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WOMEN EMPOWERMENT THROUGH SELF-HELP GROUPS: A STUDY WITH REFERENCE TO SC AND ST WOMEN IN DAKSHINA KANNADA DISTRICT, KARNATAKA STATE

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ABSTRACT

Empowering women is essential to promoting social inclusion and equitable development, especially for underprivileged groups like Scheduled Tribes (ST) and Scheduled Castes (SC). This study investigates how SC and ST women in Karnataka's Dakshina Kannada district are empowered by Self-Help Groups (SHGs). As grassroots groups, SHGs have become effective means of encouraging women's collective action, social consciousness, and economic independence.

The study looks at the various ways that SHGs affect SC and ST women, with a particular emphasis on social involvement, skill development, economic advancement, and decision-making ability. Using a mixed-methods approach, the study demonstrates the noteworthy progress SHG members have achieved in overcoming sociocultural barriers, gaining financial autonomy, and improving their self-esteem. The results show that SHGs work as change agents by giving women access to microloans, allowing them to engage in business ventures, and exposing them to leadership development programs.

The report also emphasizes how crucial institutional and community support are to SHGs' continued success. This research contributes to the discourse on women empowerment by showcasing the transformative potential of SHGs in fostering gender equality and social justice, with a specific focus on SC and ST women in Dakshina Kannada. In order to guarantee long-term empowerment and inclusive progress in the area, it advocates for policies that further empower these groups.

KEYWORDS: *women empowerment, self-help groups (SHGs), scheduled castes (SC), scheduled tribes (ST), Dakshina Kannada, and economic upliftment.*

INTRODUCTION

Women's empowerment is a critical component of social and economic development, particularly in a diverse country like India. Empowering women enhances their participation in decision-making processes, enables them to contribute to household and community welfare, and fosters overall socio-economic progress. In this context, self-help groups (SHGs) have emerged as powerful tools for empowering women, especially among marginalized communities. By fostering collective action, SHGs provide women with access to financial resources, skill development opportunities, and social support networks.

Scheduled Castes (SC) and Scheduled Tribes (ST) are among the most disadvantaged groups in India, facing multiple layers of discrimination and deprivation. Women from these communities often encounter additional socio-economic and cultural barriers, limiting their ability to achieve self-reliance and a dignified standard of living. The integration of SC and ST women into SHGs offers a pathway to address these challenges, as these groups promote financial inclusion, enhance self-confidence, and facilitate social cohesion.

Dakshina Kannada district in Karnataka is known for its progressive approach to community development and cooperative movements. However, SC and ST women in this region still grapple with issues such as poverty, lack of education, and restricted access to opportunities. This study explores the role of SHGs in transforming the lives of SC and ST women in Dakshina Kannada district. By examining their participation in SHGs and the resultant socio-economic changes, the research sheds light on the effectiveness of SHGs as instruments of empowerment.

The findings of this study aim to provide valuable insights into the success stories, challenges, and future potential of SHGs as catalysts for women empowerment among SC and ST communities. It also seeks to contribute to policy-making and program designs that can further enhance the role of SHGs in creating an inclusive and equitable society.

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OBJECTIVES OF THE STUDY

- To assess the economic impact of SHGs on SC and ST women in Dakshina Kannada.
- To analyze the social and cultural empowerment achieved through SHG participation.
- To identify the challenges faced by SC and ST women in leveraging SHG benefits.

RESEARCH METHODOLOGY

The present study is based on primary and secondary data. The data has been collected with the help of a well-structured questionnaire. The study has been conducted among the SC & ST SHG members. The secondary data has been collected from the research articles and journals.

REVIEW OF LITERATURE

Women's empowerment is broadly understood as the process of enhancing women's ability to make strategic life choices in a context where this ability was previously denied (Kabeer, 1999). Empowerment encompasses economic, social, cultural, and political dimensions, requiring access to resources, opportunities, and decision-making power. For marginalized women, empowerment is both a goal and a means to achieve equality and social justice.

SHGs are small, voluntary groups formed to promote savings, mutual support, and financial inclusion among women. Studies by **NABARD (2017)** highlight that SHGs play a critical role in rural development by enabling women to access microcredit and engage in income-generating activities. They are particularly significant for SC and ST women, who often lack access to traditional banking systems due to socio-economic barriers.

Mayoux (2001), He analyzed that SHGs provide a dual advantage: economic empowerment through credit and income and social empowerment through collective action and community engagement. SHGs have been found to improve women's mobility, self-confidence, and participation in household and community decisions.

Das and Bhowal (2013), from the study, observed that SHG membership significantly enhances household income and reduces economic vulnerability for SC and ST women. Microcredit from SHGs enables members to initiate small-scale businesses, agriculture-related activities, and trade.

Nair and Kabeer (2005) argue that SHGs help marginalized women overcome systemic financial exclusion. In Karnataka, the SHG-Bank Linkage Program has been instrumental in connecting rural women to formal financial institutions, resulting in increased income and improved living standards.

Puhazhendhi and Satyasai (2000) report that SHG membership fosters solidarity among women, enabling them to collectively address issues such as domestic violence, caste-based discrimination, and lack of access to education. Social empowerment through SHGs is characterized by improved self-esteem, leadership skills, and social status.

Rajasekhar (2002), from his study of Karnataka's SHGs, found that participation has led to better health awareness, increased literacy rates, and reduced social restrictions for SC and ST women. These outcomes indicate that SHGs serve as platforms for addressing deep-seated cultural inequalities.

Reddy and Manak (2005) noted that marginalized women, particularly from SC and ST communities, often face difficulties in fully leveraging SHG benefits due to social stigma, lack of awareness, and inadequate training. While SHGs hold transformative potential, several studies highlight persistent challenges.

Shetty and Krishnamurthy (2015) observed that in **Dakshina Kannada, caste-based** discrimination and patriarchal norms often hinder the active participation of SC and ST women in SHGs. These barriers necessitate targeted interventions to ensure equitable access and empowerment.

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DATA ANALYSIS AND INTERPRETATION

Age-Wise Respondents

AGE	RESPONSE IN NUMBERS	PERCENTAGE (%)
Below 24	12	13
25-35	24	25
36-45	26	27
Above 45	34	35
Total	**96**	**100**

The study involved 13% of respondents belonging to the age group below 24 years, 25% in the age group 25-35, 27% in the age group 36-45, and 35% in the age group above 45.

Educational Qualification

	RESPONSE IN NUMBERS	PERCENTAGE (%)
Illiterate	09	9
Primary	34	35
High school	39	40
Under – Graduation &Above	14	16
Total	**96**	**100**

From the study, it is analyzed that 9% of the respondents are illiterate, 35% have primary education, 40% have high school education, and 16% are undergraduates or have higher education.

Occupation

	RESPONSE IN NUMBERS	PERCENTAGE (%)
Agriculture	09	9
Wage labor	24	25
Business entrepreneurship	05	5
Home maker	58	61
Total	**96**	**100**

The study involved 9% who are involved in agriculture, 25% as wage laborers, 5% as business entrepreneurs, and 61% as homemakers.

Household Monthly Income

	RESPONSE IN NUMBERS	PERCENTAGE (%)
Below 5000	14	15
5000- 10000	22	23
10000 -15000	24	25
Above 15000	36	37
Total	**96**	**100**

From the study, it is analyzed that 15% of respondents are earning an income below 5,000, 23% are earning between 5,000 and 10,000, 25% are earning between 10,000 and 15,000, and 37% are earning above 15,000.

Improved self-confidence after joining SHG

	RESPONSE IN NUMBERS	PERCENTAGE (%)
Yes	84	88
No	12	12
Total	**96**	**100**

From the above table, it is analyzed that 88% of respondents' opinion is that their self-confidence improved after joining the SHG, while 12% of respondents' opinion is that their self-confidence did not improve after joining the SHG.

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Purpose of Loan Taken

	RESPONSE IN NUMBERS	PERCENTAGE (%)
Business development	14	15
Education	39	41
Healthcare	28	29
Household needs	15	15
Total	**96**	**100**

From the above table, it is analyzed that 15% of respondents are taking the loan for business development, 41% are taking it for education, 29% are taking it for healthcare, and 15% are taking it for household needs.

Major Findings:

- 35% of members are above the age of 45 years
- 40% members have high school education
- 61% members are homemakers.
- 37% % members are earning the income above 15,000
- 88% respondents opinion that their self-confidence improved after joining the SHG
- 41% are taking the loan for education purpose
- A significant majority of SC and ST women reported an increase in their monthly income after joining SHGs
- Women were able to save money consistently, reducing their reliance on informal lenders or family members.
- Most respondents used SHG loans for productive purposes, such as starting businesses, improving agriculture, and education expenses.
- Skill Development: Training programs conducted by SHGs enhanced vocational and entrepreneurial skills, enabling members to diversify their income sources.
- Enhanced Confidence and Leadership Skills

Challenges Faced by SC and ST Women in Leveraging SHG Benefits:

1. Social Discrimination

Persistent caste-based discrimination can limit the participation and voice of SC and ST women within SHGs, leading to unequal access to opportunities and benefits.

2. Limited Access to Resources

SC and ST women often lack access to financial resources, land, or assets, which can hinder their ability to leverage SHG loans effectively for income-generating activities.

3. Low Educational Levels

Lower literacy and education rates among SC and ST women may restrict their
ability to understand SHG processes, financial planning, or the potential of vocational training programs.

4. Geographical Isolation

Many SC and ST communities live in remote areas, making it difficult for women to access SHG meetings, training sessions, or market opportunities for their products or services.

5. Cultural Barriers

Traditional gender roles and cultural expectations can limit the autonomy of SC and ST women, restricting their participation in decision-making processes within SHGs.

6. Limited Awareness

A lack of awareness about SHG benefits, government schemes, and financial opportunities often prevents SC and ST women from fully utilizing available resources.

7. Dependency on Informal Credit Systems

Despite SHG loans, many SC and ST women may remain reliant on informal lenders due to mistrust or lack of understanding of formal credit systems.

8. Inadequate Skill Development

While SHGs offer training programs, these may not always be tailored to the unique needs and challenges of SC and ST women, limiting their ability to diversify income sources.

9. Leadership Gaps

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SC and ST women may face challenges in taking on leadership roles within SHGs due to a lack of confidence or support from other group members.

10. Economic Instability

Seasonal or irregular income sources can make it difficult for SC and ST women to repay SHG loans or invest consistently in business or education.

SUGGESTIONS

Based on the findings, several recommendations can enhance the impact of SHGs. Tailored training programs should be introduced for older members and homemakers, focusing on flexible, home-based income-generating opportunities like handicrafts or online retail. Workshops on financial literacy, business management, and digital skills are essential to empower members with high school education. Advanced entrepreneurial training can help members earning above ₹15,000 scale their ventures, while scholarships and reduced-interest loans can support the 41% utilizing loans for education. To build on the confidence and leadership improvements reported by 88% of respondents, SHGs should organize leadership and communication training and establish networks for resource sharing. Targeted mentorship and inclusion programs can further uplift SC and ST women, ensuring sustained income growth. Strengthening savings habits through financial planning sessions and secure investment options is crucial, as is offering consultations to ensure effective loan utilization.

CONCLUSION

The study, Women Empowerment through Self-Help Groups: A Study with Reference to SC and ST Women in Dakshina Kannada District, Karnataka State, highlights the transformative role of self-help groups (SHGs) in fostering economic, social, and cultural empowerment among marginalized women. Through access to microfinance, skill development, and collective participation, SHGs have significantly improved the lives of SC and ST women in the district.

Economically, SHGs have provided women with opportunities for income generation and financial independence, helping them overcome systemic barriers to access credit and resources. Socially and culturally, SHGs have contributed to enhanced self-confidence, leadership capabilities, and greater involvement in household and community decision-making. Additionally, SHGs have served as platforms for addressing deep-seated social issues such as caste discrimination and gender inequality.

Despite these achievements, challenges persist. Social barriers, inadequate training, and limited market access often hinder the full realization of SHG benefits for SC and ST women. Addressing these issues requires a multi-faceted approach involving policy support, community engagement, and capacity-building initiatives.

In conclusion, SHGs in Dakshina Kannada have demonstrated the potential to be powerful instruments of empowerment for SC and ST women. However, continuous efforts are needed to sustain and enhance their impact. By addressing existing challenges and leveraging opportunities for growth, SHGs can play an even greater role in promoting inclusive development and social equity in the region.

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