



SCHEDULED CASTE WOMEN's EMPOWERMENT THROUGH SHGs

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ABSTRACT:

Self-help Groups (SHGs) provide women with a platform to come together, share their experiences, and learn from each other. This can help to build confidence and self-esteem, which can make it easier for women to stand up for themselves and their rights. In addition, SHGs can provide financial and other resources that can help women to improve their lives. This can help to reduce their dependence on others, which can further reduce their vulnerability to discrimination and stigma.



KEYWORDS: *Self-help Groups (SHGs), experiences, and learn, discrimination and stigma.*

INTRODUCTION

The progress of Indian society as a whole hinges on the economic empowerment of women living in rural areas. The self-sufficiency of rural women plays a crucial role in sustaining not only their own families but also the well-being of towns and even entire nations (Vishnu Sharma and Tasneem Q. Khan, 2022).

Self Help Groups (SHGs) are small groups consisting of economically similar individuals from rural or urban areas who come together voluntarily. They pool their savings and create a shared fund that can be used to provide loans to group members, based on collective decisions. These groups collaborate to improve the social and economic well-being of their families and communities. SHGs represent a unified entity where individuals with shared economic needs engage in organized economic activities, actively participate in decision-making processes, and distribute benefits in a fair and equitable manner. Ultimately, SHGs foster a sense of mutual support among their members, working towards a common goal (Seema Salgaonkar and Pradeep B. Salgaonkar, 2009).

Scheduled Castes (SCs) are historically marginalized and disadvantaged groups in India. They have been subjected to social discrimination, economic exploitation, and political exclusion for centuries. Despite significant efforts made by the government and various organizations to address their socio-economic empowerment, SC women continue to face multiple challenges that hinder their progress and hinder the overall development of the community.

Several studies have highlighted the positive impacts of SHGs on the empowerment of women. SHGs have been found to enhance their financial literacy, increase their income-generating activities, and improve their access to credit for entrepreneurial ventures. Additionally, participation in SHGs fosters a sense of solidarity and social cohesion among SC women, empowering them to advocate for their rights and demand social justice in their communities. However, there is scarcity of studies on the empowerment of Scheduled Caste women through Self-help Groups. Hence, the present study is taken up.

This research paper aims to critically examine the role of Self-Help Groups in the empowerment of Scheduled Caste women. By shedding light on the potential of SHGs as a tool for social change, this research paper seeks to contribute to the ongoing discourse on women's empowerment and social inclusion in India.

OBJECTIVES AND METHODOLOGY

The study aims at examining Scheduled Caste women's empowerment through Self-help Groups. The study has examined the impact of SHGs on improved access to healthcare, greater social mobility and inclusion, reducing discrimination and stigma, improving social status, improving awareness and knowledge about rights and entitlements and greater awareness and knowledge about political systems and processes.

The research relies on primary data gathered through a pre-tested interview schedule. The current study focuses on the Prakasam district in Andhra Pradesh. Following established guidelines, a sample size of 500 participants was determined. Data was collected from four specific Mandals in Prakasam district, specifically targeting those with the largest representation of Scheduled Caste women as members of Self-Help Groups (SHGs). Percentages were utilized to analyze the collected data.

REVIEW OF LITERATURE

In her 2014 study, Jyothi Guntaka examines the socio-economic conditions of Dalit women and their journey towards empowerment via Self-Help Groups. The research findings indicate that a considerable proportion of the women surveyed lack basic literacy skills. Despite living in nuclear families, they face prevailing male dominance within their households. The decision to participate in SHGs is primarily influenced by their fellow villagers. Once they become members, they attain a certain degree of economic empowerment, albeit with limited control over the income generated through SHGs.

In an attempt to assess the impact of microfinance on income and employment levels within Self-Help Groups (SHGs) at a smaller scale, Vachya (2015) conducted a comprehensive study in six villages spanning Coastal Andhra, Rayalaseema, and Telangana regions of the previously unified Andhra Pradesh. The study uncovered two notable findings: firstly, microfinance initiatives have led to improvements in the living conditions of SHG members, and secondly, these endeavors have contributed to the social empowerment of women.

In a study conducted by Sandeep Tambe et al. in 2017, it was found that households living in extreme poverty are more susceptible to risks and have very few possessions. A significant portion of the loans obtained by these households through Self-Help Groups (SHGs), specifically 63 percent, is used to meet basic consumption requirements, including repaying debts, ensuring access to food, covering healthcare bills, and managing expenses related to marriage. As a result, these households face difficulties in repaying the loans due to their limited allocation of funds, only 37 percent, towards assets that generate income.

In her study conducted in 2017, Elizabeth Finnis examined the perceptions and experiences of women regarding self-help groups and collective action. The findings of the research highlight the role of self-help groups as a platform that facilitated collective actions, resulting in significant changes in women's views on personal empowerment and social roles within their households and communities.

In their study conducted in 2018, Santosh Kumar Samantaray and Ananth explored the level of socio-economic empowerment among rural women in Odisha State by examining the impact of Self-Help Groups (SHGs). The results of their research indicated that the members of these groups made only modest advancements in terms of technological development, economic growth, income generation, and marketing activities. Additionally, the study did not find significant improvements in socio-cultural aspects.

In their 2021 study, Vinita Rai and Monica Shrivastava sought to create a model for evaluating the impact of microfinance activities on women's empowerment. They also investigated the influence of self-help group (SHG) participation and family size as moderating factors. The results indicate that

women involved in SHGs experience enhanced social empowerment. Furthermore, the study reveals that women from smaller families (four members or fewer) exhibit greater economic and social empowerment, while for those from larger families (four members or more), psychological factors have a more significant effect.

Srikanth and Lagesh (2021) conducted a study on the sustainability of the Self-Help Group-Bank Linkage Programme (SHG-BLP) in India by collecting primary information from 133 Self-Help Groups (SHGs) across three states: Andhra Pradesh, Madhya Pradesh, and Odisha. The findings revealed that more than 20 per cent of the SHGs demonstrated a high level of sustainability, while approximately two-thirds of them exhibited a medium level. In terms of composite sustainability, SHGs in Madhya Pradesh, despite having a high level of Non-Performing Assets (NPAs), were associated with low to medium sustainability. On the other hand, Andhra Pradesh and Odisha, which had lower and medium levels of NPAs respectively compared to the national average, had SHGs with medium to high composite sustainability.

RESULTS & DISCUSSION

Improved access to healthcare

The study has made an attempt to examine whether the participation in SHGs has resulted in improved access to healthcare. Distribution of the sample respondents by their opinion is furnished in Table – 1. It is obvious from the data that the majority of respondents (78.4 per cent) agree and 11 per cent of the respondents strongly agreed that SHGs have had a positive impact on improved access to healthcare. On the other hand, merely very negligible percentage of the respondents are disagreed with the statement (3 per cent) and neutral response is received from around 8 per cent of the respondents. The findings from this study suggest that SHGs can play a valuable role in improving access to healthcare for the Scheduled Caste women. By providing financial resources, information, education, and social support, SHGs can help members to get the healthcare they need, when they need it.

Table – 1
IMPACT OF SHGs ON IMPROVED ACCESS TO HEALTHCARE

Opinion of the respondents	Number of respondents	Percentage
Strongly disagree	-	-
Disagree	15	3.00
Neutral	38	7.60
Agree	392	78.40
Strongly agree	55	11.00
Total	500	100.00

Source: Computed from the Primary Data

GREATER SOCIAL MOBILITY AND INCLUSION

The study has made an attempt to examine whether participation in SHGs results in greater social mobility and inclusion. Table – 2 presents the distribution of the respondents by their opinion on impact of SHGs on greater social mobility and inclusion. It became evident from the table that the majority of respondents (51.80 per cent) agree that SHGs have a positive impact on greater social mobility and inclusion. A further around 40 per cent of respondents strongly agree with this statement. This suggests that SHGs are playing an important role in helping people to improve their social and economic status. The table also shows that a small number of respondents (3.40 per cent) disagree with the statement that SHGs have a positive impact on greater social mobility and inclusion. The findings of the survey suggest that SHGs are having a positive impact on greater social mobility and inclusion.

Table - 2
IMPACT OF SHGs ON GREATER SOCIAL MOBILITY AND INCLUSION

Opinion of the respondents	Number of respondents	Percentage
Strongly disagree	-	-
Disagree	17	3.40
Neutral	25	5.00
Agree	259	51.80
Strongly agree	199	39.80
Total	500	100.00

Source: Computed from the Primary Data

Reduced Discrimination and Stigma

Table - 3 shows the impact of SHGs on reducing discrimination and stigma. The table shows that the majority of respondents (33.8 per cent) strongly agree and about 43 per cent agree that SHGs have a positive impact on reducing discrimination and stigma. On the other hand, about 21 per cent of the respondents disagree and merely around 2 per cent of the respondents strongly disagree with the statement. There were no neutral responses. These results suggest that SHGs play an important role in empowering women and helping them to overcome discrimination and stigma. The results of this study are encouraging and suggest that SHGs can be an effective tool for reducing discrimination and stigma.

Table - 3
IMPACT OF SHGs ON REDUCING DISCRIMINATION AND STIGMA

Opinion of the respondents	Number of respondents	Percentage
Strongly disagree	9	1.80
Disagree	106	21.20
Neutral	-	-
Agree	216	43.20
Strongly agree	169	33.80
Total	500	100.00

Source: Computed from the Primary Data

Improved Social Status

The study has made an attempt to examine whether participation in SHGs results in improved social status. The opinions of the respondents are presented in Table - 4. The majority of respondents (42.8 per cent) strongly agree that SHGs have a positive impact on improving social status. Another 36 per cent agree that SHGs have a positive impact on social status. Only 3.6 per cent disagree and 4.60 per cent strongly disagree that SHGs have a positive impact on social status. The remaining 13 per cent are neutral on the issue. These results suggest that SHGs are generally seen as a positive force in improving the social status of Scheduled Caste women.

Table - 4
IMPACT OF SHGs ON IMPROVING SOCIAL STATUS

Opinion of the respondents	Number of respondents	Percentage
Strongly disagree	23	4.60
Disagree	18	3.60
Neutral	65	13.00
Agree	180	36.00
Strongly agree	214	42.80
Total	500	100.00

Source: Computed from the Primary Data

Improved awareness and knowledge about rights and entitlements

Table – 5 presents opinion of the respondents on the impact of SHGs on their awareness and knowledge about rights and entitlements. The table shows that the majority of respondents (41 per cent) strongly agreed and around 37 per cent of the respondents agreed that SHGs have improved their awareness and knowledge about rights and entitlements. On the other hand, only a small percentage of respondents (5.8 per cent) strongly disagreed and only 12 per cent disagreed that SHGs have improved their awareness and knowledge about rights and entitlements. Neutral response is received from merely around 5 per cent of the respondents. These results suggest that SHGs have a positive impact on the awareness and knowledge of their members about rights and entitlements. This is likely due to the fact that SHGs provide a forum for members to discuss these issues and to learn from each other. Additionally, SHGs often provide training and support to help members understand their rights and entitlements.

Table - 5
IMPACT OF SHGs ON IMPROVING AWARENESS AND KNOWLEDGE ABOUT RIGHTS AND ENTITLEMENTS

Opinion of the respondents	Number of respondents	Percentage
Strongly disagree	29	5.80
Disagree	60	12.00
Neutral	23	4.60
Agree	183	36.60
Strongly agree	205	41.00
Total	500	100.00

Source: Computed from the Primary Data

Greater Awareness and Knowledge about Political Systems and Processes

The study has made an attempt to examine whether participation in SHGs results in greater awareness and knowledge about political systems and processes. Table – 6 shows the opinion of the respondents on the impact of SHGs on creating greater awareness and knowledge about political systems and processes. It is revealed from the data that the majority of respondents (47.80 per cent) disagree and 3 per cent strongly disagree that SHGs have a positive impact on greater awareness and knowledge about political systems and processes. However, a significant number of respondents (37.00 per cent) agree that SHGs have a positive impact. Neutral response is received from about 11 per cent of the respondents. It is clear that SHGs have not yet had a significant impact on greater awareness and knowledge about political systems and processes.

Table - 6
IMPACT OF SHGs ON GREATER AWARENESS AND KNOWLEDGE ABOUT POLITICAL SYSTEMS AND PROCESSES

Opinion of the respondents	Number of respondents	Percentage
Strongly disagree	15	3.00
Disagree	239	47.80
Neutral	57	11.40
Agree	185	37.00
Strongly agree	4	0.80
Total	500	100.00

Source: Computed from the Primary Data

CONCLUSION

In conclusion, the findings of this study provide valuable insights into the empowerment of Scheduled Caste women through self-help groups (SHGs). The results indicate that SHGs have a significant impact on improving access to healthcare for these women, thereby addressing a critical aspect of their well-being. Furthermore, the study highlights the positive role played by SHGs in promoting social mobility and inclusion, contributing to the overall empowerment of Scheduled Caste women.

The findings also emphasize that SHGs serve as a platform for women to overcome discrimination and stigma, fostering a sense of empowerment and agency. By providing a supportive environment, SHGs enable women to challenge prevailing social norms and assert their rights, ultimately leading to improved social status within their communities.

Additionally, the study indicates that SHGs contribute to the awareness and knowledge of their members regarding rights and entitlements. This implies that SHGs serve as a source of information and education, equipping women with the necessary tools to advocate for their rights and navigate systems of entitlement. However, it is important to note that the impact of SHGs on political awareness and knowledge remains limited, suggesting the need for further interventions to enhance the political empowerment of Scheduled Caste women.

Overall, these findings highlight the positive influence of SHGs in empowering Scheduled Caste women, particularly in terms of healthcare access, social mobility, and awareness of rights. The study underscores the importance of continued support and investment in SHGs as a means to address the specific challenges faced by Scheduled Caste women and promote their overall empowerment and well-being.

The findings of the survey are consistent with the findings of other studies on the impact of SHGs. The findings of the study suggest that SHGs are a valuable tool for promoting social and economic development. SHGs can help to reduce poverty, inequality, and discrimination. They can also help to improve the lives of women and other marginalized groups.

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