

WOMEN'S EMPOWERMENT AND SOCIAL STATUS THROUGH SELF-HELP GROUPS (SHGs)

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ABSTRACT

The Social Empowerment of Women includes equal access to Education, Health, Environment, Shelter, Nutrition, etc. Equal access to education for women and girls will be ensured. Special measures will be taken to eliminate discrimination, universalize education, eradicate illiteracy, create a gender-sensitive educational system, increase enrolment and retention rates of girls and improve the quality of education to facilitate life-long learning as well as development of occupation/vocation/technical skills by women. In view of growing 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 to bring awareness about their rights, social status, as a prime element to maximize participation in different kinds of productive employment. 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 collection for an in-depth study by a researcher. During the course of enumeration, SHGs having only scheduled caste women members identified and all such available scheduled caste SHG women were interviewed. The second stage of data collection involved visits to respective SHGs where there

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were SC women available for conducting detailed interviews about the research study purpose. The data was collected during the months of November and December in the year 2025. Throughout the period of data collection, the researcher rather spent full day in the SHG and had the opportunity to have a first hand experience of living and working amongst the respondents.

KEYWORDS: *Empowerment, Discrimination, Enumeration, Demographic.*

Introduction:

The Social Empowerment of Women includes equal access to Education, Health, Environment, Shelter, Nutrition, etc. Equal access to education for women and girls will be ensured. Special measures will be taken to eliminate discrimination, universalize education, eradicate illiteracy, create a gender-sensitive educational system, increase enrolment and retention rates of girls and improve the quality of education to facilitate life-long learning as well as development of occupation/vocation/technical skills by women. Reducing the gender gap in secondary and higher education would be a focus area. Sectoral time targets in existing policies will be achieved, with a special focus on girls and women, particularly those belonging to weaker sections including the Scheduled Castes/Scheduled Tribes/Other Backward Classes/Minorities. Gender sensitive curricula would be developed at all levels of educational system in order to address sex stereotyping as one of the causes of gender discrimination. A holistic approach to women's health which includes both nutrition and health services will be adopted and special attention will be given to the needs of women and the girl at all stages of the life cycle. The reduction of infant mortality and maternal mortality, which are sensitive indicators of human development, is a priority concern. This policy reiterates the national demographic goals for Infant Mortality Rate (IMR), Maternal Mortality Rate (MMR) set out in the National Population Policy 2000. Women should have access to comprehensive, affordable and quality health care. Measures will be adopted that take into account the reproductive rights of women to enable them to exercise

informed choices, their vulnerability to sexual and health problems together with endemic, infectious and communicable diseases such as malaria, TB, and water borne diseases as well as hypertension. The social, developmental and health consequences of HIV/AIDS and other sexually transmitted diseases will be tackled from a gender perspective. To effectively meet problems of infant and maternal mortality, and early marriage the availability of good and accurate data at micro level on deaths, birth and marriages is required. Strict implementation of registration of births and deaths would be ensured and registration of marriages would be made compulsory. In view of the high risk of malnutrition and disease that women face at all the three critical stages viz., infancy and childhood, adolescent and reproductive phase, focused attention would be paid to meeting the nutritional needs of women at all stages of the life cycle. This is also important in view of the critical link between the health of adolescent girls, pregnant and lactating women with the health of infant and young children. Special efforts will be made to tackle the problem of macro and micro nutrient deficiencies especially amongst pregnant and lactating women as it leads to various diseases and disabilities. Intra-household discrimination in nutritional matters vis-a-vis girls and women will be sought to be ended through appropriate strategies. Widespread use of nutrition education would be made to address the issues of intra-household imbalances in nutrition and the special needs of pregnant and lactating women. Women's participation will also be ensured in the planning, superintendence and delivery of the system. Women's perspectives will be included in housing policies, planning of housing colonies, provision of shelter both in rural and urban areas with necessary facilities such as drinking water. Special attention will be given for providing adequate and safe housing and accommodation for women including single women, heads of households, working women, students, apprentices and trainees. Women will be involved and their perspectives reflected in the policies and programmes for environment, conservation and restoration. Considering the impact of environmental factors on their livelihoods, women's participation will be ensured in the conservation of the environment and control of environmental degradation. The vast majority of rural women still depend on the locally available non-commercial sources of energy such as animal

dung, crop waste and fuel wood. In order to ensure the efficient use of these energy resources in an environmental friendly manner, the Policy will aim at promoting the programmes of non-conventional energy resources. Women will be involved in spreading the use of solar energy, biogas, smokeless chulhas and other rural application so as to have a visible impact of these measures in influencing eco system and in changing the life styles of rural women.

Review of Literature:

Arends and others (2001) discussed that the World Bank promotes women's education because it is an input into human capital. In the capabilities approach, education is a force that enables women to have expanded choice Using data from in-depth interviews conducted in two villages in 1996 and 2000 we examine how rural Bangladeshis perceive women's education and to what extent those perceptions concur with the World Banks instrumentalist view and with the capabilities approach. Parents educate their daughters because women's education is valued in the marriage market, and marriage is the best way to secure their daughters well being. Schooling has also enhanced women's capabilities by increasing their earning potential. Jayaweera-Swarna (1997) Examines the relationship between women's education & several facets of their empowerment, using macrostatistics on Asian countries presented in the 1995 UN Human Development Report, as well as qualitative data from selected representative countries. It is concluded that there is no positive linear relationship between education & the economic, social, & political empowerment of women as a consequence of the interface of gender ideologies & social & economic structural constraints. Factors that surface from within education structures & content, as well as from social & economic structures & gender relations in the family, that constrain the role of education as an agent for the empowerment of women are examined in depth. 4 Tables, 24 References. Adapted from the source document. Singharoy Debal-kumar (1986) Examines the empowerment of women in rural India in the context of their social deprivation & collective mobilization using primary & secondary source data. The status of Indian women is located within the broad vision of the constitution & the socioeconomic realities of the society. Although the constitution of India has committed to the equal status of women & empowered the

state to make special provisions for women, there exist enormous gaps & contradictions between the constitutional mandates & the inherited social realities pertaining to the status of women. It is argued that because India is a stratified society in which women have remained economically invisible & exploited, constitutional mandates & development strategies have been unable to address gender issues effectively. There have been growing imbalances between the sexes in terms of their access to education, employment & productive resources, health & legal facilities, & representation in the decision-making bodies. There have been mobilizations of rural women against such inequalities in some parts of the country. However, these mobilizations have not been always persistent & wide-spread across the country, & the process of women's empowerment is constrained by the adverse sociocultural matrix of India's traditional society. Only effective education, economic measures, & persistent radical mobilization of women will pave the way for women's empowerment in the rural society.

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 growing 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 to bring awareness about their rights, social status, as a prime element to maximize participation in different kinds of productive employment. Of course general belief is that women were benefited from these opportunities. But the scheduled 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 underdeveloped 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.

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 city. It is noted that about 10 self help Groups were formed by the women in this city. Approximately 150 scheduled caste women members of these groups are actively participating in the different activities.

Methodology:

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 City of Karnataka state. All the SHGs in this city were surveyed at the time of data collection for an in-depth study by a researcher. During the course of enumeration, SHGs 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 schedule administered is provided in appendix. Data for the study were collected in phase-wise. During the first stage all the SHGs 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 SHGs where there were SC women available for conducting detailed interviews about the research study purpose. The data was collected during the months of November and December in the year 2025. Throughout the period of data collection, the researcher rather spent 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 influenced 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 test) was used which will be discussed in detail in the following chapters.

Results and Discussion:

Table No. 1.1 Age at Marriage

Age	Frequency	Percent
10-20 y	9	6
21-30 y	34	22.7
31-40 y	48	32
41-50 y	36	24
51 & above	23	15.3
Total	150	100

About 150 women living in Gulbarga city are considered for a sample survey. They are of different age groups, but joined together by forming self-help groups. For their mutual development. The Age wise distribution of the respondents is presented in the following table. The above table revealed that of the total 150 respondents covered under the present study.(32%) belongs to the age group between 31-40 followed by (22.7%) belongs to the age group between 21-30 years, about (6.0%) belongs to the age group of 10-20 years, about (24.0%) of the respondents belongs to the age group of 41-50 years and only (15.3%) belongs to the age group of above 51 years and above.

Table No. 1.2 Education Level

Education level	Frequency	Percent
Illiterate	36	24
Primary school	32	21.3
High school	38	25.3
Graduation	44	29.3
Total	150	100

The education of the members of the Self-Help Groups plays an important role in the management of the groups. Because, educated members have knowledge about the efficient operations and activities of the groups. The following table reveals the educational background of the members of self-help groups covered under the present study. The above table shows that about (21.3%) of the respondents have primary education, followed by (25.3%) of the respondents have education up to SSLC or Graduation. Where as remaining (24.0%) of the respondents are still found to be illiterates.

Table No. 1.3 No. of Children

Gender	Frequency	Percent
Male	48	34.31
Female	119	60
Total	90	60

Regarding number of children to respondents of the members of the self-help groups are varied. it is also noted that there are few unmarried women, divorcées, separated and also childless women. The following table shows the number of children they have grouped as under. It is noted from the above table that about (60.0%) of the respondents have blessed with female baby which treated as the goddess Laxmi in a family particularly in this part of the Karnataka state. However (34.3%) of the respondents are having male baby and the sex ratio stands high towards the female.

Table No. 1.4 Types of Family

Types of family	Frequency	Percent
Joint	71	47.3
Nuclear	79	52.7
Total	150	100

Nature and type of the family helps to know about the social status of the respondents. In city areas, majority of the families are nuclear families at present. The collected data on the type of the family is presented in the following table. The above table stated it clearly that majority of the respondents that is (52.7%) are living in nuclear family and the remaining only (47.3%) are living in Joint families. It means the concept joint family system is slowly but steadily disappearing from our society.

Table No. 1.5 Benefited by Praying God

Benefits	Frequency	Percent
Spiritual satisfaction	41	27.3
Peace & harmony	52	34.7
Fulfills the wishes	28	18.7
One can get god mercy	16	10.7
Moksha after death	13	8.7
Total	150	100

As we have seen from the present study many people have faith in God & religion hence it will be interesting to know what benefit they get by keeping faith in spiritual power. The finding from the table suggest that (34.7%) of the respondent mentioned that they get peace and round about (27.3%) of the respondent said they get spiritual satisfaction and remaining (38.1%) of the respondent women told that in order to get it done their wishes fulfilled as well as getting the moksha at last.

Table No. 1.6 Even After Economically Independent Facing Domestic Violence

Situation	Frequency	Percent
Some times	41	27.3
Not at all	89	59.3
Same as earlier	20	13.3
Total	150	100

In Indian society most of the women they did not considered domestic violence as a social problem rather they accept it as part and parcel of everybody's married life. The above table reveals that 150 respondents they said their life before joining SHG when question was problem again to them did you faced some situation even after joining SHG 59.3% said no they did not faced out remaining (40.0%) did said that still now and then they becoming victim of the Domestic violence.

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. The Self-Help Groups are aimed for economic empowerment in Karnataka. 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. 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.

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