

# **DALIT WOMEN AND SELF HELP GROUPS : A SOCIOLOGICAL STUDY**



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## **CHAPTER-VII**

### **SUMMARY AND CONCLUSION**

Most rural Indian women live in extreme poverty and the governmental efforts have not been able to reach out to them, rendering them helpless and marginalised. Many women, especially in rural areas have to compromise with gender based discrimination on a daily basis which has adversely affected their socio-economic independence. Central and state governments have emphasised on formulating policies and programmes over the years to change the dismal state of marginalised women and a number of programmes have been launched in this regard. The Self-Help Group (SHG) movement was introduced in India as a policy due to the efforts of the National Bank for Agriculture and Rural Development (NABARD) and the Reserve Bank of India (RBI). It gradually developed into an alternative financial model for the unbankable poor with the introduction of the SHG-Bank Linkage Programme (SHG-BLP). The State Government of Karnataka (GoK) launched the Stree Shakthi Programme (SSP) in 2000-01 under the supervision of the Department of Women and Child Development (DWCD) to benefit the marginalised women of the state through Stree Shakthi Groups (SSGs) popularly referred to as ‘Sanghas’. These SSGs strive to inculcate savings habit, provide small loans to take up self-employment activities, thereby promoting entrepreneurial spirit among the members resulting in their socio-economic empowerment.

The present study analysed the impact of SSG participation on the socio-economic empowerment of dalit women. However the results show that it has not been possible to achieve the social, economic and all round development of women. What is needed is the creation of awareness among women regarding the status and position they are entitled to in the society and they must be made financially, socially and politically fit and capable. Empowerment of women indicates increased

literacy rate and higher education for women, improved health services, improved standard of living and acquisition of self-reliance, self-esteem and self confidence.

SHGs are informal groups where members come together towards collective action for a common cause. The common need is meeting their emergent economic needs without being dependent on others. The main objectives of SHGs is to inculcate the habit of thrift, savings, banking culture, that is, availing the loan and repaying the over a given period of time and in the process, gain economic prosperity through credit. Hence, self-help groups and micro-credit should be seen as one of the components of a solution to accelerate the socio- economic development particularly of the poor women in India.

Normally, SHGs are connected with the initial activity of microfinance or micro-credit and various other activities related to the holistic development of their community. Access to microfinance benefits women, their families and their communities by increasing income, awareness and bargaining power, increasing resource availability to families for improved nutrition and education, growth in local economies through the increase in women's spending and an expanded view of social and economic norms related to women. The practices that are followed by almost all the SHGs are of the same nature. This is more related to the principles laid down by the initiating or promoting agencies. Some changes are adopted to match the local needs but the basic principles are not different. Since many of the SHG formations are replication of other successful models, the success or sustainability rate is high in maximum cases.

Self-Help Groups are promoted by both government and non-government organizations. Self-help group is medium for the development of savings habit among the women. Women members of these groups voluntarily contribute to a common fund through regular savings. They mutually agree upon to lend this fund among its members based on group decisions, which are consensual decisions. The emphasis is on both savings and loan activities. Group meetings are convened,

which facilitate group process and transparency in operations. The strength of self help groups lies in its democratic character, decentralized decision making, financial discipline coupled with lending transparency to all its transactions.

Training of women members has been provided under the Stree Shakti Scheme. This is quite relevant since women who have been traditionally confined to their domestic work are not exposed to organizational work with social orientation. Hence responses were sought from the Stree Shakti Self Help Groups covered by the study about the number of members of the Stree Shakti Self Help Groups who had undergone training relating to the functional aspects of the groups. Self Help Groups have been identified as tools to bridge the credit gap in rural areas. They improve the leadership skills among women after joining these groups. These groups provide better awareness of health, education, environment, legal rights, improving functional literacy and better communication skills. They help women to organize their own business and production units. All the members of the groups obtain credit through these groups regularly and make its best utilization for right purpose, which leads to empowerment. Majority of the women today are coming out from the social, cultural and participating in the decision making.

The SSG scheme aimed at overall development of social, economic and cultural status of women in Karnataka by encouraging women to take up income generating activities and enhancing their access to financial resources. Majority of the rural women enrolled their membership in the Stree Shakti scheme by the persuasion of Anganawadi Workers. Saving money out of their meager income, learning thrift, obtaining loan from Stree Shakti Self Help Groups/Banks, achieving of group interest, inclination to do social service etc are some of the factors which motivated the women to join Stree Shakti Self Help Groups scheme. The Government gives a revolving fond of Rs. 5,000 to each Stree Shakti Self Help Group. The Government gives an incentive amount of Rs. 15000 and Rs. 20000 to a group which makes the savings of more than Rs. 75000 and more than Rs. 1 lakh

respectively. They are linked to banks for obtaining loan. National Women Cell and NABARD give loans to Self Help Groups. These Self Help Groups are given coordination by financial institutions, developmental departments, and adult education centers. Activities of Stree Shakti Self Help Groups are coordinated by Government schemes like self employment scheme, Swama Jayanti Swarojgar Yojana, etc through the departments of Horticulture, Sericulture, Industry and Health. The scheme has set forth some targets of physical achievements.

In order to prove this empirically, various objectives were framed and relevant data collected from the members of Stree Shakthi Self Help Groups of Hubli Dharawad Corporation area's SC/ST SSGs. After that analysis, suitable interpretations have been given to justify the results. Based on these interpretations some imposing findings were drawn and some workable suggestions have been proposed. By encompassing the findings an attempt is made to understand the relation between self help groups and women empowerment from sociological perspectives. The consolidated results of the study have been furnished below.

### **Findings Related to Socio-Economic Background**

1. Age of the respondents is an important demographic variable that determines an individual's physical and mental ability. It plays a very important role in the attitudes on how the respondents accept the various schemes of development and also determines how one is empowered. Age determines the level of participation of women in the SSG activates like attending training programmes, group meetings, marketing the products, negotiating with banks and micro-financial agencies and other activities. The study revealed that the middle age group women can actively participate in activities of SSG in the study area. In the age group between 31-50 years respondents are very much interested to join SHG's
2. Marital status of SSG members has its own posture on the performance in the group. Married women are found to be constrained of time which can be used for SSG activities. Marital status creates greater responsibility for

earning and managing livelihoods in the context of financial shortages for fulfilling family responsibilities. The study found that large proportions of the SSG's members are married and leading happy life i.e., 76.7% (230) of the SSG members are married. Married women devote more time towards SSG activities to support their husbands in their efforts to raise income for household needs. Financial problems and repayment of credit to local money lenders have pushed them to participate in SSG and get involved in income generating activities for a livelihood.

3. Caste wise distribution of the respondents shows that women belonging to scheduled castes are significantly higher as compared to scheduled tribes. The data revealed that SSG members belonging to scheduled castes are more i.e. 69.00% (267) who show greater participation by indulging themselves in group activities when compared to scheduled tribes i.e. 31.00% (93). This points out that the scheduled caste women are making use of benefits of the set objectives of the government.
4. Among all the scheduled caste respondents the Samagar caste members shown greater participation in SSG activities when compared to the other sub-castes, Samagar caste comprises 30.46% (63) followed by. Chalawadi caste i.e. 25.12% (52), 22.21% (46) of the sample forms Madiga castes, 16.42% (34) of the respondents are from Bhovi caste and 0.97% (02) is of Dhora caste, Remaining 4.83% (10) of the Respondents comprise other sub-castes among scheduled castes.
5. Education plays a vital role in develop self confidence, provides the skills to perform different activities, creates awareness about various schemes of government and enables to make best use of them in the life. The study revealed that most of dalit women members of SSG got high school level education. So it can be understood that entire SSG operations are handled by a few educated women and others simply follow their.

6. The dalit women members of SSG are taking part in other income generating occupations along with SSG activities. These occupations support their family income. The dalit women professed occupations like coolie, pretty business, agriculture, private job and others like tailoring, animal husbandry vegetable selling etc. It shows in spite of various developmental programmes implemented for eradication of poverty of marginalized sections of the society, still they are struggling for their survival to meet basic needs.
7. The type of occupation of husband leads to level of commitment and responsibility of women in family and group activities. In the study it is observed that majority of the husbands are working as coolie on daily wage basis i.e. 46.3% (139).
8. Few respondents' children are working outside the home, others are school going and small children. Among working children 67.83% (78) are doing labour work and part time jobs on daily wages, 26.07% (30) of the children are engaged in small business, 3.50% (04) of the children are pursuing agriculture and 2.60% (03) of the children are assisting financially to their families. Some of the children are doing their works along with their education.
9. Husband's education level bears positive effects on the decision to work in self help group activities. The study revealed that majority of the husbands of dalit women members of SSG had below high school level education. Majority of the husbands of the respondents are high school level educated i.e. 35.7% (107).
10. The majority of the dalit women are having more than three children. They have not followed any small family norm. of all the respondents 49.7% (149) respondents have 3-4 children, 36.7% (110) respondents have 5-6 children and 0.6% (02) of them have above 6 children, among reaming respondents only 7.7% (23) of them have 1-2 children and 5.3% (16) respondents are

unmarried. Thus the study revealed that the number of children among dalit women is large.

11. In the study it is observed that most of the children of dalit women members of SSG are school going children and small children. Some of the children are working. Some children are studying along with working after school hours. It is a positive sign that most of the dalit women members of SSG are sending their children to schools. They know the importance of education in modern technical era.
12. The ration cards determine the socio-economic status of the family and life style of its members. Majority of dalit women in the study area are having BPL cards i.e. 81.70% (245). Comparatively less number 3.00% (09) of dalit women are having APL cards. Other 4.60% (14) dalit women are having Annapurana Yojana Cards, which have crossed 65 years of age. Remaining 10.70% (32) dalit women are still not having ration cards. Anyway on the basis of ration cards it is concluded that most of the dalit families have poor background.
13. The size of the family affects their nature of participation in SSG activities by determining the standard of living of the members. If the members are more number and income is less the living conditions are bound to be low and push for hard working in self help groups including SSG. The study revealed that in the study area the proportion of nuclear households is notably higher than that of the households of the joint families. The data shows that most of them 68.00% (204) are from nuclear families and 32.00% (96) women are from joint families. Due to commercialization of agriculture, urbanization, industrialization, raising landlessness, high inequality in rural setup, dalit atrocities, etc. there is migration to nearby cities for search of livelihood. Therefore the number of nuclear families among dalits increased.
14. The study revealed that most of the dalit women members of SSG are having optimum size of families. Of all the respondents 55.3% (116) of dalit women

have 5-8 members in their families, which is moderate family size. 5.3% (106) respondents are having small family. Remaining 9.3% (28) women members' family included 9-11 members. Thus the study revealed that most of the dalit women members of SSG in urban area are living in nuclear families with moderate family size of 5-8 members.

15. In the present study most of the dalit women members of SSG stated that their husbands are the head of their families. It shows patriarchal nature of families, where eldest male member is the head of the family. The study revealed that 55.30% (166) dalit women member's husbands are head of the families, whereas 18.00% (54) dalit women members themselves are the head of their families.
16. From the study it is evident that majority of the dalits families are having monthly income below Rs.10,000/- i.e. 77.67% (223). The monthly income of our respondents is very low, which is not sufficient to make a living in fast growing society. Hence they joined SSG's activities to improve their family income.
17. The study revealed that majority of the dalit women are living in their own house, which are kachcha house, made of mud and the roof of thatch or straw. Ownership of house gives rise to specific relations, which in turn determine the status of family in society. Among all the dalit women members of SSG 81.67% (245) are staying in their own houses, whereas 18.33% (55) of them are living in rented houses, which do not have their own houses.
18. The study revealed that most of the dalit families are paying house rent in between Rs.2001/- and Rs. 4000/- per month, i.e. 47.27% (26). Majority of the respondents who are living in rented houses, prefer to stay in pakka houses. Hence majority of the respondents are paying Rs.2001/- to Rs. 4000/- as monthly rent to the rented houses.

19. The study revealed that most of the family members of the respondents are not alcoholic addict's 69.30% (208) dalit families do not consume alcohol. Only 30.70% (92) dalit women have alcoholic addicts in their families. The study revealed that most of the dalit women's husbands are drunkards, who do not support their family. Therefore these women members joined SSG to support their families.
20. The study revealed that due to consumption of alcohol by the members of family leads to emotional abuse and mental frustration. Among all the members 67.39% (62) of the respondents said that consumption of liquor by the members of family leads to mental frustration. 22.82% (21) of the dalit women mentioned that in such families, mental frustration, frequent conflicts and physical torture or violence are common. To come out of such situation most of the respondents joined Stree Shakti Groups.
21. From the study it is observed that most of the dalit families in urban setting are not having agricultural land of their own. Only few of them are having marginal agricultural land. Of all the respondents 95.30% (286) of them are landless and depending on wage for their survival. Hence most of the dalit families need other sources to generate income for their survival and support to their livelihood pattern and to their families. Therefore the respondents joined SSG's.
22. The study revealed that income from agricultural land is very less, because small land holdings make agriculture uneconomic. Their indebtedness leads to poorer quality of life. In the present study 57.14% (08) of the agriculture land owners opined that their annual income from agriculture is below Rs.25,000/-.

### **Findings Related to Structure and Functions of Self Help Groups**

1. Most of the dalit women irrespective of age group are having association with the groups more than four years. were in SSGs as members since more

than 04 years. A vast majority 52.6% (158) of the dalit women has four and more years of experience in SSGs. This time period is important to build mutual trust and respect among members. Once the sense of being together is enjoyed by the group, they prefer to say good about the groups to others. It is concluded that the majority of the dalit women are having membership in SSGs for more than four years.

2. The monthly income of the dalit women is not more which makes them to feel insecure about the future and want to save money. Most of the dalit women members of SSG stated that they joined the Stree Shakti Self Help Group to assist their family financially i.e. 57.3% (172). Their present income is not enough to meet demands of the family members. So they want to enhance the social status of their family. It is because SSP provides various financial assistance and support to women of vulnerable sections of the society. This programme has been influential in driving the marginalized women towards Joining SSP.
3. In the present study majority of the dalit women have been motivated by officers of women and child development department to Join Stree Shakti Groups, i.e. 50.7% (152). For 21.7% (65) of the dalit women their friends and relatives are the motivation to join the groups. Other 3.00% (15) of the respondent gave the opinion that their family members motivated them to join the SSGs. 22.7% (68) of the dalit women opined that they personally interested to join SSGs. These officers always guide them to take right decisions in the formation and development of the groups and empowerment of women members.
4. Long run stability of SSG depends on the loyalty of members to it and the adequacy of SSGs to meet the group has optimum size of membership. In the present study 66.6% (200) of the dalit women members stated that there are 16-20 members in their groups, 26.7% (80) of them opined that there are 10-15 members in their group and 6.7% (20) of the respondents mentioned that

their groups include more than 20 members. It is concluded that majority of the respondents are belonged to the SSGs size of 16-20.

5. Each group elects a president, who is called ‘Animator’, a secretary and a Treasurer among themselves who represent the group while dealing with the banks. The purpose is to give chance to each and every member to act as leader and to be trained to discharge their power and make them able to take decisions. Among the respondents of the present study 73.00% (219) of them are common members of the groups, 6.7% (20) of them are presidents, 8.3% (25) of them are vice-presidents, 7.00% (21) of respondents are secretaries and 5.00% (15) of dalit women members are treasurers of their respective groups. From the data it is observed that the majority of the dalit women members of SSG are common members in their self help groups. All the respondents of below one year experience are common members in their group. Among all the respondents with 1-2 years of experience 60.6% (20) are common members.
6. The study revealed that most of the groups collect savings amount monthly, 90.00% (270) of the respondents stated that their savings amount is collected every month. But 10.00% (30) of the respondents said that they collect the savings amount weekly. It is concluded that most of the SSGs collect savings amount on monthly basis. The study indicated that majority i.e. 80.00% (240) of dalit women members monthly savings is in between Rs.100/- and Rs.200/-. It is because most of the dalit women of the present study are very poor. Thus SSGs have developed the saving habit among dalit women as per their monthly income.
7. The role of the president is very important in SSGs. It is the responsibility of the leader or president to keep the group together and co-ordinate all the government officials. For all these they do not enjoy any special privileges as it is part of their group work. Hence it needs dedication. Concerning the selection of the president of the group 93.3% (280) of them stated that they

choose their leader on the basis of members' knowledge about group functions and ability to maintain consensus among members with mutual understanding. There is no competition among group members to become group leaders.

8. The very purpose of savings is to use the money for future needs. The overall observation is that the SSGs members spend the savings to meet multiple requirements of their families. They use either for fulfilling domestic needs or for their children's education and marriage. The study revealed that the dalit women not always save for unproductive expenditure, but also for the expansion of business. They invest their savings to take up certain entrepreneurial activities, which will further enable the dalit women to increase their income. Self help group savings is a hope the poor dalit women that they have a source to manage their financial needs in the future.
9. Regular meetings are very important for the SSGs to function effectively. Group meetings need to be conducted with certain disciplines in relation to regularity, time and matters to be discussed. Most of the SSGs of the area conduct meetings monthly. They stated that they are not able to have meetings every week because women are not free sometimes. But they are satisfied with the frequency of meetings as they discuss all the necessary important issues when they meet. But they don't have a break of more than one month between two meetings.
10. The study revealed that most of the SSGs conduct meetings more than hour. Among all the respondents 70.00% (210) of the members stated that the duration of their group meetings is more than an hour. Remaining 30.00% (90) of the respondents replied that their group meeting's duration is up to one hour, because of busy schedule of the members in various activities.
11. In such meetings varied type of topics and issues are discussed like contribution, distribution of loan, rate of interest, getting loans from banks, personal problems, etc. without such discussions the activities of the group

become stagnant. Discussions in meetings also help in building relationships for mutual trust between government and genuine women members. 54.7% (164) discuss about the loan matters. 39.00% (117) of them discuss group related issues to improve the conditions to function monthly 4.3% (13) of the dalit women opined that they discuss regarding their personal matters, which will help them to make efforts for their empowerment by resolving their personal issues. Through such discussions they widen their hopes and thought that the group can surely be an instrument for achieving socio-economic empowerment.

12. Decision making is an important indicator of empowerment, because all members in the self help group have equal rights to participate in decision making, all members have equal opportunity to express their opinions in group meetings. The study revealed that important decisions are taken by all the members collectively in the meetings. The meetings in SSGs are run by democratic processes by discussing issues among members. Continuous participation in group meetings makes women members able to assert themselves in making several important decisions. In the present study also important decisions are taken by unanimously, 76.7% (230) of the respondents supported it.
13. Stree Shakti Programme enables the members to avail the benefits of different government schemes by bringing the services of various departments and lending institutions under one roof and to ensure their access to institutional credit. The study revealed that through savings for future, through providing internal loan facility and assisting in perusing to take up income generating activities these groups make marginalized and dalit women empower economically and socially. In the present study 97.7% (293) of dalit women opened Stree Shakti Programme intends to empower the marginalized women by encouraging savings, providing credit and promoting self reliance by engaging them in income generating occupations.

To conclude, the Stree Shakti self help groups strengthen the economic base of dalit women to bring about social change.

14. These groups provide them an opportunity to discuss regarding eradication of community level social evils, creating awareness regarding other government programmes and women rights in group meetings. Through such social objectives SSGs make dalit women courageous to take participation in agitations also. In fact, these are incredible changes which dalit women members themselves are not able to believe. Thus it is very positive change occurred among dalit women members due to SSGs towards their social empowerment.
15. In the present study most of the respondents 97.67% (293) are aware of total income of their group. Only 2.33% (07) of them are unaware of it. Similarly most of the women members 95.67% (287) are aware of the objectives of the group. They know functions of groups.
16. Each and every self help group formulate its rules and regulation to realize its objectives through smooth functioning. These rules and regulations are concerned to size and age of members, criteria to become members, yearly membership fees, timely savings, loans, interest of loans, duration of repayment, etc. in the present study all the dalit women members are aware of such rules and regulations.
17. The self help groups are maintaining necessary document keeping and information system is essential for transparency and sustainability of self help groups. Such system is considered effective only when it is easily understood and appeals to cognitive abilities of illiterate and ignorant members. In the present study 59.33% (178) of the dalit women are aware of books and registers to be maintained by their group and 40.67% (122) of the members are unaware regarding records maintained by the group.
18. Of all the members 60.00% (180) of the respondents are aware regarding cash in hand, whereas 40.00% (120) of the members are ignorant about it.

Similarly only 43.33% (130) of the respondent know about the total bank balance but majority 56.67% (170) of them is unaware of closing balance of the bank account of the group. In the same way only 44.00% (132) of them are aware of total working capital of the group and 56.00% (168) of them don't think of all such matters. 43.67% (131) of the members are aware of total loan distributed among members.

19. Each member does not save the same amount as savings. In the present study 89.67% (269) of the dalit women are aware of their total savings. They also availed loans from the group for various purposes. The SSGs follow the principle of "save as per your ability and draw according to your necessity". Therefore most of the members take loans and repay it. 82.33% (247) of the respondents are aware of their loan repayment and existing balance. Apart from these most of them 97.33% (292) of the respondents are aware of total loan obtained members. It is concluded that most of the respondents are aware of group activities.
20. The study revealed that most of these Stree Shakti self help groups sanction loans to their members within 15 days. The members of SSGs have obtained loans from the groups for domestic and business purposes. They got loans for children's education, family health expenditure, purchase of agricultural equipments, buying of livestock and investing in income generating activities. The majority of 56.7% (170) members indicate that they obtained loans within 15 days from the date of their loan application. In the groups which conduct meetings weekly they took 15-20 days release the loan amount. But in the groups which conduct meetings monthly they took two weeks to sanction loan amount to the members. Thus in stree shakati self help groups the common fund contributed by the members is found useful for loans for various purposes period of Loan Repayment and Installment Amount.

21. The study revealed that most of the women repay their loan amount monthly basis. Among all the respondents 66.70% (200) of them repay the loan amount with interest monthly and remaining 13.30% (40) of them repay their loans plus interest amount fortnightly. The study revealed as the duration of repayment is more the amount of loan installment is also high, as the duration is less the amount of repayment is also less.
22. The respondents of the present study reported that they are not facing any problems in the group i.e. 95.7% (287). On the contrary only 4.3% (13) of them face some problems in the group. Their main problem is illiteracy and ignorance of group's nature of functioning. Hence there is a need of proper education to women so that they can effectively participate in the deliberations of these Stree Shakti self help groups. The role of these groups in resolving the problems of members and ensuring smooth functioning of the groups is more. The groups allow them to discuss their problems among themselves and resolve the problems.

### **Findings Related to Socio–Economic Changes among Dalit Women**

1. The present study indicated that today majority of dalit families are residing in outside their locality, where other caste people stay. As a result of urbanization and occupational mobility among dalit families they are gradually leaving their dalit keri and making their own houses in other than their locality. Of all the respondents only 5.7% (17) of the dalit women stated that they are staying outside the city, whereas a majority 94.3% (283) of them are residing inside the city. Thus it can be concluded that in urban areas dalit caste families' people are being allowed to construct houses in the areas where upper caste people live. It means the upper caste people are allowing dalits to construct their houses in their locality. This is the important social change which reduced the practice of untouchability, which brought a bought change in the life of dalits.

2. Coming to the staying of their elder members there is no significant differences in the results. Among the elders of the respondents 6.7% (20) of them were staying outskirts of the city and majority 93.3% (280) of them were living within the city limits.
3. Earlier many of the dalit families faced atrocities, boycotts from villages, social discriminations, untouchability etc. but as a result constitutional provisions and legal safeguards, these effects have to be reduced. Though Indian Constitution and Laws assure the equal rights for all castes, still complete caste based equality is not achieved. The study indicated that the caste based Hindu society is on its way of shading out the lodge dogmas and prejudices. Since past few decades the dalits struggled to raise their social status in the caste hierarchy. Consequently the life style, dress pattern, food habits and occupations of dalit families have changed. This is resulted in improvement of relations between dalits and upper caste people. The study also revealed that 98.3% (295) of dalit women are not suffering from any sign of casteism.
4. The dalit women don't have their own earning and funds for the expenditure, but after Joining SSGs they are getting loans from groups and banks for different purposes like purchase agriculture equipments, for celebrating family functions and festivals and for business purposes. From Stree Shakti self help groups the dalit women have taken loan for various purposes. Majority of them have taken loans for business and other income generating activities improvement. Some of them have taken loans for domestic purposes like repair of house, purchase of some materials for the family, children's education and marriage, purchase of gold ornaments, etc. Of all the dalit women members of SSGs 28.7% (86) of them have taken loan to purchase cattle and buffaloes, to take up dairying as income generating activity.

5. The study revealed that most of the dalit women do not have difficulty in obtaining loans. But some of them suffer from one or the other difficulty in obtaining loans. Lack of knowledge and failure in submitting documents are some of the major hindrances in obtaining loans. Of all the dalit women members of SSGs only 2.7% (08) of them faced difficulties in obtaining loans. 77.3% (232) of the dalit women reported that they do not have any difficulty in obtaining loan amount. It shows their awareness regarding credit facilities through SSGs.
6. It was the fact that before formation of self help groups, poor and dalit marginalized women were not bankable and credit worthy. They used to get loans from the informal sources like moneylenders, who charged high rate of interest. Most of the poor and dalit women had no bank accounts anywhere. In this context, the SHG-Bank linkage programme can be conceived as an alternative to bridge the gaps which could not be filled up by formal banking system. Most of the dalit women members are aware of required documents necessary for getting loans. Hence they visited only once and submitted all the documents to credit loan amount to their bank account.
7. The study revealed that most of the dalit women are very prompt in repaying the loan amount. It shows most of them have taken up their commitment seriously and are working to improve their living condition and empowerment. Of all the loan borrowers 35.00% (105) of them have totally repaid their loan amount. It is because most of them are aware of the significance of repayment of loan amount regularly. The members have shown a positive attitude towards repayment of loan amount. When they had given an opportunity, they made full use of it so that they got benefit out of it.
8. Stree Shakti self help groups have empowered their members by providing loans for their economic activities. It helped them to take up income generating activities and promote savings. Loans have been repaid through

such additional income and savings created by the loan financed activities. Hence most of the respondents have no balance at all and other majority of the members have very least outstanding balance amount. Thus in the present study most of the dalit women, who have taken loan, made investment in income to repay loan amount promptly.

9. The respondents know that if they complete the existing loan, then only they can get fresh loan. The percentage of defaulter is very little. Thus the dalit women of SSG are making best use of loans for their empowerment.
10. Stree Shakti self help groups have become ladder for the poor dalit women to go up not only economically but also mentally, socially and attitudinally. By entering SSGs every woman increases her involvement in society through group activities. With the help of these activities women members change their attitudes towards themselves and society. This is what we may call social empowerment, which is evident in their day-to- day life styles. Most of the respondents of age group 20-30 and 31-40 years have said that through the participation in group activities they have inculcated the attitude of mutual help. Most of the respondents of the age group of 41-50 years and 51 to 60 years have mentioned that by taking active role in the group their general knowledge increased. Similar are the results with remaining age group respondents also. The group activities enable dalit women to attain more knowledge about society, positive attitude and self confidence.
11. The SSG has given them an identity, confidence, and ability to deal with the outside agencies and get recognition and respect. The SSGs helped these women to gain new knowledge and provided the necessary courage and inner power to know the changes in social life of dalit women members of SSGs. The study revealed that as a result of membership of SSGs today most of the dalit women are getting high respect in the community. The self help groups increased the capacity to take decisions relating to family matters and financial matters among members. The members of SSG experience the

power in it, feelings of freedom, strength, self identity etc. which increased self confidence and self-esteem among them.

12. Majority of the dalit women members of the present study are happy that they become members of the SSGs and agreed that there have been tremendous improvement in their social recognition and identity. They are assisting financially to their families which increased their respect in family. Thus the study revealed that dalit women achieved empowerment through SSGs so that they are capable to lead an independent and peaceful life with self-esteem. All these factors increased their status in the community.
13. The self help groups of SSP have developed a positive attitude among the members towards life and society. When the dalit women are given an opportunity they made full use of it so that they can get the benefit out of it. Most of the dalit women members have taken up their commitment seriously and improved their living conditions. Hence most of the dalit women members of SSG 90.7% (272) are satisfied with the Stree Shakti Programme. The members of the SSG have developed confidence to deal with banks, confidence to communicate within the group, easy access to credit, confidence to communicate with outside agencies, ability to take up leadership roles within group and ability to express opinion on various matters in the group. It shows their all round progress.
14. In the present study 26.00% (78) of the dalit women stated that the groups helped for their children's occupation. They utilized the amount for the business and other income generating activities of their children. Among these members 22.5% (46) of them are from nuclear families and 33.3% (32) of them are from joint families. Some of them have used the loans and savings for the purpose of construction of their kachcha-pakka house by altering their kachcha houses. Thus they improved their living conditions. The Stree Shakti self help groups membership has brought about all-round

economic progress among them, which has solved their financial problems of these members.

15. The membership in SSG has changed their previous occupation. Some of them were working as housekeepers, daily wage workers, menial labourers etc. after joining SSGs they have changed their previous occupation and opted for other profitable occupations. The study revealed that majority of the dalit women's problems are solved by the SSGs and members took benefits from them for various purposes. Thus by the assistance of SSGs the social status and their recognition in the family and community increased a lot. Thus they are achieving social and economic empowerment.
16. The data indicated that a good number of dalit women members are getting opportunity to earn income after joining Stree Shakti programme. During pre-membership period the respondents have either little income or no income. After participating in income generating activities of the SSGs the monthly income of the dalit women increased a lot.
17. The increased income enables them to spend money on kitchen, entertainment and recreation activities. The extra income enables them to afford a better living standard, recreation, social relationships along with education, healthcare and nutrition facilities. The study revealed that the monthly expenditure of the respondents increased as a result of income generating activities of SSGs. Before joining of SSGs majority of the respondents' monthly expenditure was Rs. 2000/- to Rs. 4000/- per month. But after joining the SSGs their monthly expenditure increased by Rs.4001/- to Rs. 6000/-. **Thus** it is observed that the women after joining Stree Shakti self help groups are able to make more expenses on food, recreation, entertainment and to solve other financial problems. Some of them said that with the increased income they are sending their children to private tuitions also.

18. In the study 62.3% (187) dalit women members prefer to go government hospitals for treatment. These hospitals provide free for registration, because it is funded by government. Dalit members of SSGS prefer to go government hospitals, which provide free treatment and medicine. But the problem is lack of beds, lack of hygiene, negligence of doctors and other staff. Therefore some other prefers private hospitals, where they are provided with high class treatment, but changes are more than government hospitals. Government hospitals take fees for registration only.
19. The study revealed that most of dalit families are using LPG for cooking. They know the benefits of cylinder gas connection. It can cook faster than any other fules because of its high calorific value. LPG stove emits less overall heat than any other cooking device, and keeps the kitchen temperature unaffected. Hence 94.3% (283) of the dalit women are having LPG connections. Anyway Cylinder gas connection is more economical, and requires less maintenance as compared to other cooking forms.
20. To provide LPG connection to the poor new scheme is launched known as Pradhan Mantri Ujwal Yojana on 1<sup>st</sup> may 2016. The study revealed that only few dalit women got benefit this scheme. It is because under this scheme an adult women belonging to a poor family not having LPG connection in her household is an eligible beneficiary. But here most of the respondents had LPG connections prior to introduce of this scheme.
21. Along with economic activities the SSGs also concentrate on increasing the awareness of women on various social aspects like dowry, inter caste marriages, divorce, widow remarriage, child marriage etc. The role of NGO's and government programmes is much more creating awareness among the women folk. By participating in interaction among the members themselves women are supposed to develop awareness on various aspects related to their day-to-day life. By these awareness programmes women are able to take care of both their family and themselves.

22. In families women are more eager to purchase some luxurious goods, but they don't have income sources to purchase them, but after joining SSGs they purchased them either through credit or income. It means by earning in this movement increased own assets at home. The study revealed that amenities like T.V, Fridge, Motor Cycle, Washing Machines have been possessed by the respondents in the post-membership period. Thus the modern amenities processed by the dalit families of the members of SSGs is an Indication of the Socio-economic empowerment of dalit women after they Joined Stree Shakti Self Help Groups.

### **Findings Related to Socio-Economic Changes among Dalit Women**

1. In the present study most of the dalit women are aware of women welfare programmes. They don't have enough knowledge about other programmes of all 56.7% (170) of them are aware of women welfare programmes initiated by Government of Karnataka, 5.7% (17) of them know about child welfare programmes, 3.3% (10) of them know about social defiance programmes and 2.00% (06) of them know about other common programmes of GOK. Remaining 32.3% (97) of them stated that they are unaware of programmes initiated by department of women and child development, Government of Karnataka. So far as caste of the respondents is concerned there is no much variation in the results. Since dalit women are illiterate and ignorant they don't know much about programmes and schemes.
2. The department has provided various facilities and benefits to the SHGs of Stree Shakti Scheme. Stree Shakti Scheme aims to strengthen the process of economic development of rural women and create conducive environment for social change. Its objective is to create self confidence among rural women by forming self help groups based on thrift and credit facilities for income generating activities. For this reason this scheme provided some

assistance. In the present study most of the dalit women are aware of assistances and benefits.

3. The Department of women and child development is to ensure the all round development of children along with women. To ensure that children get protection from negligence, abuse and exploitation in social, cultural, educational and other endear ours for children's individual growth and other indecorous for children's individual growth and well-being. But in the present study most of the dalit women members of SSGs are not fully aware of these programmes.
4. The Government of Karnataka has introduced various incentives programmes and gives awards. These are Hoyasala and Keladi Channamma bravery district level awards. Kittur Rani Channamma Award, Ujjawala Yojana, Scheme for combating trafficking of women and children and Child marriage prevention cell. Partially dalit women are aware of these incentives and awards.
5. A new welfare scheme called Bhagyalakshmi was introduced by the government of Karnataka during 2006-07. Its main objectives are to promote girls child birth, her health status, education and protection. It aims to prevent female feticide, child trafficking child marriage and other evil situations of girls. Presently since 2008 an amount of Rs.19.300/- for the first girl child and Rs.18.350/- for the second girl child will be deposited. On the girl attaining 18 years of age the first beneficiary will get Rs.1.00.052/- as maturity amount. The total no. of children in the family availing Bhagyalakshmi scheme benefit is restricted to two children. The study revealed that most of the dalit women members of SSGs are aware of this scheme of all the respondents 95.7% (287) of them know about this scheme, where as only 4.3% (13) of them are unaware of this scheme respondents availed the benefit of this scheme.

6. The study indicated that only few of them have availed benefit of this scheme. Among all the respondents only 17.00% (51) of dalit women members of SSGs have taken benefit of this scheme. Remaining 83.00% (249) of the respondents have not taken benefit of this scheme.
7. The study shown that most of the beneficiaries have taken benefit of this scheme only one girl child. Among all beneficiaries 88.2% (45) of them have availed benefit for one child and 11.8% (06) of them have taken benefit of this scheme for two girl children.

## Suggestions

1. More than half of the respondents come under the category of illiterate and have primary education. Therefore, it is suggested that the Department of Women and Child Development should take initiative to provide special education through evening classes and special classes by making educational qualification as compulsory requirement to continue as a member of Self Help Groups.
2. It is suggested that a special programme should be organised by the Department of Women and Child Development of Karnataka and the bankers jointly, create awareness on various banking services other than credit facility exclusively for the members of Self Help Groups.
3. The political and legal empowerment process is very less among the respondents. It is suggested that the government has to take measures to involve the Self Help Group members in political as well as legal aspects.
4. Most of the respondents felt that they are not able to write minutes books and even not able to maintain proper accounting and ledger. It denotes that there is an essential of basic accounting and writing knowledge. It is suggested that training should be given in these aspects.

5. The members of Self Help Group stated that they are not able to speak boldly with higher officials and not able to move from one place to another without fear. It is suggested to provide counseling programme on psychological empowerment.
6. There is less legal empowerment in all aspects. It is suggested that the Government has to take initiative and measures to familiarise human rights, women commission and other legal bodies and its functioning to the members of Self Help Group.
7. Dalit women lack the knowledge of modern facilities and operations. Unless they are well accustomed with the technologies it is very difficult for them to face competition in marketing their products which they have produced with the help of the finances obtained through Stree Shakti Self Help Groups. Hence modern facilities can be provided to them and the operation of the same can be taught to the trainees so that they can boost up their production and marketing. Techniques of marketing aspects should be taught to them during the training period.
8. The study has revealed that full participation by all the members and involving in active discussion is not realized. So there is need for rotation of group leadership by which all members of the group get an opportunity to play managerial role. It is found from the present study that a selected member of the group looks after the accounts and maintenance of records. This practice is inadequate since other members do not have the opportunity to become familiar with such important functions of the groups.
9. Professional training to suit the professions of the members of the Stree Shakti Self Help Groups should be provided. Such training is needed for members involved in trade, industry or other services, such training would induct skill and efficiency.

10. Banks need to introduce appropriate organizational changes in the various branches in order to play a pro-active role in bringing more and more Self Help Groups under the bank linkage programme.
11. Dalit and marginalised women should be provided insurance (accident/ life) and medical reimbursement facilities from the government. This serves several purposes, i.e., the interest of the member will be protected, the poor women will be encouraged to participate in SSP and the loan availed by them will be safeguarded in case of accidents and death.

## **Conclusion**

This study made an attempt to find the empowerment process of dalit women through Microfinance with reference to Stree Shakthi Programme. Even though the programme has reached in an effective manner, still the members of SHG are not aware about the various services offered through the banks. They stated that there is no proper income generation activities and also asset building. They lack in training programmes and infrastructural facilities. Many of them are still not in a position to alleviate poverty. From the analysis, it is identified that overall empowerment process is done through political, social, psychological, economical and legal aspects. The crucial element of educational empowerment is 168 not there. Education is one of the important aspects that everybody needs today.

Therefore, the Governmental and non-governmental organisations should take initiative and measures to educate the Self Help Group members and make them more empowered in future. The proper training from the agencies promoting Self Help Groups and the proper learning from Self Help Group Members will take the programme in a proficient manner towards upliftment of women through women empowerment process. Women are weaker community of this society. If

they are empowered, definitely their empowerment will be reflected in the development of the region and the country.

The implementation of micro finance scheme through Stree Shakti Self Help Groups while improving the socio-economic condition has brought a significant change in the social status of concerned women in the study area. Stree Shakti Self Help Groups scheme of the Government of Karnataka really has been raising the dignity of poor women by increasing their socio-economic status.