Chapter. VII
FINDINGS AND CONCLUSION

7.1. Introduction:

The scheduled caste are deprived and depressed in society due to their castes. The scheduled caste women are deprived and depressed in family and society due to their caste and gender. In this way, the scheduled caste women have many problems in family and society. Of course, the Government has provided reservation in education to the scheduled caste women, but such reservation is benefitted only to the females of lower age. Further, reservation is given to scheduled caste women in employment, but it is useful only to educated women, who aspire for jobs in public or Government sector. Hence, to solve the problems of scheduled caste women, women empowerment programmes are useful.

Through women empowerment, the Government through NGOs, Banks and Panchayats promoting formation of Self-Help Groups for all rural women and many of the privileges are given to women belonged to scheduled castes such as providing seed money and loans to the Scheduled Caste Women Self-Help Groups. The Self-Help Groups aimed towards starting income generating activities in rural areas by providing self-employment to scheduled caste women. If the income generating activities are started by scheduled caste women, then they are empowered economically and consequently, the social status may be gained by these women due to achievement of economic status. Hence, increasingly Scheduled Caste Women Self-Help Groups are formed in Gulbarga district.
But it is noted that it is essential to analyze whether the Self-Help Groups formed by scheduled caste women are really achieved their objectives such as to bring gender and caste based equality, decrease in caste based exploitation and discrimination, achieved socio-economic status in family and society, reduction in social practices and evils such as alcoholism, Devadasi, child marriage, etc. Hence, the present study is an effort in analyze the participation of scheduled caste women in Self-Help Group activities. The summaries of findings are as under.

7.2. Summaries of Findings:

Following are the summaries of findings from the study.

1. Totally 400 scheduled caste women who are members of Self-Help Groups and mostly participating in income generating activities were surveyed to collect the primary data for the present study.

2. Age of the respondents revealed that, 38.0% are between the age groups of 26 to 35 years followed by, 24.5% are between the age group of 18 to 25 years, 20.2% are of more than 45 years and the remaining 17.2% are between 36 to 45 years. It shows that middle aged scheduled caste women are more enthusiastic in participation of Self-Help Group activities.

3. Marital status of the respondents shows that, 1.7% of the respondents are unmarried, a great majority that is, 87.2% are married and living with their husbands, 8.2% are widows and 2.7% are divorcees or separated from their husbands. It revealed that the more married women are participating in Self-Help Group activities.

4. Education of the scheduled caste women surveyed revealed that, 21.7% have not went to schools and are illiterates, 54.0% have completed primary or secondary education, 15.7% are under-
graduates and 8.5% are graduates. It shows that education of majority of the respondents is lower or illiterates. Hence, empowerment is essentially needed for these women to strengthen them in society and also to provide them equal status in the society.

5. Occupations of the respondents shows that, 23.0% of the respondents are working in agriculture, 43.2% are engaged in business or self-employment, 32.2% are working in seasonal employment or in unorganized sector and 1.5% are also working in other types of occupations. It shows that, majority of the respondents are working in occupations, where there is more exploitation from the employers, except in their own business or self-employment. Income is also flexible and lower in these occupations.

6. It is noted that, 59.7% of the respondents are living in joint families, whereas 40.2% are living in nuclear families. It shows that majority of the respondents are living in joint families.

7. Annual family income revealed that, 7.7% of the respondents have family income of less than Rs.24000, 16.0% of the respondents have family income between Rs. 24001 to Rs. 48000, 43.2% of the respondents have annual family income of Rs. 48001 to Rs. 1 lakh, 31.7% have annual family income of family between Rs. 1 lakh to Rs. 2 lakhs and only 1.2% have family income of more than Rs. 2 lakhs per annum. It shows that majority of the respondents are living families with lower income class families.

8. Respondents’ participation in family decision making shows that, in families of 32.5% of the respondents, parents or parents-in-law are making the family decisions followed by, in families of 30.7% of the respondents only the husbands of the respondents are making family decisions, in families of 26.5% of the respondents both the respondents and their husbands are making the family decisions, in
families of 9.5% of the respondents, the respondents themselves are making family decisions and in 0.7% of the families of the respondents, the other persons like brothers of the respondents or children are making family decisions. It is surprising to note that only few of the respondents have enjoyed family decision making authority, though they are also engaged in economic activities.

9. The reasons for not making the family decisions revealed that, 24.2% of the respondents have felt that they are facing female inequality in their families, 25.5% of the respondents have mentioned that the elder people are respected in their families, 8.7% have stated that they don’t have knowledge to make the decisions, 5.5% have remarked that they don’t find time to make family decisions and it is not applicable to 36.0% of the respondents as they are actively participating in family decision making. It shows that to a greater extent, there is gender inequality is prevailed in the families of scheduled caste women.

10. On their approval to different social practices, 28.5% of the respondents are supporting and approving Devadasi or nude service to deities, which are social evils and are banned by law, 60.7% approved dedication of animals to deities, 2.2% have also approved child marriage and only 4.2% have approved for widows remarriage. Though many of these practices are social evils and are banned by law, still considerable numbers of scheduled caste women have mentioned that they are supporting the same. Lack of awareness of these women is the main reason for such support to social evils.

11. Support of the respondents to dowry practice shows that, 58.2% of the respondents support and approve dowry practice based on their parents’ wish, 38.7% of the respondents approve dowry practice and surprisingly only 3.0% of the respondents have opposed dowry
practice. It shows that though dowry practice is legally banned, due to social culture among the scheduled castes, it is still prevailed.

12. Many of the respondents and their family members are facing more than one type of problems in society due to their caste and gender. Particularly, of all the respondents, 28.5% have stated that their family members have faced verbal abuse by forward castes in public, 12.0% have expressed that their family members faced atrocities and harassment by forward castes, 43.2% have remarked that their family members faced caste based social discrimination and alienation, 62.7% have opined that their family members faced lower status in society due to caste, only 20.5% have faced restrictions to enter public places, 3.5% have mentioned that they are also facing other problems and only 23.2% have stated that they have not faced any problems in society. It is surprising to note that though Indian Constitution emphasized caste and gender equality, still the scheduled caste women and their family members are facing many of the problems due to their caste and gender.

13. Many of the respondents and their family members have taken more than one type of actions or measures to control atrocities on them. Particularly, 14.5% have stated that they have registered complaints with Police, 30.2% have mentioned that they have discussed their problems in panchayats and compromised, 10.7% have expressed that there are frequent clashes with forward castes, 26.5% have remarked that they have reported problems faced by the scheduled castes to scheduled caste associations, 6.2% have opined that they have taken other measures, 27.7% have not done anything and it is not applicable to 23.2% of the respondents as they have not faced any type of atrocities and harassment from forward castes. It is surprising to note that many of the respondents have stated that there are frequent
clashes with forward castes and such development is not healthy in social environment. The panchayats and police have to take initiation to solve the problems of forward castes and scheduled castes, so that there should be cordial environment in society.

14. The present conditions of scheduled caste women as stated by the respondents, 35.5% have agreed that the conditions of scheduled caste women is improved considerably, 44.2% have felt that the conditions of scheduled caste women is somewhat improved, 9.5% have mentioned that the conditions of scheduled caste women is bad as before and 10.7% have not expressed their opinions on the same.

15. There is more than one type of measures as suggested by the respondents to control caste based discrimination and gender based inequality. Among all the respondents, 72.2% have expressed that there is need to increase higher education among scheduled caste women, 58.7% have opined that there is need for scheduled caste women in organized sector, 36.5% have felt that there is need for increased awareness in society, 33.2% have remarked that there is need for legal controls against discrimination and inequality, 29.0% have mentioned that there is need for separate reservation for scheduled caste women and 7.0% have also given other measures to remove caste and gender based inequalities and discrimination.

16. On the purpose of education, few of the respondents have given more than one purpose of education. Specifically, 72.2% have opined that it is strong measure against caste and gender based inequality, 44.0% have mentioned that education is essential to gain employment, 21.0% have responded that education is to gain knowledge in society and adopt modernity, 25.7% have remarked that education is essential to get better marriage prospects and 3.0% have also given other purposes of education to scheduled caste women.
17. Of all the respondents, 13.0% are facing problem of domestic violence, 35.7% are facing problems of subjugated position or gender inequality in their families, 18.2% are facing the problem of lower status due to gender and only 33.0% are not facing any of such problems in their families.

18. Only 52.7% of the respondents are sending their children to schools and colleges, whereas 33.2% are not sending their children to schools and colleges and it is not applicable to 14.0% of the respondents as they don’t have children.

19. On the reasons for not sending their children to schools as stated by the respondents, 5.7% have stated that their children have completed professional or higher education already, 19.5% have mentioned that their children dropped their education, 8.0% have expressed that they can’t able to bear costly education expenses of their children and it is not applicable to 66.7% of the respondents as their children are going to schools or colleges or a few of them don’t have children.

20. On the aims of education for children, all the respondents have given their responses and even many of the respondents have given more than one aim of education for children. Specifically, 60.7% have stated that the aim of education is to gain good employment, 46.5% have mentioned that the aim of better marriage prospects, 18.5% have expressed that the aims of education for the children is to get degree, name and fame, 41.5% have remarked that education is aimed to curb social and gender discrimination and 2.0% have also given other aims of education for children.

21. Few of the respondents surveyed have taken benefits from more than one type of scheme. Specifically, 55.7% have taken benefits of reservation to children’s education and employment, 28.5% have gained financial assistance to start self-employment, 7.7% have taken
benefits from housing schemes, 26.7% have taken benefits of reservation in employment to their husband and children, 7.0% have also gained the benefits in other aspects and only 16.2% of the respondents have not availed benefits from any of the schemes.

22. The worth of properties owned by the families of the respondents shows that, 48.2% have not owned any properties, 28.0% have owned properties worth less than Rs. 1 lakh, 16.0% have owned properties worth between Rs. 1 lakh to Rs. 2.5 lakhs, 5.7% have owned properties worth between Rs. 2.5 lakhs to Rs. 5 lakhs and only 2.0% have owned properties worth more than Rs. 5 lakhs. It is surprising to note that majority of the families of respondents have not owned any of the properties. It shows that the economic status is lower in society.

23. As expressed by the respondents, only 20.5% of the respondents have agreed that there is more income compared to expenses, 21.7% have felt that their income is equal to expenses, 25.7% of the respondents have opined that their income is not sufficient to meet extraordinary expenses and 32.0% have felt that their income is insufficient to meet all the expenses. It shows that, majority of the respondents have inadequate family income to meet all family expenses.

24. As discussed above, few of the families have less income compared to their expenses. On managing extra expenses of the family, it is noted that 10.7% of the respondents have stated that they are borrowing loans to meet extra expenses, 9.2% have expressed that they are sending their children to work outside and generate income, 16.2% have mentioned that they are working in other activities and works to earn more income, 43.2% have remarked that they reduce their expenses and it is not applicable to 20.5% of the respondents as they have adequate and sufficient income to meet all the expenses.
25. The position of the respondents in Self-Help Groups revealed that, 16.0% of the respondents are functioning as President of the Self-Help Group, 12.0% are functioning as Secretary, 5.7% are performing role of Accountant and majority that is, 66.2% are just members to the Self-Help Groups. Hence, it can be concluded that more than one-third of the scheduled caste women are performing different roles and responsibilities in their Self-Help Groups apart from their general membership.

26. The nature of Self-Help Groups for which the respondents are members revealed that, 8.2% are members to the Self-Help Groups which are formed by single or only few associated communities under scheduled castes, 31.7% are members to Self-Help Groups which are formed by all castes grouped under the scheduled castes, 13.5% of the respondents are members to Self-Help Groups formed by all communities under scheduled castes and scheduled tribes and 46.5% of the respondents are members to Self-Help Groups which formed by women from all castes including forward castes. It is noted that, scheduled castes were discriminated earlier due to their castes, but due to formation of Self-Help Groups, majority of the scheduled caste women are participating in Self-Help Groups with women of all castes equally. Hence, it can be concluded that Self-Help Groups are filling the caste based gaps in villages.

27. There is more than one type of objectives of their Self-Help Groups as stated by the respondents. Particularly, 40.7% of the respondents have stated rural women empowerment is the main objective of their Self-Help Groups, 57.7% have remarked that self-employment is the objective of their Self-Help Groups, 22.0% have mentioned that their Self-Help Groups are aimed to gain financial assistance from NGOs and banks, 48.2% have expressed that women’s economic
independence is the main objective of their Self-Help Groups and 1.7% have also given other objectives of their Self-Help Groups. It is noted that majority of the scheduled caste women have realized the importance of self-employment, income generation and consequent economic independence to gain socio-economic status in society.

28. Motivation to form and join Self-Help Groups revealed that as expressed by all the respondents, 29.2% are motivated by Panchayats, 13.2% are motivated by leaders in their own castes or scheduled castes, 15.2% are motivated by members of Self-Help Groups, 33.7% are motivated by NGOs or voluntary organizations and 8.5% are motivated by their relatives and friends. It is noted that NGOs and Panchayat members are playing significant role in formation of Self-Help Groups.

29. On the type of help gained from Panchayats for their Self-Help Groups, 21.7% of the respondents have expressed that Panchayats helped Self-Help Groups to gain bank linkage, 8.7% have remarked that Panchayats are resolving the conflicts in Self-Help Group management, majority that is, 62.5% of the respondents have stated that Panchayats are acting link between Self-Help Groups and NGOs and 3.0% have also mentioned other type of help from Panchayats. It is noted that role of panchayats in formation of Self-Help Groups is multi-dimensional as they are helping Self-Help Groups in various ways.

30. Many of the respondents have stated more than one aim or objective to join self-help groups. Particularly, 34.0% have stated that to gain economic independence they have joined Self-Help Groups, 38.2% have expressed that they have joined Self-Help Groups to become active in work and socially progressive, 29.5% have mentioned that to get higher status in society, they have joined Self-Help Groups,
47.7% have remarked that they have joined Self-Help Groups to enable improvement in family, 43.7% have opined that to achieve gender and caste equality in society, they have joined Self-Help Groups, 30.2% have responded that they have joined to Self-Help Groups to promote savings habits, 67.5% have mentioned that to start income generating activities, they have joined to Self-Help Groups and 8.5% have also mentioned other aims to join Self-Help Groups.

31. The employment status of the respondents before joining Self-Help Groups revealed that, of all the respondents, 35.7% were housewives or unemployed, 12.0% were self-employed or engaged in business, 32.2% were working in unorganized sector or seasonal employment and 20.0% were engaged in other occupations. It shows that majority of the women respondents were engaged in unorganized sector employment or unemployed before joining to Self-Help Groups.

32. The economic status of the respondents before joining to Self-Help Groups revealed that, the economic status of 53.2% of the respondents was poor or unsatisfactory, that of 19.2% of the respondents was self-sufficient and economic status of 27.2% of the respondents was self-sufficient but they were economically dependent on others. It shows that the economic status of a great majority of the respondents was poor, unsatisfactory or economically dependent on others.

33. The nature of income generating activities after joining Self-Help Groups as stated by the respondents revealed that, 24.5% are working in animal husbandry, fishing, poultry, etc, 20.2% are engaged in production of home food products, hotels, bakery items, etc, 7.0% of the respondents are working in Agarbatti or candle making, etc, 26.5% are engaged in knitting, stitching, weaving, etc., 11.0% of the respondents are engaged in rural artistic works, handicrafts, etc, 1.2%
are working in other types of works and only 9.5% of the respondents are unemployed and doing nothing. It is noted that, Self-Help Groups are promoting the self-employment or income generating activities by rural women.

34. As stated by the respondents, 16.0% have mentioned that Gram Panchayats or Government has contributed seed money or initial investment to their Self-Help Groups, 29.0% have stated that banks or financial institutions have contributed seed money to their Self-Help Groups, 49.2% have remarked that NGOs, Voluntary Organizations or Anganawadis were contributed seed money or initial investment to their Self-Help Groups and 5.7% have expressed that other agencies have contributed seed money or initial investment to their Self-Help Groups.

35. Many of the Self-Help Groups have gained benefits from NGOs, Banks, Panchayats, etc in more than one type. Particularly, 95.2% of the respondents have expressed that their Self-Help Groups have gained financial assistance from these agencies and institutions, 36.5% have mentioned that their Self-Help Groups have gained training in income generating activities from these agencies and institutions, 29.2% have remarked that these agencies are helping Self-Help Groups in solving problems and 11.2% have agreed that these agencies and institutions are also of beneficial in other aspects too.

36. The frequency of Self-Help Group meetings of the respondents shows that, 20.2% of the respondents have mentioned that their Self-Help Groups are organizing weekly meetings, 56.5% have remarked that their Self-Help Groups are organizing meetings monthly, 5.0% have stated that their Self-Help Groups are organizing meetings quarterly and 18.2% of the respondents have expressed that their Self-Help
Groups are organizing meetings of Self-Help Groups at other intervals.

37. In attending the meetings, only 19.5% of the respondents are always regular in Self-Help Group meetings, 31.7% of the respondents are somewhat regular in these meetings, 37.0% are occasionally participate in the meetings and 11.7% of the respondents are not participating in meetings of Self-Help Groups. It shows that the attendance of the members of Self-Help Groups in meetings is lower as such; it may be possible that only few members of the Self-Help Groups may dominate the decisions.

38. On the nature of participation in Self-Help Groups meetings, 26.2% of the respondents are quite sitting, 23.0% are actively participate in discussions, 39.0% are suggesting opinions, guidance and comments and it is not applicable to 11.7% of the respondents as they are not participating in Self-Help Group meetings. It is concluded that the participation and influence on decision making in meetings of majority of the respondents is lower in Self-Help Groups.

39. On the percentage of attendance in Self-Help Group meetings, 54.5% have remarked that only 25% to 50% of the members are attending to the meetings, 23.5% have stated that only 50% to 75% of the members are attending to these meetings and 22.0% have mentioned that there are more than 75% of the members of the Self-Help Groups are attending the meetings. It is noted that the percentage of participation of members in Self-Help Group meetings in lowest and though participated in meetings actively, majority of them are not participating in active discussions. It shows that the decisions are biased by only few of the members of Self-Help Groups due to such attitudes of members.
40. The reasons for not attending the meetings of Self-Help Groups shows that, 5.7% have remarked that they don’t have time to attend meetings, 1.5% have mentioned that they are facing caste based discrimination, 4.5% have stated that they don’t have adequate knowledge about the Self-Help Groups and it is not applicable to 88.2% of the respondents as they are attending the meetings regularly.

41. As stated by 43.2% of the respondents, their Self-Help Groups are linked with Regional Rural Banks, 22.7% have remarked that their Self-Help Groups are linked with cooperative banks, 28.0% have mentioned that their Self-Help Groups are linked with nationalized banks and 6.0% have expressed that their Self-Help Groups are not linked to any financial institutions or banks.

42. 46.2% of all the respondents have borrowed loans of less than Rs. 10000 from Self-Help Groups, 17.0% have borrowed loans between Rs. 10001 to Rs. 15000 from Self-Help Groups, 7.7% have borrowed loans between Rs. 15001 to Rs. 25000 from Self-Help Groups and 29.0% of the respondents have not borrowed any loans from Self-Help Groups.

43. Though income generating activities are started by scheduled caste women, in decision making related to income generating activities, 19.0% have stated that their husbands are making decisions, 33.2% have mentioned that they are making the decisions along with their husbands, 29.0% have remarked that they are making the decisions themselves, 4.7% have felt that their elders and relatives are making decisions in income generating activities, 4.5% have agreed that their friends and Self-Help Groups members are making the decisions and it is not applicable to 9.5% of the respondents as they are not engaged in income generating activities.
44. Monthly income of the respondents from the income generating activities shows that, 8.7% of the respondents are earning less than Rs. 1000 per month, 43.0% have profit or monthly income between Rs. 1001 to Rs. 2000, 25.5% of the respondents are earning monthly profits between Rs. 3001 to Rs. 5000 and it is not applicable to 9.5% of the respondents as they are not engaged in income generating activities. It is noted that the profit from income generating activities is low.

45. Regarding the change in social status and respect after joining to Self-Help Groups, it is highlighted that, many of the respondents have given change in more than one type of status. Particularly, 53.7% have remarked that there is increase in social status and respect in their families, 33.5% have mentioned that there is increase in social status and respect in society, 22.2% have stated that the caste and gender equality is achieved in society and 46.2% have not found any of the differences in their social status and respect.

46. The respondents have gained from more than one type of social benefits after joining to Self-Help Groups. Particularly, 30.7% have mentioned that after joining to Self-Help Groups, there is decline in caste based atrocities and discrimination in village, 39.0% have remarked that there is control in social evils such as Devadasi, child marriage, etc, 22.2% have stated that there is gender equality in village, 10.5% have expressed that there is feeling of unity irrespective of castes, a great majority that is, 78.0% of the respondents have stated that there is increase in their confidence and 9.2% have also given other social benefits gained after joining to Self-Help Groups. Hence, it can be concluded that to a greater extent, the major aims of Self-Help Groups and women empowerment are
achieved as the scheduled caste women have gained many social benefits.

47. Only 17.7% of all the respondents have agreed that their economic status and standard of living is fully improved after they have joined Self-Help Groups, 52.7% have felt that there is somewhat improvement in their economic status and standard of living and surprisingly, 29.5% have opined that their economic status and standard of living is not at all improved though they have joined Self-Help Groups and participating in income generating activities. It is concluded that to a greater extent, there is improvement in economic status and standard of living of the scheduled caste women after joining to Self-Help Groups.

48. Many of the respondents have gained from more than one type of economic benefits after joining to Self-Help Groups. As stated by all the respondents, 20.7% have gained economic independence, 48.5% have gained work and autonomy, 61.5% have gained financial assistance from NGOs and loans from banks, 44.5% have socio-economically recognized, 75.5% have gained knowledge in economic activities and 6.5% have also gained in other types of economic benefits.

49. The gains achieved by the respondents in their families are of more than one type and few of the respondents have not achieved any gains in their families after joining to Self-Help Groups. Particularly, as expressed by all the respondents, 14.0% have achieved decision making authority in family, 20.5% have achieved recognition and equal status, 18.2% have observed that there is decrease in atrocities and domestic violence in their families, 29.0% have gained freedom to make expenses, 7.7% have also achieved gains in other family aspects and surprisingly, 28.5% of the respondents have not achieved
anything in their families after joining to Self-Help Groups. It is summarized that, though majority of the scheduled caste women have gained many social benefits including gaining privileges in their families, still considerable numbers of the respondents have not achieved any gains in their families.

50. Many of the scheduled caste women have given more than one type of advantage due to Self-Help Groups in village. Particularly, majority that is, 69.0% of all the respondents have expressed that there is poverty reduction and employment in their villages, 8.7% have remarked that there is gender and caste based equality in their villages, 28.7% have mentioned that there is rural development in their villages, 45.5% have stated that there is increase in employment opportunities at their villages, 4.2% have given other advantages due to Self-Help Groups in their villages and it is also emphasized that 28.0% of the respondents have remarked that there are no advantages in villages due to Self-Help Groups.

51. There are many benefits gained from political activities for the self-help groups as stated by respondents. Specifically, 46.5% have stated that the political representatives and parties are providing financial assistance to their Self-Help Groups, 28.2% have mentioned that the political activities helps to formulate more welfare schemes for development of Self-Help Groups, 23.0% have remarked that political activities strengthen women’s participation in politics, 54.5% have expressed that the Self-Help Groups are key factors in winning elections and 5.7% have given other benefits of political activities for Self-Help Groups.

52. On the influence of Self-Help Groups on the political activities in villages, 59.5% of the respondents have agreed that there is increased representation in voting in the elections, 19.2% have felt that there is
group representation in decision making related to Self-Help Groups and 21.2% have opined that there are group efforts in rural development and women empowerment in villages.

53. Few of the respondents have given more than one type of social evils that are reduced in their villages. Particularly, 10.7% of the respondents have remarked that there is reduction in alcoholism, drug abuse, gambling, etc, in village, 33.0% have mentioned that there is reduction in untouchability, Devadasi, child marriage, etc in village, 39.0% have expressed that there is reduction in domestic violence, violence against women, etc in village and 23.0% have stated that there is achievement of gender or caste based equality in village after formation of Self-Help Groups in villages.

7.3. Suggestions:

Following suggestions are made from the present study.

1. It is suggested to the scheduled castes to get involvement of women in family decision making.

2. It is suggested to the scheduled caste women to give up their beliefs and blind faith such as Devadasi, child marriage, female inequality, dedication of animals to deities, etc.

3. It is essential to organize mass awareness camps by NGOs against dowry practice in society.

4. It is suggested to Panchayats in villages to organize regular meetings of all castes in villages to solve the social problems of all castes in villages. The organizations and associations of all castes should also encourage and participate in such meetings.
5. It is suggested to increase basic education of scheduled caste women to increase awareness on legal issues, social welfare schemes, social equality, etc.

6. The NGOs, Banks and Panchayats should promote Self-Help Groups formed by women of all castes in villages.

7. It is suggested to the scheduled caste women members of Self-Help Groups to compulsorily and actively participate in meetings and also discuss the issues related to these groups in meetings.

8. It is suggested to the family members of scheduled caste women to not to participate in decision making related to income generating activities or Self-Help Groups, but they may advise in these matters.

7.4. Discussion and Conclusion:

Among the total 400 scheduled caste women surveyed, as observed by the researcher, majority of these women are from dominated communities among the scheduled castes such as Holeya, Madiga, Lambani, Bhovi, etc. It is noted that majority of these communities were former untouchability and as personally observed, now these women are feeling confident and gained status in society. Of course, many of these women are living in temporary shelters and huts; still they are engaged in different types of income generating activities. When interviewed, they even shared their own problems related to the local infrastructure.

When it was observed, majority of these scheduled caste women are belonged to middle aged groups and even few of the families of these women are engaged in their caste based occupations. The information collected on the age of the respondents shows that, the scheduled caste women at this age can’t able to continue their education and would like to gain economic status, thereby expecting social status.
Marital status of the scheduled caste women shows that majority of these women are married and living with their husbands. It is highlighted that a few of these women are also divorcees and widows and they have appreciated the Government’s initiation in Self-Help Groups as these groups given them economic security in their life. Though majority of the scheduled caste women are illiterates or completed only primary/secondary education, they have good knowledge about the economic activities due to their active involvement in Self-Help Groups and income generating activities.

The occupational status of the scheduled caste women shows that, none of these respondents have fixed monthly income as they are all working in agriculture, animal husbandry, seasonal employment, employment in unorganized sector, caste based occupations, self-employment, small business, etc. As expressed by these women, Self-Help Groups have given them a type of economic security as these groups assure financial assistance whenever they are needed. Though almost scheduled caste women are living below poverty line, majority of them are living in joint family, it shows that they believe in social values related to joint family system.

The annual income of the families depicts the economic status of the scheduled caste women. As such, the annual income of majority of the respondents shows that almost all respondents are living below poverty line as they have average monthly income of less than Rs. 10000 or annual income up to Rs. 1 lakh.

The scheduled caste women are not only neglected and suppressed in society, but also they are subjugated and depressed in their families. It is revealed by the decision making authority given to them by their family
members. It is emphasized that in many families parents or parents-in-law or husbands are the only decision makers, which revealed that though scheduled caste women are generating income from outside, majority of them don’t have authority to make decisions pertaining to their own families. Female inequality is major problem faced by scheduled caste women and due to which they are deprived from decision making in their families.

Regarding the social evil practices such as Devadasi, Nude Service (Bettale Seve) to deities that were most practiced earlier have been reduced due to education and empowerment as only few of the scheduled caste women have supported the same. But the dedication of animals to deities is still supported by majority of these women; it shows that their religious belief is strong. It is well appreciated that few of the scheduled caste women supported widows’ remarriage, which gives new life to widows.

It is also noted that almost all the scheduled caste women believe in dowry practice though it is legally banned. It shows that the social culture related to dowry practice is dominated the society. Further, parents are playing significant role in dowry practice as majority of the respondents have stated that they are supporting dowry practice as their parents are supporting the same.

It is surprising to note that, though the Indian Constitution and the legislations passed aims to curb caste based discrimination, atrocities on weaker sections, verbal abuse, exploitation, etc, still to a greater extent, the scheduled castes are facing the same. But it is highlighted that except lower status in society, all other problems such as untouchability, discrimination, atrocities, verbal abuse, etc, are considerably reduced and even considerable number of scheduled caste women were stated that they are not at all facing
any of such problems related to their castes. Hence, it can be concluded that the caste based problems, inequality and atrocities are reducing gradually and it is good development for all the scheduled castes and also for Indian society. Though, Panchayats are playing leading role in resolving conflicts between forward castes and scheduled castes, still more efforts are required to bridge the gap between various castes in villages. In this regard, the Associations and Organizations of different caste must have to cooperate to unite people of all castes.

Due to all these developments, it is revealed that the status of scheduled caste women is improved considerably. To improve the status of scheduled caste women still more, there is need for higher education and employment among the scheduled castes and for this purpose, there is need for awareness among all the scheduled castes. It is noted that few of the scheduled caste women are also facing different problems in their own families and they include domestic violence, gender inequality, subjugated status, etc. To solve this problem, it is essential to increase awareness among scheduled castes on equal rights of women.

The scheduled caste women, though low-educated, realized the significance of education in their lives and as such, majority of them are sending their children to schools and colleges. As stated by scheduled caste women, employment and marriage prospects are basic aims of education. A great majority of the scheduled castes were gained benefits from social welfare schemes in different areas such as education, employment, financial assistance to start self-employment, housing schemes, etc and a few of the scheduled caste women have not got any benefits from any of the schemes.

Surprisingly, nearly half of the families of scheduled caste women have not owned any of the properties and though the remaining have owned
properties, the value or worth of such properties owned is lesser. Similarly, many of the respondents have agreed that their family income is lower compared to their family expenses and many of the respondents are reducing their expenses or to meet their expenses, they are forced to work for more time or borrow loans.

As stated by scheduled caste women, self-employment, economic independence of women and rural women empowerment are major objectives of their Self-Help Groups and apart from membership, many of the respondents are performing the role of President, Secretary, Accountant, etc in their Self-Help Groups. Panchayats and NGOs are playing leading role in formation of Self-Help Groups or joining to Self-Help Groups. Panchayats are playing significant role as acting link between NGOs and Self-Help Groups, even helped to get Bank Linkage and resolving the conflicts in Self-Help Groups.

The scheduled caste women were joined to Self-Help Groups so as to generate income from outside activities such as self-employment and also to become active in work and socially progressive. Many of the respondents have stated that they joined Self-Help Groups to gain economic independence and family improvement. Before joining to Self-Help Groups many of the respondents were unemployed housewives or working in unorganized sector or in seasonal employment and only a few of the respondents were self-employed. As such, their family economic status was poor and unsatisfactory and even many of women were depending on their family members economically.

After joining to Self-Help Groups, many of the scheduled caste women were started or improved their self-employment or income generating activities such as animal husbandry, fishing, poultry, home food products,
confectionaries, hotels, bakery, candle preparation, Agarbatti Making, knitting, weaving, stitching, handicrafts, etc. To start the Self-Help Groups, it is noted that NGOs, government, banks, financial institutions and panchayats have provided seed money. Even these institutions are providing different services like training, financial assistance, solving of conflicts, etc for Self-Help Group members.

To analyze the progress and performance of the Self-Help Groups, regularly the meetings are organized by members. The frequencies of such meetings are monthly, weekly, quarterly or occasionally. It is surprising to note though meetings are conducted regularly, only few of the scheduled caste women are always regular and more than half of the respondents are participating occasionally or not at all participating in meetings. Though few of the scheduled caste women are actively participated in meetings, they are sitting quietly and majority of them are participating actively. Further, it is highlighted that majority of the respondents have stated that the attendance in meetings is between 25% to 50% only. It shows the possibility of bias of only few members on the decisions made at the meetings.

Overwhelming majorities of the Self-Help Groups are linked with regional rural banks, cooperative banks or nationalized banks. Majority of the scheduled caste women have borrowed loans from Self-Help Groups for their economic activities. Of course, majority of the respondents are making decisions along with their husbands in managing income generating activities, however, few of the respondents have stated that their husbands are making their own decisions in income generating activities. It is noted that the income of the respondents from income generating activities is lower.
It is emphasized that after joining to Self-Help Groups, the social status of scheduled caste women is changed in their families and society as stated by majority of the respondents. To some extent, caste and gender equality is also achieved due to such income generation. Regarding social benefits gained after joining to Self-Help Groups, almost respondents have gained self-confidence. Even there is control in social evil practices and decline in caste and gender based atrocities in family and society. Consequently, the standard of living of the scheduled caste women is also improved.

Regarding the economic benefits after joining to Self-Help Groups, the respondents have gained knowledge in economic activities and gained socio-economic recognition. Majority of the respondents have also gained financial assistance from NGOs and borrowed loans from banks and also gained economic independence and autonomy in their work. After joining to Self-Help Groups and starting of income generating activities, many of the benefits such as decision making in family, recognition, equal status, decrease in atrocities, decline in domestic violence, freedom of expenses, etc were also gained by the scheduled caste women in their families.

Due to the formation of Self-Help Groups, there are also benefits to village as many of the respondents have stated that there is poverty reduction, employment to women, gender and caste equality, rural development, etc. The Self-Help Groups are also influenced by political activities in villages. Particularly, political parties and representatives are assisting Self-Help Groups financially, formulating more welfare schemes for development of Self-Help Groups, strengthening and encouraging women to participate in politics and it is noted that Self-Help Groups are also playing significant role in elections.
There is also influence of Self-Help Groups on political activities. The Self-Help Groups shows the increased women’s representation in voting in elections, the members of Self-Help Groups shows the group representation in decision making in Self-Help Groups and due to formation of Self-Help Groups, there are group efforts by all women in rural development and women empowerment.

The Government’s welfare schemes always aimed to reduce social evils such as alcoholism, drug abuse, gambling, Devadasi, Untouchability, child marriage, domestic violence, violence against women, caste based inequality, gender inequality, etc. As agreed by all the scheduled caste women, these evils are reduced in villages due to formation of Self-Help Groups and women’s unity in rural areas.

To conclude, many people think women empowerment is only related to economic activities of women through income generating activities. But, the present study highlighted the different benefits from Self-Help Groups. The major achievement from participation in Self-Help Groups is equality in caste and gender by rural women. There is also increased social participation of women of all castes in villages. It reduced the caste or gender based discrimination in village. Further, Self-Help Groups helps women to increase their income by starting income generating activities and in this way, they encourage the economic independence of women in rural areas. Politically, the Self-Help Groups emphasize the group decisions and in this way, they show the democratic principles and also help to elect right political representatives in their villages. There are many habits such as tobacco habits, alcoholism, drug addiction, gambling, etc and many of the studies have already revealed that due to the efforts women’s organizations and Self-Help Groups, many of the villages are free from many of these