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## **SOCIO-ECONOMIC STATUS OF SCHEDULED CASTE WOMEN EMPOWERMENT THROUGH (SHG)**

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### **INTRUDUCTION:**

The Social Empowerment of Women includes equal access to Education, Health, Environment, Shelter, Nutrition, etc. Equal access to education for women and girls will be ensured. Special measures will be taken to eliminate discrimination, universalize education, eradicate illiteracy, create a gender-sensitive educational system, increase enrolment and retention rates of girls and improve the quality of education to facilitate life-long learning as well as development of occupation/vocation/technical skills by women. Reducing the gender gap in secondary and higher education would be a focus area. Sectoral time targets in existing policies will be achieved, with a special focus on girls and women, particularly those belonging to weaker sections including the Scheduled Castes/Scheduled Tribes/Other Backward Classes/Minorities. Gender sensitive curricula would be developed at all levels of educational system in order to address sex stereotyping as one of the causes of gender discrimination.

A holistic approach to women's health which includes both nutrition and health services will be adopted and special attention will be given to the needs of women and the girl at all stages of the life cycle. The reduction of infant mortality and maternal mortality, which are sensitive indicators of human development, is a priority concern. This policy reiterates the national demographic goals for Infant Mortality Rate (IMR), Maternal Mortality Rate (MMR) set out in the National Population Policy 2000. Women should have access to comprehensive, affordable and quality health care. Measures will be adopted that take into account the reproductive rights of women to enable them to exercise informed choices, their vulnerability to sexual and health problems together with endemic, infectious and communicable diseases such as malaria, TB, and water borne diseases as well as hypertension and cardio-pulmonary diseases.

The social, developmental and health consequences of HIV/AIDS and other sexually transmitted diseases will be tackled from a gender perspective. To effectively meet problems of infant and maternal mortality, and early marriage the availability of good and accurate data at micro level on deaths, birth and marriages is required. Strict

implementation of registration of births and deaths would be ensured and registration of marriages would be made compulsory.

In view of the high risk of malnutrition and disease that women face at all the three critical stages viz., infancy and childhood, adolescent and reproductive phase, focused attention would be paid to meeting the nutritional needs of women at all stages of the life cycle. This is also important in view of the critical link between the health of adolescent girls, pregnant and lactating women with the health of infant and young children. Special efforts will be made to tackle the problem of macro and micro nutrient deficiencies especially amongst pregnant and lactating women as it leads to various diseases and disabilities. Intra-household discrimination in nutritional matters vis-à-vis girls and women will be sought to be ended through appropriate strategies. Widespread use of nutrition education would be made to address the issues of intra-household imbalances in nutrition and the special needs of pregnant and lactating women. Women's participation will also be ensured in the planning, superintendence and delivery of the system.

#### **REVIEW OF LITERATURE:**

Arends and others (2001) discussed that the World Bank promotes women's education because it is an input into human capital. In the capabilities approach, education is a force that enables women to have expanded choice Using data from in-depth interviews conducted in two villages in 1996 and 2000 we examine how rural Bangladeshis perceive women's education and to what extent those perceptions concur with the World Bank's instrumentalist view and with the capabilities approach. Parents educate their daughters because women's education is valued in the marriage market, and marriage is the best way to secure their daughters well being. Schooling has also enhanced women's capabilities by increasing their earning potential.

Jayaweera-Swarna(1997)Examines the relationship between women's education & several facets of their empowerment, using macro statistics on Asian countries presented in the 1995 UN Human Development Report, as well as qualitative data from selected representative countries. It is concluded that there is no positive linear relationship between education & the economic, social, & political empowerment of women as a consequence of the interface of gender ideologies & social & economic structural constraints. Factors that surface from within education structures & content, as well as from social & economic structures & gender relations in the family, that constrain the role of education as an agent for the empowerment of women are examined in depth. 4 Tables, 24 References. Adapted from the source document.

Singharoy –Debal-kumar(1986)Examines the empowerment of women in rural India in the context of their social deprivation & collective mobilization using primary & secondary source data. The status of Indian women is located within the broad vision of the constitution & the socioeconomic realities of the society. Although the constitution of India has committed to the equal status of women & empowered the state to make special provisions for women, there exist enormous gaps & contradictions between the constitutional mandates & the inherited social realities pertaining to the status of women. It is argued that because India is a stratified society in which women have remained economically invisible & exploited, constitutional mandates & development strategies have been unable to address gender issues effectively. There have been growing imbalances between the sexes in terms of their access to education, employment & productive resources, health & legal facilities, & representation in the decision-making bodies. There have been mobilizations of rural women against such inequalities in some parts of the country. However, these mobilizations have not been always persistent & wide-spread across the country, & the process of women's empowerment is constrained by the adverse sociocultural matrix of India's traditional society. Only effective education, economic measures, & persistant radical mobilization of women will pave the way for women's empowerment in the rural society.

Stinson,-Kandi-M.(2002) Offers a sociological perspective on the central role dieting/body image play in women's lives & how commercial weight-loss groups perpetuate the social values that cause women to obsess about their weight. Information obtained from participation as a paying member, & in-depth interviews with other members, revealed complex, conflicting, & ambivalent views of the causes/cures of being overweight. The focus is on interrelated patterns formed by five concepts that dominate talk about losing weight within weight-loss groups: self-help, work, religion, addiction, & feminism. Ways in which these concepts contribute to the transmission of cultural values are explored, along with the unrealistic & contradictory attitudes toward gender/overweight that exist in the US & the detrimental effects of the stigmatization of obesity. Commercial groups promote weight loss as a form of self-improvement realized through lifestyle changes.

### **IMPORTANCE OF THE STUDY:**

After the independence, provisions were made in the Indian Constitution to provide equal rights and opportunities of socio-economic development and betterment of living for men and women, including different disadvantaged segments of population to establish an egalitarian and prosperous society. In view of grinning improvements in the socio-economic condition of women efforts were made to maximize the participation of women in different educational levels, with the notion that education is the most important instrument jot bring

awareness about their rights, social status, as a prime element to maximize participation in different kinds of productive employment. Of course general belief is that women were benefited from these opportunities. But the schedule caste women are not benefited completely from these kinds of privileges and opportunities. For this purpose, there was need to frame policies for the empowerment of the SC women in this way the self-Help groups, Non-Governmental Organizations, and Mahila Mandals playing an important role in empowering the women . There is need to know about the women empowerment activities in under development city areas and the role of these self-help groups and NGOs in women empowerment. Hence an attempt was made in the present study about the women empowerment in under developed areas like Gulbarga.

### **SCOPE AND LIMITATIONS:**

Considering the objectives of the study, the current research is based on a sample survey. That is the researcher visited all the self help groups owned by Sc women in Gulbarga city. It is noted that about 10 self – help Groups were formed by the women in this city .approximately 150 schedule caste women members of these groups are actively participating in the different activities. Hence it is being only the M.Phil dissertation and considering the time limitation in consultation with the Guide it was decided to have a small sample size but ideal to be analyzed .thus the 150 scheduled caste women .were surveyed thorough interview schedule considering them as an study sample unit.

### **METHODOLOGY:**

#### ***STUDY SAMPLE:***

Data on various social, economic and demographic characteristics, of respondents used in this study pertain to 150 scheduled caste women who are members of SHG. Gulbarga City of Karnataka state. All the SHGs in this city were surveyed at the time of data connection for a in-depth study by a researcher. During the course of enumeration, SHG s having only scheduled caste women members identified and all such available scheduled caste SHG women were interviewed. Data collected have been used in this study.

#### ***DATA COLLECTION:***

The data were collected by using the direct interview method, with the help of a structured interview schedule. The schedule consisted of pages pertaining to conceptual information of various important concepts. The actual schedule administered is provided on appendix.

Data for the study were collected in phase wise During the first stage all the SHG in the study area were listed in order to collect basic data such as SHG address location and members strength. In the course of listing care was taken to identify all SC women members. The second stage of data collection involved visits to respective SHG where there were SC women available for conducting detailed interviews about the research study purpose. The data was collected during the months of November and December in the year 2009. Throughout the period of data collection, the researcher rather spend full day in the SHG and had the opportunity to have a first –hand experience of living and working amongst the respondents.

**ANALYSIS OF THE DATA:**

The data collected were coded, verified and processed on the personal computer at the University. A single frequency distribution of each variable was generated to validate that data was treated as dependent variables as they are influence by educational and occupational levels and other socio-economic variables such as religion, reasons for joining SHG on members and the type of residence. The dependent variable was cross-tabulated with each of the social and economic variables, an analysis of covariance ( chi square X2 text ) was used which will be discussed in detail in the following chapters.

**RESULTS AND DISCUSSION**

**Table No .1.1 Age at marriage**

	Frequency	Percent
10-20 y	9	6.0
21-30 y	34	22.7
31-40 y	48	32.0
41-50 y	36	24.0
51& above	23	15.3
Total	150	100.0

About 150 women living in Gulbarga city are considered for a sample survey. They are of different age groups, but joined together by forming self-help groups. For their mutual development. The Age –wise distribution of the respondents is presented in the following table. The above table revealed that of the total 150 respondents covered under the present study.(32%) belongs to the age group between 31-40 followed by (22.7%) belongs to the age group between 21-30 years, about (0.6%) belongs to the age group of 10-20 years, about

(24.0%) of the respondents belongs to the age group of 41-50 years and only (15.3%) belongs to the age group of above 51 years and above.

**Table No .1.2. Education level**

	Frequency	Percent
Illiterate	36	24.0
Primary school	32	21.3
High school	38	25.3
Graduation	44	29.3
Total	150	100.0

The education of the members of the Self-Help Groups plays an important role in the management of the groups. Because, educated members have knowledge about the efficient operations and activities of the groups. The following table reveals the educational background of the members of self-help groups covered under the present study. The above table shows that about (21.3%) of the respondents have primary education, followed by (25.3%) of the respondents have education up to SSLC or Graduation. Whereas remaining (24.0%) of the respondents are still found to be illiterates.

**Table No .1.3 No of Children**

	Frequency	Percent
Male	48	34.31
Female	119	60.0
Total	90	60.0

Regarding number of children to respondents of the members of the self-help groups are varied. it is also noted that there are few unmarried women. Divorces. Separated and also childless women. The following table shows the number of children they have grouped as under. It is noted from the above table that about (60.0%) of the respondents have blessed wit female baby which treated as the animal glades Laxmi in a family particularly in this part of the Karnataka state. However (34.3%) of the respondents are having male baby and the sex ratio stands high towards the female.

**Table No .1.4 Types of family**

	Frequency	Percent
Joint	71	47.3
Nuclear	79	52.7
Total	150	100.0



Nature and type of the family helps to know about the social status of the respondents. In city areas, majority of the families are nuclear families at present. The collected data on the type of the family is presented in the following table. The above table stated it clearly that majority of the respondents that is (52.7%) are living in nuclear family and the remaining only (47.3%) are living in Joint families. It means the concept joint family system is slowly but sturdily disappearing from our society.

**Table. No 1.5 Respondent occupations**

	<b>Frequency</b>	<b>Percent</b>
Agriculture	16	10.7
Landless Agri	11	7.3
Wage labour	10	6.7
Petty Business	17	11.3
House wife	90	60.0
House work.	6	4.0
<b>Total</b>	<b>150</b>	<b>100.0</b>

Occupation of the family helps to know about the income generation activities of the family members. In rural areas, agricultural activities are major sources of income and forms to be the major occupation. The following table represented the collected data. It is revealed from the above table that as for as occupation is concerned (10.7%) of the respondents is Agriculture followed by, about (7.3%) of the respondents are landless agricultural laborers, about (6.7%) of the respondents is waged labour, about (11.3%) of the respondents have petty business. Were as of the respondents engaged in other kinds of occupations and the remaining only 64.0%) of the respondents are house wives.

**Table No. 1.6: Monthly Income**

	<b>Frequency</b>	<b>Percent</b>
Less than 1,000	106	70.7
1,000 to 2,000	30	20.0
More than 5,000	14	9.3
<b>Total</b>	<b>150</b>	<b>100.0</b>

Assessment of monthly income discloses the economic power of the family. Generally monthly income of the families belong to poorer section varies between Rs. 1000 to 5000. The following table shows the monthly income of the respondents family covered under the present study. It is observed from the above table that majority that is about (70.7%) of the respondents have monthly income less than Rs. 1000, followed by about

(20.0%) of the respondents has monthly income between Rs. 1001 to Rs.2000. and the remaining only (9.3%) of the respondents have monthly income more than Rs. 500. it is also worth to note that none of the respondents has closed monthly income than Rs. 5000 as such.

**Table No. 1.7: Who motivated to member of SHG**

	Frequency	Percent
By own will and wish	51	34.0
Influenced by Gram panchayat members	30	20.0
Forced by women representatives	38	25.3
Advertisement by group.	12	8.0
Convinced by friends ..	19	12.7
<b>Total</b>	<b>150</b>	<b>100.0</b>

It was asked to the women in local areas of the Gulbarga city that who motivated or influenced the respondents to become the member of the self-Help groups. The collected data is represented as under. regarding the motivation to become members of self-Help groups, about (34.0%) of the respondents stated that they joined the SHG by own will and wish, followed by about 25.3% ) of the respondents stated that they have been forced by women representatives of the SHG to become member, about (20.0%) of the respondents expressed that they are influenced by the Gram Panchayat members and the remaining (8.0%) of the respondents expressed that they have been influenced by the advertisement by the self-Help Groups. Or convinced by the peer group that is fields respectively.

**Table No .1.8 Even after economically Independent facing domestic violence**

	Frequency	Percent
Some times	41	27.3
Not at all	89	59.3
Same as earlier	20	13.3
Total	150	100.0

In Indian society most of the women they did not considered domestic violence as an social problem rather they accept it as an part and parcel every bodies married life. The above table reveals that 500 respondents they said their life before joining SHG when question was problem again to them did you faced some situation

even after joining SHG 59.3% said no they did not faced out remaining (40.0%) did said that still know and than they becoming victim of the Domestic violence .

## CONCLUSION:

The Self-Help Groups are aimed for economic empowerment in Kamataka. To achieve their purpose, the women have to start productive occupations. But the study revealed that the women are borrowing loan from the Self-help groups for domestic and unproductive use. But it is worth to note that majority of the Sc. women respondents agreed that the women should have to work outside the family, so as to get respect and status. Further, education to the women is emphasized by the rural women respondents. It is surprising to note that majority of the Sc women knows about the self-employment schemes of the government, but most of them have not got benefit from these schemes, Hence. There is need to increase awareness among the Sc women regarding these schemes and the Non-Govt mental Organizations have to play an important role in such activities. The majority respondents agreed that they are making decisions with their husbands in their family, which shows that the equal participation of the women in the family. Majority of the Sc women also agree that the women are equal with men in all respect. It shows that the present women are aware of their rights in the family and society. The women do not support intercaste marriage and love marriages, which show their narrow mind about the castes in the society. Such psychology of the rural women should need to be developed. The efforts of the Government are also appreciating, as majority of the women got seed money to form Self-Help Groups. It is also noted that majority of the women respondents stated that the Village Panchayats do not interfere and solve the problems of the women effectively. Many of the women respondents agreed that the Non-Governmental Organizations are also unable to solve Sc women s problems due to some reasons already stated in the study. For this purpose, there is need for the Panchayats and Non-Governmental Organizations to look after the women empowerment activities so as to provide equal status for the women.

## SUGGESTIONS:

### Following few suggestions and recommendations made from the analysis of present study:

1. There is need to increase the banking attitude of the Self-Help Group Members.
2. The emphasis on the active participation of the members in meetings of the groups is essentially needed.
3. The decision making should be developed by all the members of the Self- Help Groups.
4. Increase in attendance to the meetings of the groups on the part of members is emphasized.

5. Regular training of the members of self-help groups for undertaking income generating activities is essential. For this purpose, new small scale occupations are discovered and in which the rural women must be trained.
6. There is need to emphasis the political participation of women as only limited respondents were contested in the elections.
7. There is need to increase awareness of the Sc women in different social practices such as dowry system.
8. Based on the findings it can be that SHG are expected to extend financial services to the poor. Sc women and contribute to the alleviation of poverty.
9. SHG members reflect a diverse membership covering different social and economic categories, including the poor. From the one group that Sc community.
10. It seems more significant that for Sc women who have been an SHG member for seven years (or more) half (still) poor, including 13% very poor.
11. At group level. SHG membership is not homogeneous by wealth (which affects equity issues is a limitation of this study.
12. In nearly half the groups (47%) there are some members related to each other (particularly in the family based tribal communities in though this feature is also found in other communities and can affected relations within the group.
13. SHG leaders are of all sub castes reflecting the caste composition of their group. As well as unity among the i.s.c community.
14. SHG leaders are more likely to be better off and have some schooling compared to overall members. Nevertheless, the majority of leaders too are illiterate 60% compared to 74% of members overall.
15. Fifty one percent of the SHG are functionally literate defined as over half the members have completed at least primary schooling forty nine percent are illiterate meaning that all members have no or less than primary schooling .

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