

Initiatives of Self-Help Groups for Economic Empowerment of Scheduled Caste Women

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Abstract

Scheduled Caste women have lesser access to power due to their low status and economic dependency. They also rarely are active participants in the decision making process due to low levels of literacy and education, low economic status, stereotyping of roles, caste bias and apathy of government functionaries. Though, these problems exist in rural India among general public, it varies in vividness and across caste and class. Several special programmes and projects have been launched by government of India for socio economic empowerment of women. They are related to Self-Help Group (SHG) formation, capacity building, and linkage with banks, building skills, promoting individual and group enterprises of women. But the anticipated goal of empowering has not been achieved yet.

Empowerment is referred to as: gaining an access over resources. It becomes a source of individual and social power. Power is also unequally distributed – some individuals and groups have greater access over the source of power and others having little or no control. Women belonging to scheduled castes face constraint in gaining access and control over resources due to their disadvantageous position in the society.

This research working paper aims at making a comparative study of the initiatives by SHGs towards economic empowerment of scheduled caste and non-scheduled caste members.

The study attempts to explore the efforts initiated by SHGs that impact economic empowerment of scheduled caste women in comparison with non-scheduled caste women in villages based upon empirical work undertaken in the Mulabagilu Taluk of Kolar district Karnataka state in India.

The paper provides an analysis based on the discussions held with SHG members, referring to the SHG records and discussion with the SHGs facilitating agency to understand and analyse the effectiveness of SHGs in improving the economic status of women which form the basis for achieving individual economic empowerment. From the study, it is found that the mechanism of generating savings, meeting consumption and productive credit needs, providing access to bank loans, initiating economic development activities, mobilisation of government schemes, financial discipline maintained in SHGs are the enabling factors which are contributing to the process of women's empowerment.

Key words: *Self Help Group, Women empowerment, Scheduled caste, nonscheduled caste, Micro credit, Micro finance*

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1. Introduction:

Empowerment of deprived women begins with their ability to voice their opinion through the process of consensual political dialogue, backed up by access to education. Women's empowerment and their full participation is the foundation of equality in all spheres of society and are fundamental for the accomplishment of equality, evolution and peace. The empowerment process encompasses several mutually reinforcing components but begins with and is supported by economic independency which implies access to and command over production resources.

Women's empowerment is an important concept in development, which leads to a better society in the world. Women's contribution to the socio-economic development of the nation is very significant. Thus, empowering the women in social, political, economic and legal aspects is very much essential. Women's empowerment needs to occur along multiple dimensions including: economic, education, socio-cultural, familial/interpersonal, legal, political, and psychological. Empowerment of women through SHGs approach has been an important strategy in many countries.

Over three decades of experience has shown that self-help is the best means for addressing poverty by empowering women to liberate themselves and their families from its grip. Going a step further, the self-help group movement also marks a significant progression from state driven to people driven development.

SHGs create time and space for women to collectively begin the empowerment process. SHG meetings facilitate women to identify their problems like; land, water, health care, credit, better wages, housing, children education, housing, etc. They analyse, prioritize, recognize their potentials, gain access to information, and acquire skills. Further, they plan and initiate actions to address the practical and strategic gender need of women. Collectively, they gain more power to demand change. Thus, SHGs are strong collectives through which individual and collective problems are addressed. The SHGs facilitating agency support women by raising the consciousness and improve ability to explore new opportunities that are suitable to their environment.

SHGs have shown, without doubt, that enabling conditions being created through savings and empowering atmospheres rooted in self-trust provide the platform for women to explore avenues of socio economic empowerment.

Review of literature:

During the course of the research work, the study of several writers was referred to and it is imperative that an abstract of the literature survey is put to note and the following references are worth mentioning.

The study report on Status of Scheduled Caste in Karnataka (Karnataka Human Development report 2005 chapter 9) recommends that the poverty reduction programmes must focus on social empowerment instead of being stand-alone programmes. The SHG strategy, which has begun to emerge as the main vehicle of socio-economic development for women, offers multiple inputs and not just wages: communicating skills, vocational training, cognizance about literacy and health, involvement in community and political processes, all these are inputs that the scheduled caste need as they are poor, marginalized and voiceless.

Given the effectiveness of SHGs in reducing poverty and building capacity of members, this strategy must now move into areas such as the development of the scheduled castes, the scheduled tribes and minorities also, because so many other deprivations arise out of income poverty.

Latha Krishnan, AH Sequeira & M Snehalatha (2008) in their study on “Empowerment of underprivileged women through SHG” revealed that women come together as SHGs as they are able to get hassle-free and timely loans to meet emergency needs with thrift. Team spirit acts as a binding factor to bring unity and cohesiveness among the group members. The SHG approach, apart from generating incremental income, helps them to upgrade the economic and social status along with a sense of recognition, all of which contribute to the process of empowerment.

Hunt and Kasynathan (2002) authors of the article “Reflections on microfinance and women’s empowerment” explain that microfinance programs for women have positive impact on economic growth by improving women income generating activities. The authors find the impact of Micro credit on female male education, marriage practice, mobility, violence against women and self-respect.

Smita G. Sabhlok (2006) in her paper on “Self-help as a strategy for women’s development in India” stated that the SHGs have the possibility of developing groups of organized, assertive and empowered women at the grassroots level provided they take account of the existing differences, structural inequalities and the relationships of power at the local level. The SHGs can make women contribute to the economy; it has changed the lives of many in India. Group power has been found to be a potent force in giving collective empowerment and voice to the poor women in rural areas.

In an initiative, Smt. Krishna Tirath, Minister of Women and Child Development (Independent Charge) in her inaugural address in the Conference on “Issues and Challenges for Development of Scheduled caste Women and Children” said that a concerted effort is required to bridge the gap between the advanced communities and the scheduled caste communities, particularly of women and children on some of the social indicators like literacy, infant mortality rate, dropout rates and health, drinking water, land and house hold assets.

She further said that untouchability has been abolished but there is a need to further ensure that no person is subjected to any harassment or humiliation because of caste identity. Within the scheduled caste community too women and children require particular attention for improving their health and nutritional status, educational and livelihood opportunities and protection against atrocities and violence faced by them. The Conference aimed at taking stock of the existing special interventions for empowerment of scheduled caste women and children.

2. Rationale for research study:

It has been observed through the reexamination of literature that the research studies conducted on scheduled caste women to assess SHG's impact on their empowerment is negligible.

Lot of work has been done to sketch the effectiveness of SHGs on women's empowerment in general, but no survey reveals the stratum of empowerment among scheduled caste women exclusively. The progress of scheduled caste women in SHGs is masked under women in general.

Hence, there is a need to know whether the empowerment process among scheduled caste women is on par with non- scheduled caste women.

3. Aim of the research study:

The broad aim of the study is to understand and analyse the effectiveness of Self-Help Groups in facilitating the empowerment of scheduled caste women. The study embraces empowerment of scheduled caste women vis – a vis non- scheduled caste women in the SHGs.

4. Objectives of the study:

- 1) To study the constitution and function of SHGs
- 2) To analyze the socio-economic profile of the SHG members
- 3) To distinguish between scheduled caste and non-scheduled caste in accessing economic resources

5. Research Methodology:

SHGs which have been in existence for more than 3 years and with a member ship of 12-20 were chosen for the subject area. Heterogeneous groups were selected where in both scheduled caste and non- scheduled caste women have taken the member ship. SHGs having 1/3 of scheduled caste members were chosen. The total sample size is 28 SHGs. The study was conducted on the basis of stratified, purposive random sample technique.

Information was collected both from primary and secondary sources. Primary data was elicited by administering the questionnaires in the focus group discussions held with members in SHGs to understand the initiatives of SHGs in empowering women. Secondary data was gathered from SHG records and annual reports of SHG facilitating agency.

6. Scope of Study:

The present study area is confined to the SHGs facilitated by an NGO in Mulabagilu Taluk of Kolar district. There are a total number of 325 SHGs .The study is confined to 28 SHGs only.

7. Limitations of the study:

The study is mainly based on the information provided by the members through focused group discussion by using structured questionnaire and not through direct observation of SHG regular coming meetings

8. Data analysis and interpretation:

SHG profile

This part of the report, summarizes the profile of SHG such as; inception, membership, caste of members, education status ,occupation status , meeting frequency, saving frequency ,and mode of saving collection .

Impact of SHG

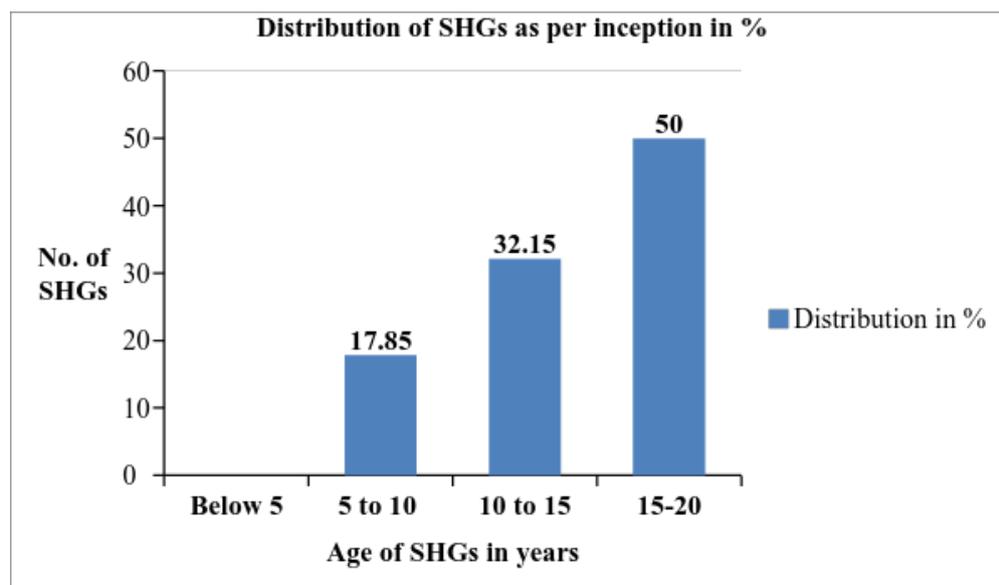
This part of the report presents individual savings, lending pattern, economic development activities and mobilisation of government schemes in SHGs

Analysis of results:

After data collection, the information was tabulated on the basis of the responses given by members in SHGs in order to generalize the responses.

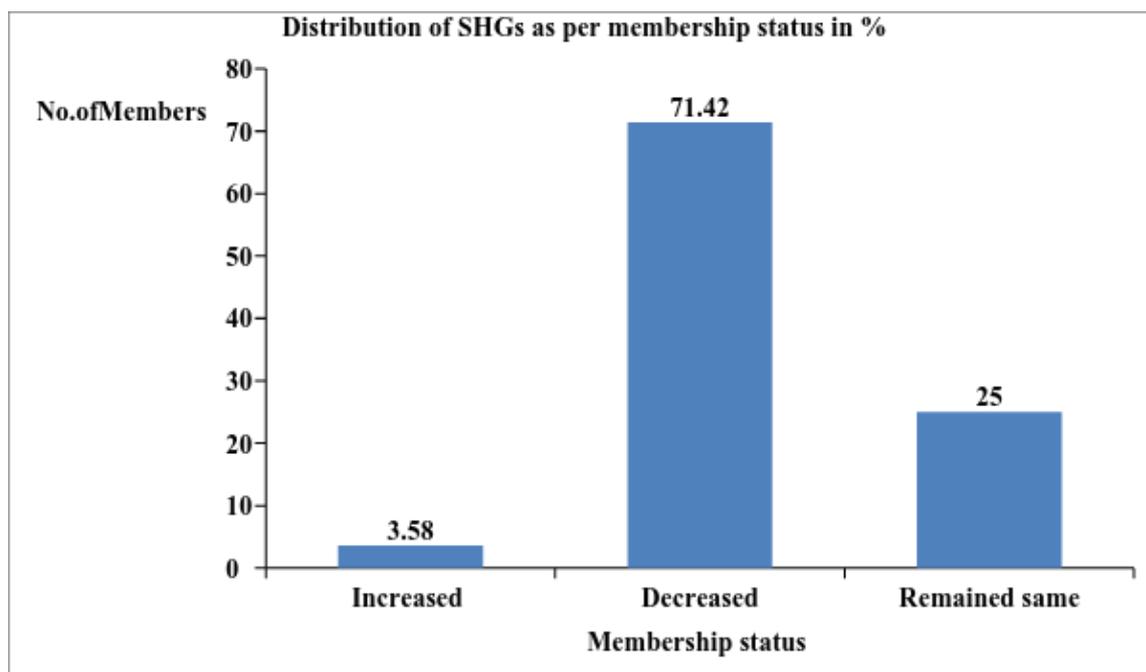
SHG profile

Diagram 1. Age of Self Help Group



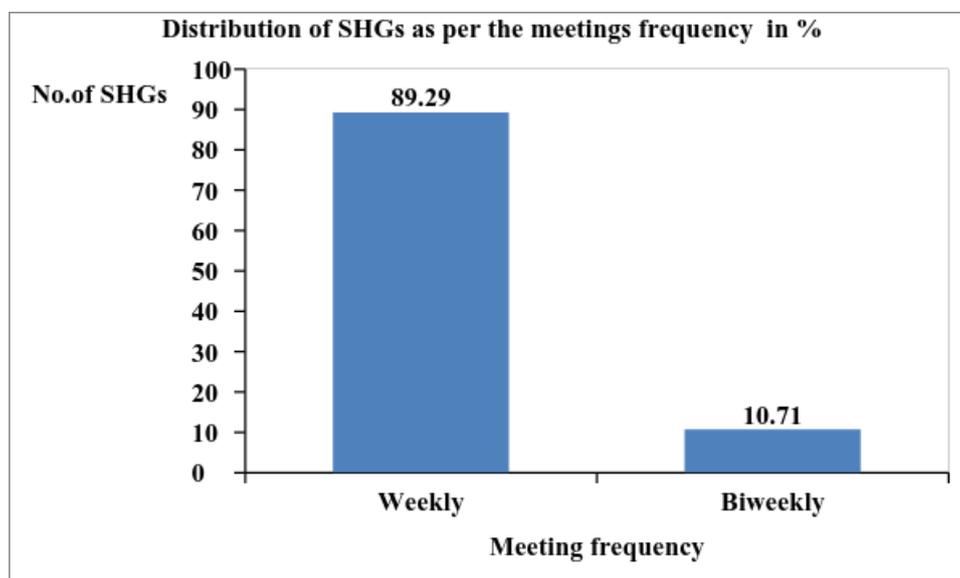
The above diagram shows that all SHGs covered under the study were in existence for more than five years .50 % of the SHGs were between 15 to 20 years .32 % and 18 % were in the range of 10 to 15 years and 5 to 10 years respectively.

Diagram 2. Status of SHG membership



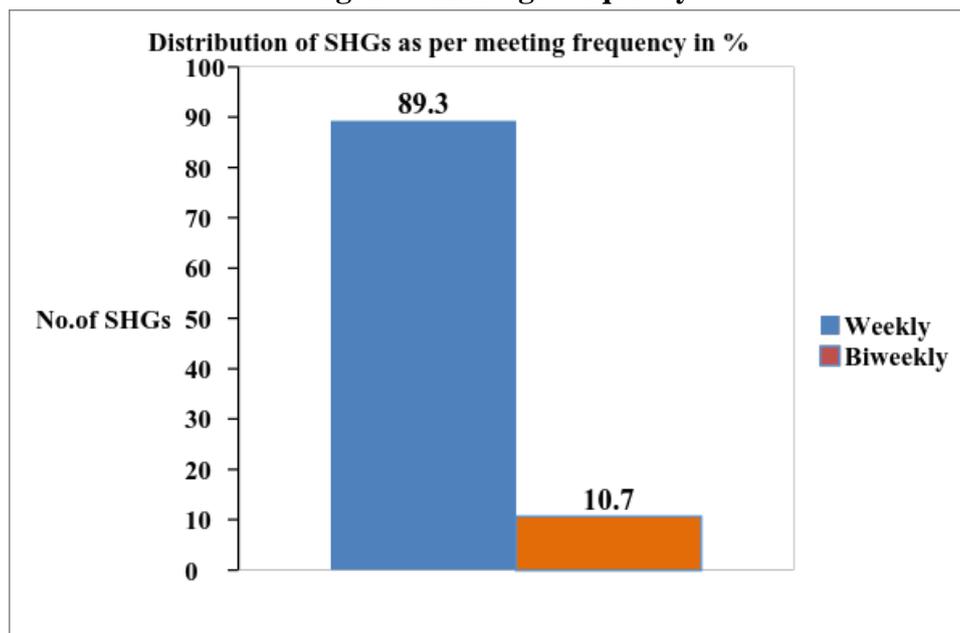
The above diagram shows in 71 % of SHGs there is decrease in the membership of SHGs indicating dropouts due to migration and other unforeseen circumstances. Only 4% of SHGs have reported that there is increase in membership.

Diagram 3. SHGs- Meeting frequencies



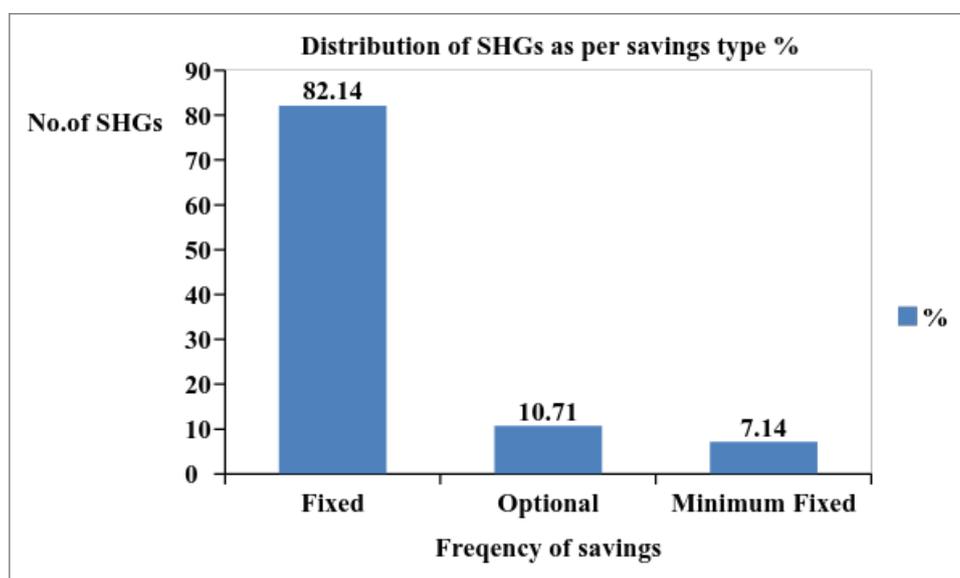
The above diagram shows that SHGs (89%) conduct weekly meetings which helped consistency and provided time and space for women to discuss on different topics leading to the development of SHGs and to sustain the performance of the SHGs. SHGs (11%) which earlier conducted weekly meetings gradually changed to biweekly meetings.

Diagram 4.Savings frequency



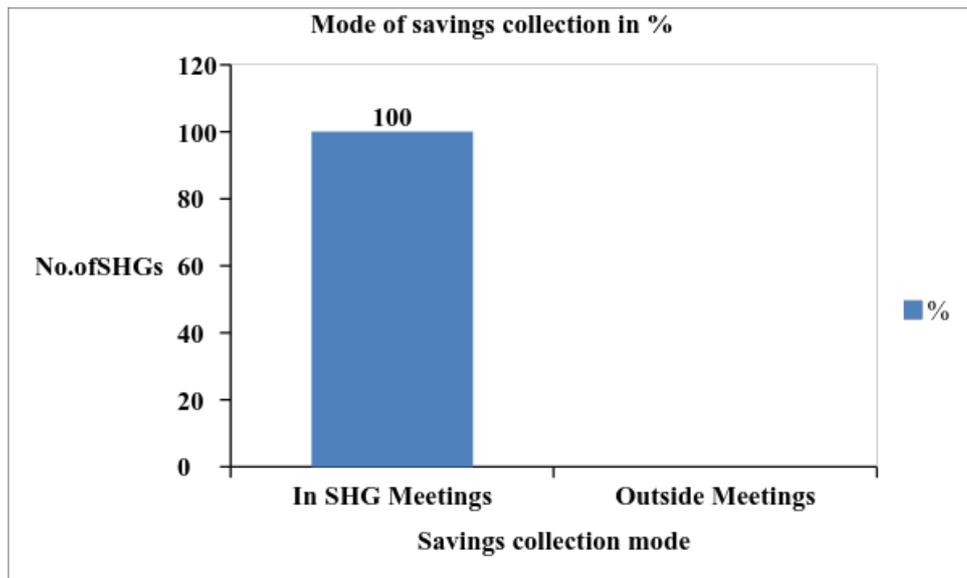
The above diagram shows that a majority (89 %) of SHGs practice weekly savings. More frequent savings is an indicator of pro-poor method and better security for money.11% SHG members are engaged in fortnightly savings.

Diagram 5.Type of savings



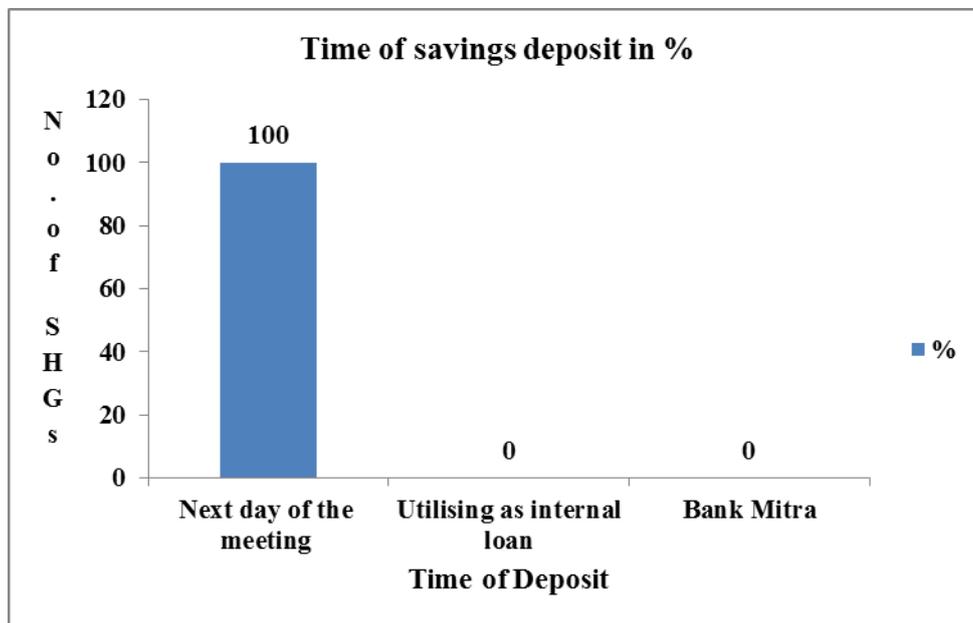
The above diagram shows that a majority of 82% SHGs are engaged in fixed savings. Optional savings is practiced by 11 % and 7% SHGs are engaged in Minimum fixed savings.

Diagram 6. Mode of savings collection



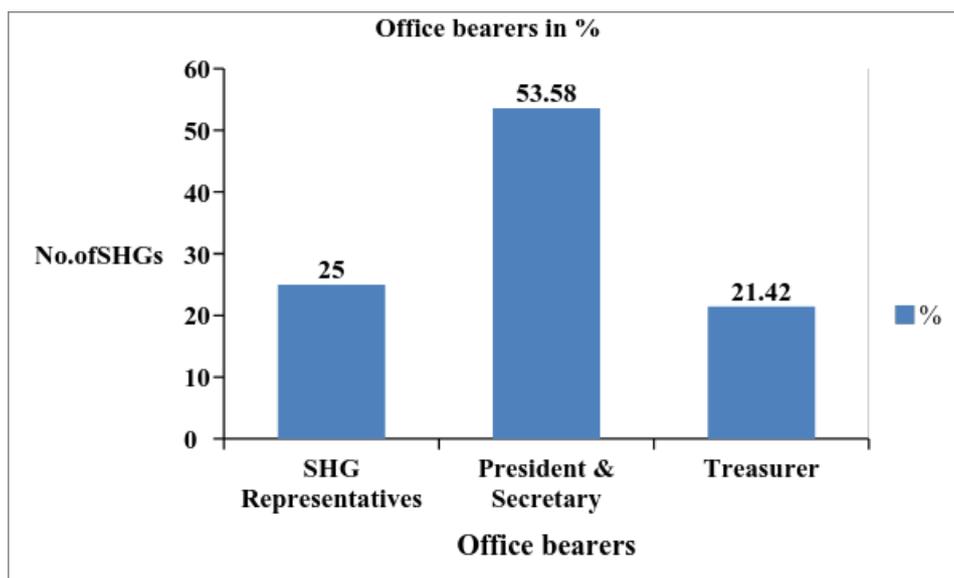
The above diagram shows that all SHGs (100%) collect savings amount from members in meetings. This is a good indicator of financial discipline followed by members in SHGs.

Diagram 7. Time of savings deposit



The above diagram shows that all SHGs (100 %) are depositing the savings amount collected, to their respective bank accounts the very next day after the SHG meeting was held. There will be no room for misappropriations of funds thus ensuring financial security among members.

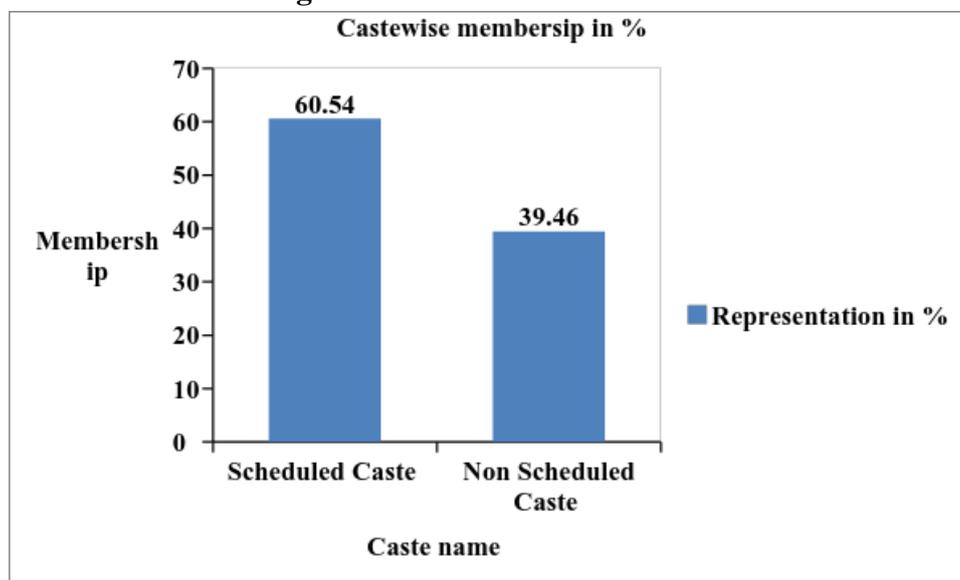
Diagram 8. SHG account management



The above diagram shows that SHG accounts are managed by members who are designated as President and Secretaries (53%), by Treasurers (21%) and by Representatives (25%). The leadership is expected to be rotated on periodical basis.

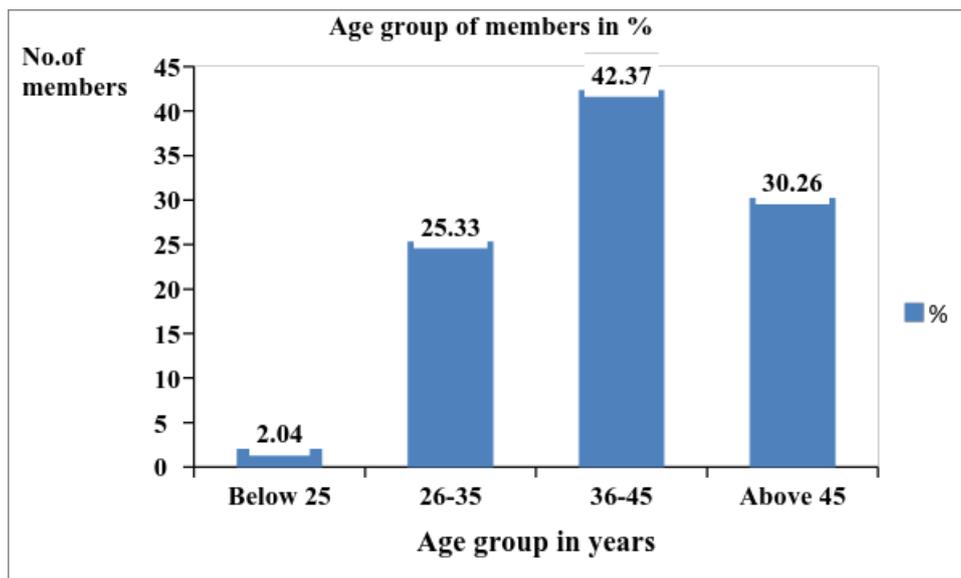
Profile of SHG members and SHG interventions to facilitate economic empowerment

Diagram 8. Caste of SHG members



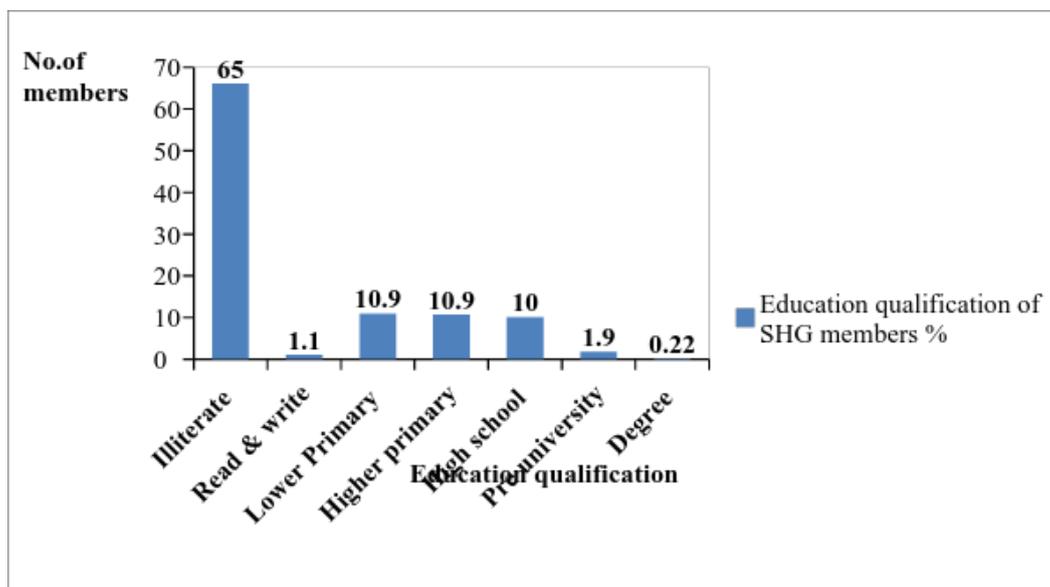
The above diagram shows that there were 60 % scheduled caste members and 40% were non-scheduled caste .This is an indicator of heterogeneous nature of SHG membership and the women from marginalized sections and poor are included.

Diagram 9. Age of SHG members



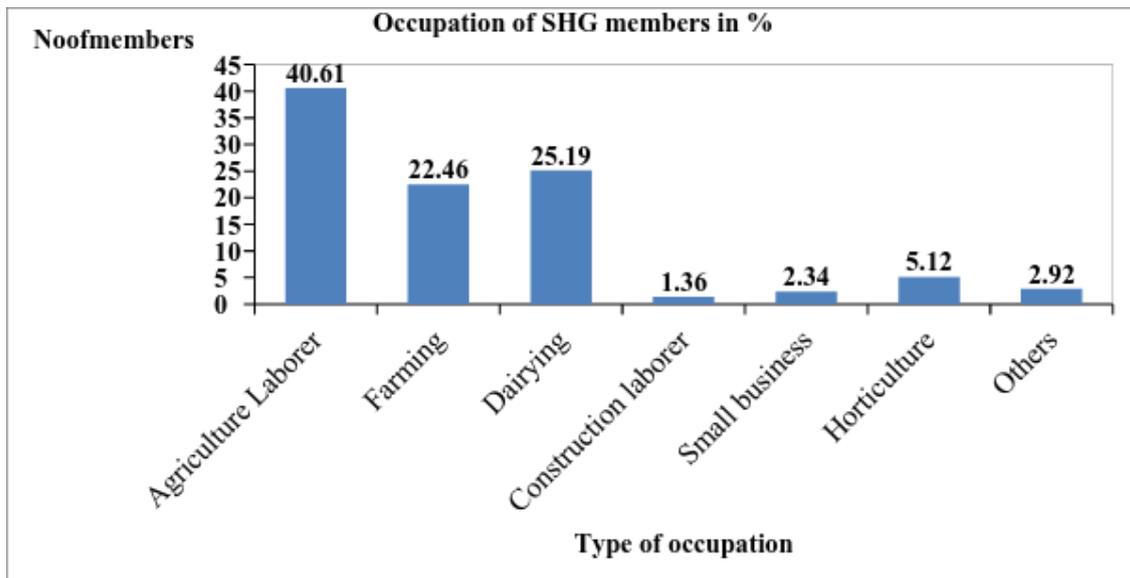
The above diagram shows that majority of members belonged to 36-45 age group indicating they were all mature members. All members (100 %) are in working age group. 69 % of women are in reproductive age group.

Diagram 10. Educational Qualification of members



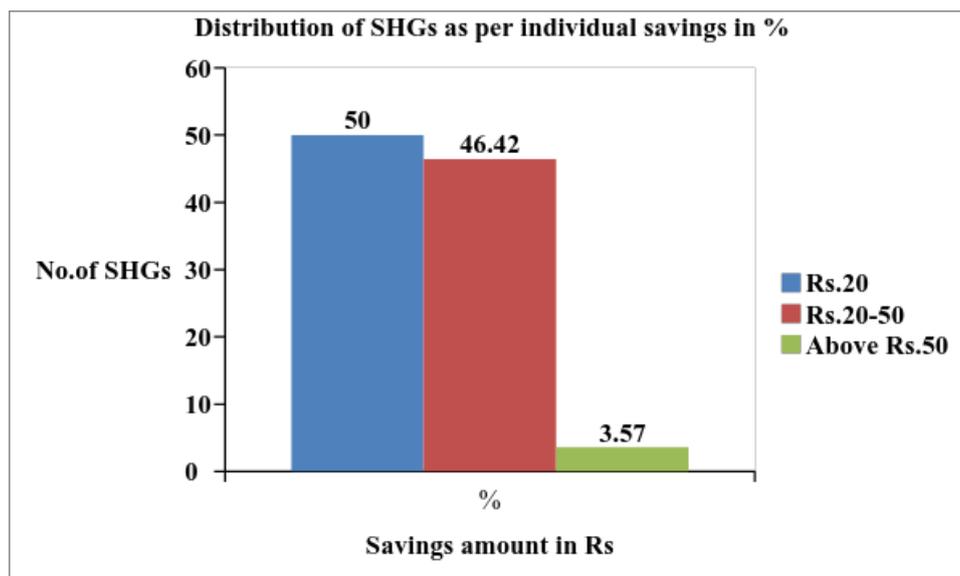
The above table shows the level of school education of the SHG members. Majority (66%) were illiterate. Rest of the members had schooling up to primary (11%), upper primary (11%), high school (11%) and graduate (1 %). Only 1 % knows to read and write through informal education.

Diagram 11. Occupation of members



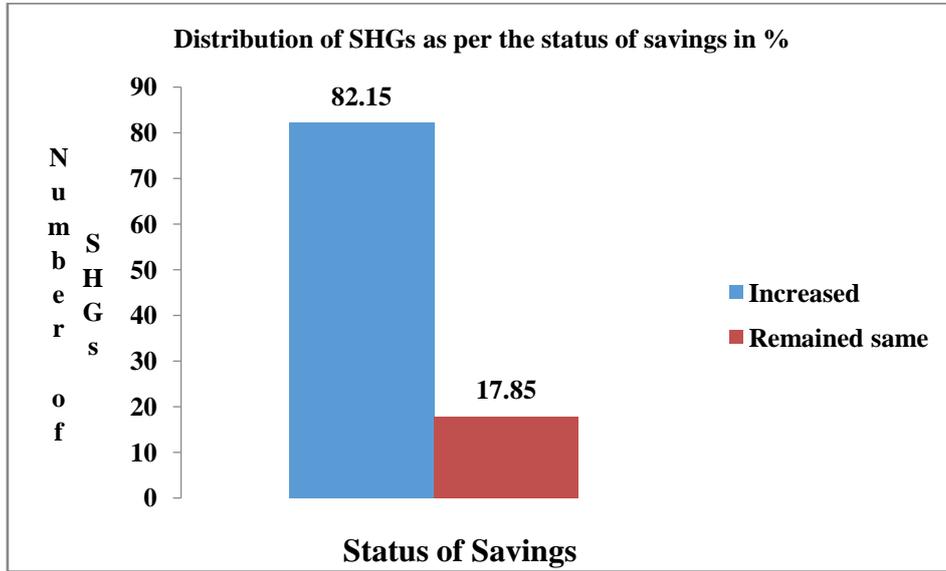
The above diagram shows that majority of 40 % SHG members were agriculture laborers. 22% of them were farmers and 25% were involved in the occupation of dairying. 5% in horticulture, 2% are engaged in small business, 3% in other activities like quarrying, noon meal makers and helpers in schools and anganwadis, 1% is construction laborers. Overall, it indicates that women are earning members engaged predominantly in agriculture (40.61) and dairying (25.19%) sector.

Diagram 12. Individual member savings amount



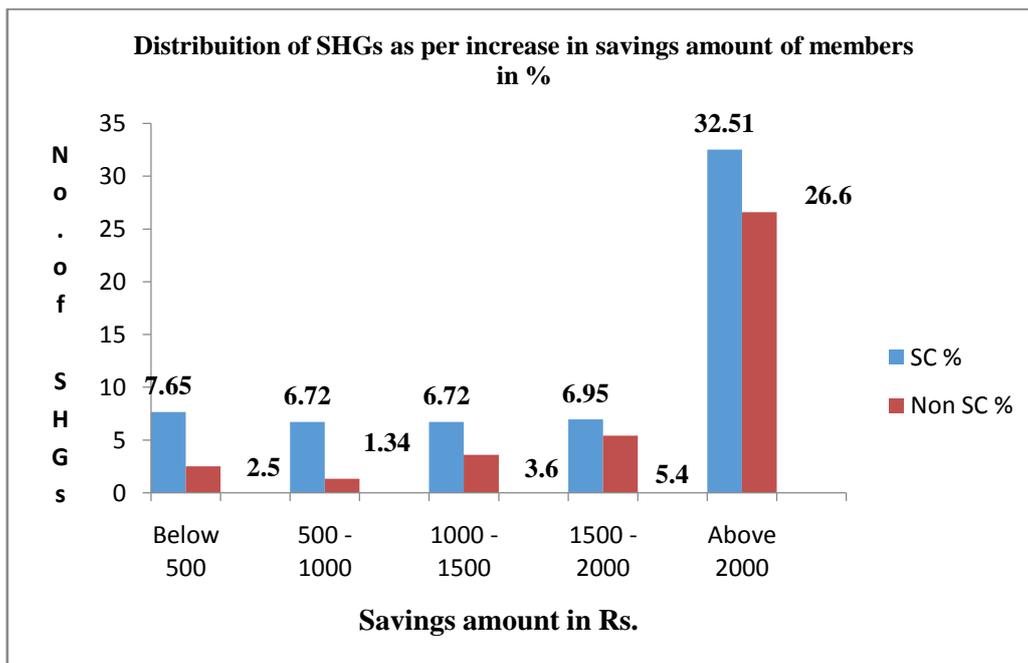
The above diagram shows that majority of SHGs (50%) save Rs. 20 per week .That means majority of SHGs have the fixed the amount of Rs.20 per member per week. And the next highest was (46 %) where the amount was fixed between Rs.20 to 50.Very less SHGs (4 %) save Rs.50 and above. The savings amount is decided by the SHG and not the NGO.

Diagram13. Savings status



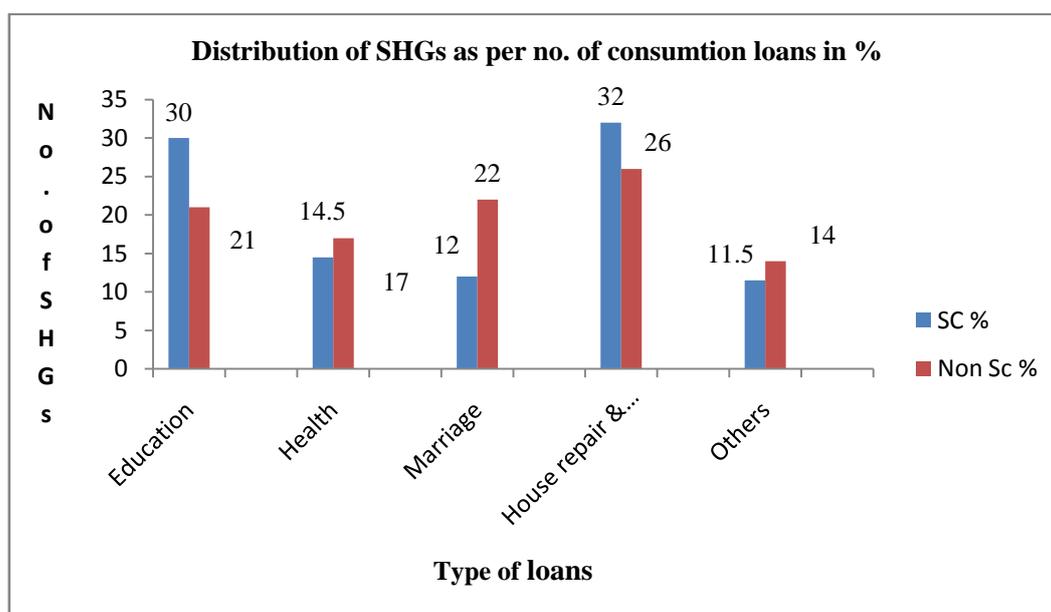
The above diagram shows an increase in the savings amount per member on annual basis. Increase in savings amount in 82% of SHGs indicates rising confidence and better economic status of SHG members. There is no increase of savings amount in 18% of SHGs.

Diagram 14. Increase in savings amount



The above diagram shows that the cumulative savings amount of scheduled caste women members when compared with non- scheduled caste women members is high in all ranges between Rs.500 to above Rs.2000. The highest increase in amount saved by scheduled caste members is 32 % against 27% by non- scheduled caste members. Overall 60% of scheduled caste women’s cumulative savings is higher than the 40% of non- scheduled caste women members’ savings amount. This would indicate that NGO was more insistent in regular thrift savings

Diagram 15. No.of consumption loans



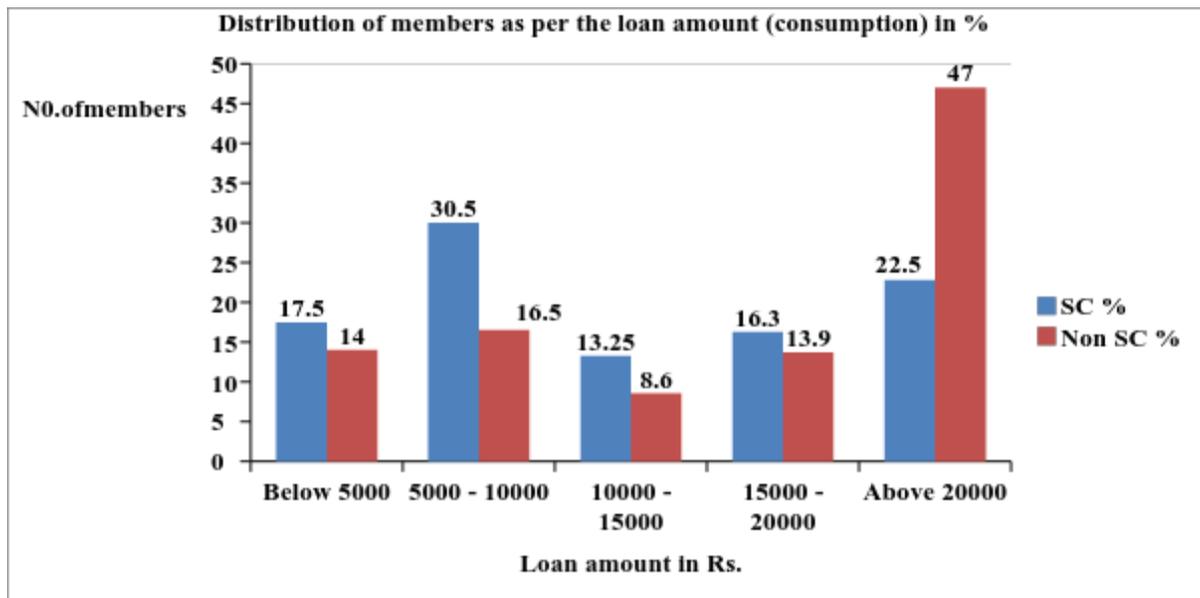
The above diagram shows that a great majority of SHGs have issued loans to its members. Out the total number of consumption loans, the highest number of loans (32%)and 30% have been taken for house repair and maintenance, education purposes by scheduled caste members as against 26% and 21% for non- scheduled caste members. For health purpose loans by scheduled caste members is 14% and 17% by non-scheduled caste members. 22% of loans are for marriage purpose by non- scheduled caste members and 17% by scheduled caste members.

Again, the utilization of loan for other purposes included purchase of household items. 14% non- scheduled caste and 11% by scheduled caste members have taken such loans.

Overall, the consumption credit needs of scheduled caste members are high when compared to non- scheduled caste members.

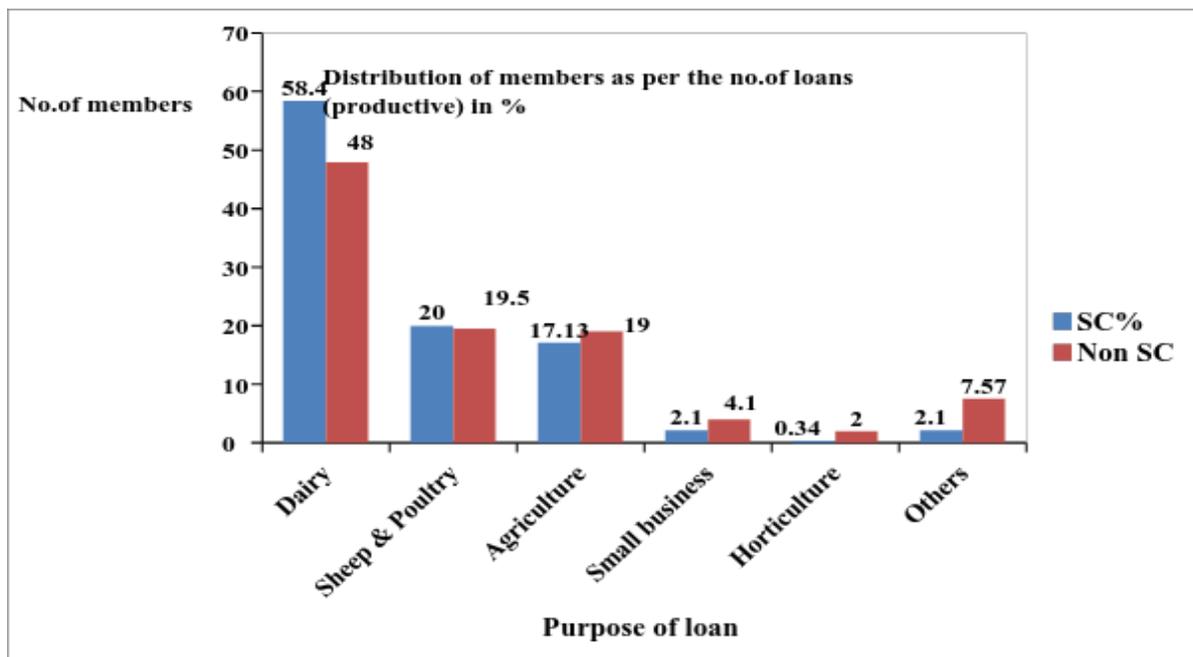
It is well-known that the main purpose of starting the SHG approach was to provide access to loans for consumption purposes. It is observed from this study that SHGs have met the credit needs of its members without keeping the common fund idle. During this process SHG members are empowered to utilize their capital in meaningful way.

Diagram 16. Consumption loan amount



It is found from the above diagram that number of loans under majority of ranges is high for scheduled caste members compared to non- scheduled caste members. Nonscheduled caste members have better percentage of 47% only in the range above Rs.20, 000 when compared to 23% of scheduled caste members. Loan amount of above Rs.20, 000 taken by non-scheduled caste members is utilized for the purposes of marriage, festivals, and temple tours.

Diagram 17.Type of Productive loans



It is observed from the above diagram that majority of loans is taken for dairying by both scheduled caste (58%) and non- scheduled caste members (48%). The reason is there is assured income.

Loans for sheep rearing and poultry are chosen equally by 19% of scheduled caste and non-scheduled caste members.

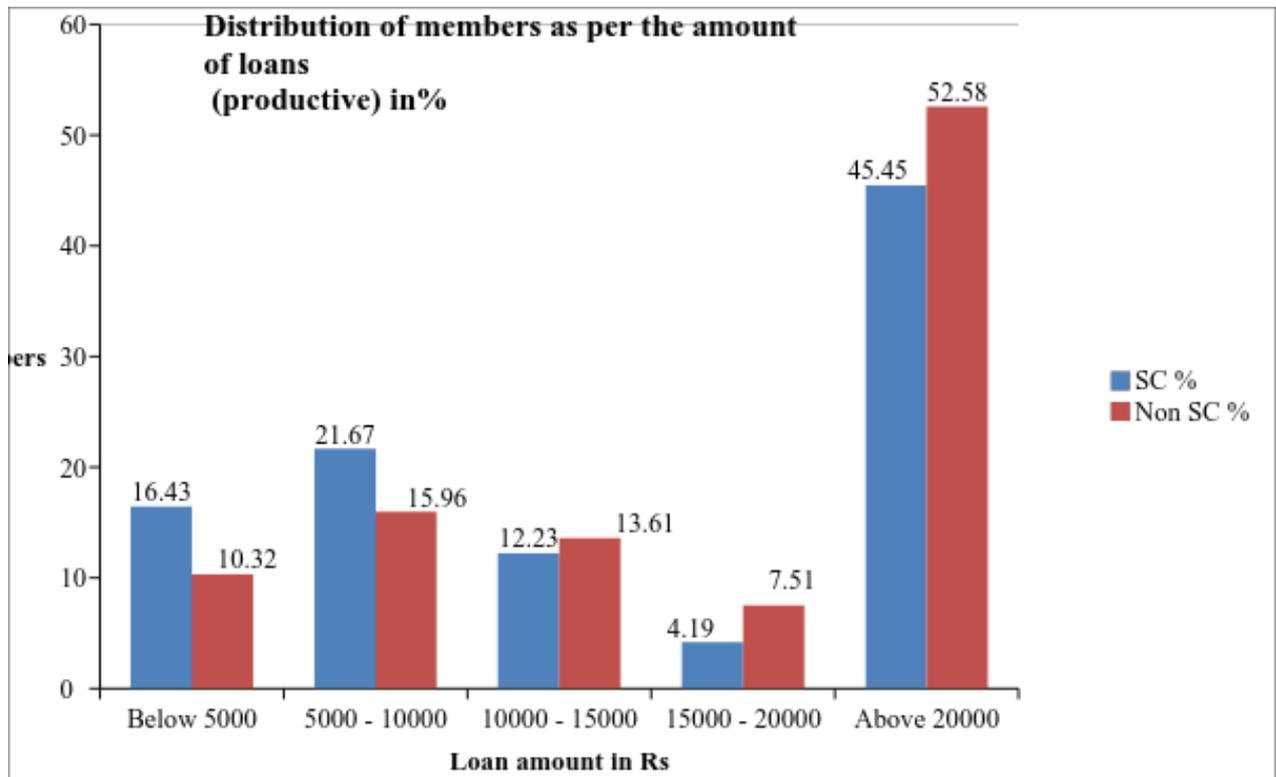
Agriculture is the third type of loan chosen more are less equally by both nonscheduled (19%) and scheduled caste members (17%).

Utilization of production loan for small business was found quite poor non-scheduled (4%) and scheduled caste (2.1%).

Overall it is found that majority of loan purposes by members is for activities under primary sector i.e. agriculture and animal husbandry.

Both scheduled caste and non-scheduled caste members have to be encouraged to take up other suitable non-traditional income generation activities.

Diagram 18.Loan amount for productive purposes



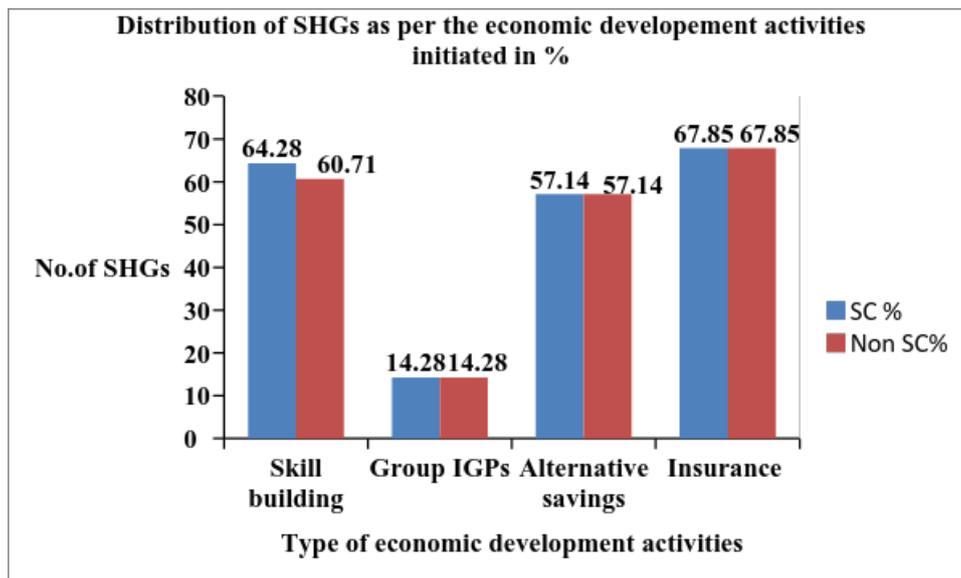
It is observed from the above diagram that 45 % scheduled caste and 52% of non-scheduled caste members have taken productive loan amounting to more than Rs.20, 000. The second highest loan amount of Rs.15, 000 to 20,000 is availed by 4% of scheduled caste and 7% non-scheduled caste .12% of scheduled caste and 14 % of non-scheduled caste have taken the amount of Rs.10, 000 to 15,000 .22% of scheduled caste and 16 % of non-scheduled caste have taken loan amounting to

Rs.5, 000 to 10,000.The less amount of below Rs.5000 is taken by 16% of scheduled caste and 10% of non- scheduled caste women.

It is observed that there is not much difference in loan amount sanctioned to scheduled caste and non- scheduled caste members. Overall when it comes to loan for productive purpose the amount preferred by both scheduled caste and non- scheduled caste members is above Rs.20, 000.

Income generations activities facilitate the process of economic empowerment of women. SHGs have supported members’ credit needs for productive purposes / economic activities with funding from SHG common fund and /or with support from banks. SHGs have utilized their capital in a significant way.

Diagram 19.Economic development activities



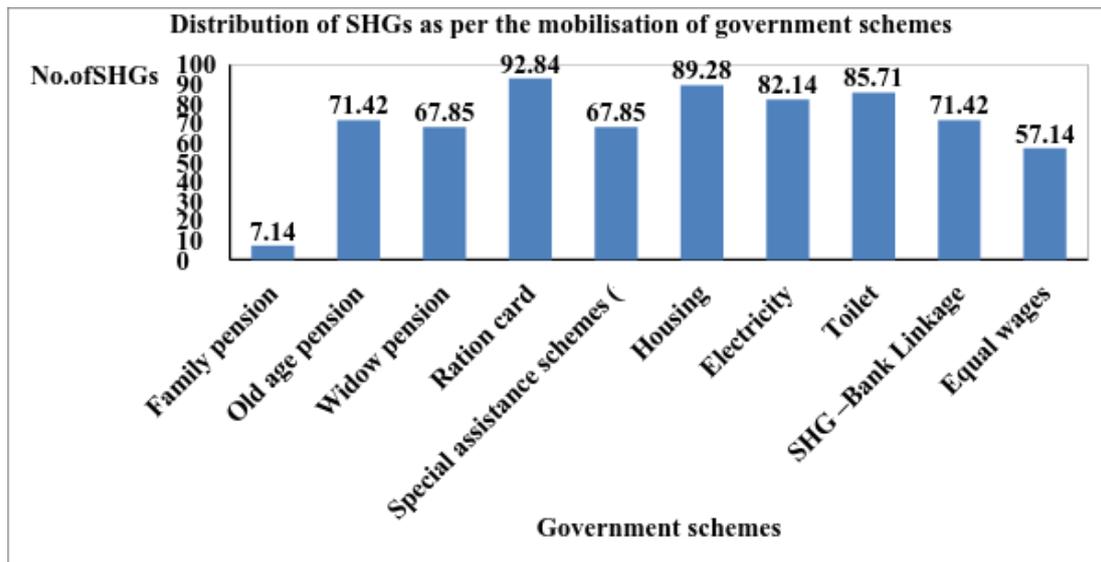
It is observed from the above table that through SHGs 64% and 60% of scheduled caste and non-scheduled caste women have got the opportunity to develop their skills to take up and manage their agri business and livestock business more efficiently.

An equal percentage i.e.14% of both scheduled and nonscheduled caste members have taken up group income generation activities.

In a similar way both scheduled (57 %) and non-nonscheduled caste members (57% have been doing savings in post office and separate individual savings bank account.

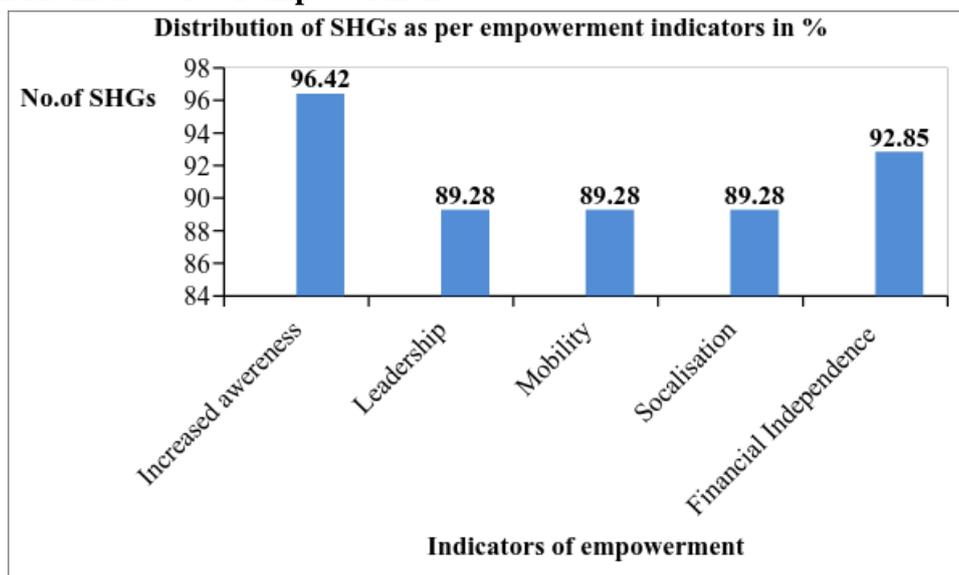
Health insurance is taken in equal percentage by 67% of both scheduled caste and nonscheduled caste members.

Diagram 20. Mobilisation of Government Schemes



The above table shows that 92 % of SHGs have helped members to obtain ration card as per their economic category. 89% in mobilizing housing schemes, 85% in toilet construction, and 82% in providing electricity connections. This is a good indicator of SHG member’s liaisoning with different line departments to ensure access to government benefits to its members. They have also been able to avail benefits for vulnerable members like; elderly woman (71%) single woman (7%) and widows (67.8%) and disadvantage groups (67%). 57% of SHGs have demanded for equal wages. They have been able to access loans by establishing SHG bank linkages (71%).

Diagram 21. Indicators of empowerment



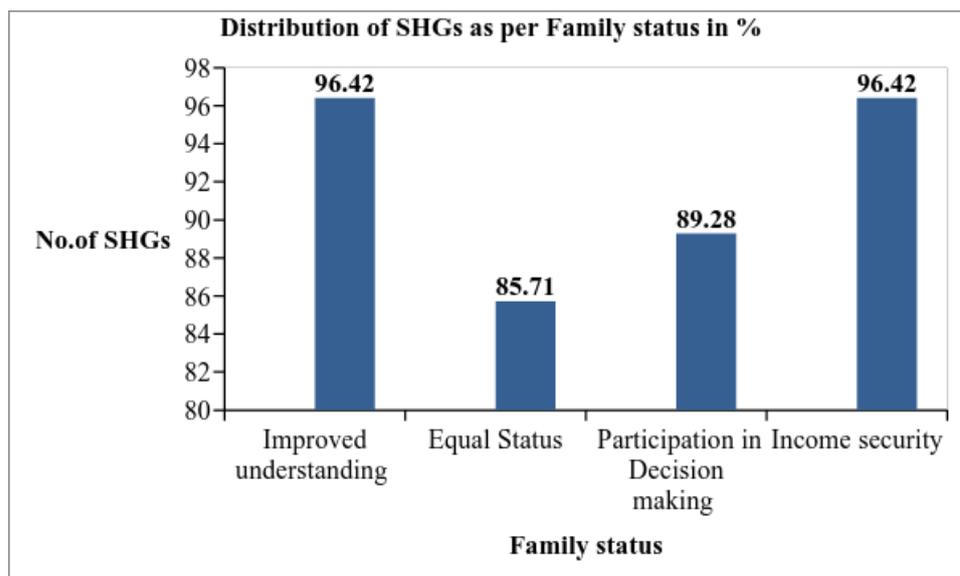
The above diagram shows level of awareness is improved among members in 96% in SHGs. Majority of members have fair information on Basava Vasati Yojane, Indira Awas Yojane , Nirmal Bharat Abhiyan, Ashraya yojane, NREGA and SGSY and Valmiki Ambedkar Awas Yojana They had information about financial assistance schemes for the marriage of widow’s daughters, pensions for widows, handicapped and elderly. It was also reported that SHGs have mobilised schemes for deserving members in SHGs and community. They are aware of their role and responsibilities as a member, SHG management, women and children rights, environment protection, improved agriculture and horticulture, etc.

NGO as well as the Federation have taken greater interest in organizing awareness session on government schemes so that all the poor women members of the groups would benefit from these programmes.

89% of SHGs reported the rotation in leadership in SHGs thus created opportunities to members to increase their mobility. 89 % of SHGs reported that women have liberty to travel outside the villages without accompanys. Freedom to move and interact with people is one of the indicator of women’s’ individual empowerment. Members have been able to visit banks and line departments to approach authorities to mobilise development schemes available to them. Presently, a member alone is capable of going to nearby villages and towns to do financial transaction on behalf of SHG.

89% of SHGs reported that members are socializing. They have become members in Mothers’ committee, Village health and sanitation committees, SHG federation, school development management committee, parents and teachers association as a result of their leadership and communicating skills. They have also been able to make new friends, friends from other communities and friends from outside the village.

Diagram 22. Distribution of SHGs as per Family status in %



The above diagram showed that there was a noticeable change (96%) improved understanding between the member and their family members. The family members have recognized women's contribution towards improving the living condition through savings and credit activities and other economic facilities like; insurance, alternative savings. Assured income through women's engagement in productive activities have contributed to a rise in income security (96%). Members' ability to demand equal wages (85%), asserting rights to avail basic facilities and the special schemes earmarked for the poor and needy are the reasons for higher status in the family and community. 89% of SHGs reported that women are involved in decision making in family matters. They are now part of decisions taken in matters like; education of children, health care, purchase of household items etc.

9. Major findings

- 1) All SHGs interviewed were in existence for more than five years indicating sustainability.
- 2) Membership in 71% of SHGs decreased because of membership withdrawal due to different reasons such as; death, shift of residence from the village, migration, due to old age, not able to attend meetings due to illness and change in occupation.
- 3) Nearly 90% of SHGs conduct regular weekly savings.
- 4) Fixed savings is practiced by 82% of SHGs.
- 5) The saving amount per member is per week is between Rs.20-50. Decision to fix the savings amount is taken by SHG members collectively.
- 6) All SHGs (100%) collect members' savings amount in SHG meetings and deposit in the Bank the very next day of the meeting indicating financial discipline among SHG members
- 7) Membership in SHGs constitute (60%) of scheduled caste and (40%) by nonscheduled caste members
- 8) Majority (69%) of members are in working and reproductive age group.
- 9) Majority (65%) are illiterates. Only 31% have done schooling in upper primary and higher secondary.
- 10) Main occupation of (68%) members is agriculture and (25%) in dairy farming.
- 11) Increase in savings quantity in (82%) of SHGs indicates rising confidence and better economic condition of SHG
- 12) (60%) of scheduled caste woman's cumulative savings is higher than the (40%) of non-scheduled caste women savings amount.
- 13) The cumulative savings amount of scheduled caste women members when compared with non-scheduled caste women members is high in all range of between Rs.500 to above Rs.2000. The highest increase in amount saved by scheduled caste members is (32%) against (27%) by non-scheduled caste members.
- 14) The credit needs of scheduled caste members are high when compared to non-scheduled caste members. Credit needs for health and marriage purpose is high for non-SC members in comparison with SC members. i.e. Wellness - (17%) SC members (14%) and marriage and marriage non-SC members (22%) and SC members (17%).

- 15) It is found that repetitive loans under majority of range is high for scheduled caste members compared to non- scheduled caste members. Nonscheduled caste members have better per centum of 47% only in the range above Rs.20, 000 when compared to 23% of scheduled caste members. (Are higher amounts sanctioned to non-scheduled caste members? How and who decides?)
- 16) Majority of loan purposes by members is for activities under primary sector i.e. agriculture and animal husbandry. Large number of loans is for dairy farming by both scheduled caste (58%) and non- scheduled caste members (48%).The largest second loan option is for sheep rearing chosen equally by 19% of scheduled caste and nonscheduled caste members. Agriculture is the third type of loan chosen more or less equally by both nonscheduled (19%) and scheduled caste members (17%).
- 17) Loans for new occupations are less preferred. No much difference is found in number of loans sanctioned between sc and non-sc members
- 18) It is observed that there is not much difference in total loan sanctioned between scheduled caste and non- scheduled caste members. Overall when it comes to loan for productive function the amount preferred by both scheduled caste and non- scheduled caste members is above Rs.20, 000.
- 19) Women have been able to supplement the income of the family by taking dairying and livestock development activities.
- 20) Monetary contribution to the family impressed the other family members to recognize her work and decisions.
- 21) There is not much difference in developing skills for agribusiness and livestock business between sc (64%) and non-sc members (60%). Both (14% each) have got equal opportunity to participate in group income generation activities.
- 22) Both sc (57 %) and non-sc members (57%) has been depositing savings in post office and separate individual savings bank account.
- 23) SHGs have initiated social security measure like; health insurance which is taken in equal percentage by 67% by both sc and non-sc members and old age pension (71%), widow pension (67.8%), single woman (7%), and disadvantaged groups (67%).
- 24) SHGs are active in mobilizing government schemes for their members like; ration card (92%), housing (89%), toilet construction (85%), electrical energy connectivity (82%) and social security benefits (96%).
- 25) (67%)SHGs have demanded equal wages.
- 26) Majority (71%) of SHGs are successful in establishing SHG bank linkages.
- 27) Awareness regarding village development activities and utilization of schemes is satisfactory. SHGs have been able to avail benefits to improve basic facilities of their villages from SC&ST Corporation and Grama Panchayat. Some of them include; concrete road, street light, drinking water, drainage work, school compound, desilting of ponds and lakes, anganavadi building construction and repair, bore well drilling and repair.
- 28) SHGs have been able to mobilise government schemes to benefit the individual members like; houses construction (Basava Vasati Yojane and Indira Awas Yojane) , toilet construction (Nirmal Bharat Abhiyan), bunding and leveling work for agricultural land, plantation of mango trees and desilting of ponds (NREGA). Loans

for productive purposes included tailoring (SJSY), purchase of cattle, sheep rearing, etc.

- 29) SHGs have helped many members with employment on honorarium basis as ASHA worker, mid-day meal worker, Anganwadi teacher, and Anganwadi helper in villages.
- 30) They have liaised with frontline departments such as; agriculture, sericulture, bio fuel and horticulture departments, and mobilised seeds, agriculture equipment, fruits and other saplings at subsidize rates.
- 31) SHG s has conducted trainings on livelihoods and income generation activities and small and medium enterprises, increased employment for women through National Rural Employment Guarantee Act, etc. They have also been able to help women to attain positions in village level institutions as; Anganwadi workers, Anganwadihelpers, ASHA workers, and Noon meal makers.
- 32) The improved level of awareness, participation of women in development activities, availability of loan through the membership is acknowledged by family members. They have started showing positive attitude towards women impacting improved the status of women
- 33) Majority of 81% have reported participation of women in decision-making at family level.

10. Suggestions

- 1) There is a need to conduct sustainability study to assess the level of financial, social and managerial sustainability aspects in older SHGs.
- 2) Optional savings should be encouraged in older SHGs as members have increased income.
- 3) Impact evaluation of training to be conducted.
- 4) Gender and empowerment indicators to be developed and impact could be assessed and documented
- 5) Efforts on imparting at least literacy and numeracy skills for women
- 6) Encourage women to take up non-conventional livelihood occupations
- 7) Optional loan amount should be encouraged
- 8) Rotation of leadership on regular basis should be ensured in all SHGs
- 9) Regular updates of SHG records to be practiced
- 10) Training cum exposure visits have to conducted for non-conventional and gainful business

11. Conclusion

The study concluded that operation of Self-help Groups is satisfactory. SHG management is done by designated members of SHG. Office-bearers have been trained to fulfill their obligation efficiently. How to liaison with government section and financial institution becoming aware of the schemes, how to up-date SHG records, how to rotate the common monetary fund and role of federation formed the topics in training programmes.

So, absolute majority of the members have continued as members of SHGs not only to increase their family income but also for overall development of family. SHGs are seen to address both economic and social benefits.

There is conscious exploit to help members to habitué savings and year wise addition per member. SHGs enable members to increase their savings and to access the credit which banks are increasingly willing to lend and set the tone of empowerment .Thus savings could generate the required financial resourcefulness meet the credit needs of members. Consumption credit needs like; health, children's education, construction of house, to repay outstanding loans, waiver mortgage of place etc. were helped through common fund of SHG.

SHGs have established relationship with Micro fiancé institutions like; KGF & Andhra Finance, Spandana Bank Dharmasthala and arranged microcredit to their members. Besides SHGs also organised funds from the NGO Asha Kiran Yojane for productive purposes.

Through SHGs both scheduled and non-scheduled caste members were helped to gain access to credits and other resources to improve their livelihoods by availing government schemes and financial institutions. Purpose of SHGs is to make women economically independent and to increase their funds so that they should begin any enterprise.

The collective initiative of women based on savings is ultimately leading to socio-economic empowerment. The cumulative savings amount of scheduled caste women members when compared with non- scheduled caste women members is high in all range. Considering the financial assets,

An equal percentage of scheduled and non-scheduled members have deposits in post office and separate individual savings bank account excluding savings in SHGs. An equal percentage of scheduled and non-scheduled members have availed social security measure like; health insurance.

A highest majority SHGs reported that members' level of awareness has improved which resulted in increased self-confidence, mobility, socialization and participation in decision making at family, SHGs and community level.

It seems that in older SHGs the process of economic empowerment has begun. Members of the older groups have become confident, and improved access to economic sources and better utilization However, members have to be encouraged to take gainful employment other than agriculture and allied sector. Overall, there was no significant difference between scheduled caste and nonscheduled caste members in accessing economic resources and other benefits through Self-help Groups.

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