A study on empowerment of schedule caste women through self-help groups: A critical analysis

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Abstract
As an inclusive policy, the Karnataka government has been working hard to support and foster the self-help movement. This is made abundantly visible by the enormous growth in the number of Self-help Groups in the State; as of right now, 6, 88,253 Self-help Groups-or 27% of all Self-help Groups nationwide-are limited to Karnataka. Self-help groups are expected to contribute to the socioeconomic advancement of rural women generally and the social inclusion of Scheduled Caste women, who are among the most marginalised, specifically. In Karnataka, Self-help Groups have been a surprise for women living in rural areas, bringing about social and economic empowerment as well as a silent revolution. The World Bank expressed its admiration for the outstanding achievements of women's self-help groups in Karnataka and suggested that other Indian states and foreign nations could adopt the same model. Celebrities that visited the State to engage with the women Self-Help Groups, including Bill Clinton, George W. Bush, Bill Gates, and Sonia Gandhi, were impressed with their performance and accomplishments. The Scheduled Caste Women experienced gender-specific disadvantages in addition to caste-related ones, which led to their total and thorough exclusion. They were discriminated against among the discriminating, and underprivileged among the underprivileged.

Keywords: Empowerment of women, SC and ST, self-help groups, inclusive policy

Introduction

In every society Andhra 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. The characteristics of the Indian social structure were deprivation linked to exclusion and exclusion based on caste.

The Scheduled Castes were considered impure by the Caste system, which was founded on ideas of pollution and cleanliness. As a result, they were called "untouchables." This idea gave rise to all of the Scheduled Castes' disadvantages and denials of their social, cultural, and political rights in addition to their economic rights. The Scheduled Castes were a socially marginalised population that lived in poverty, endured discrimination and shame, and was shut out of mainstream society.

Due to the widespread practice of untouchability, the Scheduled Castes were kept apart from the rest of society. The Scheduled Castes were seen by the Indian caste system as dirty and contaminated since it was founded on the concepts of purity and contamination. Consequently, they were compelled to reside beyond the village or town limits and experienced prejudice in other domains. The Scheduled Castes experienced prejudice and discrimination due to their poor social status as a result of the restrictions. The aforementioned disabilities encompass occupational, educational, social-cultural, religious, and political disabilities.

The plight of the Scheduled Castes was the main concern of social reformers and planners after India gained independence, and their efforts resulted in the introduction of multifaceted welfare measures for the development of the Scheduled Castes, who make up a sizeable portion of the population in the nation.

Social mobility within the Scheduled Castes was envisioned by the designers of Independent India as a means of bringing about social reform. The Scheduled Castes were given constitutional protection in order to eliminate social inequality and all sorts of exploitation and to integrate them into the mainstream of development.

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The government's initiatives have undoubtedly led to beneficial development among the Scheduled Castes, as was previously indicated. Nonetheless, there was a discernible difference in the amount of change that occurred between men and women, as well as between urban and rural locations, with men and urban areas exhibiting greater change. Women's status and position within the Scheduled Castes have improved as a result of this. Previously uninformed and illiterate, Scheduled Caste women, particularly those from urban regions, began pursuing education and careers in clean industries.

Scheduled Castes in Karnataka
The Government of India Act, 1935 marked the beginning of the process of designating certain castes as Scheduled Castes. The then-British government took this action in an attempt to grant some special political treatment to the castes that were the most exploited and oppressed.

Within the framework of Hindu society, the majority of these castes were referred to as "untouchable." As a result, the "Scheduled Caste" group originally included castes that were marginalised and oppressed due to their "untouchability," or low standing in the conventional Hindu caste system, which left them with a life marked by a flagrant denial of opportunity.

The Scheduled Castes (SCs) make up a sizable portion of the population in Karnataka. Not every SC was once an untouchable. Although they were not untouchables, some of the castes and sub-castes that were designated as "Scheduled Castes" in the 1970s and 1980s had a history of hardship. In different sections of the state, Scheduled Castes go by different names and are made up of numerous sub-castes and communities. Approximately 101 sub-castes in Karnataka are currently classified as Scheduled Castes. Most of these castes are quite few in number. In Karnataka, the Scheduled Castes are the largest group, yet they also possess the fewest political, economic, social, and cultural resources.

District Wise Distribution
Bangalore Urban District (8,51,047) has the biggest SC population in the state, followed by Gulbarga (7,17,595) and Kolar (6,71,692), according to the 2001 Census. The least number of SC people live in the districts of Uttara Kannada (1,01,896), Udupi (67,689), and Kodagu (67,422). Udupi (67,689) and Uttara Kannada (1,01,896). In terms of the percentage of the SC populations to the total population of a district however, Kolar (26.6 percent) takes first place, followed by Chamarajnagar (24.6 percent) and Gulbarga (23.01 percent). The lowest Percentage is in Udupi (6.1) followed by Dakshina Kannada (6.9) and uttara kannada (7.5)
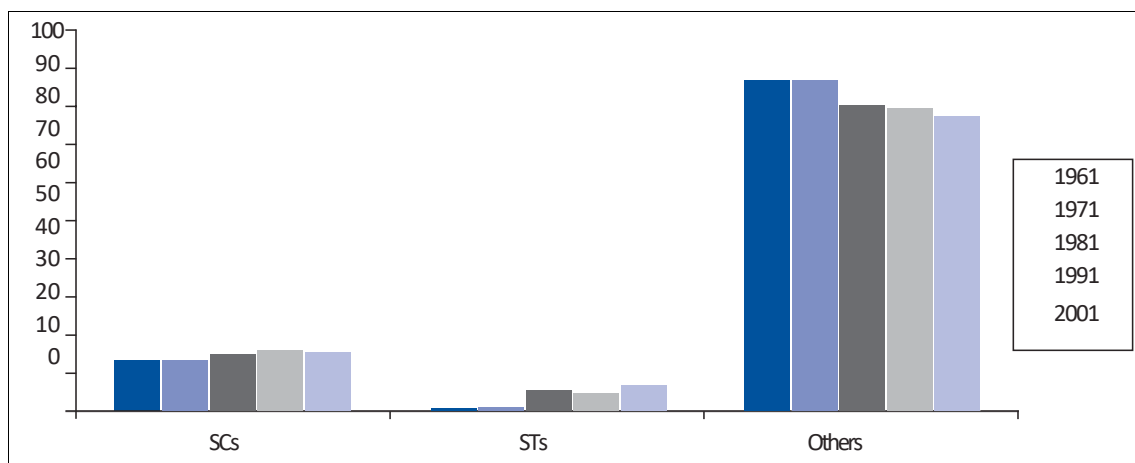
Source: Registrar General of India, Census 1961 -2001

Fig 1: Percentage share of SCs/ STs and others to total population in Karnataka

Women Empowerment
The objective of comprehensive socio-economic development is most directly tied to the role of women in development, making it a strategic issue for the advancement of all communities. Almost half of the people in our nation are women. Even while our constitution gives men and women equal rights and opportunities, there are still gender-based disparities and disadvantages that are both evident and invisible. Acknowledging women's roles as dynamic components and significant assets for the overall development process should be the top emphasis. However, this equality of status with men is not actually enjoyed by all women. Married women are likely to face relative inequality, particularly in the home, as a result of patriarchal mind sets that prevent women from speaking up on any front of life.

It is within this empowering framework that group methods have become increasingly pertinent.

Women gained exposure when they formed tiny, informal, functional groups, which also created micro-level power pockets. These actions serve as instruments for the empowerment of women. Friedman offers a blueprint for the empowerment of rural women. It illustrates how the four types of empowerment are related to one another.

There are obviously a lot of connections and similarities between them. Community empowerment, organisational empowerment, political empowerment, and psychological empowerment are some of these components. Participating in diverse activities with other women, gaining the companionship and support of other women, gaining new and valuable knowledge and awareness, and acquiring new skills, abilities, confidence, and competence are all examples of community empowerment. Organisational empowerment places a strong emphasis on developing agricultural cooperatives and spreading fresh information and understanding of the advantages of technology for rural development.

Political empowerment modifies town-based people's perceptions and encourages other women to talk about issues impacting rural women and rural communities. It also influences other governmental policies and actions that have an impact on rural areas. Increased motivation, inspiration, excitement, and a desire to create new services for rural residents are all influenced by psychological empowerment.

Therefore, empowerment might be defined as the capacity to work independently or in teams to complete various activities that increase one's access to and control over resources in society. It is acknowledged as a crucial tactic to improve the welfare of people, families, communities, and governmental and nongovernmental organisations.

Empowerment theory is defined by the Dictionary of Social Work as the study of how individuals might take collective control of their lives to realise communal interests. The dictionary definition associates self-help with empowerment: In addition to the self-help movement in general, which sees groups acting on their own behalf either independently or in collaboration with others, empowerment can also refer to a user's involvement in services. A wide range of actions that go against fundamental power relations, such as individual self-assertion, group opposition, protest, and mobilisation, are collectively referred to as empowerment. When people and groups are denied resources and power due to factors such as class, caste, race, or gender, they are beginning the process of becoming more empowered.

Therefore, empowerment is a process meant to alter the character and course of systemic forces that, within a particular context, marginalise women and other underprivileged groups. The definition of "empowerment" in relation to women's empowerment was also clarified. The process of empowerment questions established power structures and equations.

A few aspects of women's empowerment include the elimination of gender-based discrimination from all societal structures and institutions and the involvement of women in national and international policy and decision-making processes. When referring to women, the term "empowerment" refers to the process by which they learn to organise themselves in order to become more independent, express their rights as individuals, make decisions, and take control of the resources that will help them confront and end their own subjugation. Women empowerment is the process of giving women the authority they need to know their rights and carry out their obligations to others and themselves as effectively as possible.

Familiar Empowerment
When a woman has the ability to improve the welfare of her own family, it is referred to as familial empowerment. Enhancing family income, receiving support from the spouse, strengthening family relationships, providing for children's education and health care, upgrading basic infrastructure and amenities, and so on are all ways to achieve familial empowerment.

Social/ Cultural Empowerment
When a woman is able to engage in collective and cultural activities within her community, she is considered to be socially and culturally empowered. Gaining social and cultural empowerment can be attained through a variety of strategies, including social standing, networking, access to different organisations, social engagement, and participation in events, seminars, and competitions related to culture.

Economic Empowerment
When a woman obtains authority due to greater access to financial resources, it is referred to as economic empowerment. The ability to make decisions about how to use credit and money, access to financing, and an increase in income are all ways to achieve economic empowerment

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.

Objectives
1. To study the socio-economic conditions of women in the study area
2. To analyse the factors that influence the women empowerment through self-help groups
3. To study the caste wise women empowerment of women in the study area.

Methodology
The study emphasised both primary and secondary data in which the initial has encompassed with observation, scheduled questionnaire method by collecting some amount of sample and the later has been collected with the help of journals, articles, government published and unpublished sources and also with certain tabulation and graphical representation as simple statistical tools.

Self-help Groups (SHGs)
Realising that women in Indian society have a subordinate position, the government has developed

policies aimed at empowering women, particularly in rural regions. The word "empowerment" refers to the status of the underprivileged, backward class, and women in particular. In a nutshell, empowerment is all about the underprivileged and societal change. The development of a group or a segment of the population in relation to issues of work, education, health, and nutrition is referred to as empowerment. The involvement of marginalised groups, particularly women, in political structures is also linked to empowerment. If someone completes a significant amount of schooling, obtains employment, and participates actively in decision-making, they are considered highly empowered.

Restructuring gender relations throughout the home, community, and society is what women define as empowerment. In actuality, empowerment is the process through which an individual takes on a greater role in formulating and advancing his own development agenda with regard to social, economic, and political issues.

The phrase "women empowerment" basically refers to the ability of women to control their daily life in terms of social, political, and economic issues; this ability allows them to move from the background to the forefront.

Self-help Groups (SHGs) are unofficial associations of people who share the belief that taking action as a group is essential and necessary. These organisations encourage members to save money and use the resources they have together to cover their members' unexpected needs, including their consumption requirements. In SHGs, the membership typically varies from 10 to 20. It's expected that there would be a truly democratic culture within the groups, where everyone is required to actively participate in discussions and decision-making.

Although the homogeneity of the groups in terms of education, occupation, income distribution, and sex composition would increase cohesiveness among the members, the long-term stability of SHGs depends on the loyalty of its members and the ability of SHGs to meet the members' expanding needs. It is clear that the core values of SHG would be group effort, tenure-based leadership, mutual trust, and cooperative philosophy. Developing the ability to save among the most impoverished members of society is one of the main goals of SHGs, as this will lessen their reliance on financial institutions and increase their sense of independence.

Impact of Self-help Groups
A Self-Help group (SHG) is a collection of neighbours who have comparable socioeconomic traits and live in the same area. It's a volunteer organisation that was founded to achieve certain shared objectives and values interpersonal communication and assistance among members as a way to change issues that they perceive to be changeable, urgent, and personal. The SHGs manage their resources for the advantage of the group members who come together for a shared cause. They are characterised by comparable social identities, heritages, castes, or traditional occupations.

Empowering women in rural regions is the approach's ultimate goal. There are two ways in which women can profit from women's empowerment. Initially, it directly affects each woman's well-being. Second, the service helps families, which benefits the community at large.

In order to recognise its members for satisfying their requirements for both production and consumption, SHGs aim to accomplish the following goals. The factors include avoiding traditional money lending systems, encouraging the poor to save small amounts of money to cushion shocks to their spending, aiding in the establishment of an alternative financial institution, strengthening and uniting SHGs, improving SHG members' access to various government development schemes and institutional credit schemes, developing leadership skills, boosting self-confidence, raising social awareness, improving the state of health and family welfare, functional literacy, understanding legal rights and access to legal aid, economic development, instilling the habit of saving, increasing income, controlling income and improving income management, increasing assets, switching from worker status to manager status, and gaining access to the regular ad alternative credit delivery system.

In actuality, SHGs have become a key tactic for the convergence of activities and services. State-wide SHGs have concentrated on developing skills, enabling generation, obtaining financial institution loans for microbusinesses or projects, teaching thrift, and managing credit for women from economically disadvantaged backgrounds. As a result, a Self-Help Group (SHG) is a voluntary organisation for small-scale savings, known as the "corpus" of the group, from which members of the group may meet their contingent and productive credit requirements. Actually, a number of South Asian nations, including Bangladesh, Pakistan, Sri Lanka, Indonesia, Thailand, the Philippines, and Nepal, have effectively implemented this tactic.

The Karnataka government has adopted an inclusive policy of empowering impoverished women to achieve economic and social emancipation. Women from lower socioeconomic backgrounds, particularly those residing in rural regions and affiliated with marginalised communities such as SC, ST, and BC, are strongly urged to join the mass savings movement for self-help. A "group based participatory programme," Self-Help Groups work to improve the living circumstances of low-income women. Self-help groups are tiny, unofficial organisations whose goal is to assist members profit financially by supporting one another, standing together, and sharing responsibilities. The Karnataka government has scheduled Self-help Groups to provide services to all rural impoverished women in due course.

The government's attempts to combat poverty are demonstrated by the DWCRA program's promotion of women's self-help organisations and the confluence of these groups with various poverty reduction initiatives.

Self-help and Economic Inclusion

The self-help movement is essential to members' and their families' financial improvement. Thrift is a starting point for economic activity for Self-help Groups. Group members rotate receiving microloans from the group based on a priority vote. Microcredit or microfinance is another term for Self-help Groups' primary economic activity.

Micro finance programs are generally seen as small loans to 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.

Promote the well-being of the poor and its philosophy is rooted in human welfare economics. The banking system and other state entities assist and enable the Self-help Groups in carrying out their microfinance operations. Self-help Groups were previously receiving matching grant help from State government agencies based on their credit, payback, and frugal history. However, as of late, the banks have begun offering the organisations loans at lower interest rates. To deposit their savings, the organisations open savings bank accounts with the banks. Typically, the leaders manage the accounts for withdrawals as well as deposits of savings and loan repayments, among other things.

The percentage of members participating in many activities rose from roughly 30% before group formation to roughly 53% after group formation. The members' average yearly net income doubled as a result. The impoverished transition from a condition of disorganised or unorganised, diffident individuals to a state of self-supporting, ordered, disciplined, and productive bodies.

Empowerment of SC Women through Self-Help Groups

SC's empowerment Women in Self-Help Organisations

The majority of scheduled caste women in rural areas are impoverished, hence economic development was necessary. As such, self-help groups were formed by the scheduled caste women living in areas with the help of financial agencies and government. Self-help Groups are tiny, homogeneous organisations that were voluntarily formed to encourage saving by 12 to 20 women from families that fall below the poverty line. These are self-managed organisations of low-income women that were founded mainly to pool their personal savings and lend money to one another in order to meet each other's credit needs.

The following succinctly summarises the reasoning for the group method in microfinance: - A poor person feels vulnerable to various risks on an individual basis, but group membership provides him with a sense of security. A person's behaviour tends to be unpredictable and chaotic when they are by themselves, but being a part of a group helps to stabilise and depend on him. The effectiveness of group approaches as a means of empowering the impoverished has been demonstrated. The groups provide as an on-going institutional framework for collaborative and group efforts. With time, the organisations merge into a collective entity that supports financial and social intermediation.

Conclusion

The justification for the group approach in microfinance is as follows: - A poor person experiences personal vulnerability to a variety of threats, yet belonging to a group gives him a sense of security. When a person is by alone, their behaviour is more likely to be erratic and chaotic; yet, being a part of a community helps to stabilise and depend on them. Research has shown that group techniques are a successful strategy for empowering the impoverished. The groups offer a continuous institutional structure for teamwork and collective endeavours. Over time, the various organisations unite to form a unified structure that facilitates both social and financial intermediation.

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