e., politicians, bureaucrats, officials, etc. This would enhance their self-respect and self-

esteem. In this study the individual empowerment was looked into from level of access to information and knowledge gained through active participation in awareness building and capacity building programs organized by the SHGs, as regarding gender issues, rights of women and children, government schemes etc.

In order to assess the level of knowledge of the respondents, they were asked whether they knew about the statements and if they knew, from where they received the information, either from the SHGs or from outside. At the individual level, when she acquires sufficient knowledge and skills, there could be an attitudinal change within herself and towards realities around her. The present study probes into her attitude towards some of the gender issues and social customs prevalent in our present day society, to assess whether change has occurred in her attitude after she has become a member of the SHG. Empowerment is a continuous process where the powerless people become conscious of their situation and organize themselves to improve it and access opportunities to strengthen it. It takes a long time. In order to examine the real level of empowerment of poor women through SHGs, it requires knowing their number of years of experience as a part of SHGs.

### Political Empowerment

Besides, social and economic empowerment, political aspects also were looked into by the present study. Some of the indicators for the political empowerment looked into were their membership in other organizations, participation in Gram Sabha, contesting elections to Local Self Governments and holding responsible positions in various committees at the three-tier Panchayat system etc. Active participation in formal discussions, democratic decision-making process, conflict management within the SHG level, and the efficient management of SHGs, etc. which had already been examined also enhanced their political empowerment.

### Importance of Empowerment

Poverty is the biggest challenge in India's development efforts to bring about perceptible change in quality of life of the people. In India, a vast section of its population suffers from malnutrition, unemployment, and poor health care. This is particularly, true in the case of four main weaker sections of society namely, women, children, scheduled castes and scheduled tribes. Provision of employment opportunities to rural women is one way to improve their nutrition, health, education and social status. In most of the developing countries greater emphasis is laid on need for development of rural women and their active involvement in main stream of development especially economic.

## 2. OBJECTIVES OF THE STUDY

- To study the socio- demographic profile of the SHG women beneficiaries in rural and urban areas.
- To study the level of social empowerment of the respondents in rural and urban areas.
- To assess the political empowerment of SHG women in rural and urban areas.

## 3. METHODOLOGY

This study was conducted in rural and urban areas of Gudur. The areas were Manubolu rural and urban area of Gudur mandal, Nellore district. A sample of 75 SHG women from rural areas of Gudur and 75 SHG women from urban area of Gudur were selected for the present study. The information was gathered by using interview schedule in Telugu language. In the present study, the socio-economic and demographic profile of the respondents describes the distribution of SHG members by age, religion, educational status, marital status, type of house, type of family, etc., and also the level of participation of SHG members in various aspects like decision making, participation in social activities, political activities etc. The data thus collected was subjected to statistical tests like frequencies and percentages to enable easy interpretation.

## 4. RESULTS AND DISCUSSION

**Table -1 Percentage distribution of the respondents by Age**

Age	Rural SHGs		Urban SHGs	
	Number of respondents	Percentage	Number of respondents	Percentage
20-30	19	25	22	29
30-40	27	36	28	37
40-50	21	28	17	23
50-60	8	11	8	11
<b>Total</b>	<b>75</b>	<b>100</b>	<b>75</b>	<b>100</b>

Above table shows that majority of the respondents (36% in rural areas and 37% in urban areas) were in the age group of 30-40 years, followed by one-fourth (25%) of rural and more than one-fifth (29%) of Urban SHGs were in the age of 20-30 years. Nearly one- fifth (28%) of the rural SHGs and an equal percent (11%) rural and urban SHGs were in the age of 50-60 years.

**Table -2 Percentage distribution of the respondents based on Social empowerment**

Social empowerment	Rural SHGs			Urban SHGs		
	Number of respondents			Number of respondents		
	Yes	No	Total	Yes	No	Total
Are Women facing discrimination in the society	64 (85)	11 (15)	75 (100)	10 (13)	65 (87)	75 (100)
Are you discussing about social problems	71 (95)	4 (5)	75 (100)	75 (100)	-	75 (100)
Is it necessary to educate girl child	73	2	75	70	5	75

The table -2 clearly indicates the social empowerment of rural and urban SHGs in Gudur. When asked whether women is facing any discrimination in the society most of the rural area respondents said 'yes' (64) women were facing social discrimination in the society. When asked whether the problems will be solved by joining in SHGs majority (74) of the respondents reported 'yes' in rural area and (73) in urban area. 'Is it necessary to educate the girl child' most of the respondents (73) in rural and (70) in urban reported 'yes'. Whether SHGs were discussing about the social problems (71) in rural areas, almost all the respondents in urban areas reported 'yes' that they were discussing about the social problems. Are you feeling work burden increased after becoming SHG member, some of the respondents (22) in rural areas and (20) stated 'yes'.

#### **Economic empowerment**

Economic empowerment of women was assessed by studying the attitude of women in savings before they became the members of SHGs and the change that has occurred in their attitude towards savings habit. It is a fact that poor women usually have no savings, if saving means expenditure minus inc

**Table-3 Percentage distribution of the respondents based on the Economic growth of SHGs**

Before joining SHG where did you get loans	Rural SHGs		Urban SHGs	
	Number of respondents	Percentage (%)	Number of respondents	Percentage (%)
Money lenders	38	51	44	58
Farmers	28	37	2	3
Banks	9	12	29	39
<b>Total</b>	<b>75</b>	<b>100</b>	<b>75</b>	<b>100</b>

The above table shows that most of the SHG respondents did get loans from money lenders in both areas. Among rural SHGs, few of the respondents got loans from banks and in urban areas, few of the respondents get loans from farmers. It reveals that most of the rural and urban areas respondents did not know how to get loans from banks. After joining in SHGs they came to know how to get loans from banks.

#### **Political participation**

Political participation of women is a fundamental prerequisite for gender equality and genuine democracy. It facilitates women's direct engagement in public decision making and is a means of ensuring better accountability to women. The data in table-4 shows most of the women not showed any interest in participate in politics.

**Table- 4 Percentage distribution of the respondents by Interest to participate in politics**

Interest to participate in politics	Rural SHGs		Urban SHGs	
	Number of respondents	Percentage (%)	Number of respondents	Percentage (%)
Yes	9	12	5	7
No	66	88	70	93
<b>Total</b>	<b>75</b>	<b>100</b>	<b>75</b>	<b>100</b>

The above table shows that most of the respondents of Gudur SHGs were not interested to participate in politics (88% in rural and 93% in urban). It indicates that unawareness of politics and lack of interest of women to participate in

politics. Most of the respondents of Gudur SHGs take self-decision to whom to vote (74% in rural and 87 % in urban areas).

### Conclusion

More than one-third of the respondents (36% in rural areas and 37% in urban areas) were in the age group of 30-40 years, followed by one-fourth (25%) of rural and more than one-fifth (29%) of Urban SHGs were in the age of 20-30 years. Nearly one-fifth (28%) of the rural SHGs and an equal percent (11%) rural and urban SHGs were in the age of 50-60 years. Majority of the respondents in Gudur SHGs were Illiterate women. Two third (61%) of the respondents in rural area and 59% in urban area were illiterates. More than one third (39%) of rural and more than two fifth (41%) of urban respondents were literate among Gudur. When asked whether women is facing any discrimination in the society most of the rural area respondents said 'yes' (64) women were facing social discrimination in the society. When asked whether the respondents in both the rural and urban areas were having voting right almost all the respondents said yes they have the voting right. It reveals that SHGs are aware of elections and they were utilizing their voting right.

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