

EMPOWERMENT OF SCHEDULE CASTE WOMEN THROUGH SELF HELP GROUPS (SHGs) – A CRITICAL ANALYSIS

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Abstract: The Government of Andhra Pradesh has been making efforts in the right earnest to encourage and assist the Self Help movement, as an inclusive policy. This is clearly evident with the massive scaling up in the number of the Groups in the State and at present 6,88,253 Self Help Groups accounting for 27% of the Self Help Groups in the country are present in Andhra Pradesh only. It is envisaged that the Self Help Groups would help to improve socio economic status of the rural women in general and social inclusion of the Scheduled Caste women, the most downtrodden, in particular. The Self Help Groups in Andhra Pradesh has been a revelation in bringing economic and social empowerment among the women in rural areas and a silent revolution towards the change for better. Impressed by the remarkable success of women Self-Help Groups in Andhra Pradesh, the World Bank said that the model could be replicated in other States in India and in other countries. Celebrities like Bill Clinton, George Bush, Bill Gates and Sonia Gandhi who have visited the State to interact with the women Self-Help Groups were impressed by their performance and achievements. The Scheduled Caste Women suffered from twin disadvantage, one because of their caste and the other because of their gender; as a result their exclusion was complete and comprehensive. They were underprivileged among the under-privileged and discriminated among the discriminated.

Key Words: Empowerment, Women, Self Help Groups, Schedule Castes, Economic, Social, Political, Exclusion, Inclusion

Introduction:

In every society there are in some form or the other, status-groups based on power, privileges and prestige. The formation of higher and lower status and inequality in the distribution of power and privileges can be regarded as social stratification. The norms regarding social groups based on power, privileges and prestige, lead to formation of higher and lower status societal positions based on social inequality. Those who have more power and privileges belong to higher social status and vice - versa. Caste is understood in terms of prominence of ideas of purity and pollution and notions of hierarchy, segregation and corporations. Caste is also viewed as 'closed system' of stratification.

Caste based exclusion and exclusion linked deprivation was the features of Indian social system. The Caste system based on notions of purity and pollution believed that the Scheduled Castes were impure and branded them 'untouchables'. From this notion flowed all the disabilities and denials of not only economic rights, but also social, cultural and political rights to Scheduled Castes. The Scheduled Castes were excluded from mainstream society, suffered stigma and discrimination, lived in poverty and remained as marginalized group.

The Scheduled Castes were kept apart from the rest of the Society due to the prevalent practice of untouchability. The Indian caste system based on the notion of purity and pollution believed that the Scheduled Castes were impure and polluted. As a result they were forced to live outside the village \ town

proper and suffered from discrimination in all walks of life. On account of the restrictions the Scheduled Castes were placed low in social hierarchy and suffered from disabilities and discrimination. These disabilities include occupational disabilities, educational disabilities, Social cultural and religious disabilities and political disabilities.

After India attained independence the plight of the Scheduled Castes was the primary concern of the social reformers and planners and their efforts culminated in launching of multi pronged welfare measures for the development of the Scheduled Castes who constitute a sizable section of the population in the country. The planners of Independent India visualized social change among the Scheduled Castes by bringing about social mobility among them. Constitutional protection was provided to the Scheduled Castes to undo the social injustice and all forms of exploitation and to bring them into the main stream of development.

As mentioned earlier, the efforts of the government have certainly resulted in positive change among the Scheduled Castes. However, there was noticeable difference in change that took place between urban and rural areas and men and women; more change being perceptible in urban areas and among men. This in turn has led to change of position and status of women, for the better, among the Scheduled Castes. From being an ignorant and illiterate woman, the Scheduled Caste Women, more so those from urban areas started taking up education and clean occupations.

1. Scheduled Castes in Andhra Pradesh

History tells us that Scheduled Castes have no history of their own. They have been marginalised as objects of the state rather than being treated as the subjects.¹ They are treated as targets of philanthropic and social work rather than citizens of a nation who have equal rights as other citizen to all the benefits that are given to them as worthy citizens. Instead, they have been pushed around and subjugated and exploited at every point in their life. Thus, their status needs to be uplifted and all the atrocities meted out against them, put to an end.

Table-1
Percentage of Scheduled Castes to Total Population in Andhra Pradesh from 1961 to 2001 Census

Sl.No.	Census Year	Schedule Castes		
		Male	Female	Total
1.	1961	13.83	13.81	13.82
2.	1971	13.30	13.25	13.27
3.	1981	14.87	14.84	14.85
4.	1991	15.95	15.90	15.93
5.	2001	16.17	16.22	16.19

Source: Directorate of Census Operations, Government of India.

Table 2
Composition of Scheduled Castes in Andhra Pradesh by residence from 1961 to 2001 census

Census Year	Rural					Urban				
	Male	Female	Total	% of RP to TP	Decadal Growth Rate	Male	Female	Total	% of RP to TP on	Decadal Growth Rate
1961	22,33,224	21,88,304	44,21,528	88.90	-	2,79,101	2,72,987	5,52,088	11.10	-
1971	25,80,275	25,118,55	50,92,130	88.18	15.17	3,47,141	3,35,277	6,82,418	11.80	23.61
1981	34,19,221	33,33,147	67,52,368	84.81	32.60	6,20,021	5,89,341	12,09,362	15.20	77.22
1991				82.69	29.71				17.30	51.60

	44,51, 782	43,06, 859	87,58, 641			9,27,8 72	9,05,5 53	18,33, 425		
2001	51,64, 491	50,54, 918	1,02,19,40 9	82.82	16.68	10,63, 520	10,56, 567	21,20, 087	17.20	15.64

Source: Directorate of Census Operations, Government of India.

RP: Rural Population

TP: Total Population

Table – 3

Scheduled Castes and General Population in Andhra Pradesh From 1961-2001 Census

Census Year	Total Population			Schedule Castes			% of SC Population to TP
	Male	Female	Total	Male	Female	Total	
1961	1,81,61,671	1,78,21,776	3,59,83,447	25,12,325	24,61,291	49,73,616	13.82
1971	2,20,08,663	2,14,94,045	4,35,02,708	29,27,416	28,47,132	57,74,548	13.27
1981	2,71,08,922	26,44,071	53,54,963	0,39,242	39,22,488	79,61,730	14.85
1991	3,37,24,581	3,27,83,427	6,65,08,008	53,79,654	52,12,412	1,05,92,066	15.93
2001	3,85,27,413	3,76,82,594	7,62,10,007	62,28,011	61,11,485	1,23,39,496	16.19

Source: Fact Book of Scheduled Castes and Scheduled Tribes of Andhra Pradesh, Directorate of Economics and Statistics, 2005.

TP: Total Population

2. Women Empowerment:

The role of women in development is most intimately related to the goal of comprehensive socio-economic development and it is a strategic question for the development of all societies. Women form almost half the population in our country. Though our constitution guarantees equal rights and equal opportunities to both men and women, visible and invisible inequalities and inequities based on gender persist. The point of priority should be recognizing the role of women as dynamic factors and a valuable asset for the overall process of development. But in reality, all women do not enjoy this equality of status with men. Especially in the home, married women are likely to experience relative inequality due to patriarchal mind sets, which stops women from coming forward on any front of life. It is in this context of empowerment that group strategies acquired great relevance. The formation of small informal functional groups of women gave them visibility and creates micro-level power pockets. These measures become tools for women's empowerment.

Friedman presents a model of rural women's empowerment. It explains the interrelationships between the four forms of empowerment. There is clearly many interrelationships and overlaps between them. These factors include Community empowerment, Organizational empowerment, Political empowerment and Psychological empowerment. Community empowerment refers to access to new and useful knowledge and awareness, developing new skills, abilities, confidence and competence obtaining the friendship and support of other women, participating in various activities with other women. Organizational empowerment emphasizes new knowledge and awareness about new benefits of technology for rural development through development of agricultural cooperatives. Political empowerment influences other governmental policies and decisions that affect rural communities, changing town-based people's beliefs, and other women to discuss issues affecting rural women and rural communities. Psychological empowerment influences an increase in self-confidence and self-esteem, greater motivation, inspiration, enthusiasm and interest to develop new services for rural people. Thus empowerment could be recognized as an ability to undertake a number of tasks either individually or in

groups, so that they have further access to and control of society resources. It is recognized as an essential strategy to strengthen the well-being of individuals, families and communities, government and nongovernmental agencies.

The Dictionary of Social Work defines empowerment as the theory concerned with how people may gain collective control over their lives so as to achieve their interests as a group. The dictionary definition links empowerment with self help: Empowerment can refer to user participation in services and to the self help movement generally in which groups take action on their own behalf either in cooperation with or independently. The term empowerment refers to a range of activities from individual self-assertion to collective resistance, protest and mobilization that challenge basic power relations. For individuals and groups where class, caste, ethnicity and gender determine their access to resources and power, their empowerment begins when they not only recognize the systemic forces that oppress them, but act to change existing power relationships. Empowerment therefore is a process aimed at changing the nature and the direction of systemic forces, which marginalize women and other disadvantaged sections in a given context. The term empowerment in the context of women empowerment and also clarified the term ‘empowerment’. Empowerment is a process, which challenges traditional power equations and relations. Abolition of gender-based discrimination in all institutions and structures of society and participation of women in policy and decision making process at domestic and public levels are but a few dimensions of women empowerment. In the context of women, empowerment is referred as a process whereby women become able to organize themselves to increase self-reliance, to assert their independent right, to make choices and to control resources which will assist in challenging and eliminating their own subordination. Women empowerment is a stage of acquiring power for women in order to understand her rights and to perform her responsibilities towards oneself and others in a most effective way. Empowerment does not mean setting women against men, indeed it means making both men and women realize their changing roles and status and develop a consensus for harmonious living in the context of an egalitarian society. It means redistribution of work roles, redistributing their values to the changing world and attitudes and evolving new kinds of adjustments, understanding and trust with each other. Empowerment of women is a new ideology for carrying democratic values into the family and society. Empowerment is an active process of enabling women to realize their identity, potentiality and power in all spheres of their lives. Empowerment of women also means equal status to women.

2.1 Dimensions of Women Empowerment:

Women Empowerment has mainly five important dimensions such as economic, political, social/cultural, personal and familial.

Personal Empowerment:

A woman is said to be personally empowered, when she has the power to increase her own self-reliance and self-strength. The means of achieving personal empowerment are economic freedom, freedom of action, ability and involvement in decision making, self-esteem, gender equality, improvement in health and knowledge etc.

Familial Empowerment:

A woman is said to have familial empowerment when she has the power to increase her own family welfare. The means of achieving familial empowerment are improvement in family income, support from the spouse, improvement in family relationship, education to children, and medical care to family members, improvement in basic facilities and amenities, etc.

Social/Cultural Empowerment:

A woman is said to be socially/culturally empowered when has the power to participate in collective/cultural activities in the society. The means of achieving social/cultural empowerment are: social status, mingling with others, access to various organizations, social involvement, participation in cultural activities/seminars/competition, etc.

Economic Empowerment:

A woman is said to be economically empowered when she gains power as a result of increased access to economic resources. The means of achieving economic empowerment are: increase in income, access to finance, ability to make decisions regarding the utilization of money/credit, etc.

Political Empowerment:

A woman is said to be politically empowered when she has the awareness and power to act in accordance with the rights and rightful role of women in society and polity. The means of achieving political empowerment are: political awareness, participation in political activity, membership in political parties, position of power, etc.

3. Self-Help Groups (SHGs):

As the women have subjugated position in Indian society, realizing this fact, the government has formulated women empowerment policies to develop women in rural areas. The term empowerment is related to the poor, backward class people and women particularly the women of disadvantaged group of people. In short, empowerment is all about social transformation and all about the disadvantaged people. Empowerment is related to the development of a group of people or the section of people in matters of education, health, nutrition and employment. Empowerment is also related to the participation of marginalized group of people including women in political bodies. A person is ably empowered if he or she attains considerable education and gets employment and plays vital role in decision making. To women, empowerment is the restructuring of gender relation within the family, community and society. Empowerment is in fact, a process in which a person assumes an increased involvement in defining and promoting his own agenda for development in respect of social, economic and political matters.

The word women empowerment essentially means that the women have the power or capacity to regulate their day-to-day lives in the social, political and economic terms - a power which enables them to move from the periphery to the centre stage. Self Help Groups (SHGs) are usually informal groups whose members have a common perception of need and importance towards collective action. These groups promote savings among members and use the pooled resources to meet the emergent needs of their members, including the consumption needs. The number of members in SHGs normally ranges from 10-20. It is expected that, within the groups, there should be true democratic culture in which all the members must participate actively in the decision-making process by taking part in the discussions. Though cohesiveness among the members would be increased due to homogeneity of the groups in terms of education, occupation, income distribution, sex composition, but in the long term stability of SHGs depends on their member's loyalty to it and the adequacy of SHGs to meet the growing needs of the members. It is obvious that collective work, leadership with fixed tenure, mutual trusts and cooperative philosophy would be the driving force for SHG. One of the basic objectives of SHG is to develop saving capability among the poorest sections of the society, which in turn would reduce dependency on financial institutions and develop self-reliance.

Earlier, majority of the poverty alleviation programmes initiated by the Government of India had failed in capacity building of rural masses. Therefore they became more and more dependent on financial support. Self Help Groups can play a vital role in creating economic self-reliance of rural poor by meeting consumption and production credit needs as and when they arise. This will prevent exploitation of the poorer sections from non institutional credit sources. Development of group dynamics, building leadership quality to realize their potentiality and self-belief are possible through Self Help Groups. Self-Help emanates when it is advantageous for individuals to come together. The genesis of self-help groups in India seems to have evolved in mutual aid approach of Indian country, as manifested in sharing of water, irrigation and bullock on self help basis. In the west also people will participate in collective action when they are organized in small groups when the expected private benefits from the collective action exceed private costs of participation. Organizing the poor

especially women, in to SHGs is an effective mechanism for economic empowerment, bringing the poor together and draw strength from the group, thereby increasing their self confidence.

4. Impact of Self-Help Groups (SHGs):

A Self-Help group (SHG) is an association of people belonging similar socio-economic characteristics, residing in the same locality. It is a voluntary group 'valuing personal interaction and mutual aid as a means of altering problems as alterable, pressing and personal by most of its member's, formed to attain some common goals. The SHGs have similar social identity, heritage, caste or traditional occupations, managing their resources for the benefit of the group members who come together for a common cause.

The ultimate objective of the approach is to empower woman in rural areas. The empowerment of woman can benefit them through two different channels. First, it has a direct impact on the welfare of individual woman. Secondly, the programme benefits the families; hence, the community as a whole. Therefore, the objectives of SHGs are designed to achieve the following aspects to give credit to its members for meeting their consumption and production needs. The aspects are to avoid getting trapped into traditional money lending systems, to encourage the habit of small savings among the poor to absorb shocks in expenditure, to help in the development of an alternative financial institution, development of strong and cohesive SHGs, improved access to SHG members to various government development schemes and institutional credit schemes; development of leadership qualities, building self confidence, increasing social awareness, improving the status of health and family welfare, functional literacy, awareness of legal right and legal aid access, economic development, inculcating habit of saving, increasing of income, control over income and better income management, increasing of assets, changing from worker status to manager status, access to market choice of activities and continued access to the regular and alternative credit delivery system.

SHGs have in fact, emerged as one of the major strategies for the convergence of services and activities. The SHGs across states have focused on skill development, facilitating generation, gaining access to credit from financial institutions for micro enterprises/projects, inculcation of thrift, and management of credit for the economically deprived sections of women. Thus, an SHG is a voluntary organization for saving small amounts, known as 'corpus' of the group out of which productive and contingent credit requirements of the members of the group could be met with. In fact, this strategy has been successfully tried out in several South Asian countries such as Indonesia, Thailand, Philippines, Nepal, Bangladesh, Pakistan and Srilanka.

Government of Andhra Pradesh, as an inclusive policy, has taken up empowerment of poor women to emancipate them economically and uplift them socially. Poor women in general and those living in rural areas and belonging to weaker sections (SC, ST and BC), in particular, are encouraged to participate in self-help movement through savings as a mass movement. Self-Help Group is 'group based participatory programme' aimed at improving living conditions of the poor women. A Self Help Groups is small informal association created for the purpose of enabling members' to reap economic benefits through mutual help, solidarity, and joint responsibility. It has been planned by the Government of Andhra Pradesh to cover all the rural poor women through Self Help Groups in due course of time. The promotion of women Self Help Groups under DWCRA programme and convergence of these groups with several poverty alleviation schemes stand as a testimony to the efforts of the Government in this direction.

5. Self-Help and Economic Inclusion:

Self - Help movement is necessarily for improvement of economic position of the members and their families. Thrift is an entry point economic activity for the Self Help Groups which is put to rotation among the group members as micro loans based on the priority decided by the groups' members. The core economic activity of Self Help Groups is also called micro finance or micro credit. Micro finance programs are generally seen as small loans to poor people that generate income allowing them to care for themselves and other families

as well. Micro Finance is perhaps the only socio economic program that aims at broader range of goals that promote the well being of the poor and its philosophy is rooted in human welfare economics.

In the conduct of micro finance activity the Self Help Groups are being supported and facilitated by the agencies of the State, including the banking system. Earlier, State government agencies were extending matching grant assistance to Self Help Groups based on their thrift, credit and repayment records. But now the banks are extending loans to the groups, at a cheaper rate of interest. The groups open savings bank account with the banks for depositing their savings. The leaders usually operate the accounts for depositing savings, loan repayments, etc., and for withdrawal. The groups are eligible for bank loans on completion of six months of their existence and successful conduct of meetings, collection of savings and internal loaning. Self Help Groups and banks enter into commercial relations of mutual benefit, with low bank and client transaction costs and negligible risks. As the groups progress, the overall fund base of the groups will be enhanced so as to enable internal lending of higher order. The loans to the members are initially for meeting consumption needs and later for economic and production credit requirements of the members. The studies on the Self Help Groups reveal that the micro finance has certainly helped the members. Members taking up more than one activity increased from about 30 percent during pre group formation to about 53 percent during postgroup formation situation. As a result, the average annual net income of the members was doubled. Further from a state of disorganized or unorganized diffident individuals, the poor evolve into a state of self-supporting, organized, disciplined and productive bodies.

6. Self Help and Social Inclusion:

The self-help approach was considered to be a suitable instrument for attacking not only economic poverty as is evident from the multifarious activities undertaken by them. They also work for social development and thereby for community development through social capital. It has, therefore, rightly decided that the self-help approach should be extended to the areas of income poverty, human poverty and environmental poverty. Accordingly, Self Help Groups have been promoted to attend to all the three aspects stated above. More mature the Self Help Group, more keenly it works for overall social development. The members of the Self Help Groups are especially encouraged by government and non – government organizations to take up and tackle the social problems that exist in their family, neighbourhood and community. The research on Self-Help Groups have indicated that the Self Help Groups have been working on social development issues and other issues such as conserving environment, construction of water harvesting structures, campaign against eradication of social evils like dowry, child marriages, crime, and be of assistance to widows and destitute. Studies also reveal the Self Help Groups working in the areas of sanitation and hygiene, laying roads, planting trees, kitchen gardens, toilet facilities and access to electricity and LPG. The studies have noted that the members of Self Help Groups also work in the areas of health pertaining to the women and children; enhancing nutritional status of children, immunization, improvements in school enrolment and attendance, family planning and care for pregnant and lactating mothers and HIV/AIDS.

Government programmes in the villages are seldom conducted without their presence. The members of Self Help Groups, as a pressure group, are getting their due share even in the polity at gross root level, of late, owing it to the 73rd Amendment of the Constitution of India, which makes villages as the focus of development efforts and provides one-third reservation to women in the elected positions. Men in the village also realized that the women Self Help Groups do perform and accommodate them. Government and non-government organization have come out with different programmes that empower the women Self Help Groups not only economically but also socially. The role in decision making, value orientations and aspirations of the members of the Self Help Groups have certainly changed in a positive way.

7. Empowerment of SC Women through Self-Help Groups:

Majority of scheduled caste women in rural areas are living below poverty line, there was need for economic empowerment. As such, Self- Help Groups were formed by the scheduled caste women living in rural

areas with the help of financial agencies and the government. Self Help Groups are small homogenous groups consisting of 12-20 women from Below Poverty Line families voluntarily organized to promote savings. They are self-managed groups of poor women which primarily came into existence to mobilize financial resources through their own savings and lend the same amongst themselves to meet the credit needs of their members.

The logic of group approach in micro-finance can be explained in the following words: - Individually a poor person feels exposed to all kinds of hazards, whereas membership in a group given him a feeling of protection. Individually a person tends to be erratic and uncertain in his behaviour but group membership smoothens his behavioural pattern and makes him more reliable. It has been established that group approach is an effective tool for empowering the poor. The groups act as an institutional framework for cooperative and collective action on a continuing basis. The groups gradually move to a collective entity facilitating social and financial intermediation.

Conclusion:

The Scheduled Caste woman was perceived to be essence of pollution and made to perform menial tasks that were considered to be impure and defiling. Caste, gender, poverty, illiteracy and habitat put together have made the life of the Scheduled Caste Women living in the rural area difficult and downgraded. The economic and social disabilities, disadvantages and dishonor afflicted on the Scheduled Caste women in the past excluded her from society main; continued to undermine her social status and position, until recently. The inclusive policy of the Government in the name of 'protective discrimination' was hardly of any use and could make little impact on her. The Scheduled Caste women living in poverty in the rural areas remained excluded despite the different policies and programmes.

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