

## Self-Help Groups – A Tool to Weaker Sections' Women Empowerment

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### Abstract

The important aspect of social lives now-a-days is mostly confined to the gender issues in various socio-economic-health-demographic and cultural classifications of people in India. Especially the situation of Dalit women is very pathetic. They experience endemic gender - and - caste discrimination due to vulnerably position at the bottom of caste, class and gender hierarchies. These women also experience violence as the outcome of severely imbalanced social, economic and political power equations. Dalit women are one of the largest socially segregated groups anywhere in the world, and make up 2 per cent of the world's total population. Dalit women constitute about 16 per cent of the total Indian female population. The traditional taboos are the same for Dalit men and Dalit women. However, Dalit women have to deal with them more often. Dalit women are discriminated against not only by people of higher castes, but also within their own communities. Their socio - economic vulnerability and lack of political voice, when combined with the dominant risk factors of being Dalit and female, increase their exposure to potentially violent situations while simultaneously reducing their ability to escape. Therefore, the situation of Dalit women needs special attention.

**Keywords:** Dalit men and women, Communities, Castes, Traditional taboos.

### Introduction

Micro-finance with Self Help Groups plays an effective role for promoting women empowerment. It is not only an efficient tool to fight against poverty, but also as a means of promoting the empowerment of the most marginalized sections of the population, especially women. The role of self help groups is very significant in the present day context both in motivating women to save at least some money regularly and to use that amount as investment in income generating activities. At present, Self Help Groups (SHGs) are widely used as an instrument to change the conditions of women socially and economically, once socio-economic experiment is achieved it would have implication on the overall development of women.

Against this background, the present study is taken up to examine the socio-economic conditions of the Dalit women and their empowerment through Self-Help Groups. The study is based on primary data collected using questionnaire. 120 sample respondents are selected randomly from Mangalagiri mandal of Guntur district.

### Results and Discussion

#### Age of the respondents

Age is a social variable. Table – 1 presents distribution of the respondents by age. It is noticed from the table that the study consists of about 58 per cent of the respondents who are below 35 years of age. It is further evident that age of the nearly one third of the respondents' ranges from 36 to 50 years. There are a few respondents above 51 years old (8.3 per cent).

#### Literacy level of the respondents

Distribution of the respondents by literacy level is furnished in Table – 2. It is revealed from the table that majority of the respondents are literates. However, majority had studied upto primary education only among literates (45.80 per cent). At the next level, majority had studied upto secondary education (23.30 per cent). It is also evident that one tenth of the respondents had studied upto intermediate, followed by negligible percentage of the respondents, degree and above. It is also evident that about 19 per cent of the respondents are illiterates.

### **Type of the family**

Distribution of the respondents by type of family is given in Table – 3. It is portrayed from the table that type of family of the majority of the respondents is nuclear family (80 per cent). It is also evident that 20 per cent of the sample respondents are living in joint families.

### **Motivated persons to join SHGs**

Table – 4 presents distribution of the respondents by motivation factors to join SHGs. It is found from the table that majority of the respondents reported that they are motivated by co-villagers to join SHGs (59.10 per cent), followed by 20 per cent, by other SHGs in their locality about 12 per cent, by friends and relatives, and about 9 per cent, by family members.

### **Number of years as members of the group**

Distribution of the respondents by age of the group is furnished in Table – 5. It is revealed from the table that around 87 per cent of the respondents are members of the group for the last five years. Further, it is noticed that 10 per cent of the respondents are members of the group from 5 to 10 years and merely 3 per cent of the respondents are members for more than 10 years.

### **Reasons for joining SHGs**

Distribution of the respondents by reasons for joining SHGs in their opinion is given in Table – 6. It is found from the study that about 81 per cent of the sample respondents reported that they had joined SHGs to support family income. Further, it is found that 10 per cent of the respondents said that they had joined SHGs to take up income generating activities, followed by 5 per cent, to develop social status and about 4 per cent, to improve savings level.

### **Independence to spend money earned through SHGs**

An attempt is made in the present study to know whether sample respondents achieved independence to spend money earned through SHGs. Table – 7 shows the distribution of the sample respondents by their response. It is evident from the study that only little percentage of the sample respondents reported having independence to spend money earned through SHGs (11.70 per cent). On the contrary, about 88 per cent of the sample respondents reported that there is no independence to them to spend money earned through SHGs. This shows the existence of male domination over sample dalit women.

### **Changes in monthly income after joining SHGs**

Distribution of the respondents by changes in monthly income after joining SHGs is shown in Table – 8. It is found from the table that monthly income of the respondents is increased to some extent in the case of 70 per cent of the sample respondents, while 10 per cent of the sample respondents reported considerable increase in their family income after joining SHGs. On the other hand, one fifth of the sample respondents reported no change in monthly income after joining SHGs.

### **Awareness about various things after joining SHGs**

An attempt is made in the present study to know whether awareness of the sample respondents is increased after joining SHGs. Distribution of the respondents by their response is given in Table – 9. It is obvious from the table that 80 per cent of the respondents felt that their awareness level is increased after joining SHGs and the rest 20 per cent felt that there are no changes in their awareness level is increased after joining SHGs.

### **Decision making power in the family after joining SHGs**

Respondents are asked whether their decision making power is increased in their family after joining SHG. Distribution of the respondents by whether their decision making power is increased after joining SHGs is provided in Table –10. It is clear from the table that about 88 per cent of the respondents informed that their decision making power is not

increased even after joining SHGs, while meager percentage of the sample respondents reported increase in decision making power in their family after joining SHGs (11 per cent).

**Conclusion**

It is found from the study that majority of the sample respondents are illiterates. Though vast proportion of the sample respondents are living in nuclear families, they are subject to male domination. They joined SHGs with motivation from their co-villagers. After joining SHGs, they are empowered economically to some extent only. They have no independence to spend the money earned through SHGs. Even after joining SHGs, decision making power in their families to these women is very poor. However, their awareness about various things is increased after joining SHGs. It is suggested that government should initiative steps to make it compulsory for each and every dalit women to enroll in SHGs. Dalit males also be encouraged to form SHGs so as to have awareness on the importance of women to the household economy.

**Table – 1**

**DISTRIBUTION OF THE RESPONDENTS BY AGE**

Age	Number of respondents	Per cent
Young (upto 35 years)	70	58.30
Middle (36 to 50 years)	40	33.30
Old (51 years and above)	10	8.30
Total	120	100.00

Source: Field survey

**Table –2**

**DISTRIBUTION OF THE RESPONDENTS BY LITERACY LEVEL OF THE RESPONDENT**

Literacy Level of the respondent	No. of respondents	Per cent
Illiterate	23	19.20
Primary	55	45.80
Secondary	28	23.30
Intermediate	12	10.00
Degree and above	2	1.70
Total	120	100.00

Source: Field survey

**Table – 3**

**DISTRIBUTION OF THE RESPONDENTS BY TYPE OF THE FAMILY**

Type of family	No. of respondents	Per cent
Joint family	96	80.00
Nuclear family	24	20.00
<b>Total</b>	120	100.00

Source: Field survey

**Table –4**

**DISTRIBUTION OF THE RESPONDENTS BY MOTIVATED PERSONS TO JOIN SHGs**

Reason	No. of respondents	Per cent
Family members	11	9.20
Friends & Relatives	14	11.70
Co-villagers	71	59.10
Other SHG in the Locality	24	20.00
Total	120	100.00

Source: Field survey

**Table – 5**

**DISTRIBUTION OF THE RESPONDENTS BY AGE OF THE GROUP**

Age of the group	No. of respondents	Per cent
Below 5 years	104	86.70
5-10 years	12	10.00
More than 10 years	4	3.30
<b>Total</b>	120	100.00

Source: Field survey

**Table – 6**

**DISTRIBUTION OF THE RESPONDENTS BY REASONS FOR JOINING GROUP**

Reason	No. of respondents	Per cent
To support family's income	97	80.80
To develop social status	6	5.00
To improve savings level	5	4.20
To take up income generating activities	12	10.00
<b>Total</b>	120	100.00

Source: Field survey

**Table – 7**

**TABLE SHOWING DISTRIBUTION OF THE RESPONDENTS BY WHETHER THERE IS INDEPENDENCE TO THE SAMPLE RESPONDENTS TO SPEND THE MONEY EARNED THROUGH SHGs**

Independence	No. of respondents	Per cent
Achieved	14	11.70
Not achieved	106	88.30
<b>Total</b>	120	100.00

Source: Field survey

**Table – 8**

**TABLE SHOWING DISTRIBUTION OF THE RESPONDENTS BY CHANGES IN MONTHLY INCOME**

Change	No. of respondents	Per cent
Increased considerably	12	10.00
Increased to some extent	84	70.00
No change	24	20.00
<b>Total</b>	120	100.00

Source: Field survey

**Table – 9**

**TABLE SHOWING DISTRIBUTION OF THE RESPONDENTS BY AWARENESS ABOUT VARIOUS THINGS AFTER JOINING SHGs**

Awareness	No. of respondents	Per cent
Increased	96	80.00
No change	24	20.00
<b>Total</b>	120	100.00

Source: Field survey

**Table – 10**

**TABLE SHOWING DISTRIBUTION OF THE RESPONDENTS BY ACHIEVING DECISION MAKING POWER IN THE FAMILY AFTER JOINING SHGs**

Decision making power	No. of respondents	Per cent
Achieved	14	11.70
Not achieved	106	88.30
<b>Total</b>	120	100.00

Source: Field survey

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