

RESEARCH ARTICLE :

Constraints faced by women in empowering themselves through self help groups (SHGs)

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SUMMARY : The study was conducted in Latur district of Marathwada region of Maharashtra state. Data were collected from 120 women respondents. It negligence by other family members regarding the decision taken about economic development (73.34 %), had lack of freedom to take decision for self travelling (66.66 %), them were facing lack of equal treatment by male family members (51.66 %), lack of co-operation amongst members of SHG (38.33 %).

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KEY WORDS :

Women, Economic empowerment, SHG, Constraints

BACKGROUND AND OBJECTIVES

It is defined as a process through which women, individually and collectively become aware of how power relations operate in their lives and gain self confidence and strength to challenge gender inequalities. Women's empowerment is critical to the socio-economic progress of the country.

The ultimate objective of making all women economically independent and self reliant is expected through organizing women in SHG under various poverty alleviation programmes and establishment of new micro-credit mechanisms or micro-financial institution catering for increasing access to credit for women. While empowering themselves, they face the different constraints which retard their empowerment process,

considering the importance the study was undertaken to study the demographic characteristics of women and to identify the constraints faced by women in empowering themselves through SHGs.

RESOURCES AND METHODS

The present study was conducted in randomly selected Renapur and Chakurtahsils of Latur district in Marthwada Region of Maharashtra State (India) From each tahsils six villages were randomly selected and from each village, 1 SHG was randomly selected by lottery method and from each SHG, 10 members were randomly selected. Thus the sample comprised of 120 respondents. The data were collected personally interviewing with the help of prestructured schedule and

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frequency, mean, Standard Deviation, co-efficient of correlation were used for analysis of data.

OBSERVATIONS AND ANALYSIS

The results obtained from the present study as well as discussions have been summarized under following heads:

Demographic characteristics of women :

It was noticed from Table 1 that majority (67.50 %)

of respondents were from middle age group, educated up to middle school level (30.84 %), 30.84 per cent of them were from Scheduled caste (SC) category while, 75.83 per cent of them were from medium size of family. As regards to occupation, 43.34 per cent of the respondents were engaged in house work + agril. / dairy business. Majority (61.66 %) of the respondents were belonged to low annual income category and 63.33 per cent of them had low social participation, 57.50 per cent of them were having medium use of sources of information and 54.16 per cent were from nuclear family

Table 1 : Demographic characteristics of women

Sr. No.	Category	Number	Per cent
1.	Age		
	Young (upto 30 years)	21	17.50
	Middle (31 to 45 years)	81	67.50
	Old (Above 45 years)	18	15.00
2.	Education		
	Illiterate	11	9.16
	Can read and write only	13	10.83
	Primary school level	20	16.67
	Middle school level	37	30.84
	High school level	33	27.50
	Graduate / Postgraduate level	6	5.00
3.	Caste		
	Scheduled caste (SC)	37	30.84
	Scheduled tribes (ST)	8	6.66
	Vimukt Jati / Nomedic tribes (VJ/NT)	5	4.16
	Other backward caste (OBC)	34	28.34
	Open	36	30.00
4.	Family size		
	Small (< 5 members)	13	10.83
	Medium (5-7 members)	91	75.83
	Big (> 7 members)	16	13.34
5.	Occupation		
	House Wife	18	15.00
	House Wife + Agril. / dairy enterprises	52	43.34
	House Wife + Agril. + Agril. labour	13	10.83
	House Wife + Agril.labour +Small scale business	37	30.83
6.	Annual income		
	Low (upto 22,395)	74	61.66.
	Medium (22,396 to 32,654)	25	20.84
	High (Above 32,654)	21	17.50
7.	Social participation		
	Low participation (upto 2)	76	63.33
	Medium participation (2.01 to 4)	35	29.17
	High participation (Above 4)	9	7.50
8.	Use of sources of information		
	Low (29 and below)	31	25.84
	Medium (30 to33)	69	57.50
	High (34 and above)	20	16.66

Table 2 : Distribution of the respondents on the basis of constraints faced by the respondents in empowering themselves through SHGs

Sr. No.	Particulars	Number	Per cent	Rank
1.	Lack of equal treatment by male family members	62	51.66	3
2.	Negligence by other family members regarding decision taken by women about economic development	88	73.34	1
3.	Lack of freedom to take decision for self travelling	80	66.66	2
4.	Inability to operate personal saving account of bank	28	23.33	5
5.	Non-organization of SHG meetings in time	24	20.00	6
6.	Non-permission of head of family to attend the meetings of SHGs	12	10.00	9
7.	Lack of appropriate time and appropriate venue of meeting	16	13.33	8
8.	Lack of co-operation amongst members of SHG	46	38.33	4
9.	Unequal treatment by chairman and secretary of SHG to their members	21	17.50	7

type. Similar findings of Chauhan and Verma (2001); Suryawanshi and Wattamar (2003); Antwal *et al.* (2015) and Thorat (2008) are supporting to the above results.

Constraints faced by women in empowering themselves through SHGs :

Table 2 depicts that, regarding constraints faced by women in empowering themselves through SHGs, it is noticed that negligence by other family members regarding decision taken by women about economic development (73.34 %), lack of freedom to take decision for self travelling (66.66 %), lack of equal treatment by male family members (51.66 %), lack of co-operation amongst members of SHG (38.33 %), inability to operate personal saving account of bank (23.33 %), non organization of SHG meetings in time (20.00 %), unequal treatment by chairman and secretary of SHG to their members (17.50 %), lack of appropriate time and appropriate venue of meeting (13.33 %), non permission of head of family to attend the meetings of SHGs (10.00 %). Above findings are in the line of Awasthi *et al.* (2001); Antwal *et al.* (2006) and Patil *et al.* (2007).

Conclusion :

Women faced different constraints due to our traditional thinking of the society and secondary status of women in different walks of life, the male members dominate on women members in the society.

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