



'SKDRDP AND ECONOMIC DEVELOPMENT OF DALIT WOMEN'

Dr. A.N.Gayathri

Assistant Professor, Dept. of Sociology, FMKMC College, Madikeri.

ABSTRACT

This paper provides valuable insights into the importance and functioning of SHGs to ensure financial inclusion and hence economic empowerment of women in India. Therefore the paper is divided into two sections, Section A discussing the Financial inclusion and SHG and Section B discuss the SKDRDP program, its objectives, approaches, and achievements and finally discussing about conclusions.

Objectives:

To examine the role of SHGs in financial inclusion.

To evaluate the achievements and approaches of SKDRDP microfinance in including the excluded section of the society. Economic empowerment of Dalit women through SKDRDPs.

Method of study: *This paper is based on a study on 60 households in Hanumanthapura, Tumkur,*

KEYWORDS : Micro Finance, Inclusion, Stakeholders, Marginalized**Introduction:**

The importance of women to the economic development of India was first recognized during the country's struggle for independence. Empowerment is a social action process that promotes participation of people, organization and communities in gaining control over their lives in their community. There is urgent need of empowering women especially rural community. The formation of self help groups will enhance their socio-economic position in the society. SHGs are of recent origin in rural India to helping more than 17 million women from villages improve their incomes, educate their children etc. SHGs have also helped women campaign against oppressive social practices and become a force of development in their villages. Before 1990s, credit schemes for rural women were almost negligible. The concept of women credit was born on the insistence by women oriented studies that highlighted the discrimination and struggle of women in having access to credit.

The Dalit people are kept outside Varna system occupying lowest status in society. Dalit women suffering from three important discrimination being women occupying secondary position, exploited by high castes, subordinate position in patriarchal family. Dalit women are at the lowest social and economic position including literacy or low literacy. Due to dominance of patriarchy originating from Hindu religious norms and values, most of the women are deprived from access to the control over economic and other resources. Dalit women have access neither in private sphere nor in public sphere due to continuing practices of patriarchy and untouchability. Poverty is the main cause of exploitation of women in slum areas.

The scheme of micro financing through SKDRDP SHGs create empowerment promoting conditions for women to move from position of marginalization within household decision making process and exclusion within community, to one of greater centrality, inclusion of voice.

The social processes of micro financing programs strengthens women's self esteem and self worth instill a greater sense of awareness of social and political issues leading to increased mobility and reduced traditional seclusion of women. Most importantly micro finance program enable women to contribute to the household economy increase their intra house hold bargaining power.

The present paper seeks to examine economic empowerment of dalit women through SKDRDPs SHGs in Hanumanthapura in Tumkur. It was decided to choose 60 household dalit women for an intensive study. The study throws light on some useful lessons on the sustainable development of Dalit women through the

programme.

Financial inclusion and SKDRDP

The Sri Kshethra Dharmasthala Rural Development Program, an organization in the field of self employment generation programs in the district, has intended to form 2,142 Pragathi Bandhu groups and to add 20,206 members to the groups for the year 2011-12 (Vishwanath Shetty).

Developed by SKDRDP, "Pragathi Bhandu" groups are unique models of self-help groups that center on the cultivation of waste lands through labour sharing. Such groups organize and empower small and marginal farmers and laborers through the transference of governance to the village level. By promoting compulsory labour sharing for performing individual and community tasks, each village member works for the other members for one day in a week. This has helped thousands of small farmers to achieve important farm works.

A plan of action has been designed to distribute Rs. 145 crore for the needy under micro-finance business programs and Rs. 631.97 lakh has been earmarked for the expansion and developmental work.

Annual Report 2010-11: During the year 32,005 SHGs were linked to the branches of SBI resulting in a cumulative saving of Rs. 21.39 crores and a credit outgo of Rs. 227.53 crores. At SKDRDP, charity is one of the virtues we value the most. During the year SKDRDP has spent Rs.9.32 crores for various developmental activities. These include donations for community projects, gobar gas installations, construction of sanitation units, Krishi mela, water harvesting projects, Organic village etc. In addition to this, during the current year a sum of Rs.13.00 crores has been spent on house construction to the people in the flood affected areas of Dharwad, Gadag and Haveri Districts. The workers of SKDRDP identify the poorest of the poor for a monthly sustenance support. During the current year a sum of Rs. 43.15 lakhs has been paid as monthly pension to the poorest of the poor constituting 1,801 members.

Under the System of Rice Intensification program during the current year 9,453 farmers were assisted to cultivate paddy in 12,783 acres of land with a loan assistance of Rs. 7.66 crores for equipments and crop cultivation. The program has created awareness on SRI and the importance of cereal cultivation. SKDRDP supports the acquisition of basic infrastructure facilities, to make a better living habitat for the poor. In this regard during the last year 35,409 sanitation units, 53,101 houses were constructed by the stakeholders. SKDRDP Subsidy to the extent of Rs. 400/- to Rs. 1,500/- was given for sanitation units besides loans. Long duration loans were also extended for construction of dwelling units. A total of 2,308 Gobar

gas units, 541 solar units were acquired with capital support and finance from SKDRDP. Under our Sampoorna Suraksha micro insurance program 15,82,000 members enrolled during the current year. So far a record number of 76,588 members have received benefit to the extent of Rs. 25.06 crores under the scheme during the year. The total claims settled since the inception of the scheme surpassed Rs. 100.00 crores and stood at Rs. 120.00 crores as on March 31, 2011.

SKDRDP is presently working with 13,13,042 families. For their convenience 1,18,918 self help groups have been promoted. These members contribute loan margins, borrow money, share it among themselves and repay at weekly intervals. The total loan margin available Rs. 304.05 crores so far. In order to meet the financial need of the members SKDRDP has borrowed funds from commercial banks and disbursed to the SHGs for onward lending to the members. During the current year Rs.951.51 crores were disbursed to total of 1,12,000 SHGs. As on 31.3.2011 SKDRDP could show 64% growth in outstanding over the last year. The micro finance outstanding went up from Rs.662.00 crores as on 31.3.2010 to Rs. 1,025.85 crores during the year.

Findings and Discussions:

1. 50 percent of the respondents are below the age group of 30. And 32 per cent of them between 31 to 40. Only 18 percent respondents are above the age of 40.

The details about the age of the respondents, 50 per cent of the respondents were in the age group of 20 to 30 years, 32 per cent them were in 31-40 age group. On the whole in a sample of 40 respondents, 18 per cent respondents are above 40 years. Irrespective of age group dalit women are members of SKDRDPs SHG. It avoids taking loan from the money lenders for more interest. Easily available loans for emergency purpose and easy to repay it in small amount on installment basis. In this savings are more because interested is less and immediately after repayment of loan they get another one. So they are very interest in becoming member of SHGs.

2. Nearly 47 per cent respondents are illiterates and also less number of them has secondary education.

The literacy levels of the respondents, is given in table no.3. From this table, it is clear that 47 per cent of them are illiterates. Nearly 33 per cent had primary and 20 per cent secondary education. On the whole, as the statistics reveal, a large portion of the respondents are illiterates. This can be attributed partly to their poverty and also due to the perception of irrelevance of girl's education. Particularly dalit girls' education is not given encouragement. Since most of the families are from poor households the girls are dissuaded from education particularly after attaining puberty. Naturally, the girl child was socialized to take up domestic activities.

3. Nearly 43 per cent respondents have membership of 3 to 5 years in SKDRDPs SHGs. 30 per cent of them have 1 to 2 years membership.

Majority of the dalit women are taking advantage of SHGs as member for 3 to 5 years and improving the economic position of their family. Through SHGs the economic development of dalit women is increasing and it has improved her social status and economic status, her position in family. Majority of dalit women of this study are illiterates, for them becoming member of SHG is not difficult. From small savings they can get loan from SHGs for less interest which is use full for their economic development purpose. It reduces the burden of the family, it develops good relationship with group members, which helps to share their problems and in turns get emotional support from the group.

Dalit women in India lived in virtual isolation, unable to access even the most basic of services. But, with the formation of women's self help groups, these women are now achieving social and physical mobility. SHGs are a suitable means for empowerment of women. The impacts of SHGs on socio-economic status of women were

found significant.

4. 42 per cent of them are getting Rs.5000 to Rs.10,000 as loan from SKDRDP.25 percent of them received Rs. 15,000 and above. 33 per cent of them are getting Rs. 11,000 to Rs.15,000.

The respondents are living in urban area so financial need is more because of high Cost of living. They are unable to give good education for their children, medical necessity, and marriage expense for their daughters. Majority of the respondents Husband's not taking care of their family, spending money on alcohol, smoking, gambling etc., so dalit women through SHGs loan taking care of the family and improving her families' economic position.

5. 54 per cent of the respondents spend their loan on business, 33 of them on their children's education. Remaining 13 per cent respondents for their other self requirements.

Majority of the respondents spending their loan on small business like vegetables, flowers and fruits selling, and owning petty shops. 33 per cent of them are spending on children's education. Others are spending on marriage expense, medical needs and day to day needs.

Suggestions:

- When compare to the other backward classes, dalit women getting membership in SKDRDPs SHGs are very low, so awareness should be created through media.
- For dalit women should be given formal or informal education-vocational training which helps them to use the loan in useful manner.
- Dalit women should develop self confidence to become economically independent through SHGs.
- Family support will enable dalit women to participate in SHGs more actively.
- Investing in women capabilities and empowering them to achieve their choices and opportunities is the surest way to contribute to economic growth and overall development.

Conclusion:

The most significant contribution of SKDRDPs SHGs is that they build up enough confidence among the poor and now they are ready to participate in the process of development in Karnataka. Many of these have been running fair price shops very successfully. Self Help Group movement is a revolutionary movement as it attacks on poverty and unemployment and the most significant contribution of the scheme is capital formation by the groups of poorest of the poor people. Formation of women into self help groups paved a way to develop their economic standards, thereby building self confidence.

**Table no-1
Distribution of respondents by age**

| Sl. no. | Age | No. of Respondents | Percent |
|---------|--------------|--------------------|---------|
| 1 | 20 to 30 | 30 | 50.00 |
| 2 | 31 to 40 | 19 | 32.00 |
| 3 | 41 and above | 11 | 18.00 |
| | Total | 60 | 100.00 |

**Table no-2
Distribution of respondents by education**

| Sl. no. | Education | No. of Respondents | Percent |
|---------|------------|--------------------|---------|
| 1 | No- School | 28 | 47.00 |
| 2 | Primary | 20 | 33.00 |
| 3 | Secondary | 12 | 20.00 |
| | Total | 60 | 100.00 |

Table no-3
Distribution of respondents by duration of the Membership of SHG

| Sl. no. | Duration | No. of Respondents | Percent |
|---------|----------|--------------------|---------|
| 1 | 1 -2 yrs | 18 | 30.00 |
| 2 | 3-5 yrs | 26 | 43.00 |
| 3 | 5-above | 16 | 27.00 |
| | Total | 60 | 100.00 |

Table no-4
Distribution of respondents by amount received as loan

| Sl. no. | Age | No. of Respondents | Percent |
|---------|----------------------|--------------------|---------|
| 1 | Rs. 5,000 to 10,000 | 25 | 42.00 |
| 2 | Rs. 11,000 to 15,000 | 20 | 33.00 |
| 3 | 15,000 and above | 15 | 25.00 |
| | Total | 60 | 100.00 |

Table no-5
Distribution of respondents by utilization of SHG loan

| Sl. no. | Utilization of loan | No. of Respondents | Percent |
|---------|---------------------|--------------------|---------|
| 1 | Self | 8 | 13.00 |
| 2 | Children Education | 20 | 33.00 |
| 3 | Business | 32 | 54.00 |
| | Total | 60 | 100.00 |

Reference:

1. Assadi, Muzaffer (1998), "Farmers' Suicides; Signs of Distress in Rural Economy", Economic and political weekly, vol.33, No.13.
2. Adinarayana Reddy, P (2004)- 'Problems of Widows', Sarap and Sons Publications, New Delhi
3. K.S Bhat et. al (2006) – 'Tillers in Distress: A Pilot Study on Farmers Suicides in Andhra Pradesh' Hyderabad, Allied Publishers Private Limited.
4. Divy Ninad Koul and Giresh Mohan (2009), 'Women's self Help Groups and Microfinance', Publications Division, Ministry of Information and Broad casting, Government of India.
5. Fritz, M.A. (1979) ' A Study of Widowhood in Sociology & Social Research, Yojana, XIV 1 January.
6. Jean Dreze and P.V. Srinivasan (1998) –Widowhood and Poverty in Rural India; some inferences from Household survey data, New Delhi, Sage Publications.
7. Dr. Muralidhar A. Lokhande(2009), 'Micro Finance Initiatives In India', Publications Division, Ministry of Information and Broad casting, Government of India.
8. Dr. B.K. Mohanty (2009), ' SHG-Movement an Emerging Social Innovation of Micro Financing in Orissa', Publications Division, Ministry of Information and Broad casting, Government of India.
9. Dr. K. Padmanbhan (2006) - "Economic Status of Widows", New Delhi, Serials Publications.
10. Parthasarathy,K and Ms. S. Jayalakshmi (2004) - 'Status of Widowhood', Sarap and Sons Publications, New Delhi.
11. Rangula Bali swain, "Can micro finance empower women? SHGs in India", Department of Economics, Uppsala University.
12. Shankar. R, et. Al (2004) - 'Widows in Rural Setting- A sociological Study' Sarap and Sons Publications, New Delhi.
13. Vidyasagar. R. and Suman Chandra, K(2004) - Farmers' Suicides in Andhra Pradesh and Karnataka, Report of National Institute of Rural Development, Hyderabad.