

Social inclusion of the scheduled caste women

(A study on the impact of self help groups on scheduled caste women in Andhra Pradesh)

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Social exclusion of certain groups or classes occurs in all the societies. Caste may be considered as a proxy for socio-economic status in the India context. The Scheduled Castes suffered stigma, discrimination, disabilities and lived in poverty since times immemorial and had remained at the bottom of the Indian Society. The disabilities of the Scheduled Castes affected women among them with double intensity. The Scheduled Caste Women suffered from twin disadvantage, one because of their caste and the other because of their gender. They were under-privileged among the under-privileged and discriminated among the discriminated. The Scheduled Caste woman was perceived to be epitome and essence of pollution and epithet of ignorance. The caste and gender of the Scheduled Caste women made her to perform menial tasks that were considered to be impure and defiling. The economic and social disabilities, disadvantages and dishonor inflicted on the Scheduled Caste women in the past continued to hurt and undermine their social status and position, until recently. Majority of Scheduled Castes women come from the rural areas and below poverty line. Caste, gender, poverty, illiteracy and habitat put together have made the life of the Scheduled Caste Women living in the rural area difficult and downgraded.

The protective discrimination provided for amelioration of the Scheduled Castes by the Government, mostly in the spheres of education, employment and polity, was hardly of any use and could make little impact on her. Realizing that they have only themselves to help and taking help from all those who matter, the Scheduled Castes women started forming themselves into Self Help Groups. It is envisaged that the Scheduled Caste women shall use the Self Help Groups effectively to redeem themselves from socio economic poverty inflicted on them from times immemorial.

A woman Self-Help Group consists of 10-20 members, preferably from the same socio-economic back drop, voluntarily formed to save and mutually agree to contribute to a common fund to be lent to its members as per group decision. These groups are usually on both thrift and credit activities. The women save some amount that they can afford. The group through a consensual approach takes all financial decisions. As the group consolidates it enters into economic activities and the government and non government organizations help them by providing necessary training in capacity building and value addition. The micro-credit given to them makes them enterprising and the ultimate goal of the Self Help group is to ensure overall socio economic development of all the members and their families.

Government of Andhra Pradesh has taken up empowerment of women as a means to emancipate economically and uplift them socially. Women in Andhra Pradesh in general and those living in rural areas in

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particular have taken up self-help movement through savings as a mass movement. It has been planned by the Government of Andhra Pradesh to cover all the rural poor women in through Self Help Groups in due course of time. Andhra Pradesh is one of the largest States in India with a population of 76 million of which more than 75% of the population live in 26500 rural villages.

The Self Help Group movement in Andhra Pradesh was initially launched by Non Government Organizations in 1980s. The women self help group movement, using different nomenclature from time to time, trickled of with the formation of DWCRA groups 1982 - 83, has gradually picked up and reached its crescendo in the year 1999 - 2000. The considerable increase in the number, during 1998 - 99 and 1999 - 2000, can be related to the intensified social mobilization activities through campaign mode adopted by the state government under the aegis of Janmabhoomi. By 2000, DWCRA in Andhra Pradesh became a flagship programme of Government of Andhra Pradesh to implement all its poverty reduction programmes. NABARD played a proactive role in sensitizing NGOs, government officials and Bankers on SHG concept and bank linkage. Greater coordination has been witnessed among DRDAs, Banks and NGOs during 1999-2002. NGOs that have internal capacities supported capacity building of DWCRA group members.

During 1996 - 2001 UNDP funded poverty alleviation programme was implemented in Mehaboob Nagar, Kurnool and Anantapur districts with a total outreach of 3200 Self Help Groups. Since 1999 CARE began the implementation of DFID funded project called Credit and Savings for Household Enterprise (CASHE) to support the emergence of quality among Self Help Groups. In June 2000, World Bank funded District Poverty Initiatives Project (DPIP) was initiated in 6 poorest districts of Andhra Pradesh based on the UNDP experience. The society for Elimination of Rural Poverty (SERP) is State sponsored nodal agency, coordinating the poverty alleviation efforts of the districts and the social mobilization process of the poor. In 2002, the DPIP was scaled up to all the 22 districts of

Andhra Pradesh with funding support from World Bank and the project is called AP Rural Poverty Reduction Programme (APRPRP) the vernacular name being 'Velugu' meaning the 'Light'. It works closely with the Self Help Groups. An analysis of women self-help groups by caste reveals a skewed pattern of distribution. The proportion of groups formed with weaker sections (SC, ST and BC) is higher than their population proportion. The SC groups constitute 25 percent; the ST and BC groups form 8 percent and 27 percent of the total groups, respectively. It means that there is a built-in mechanism in group formation process for benefiting weaker sections. While the Government of India guidelines stipulated coverage of 50 percent to the SCs and STs, the performance in Andhra Pradesh has been 33 percent.

The official estimate puts it to 6.88 lakh groups in Andhra Pradesh. (See appendix for number of self help groups and number of members in the self help groups) The total membership in SHG movement is put to 86.51 lakh women as on March, 2008. Andhra Pradesh alone has about half of Self Help Groups organized in the country. The Government has been making conscious efforts to assist the Self Help Groups by providing them revolving fund and also through banking linkages and loan and economic training. It is envisaged that the Self Help Groups would help to improve socio economic status of the rural women in general and social inclusion of the Scheduled Caste women, the most downtrodden, in particular. The impact of Self Help Groups on Scheduled Caste women is examined in the ensuing pages.

THE PRESENT STUDY

The present paper, based on primary data, is an attempt to examine to what an extent the Self Help Groups, as a government policy, helped the social inclusion of the Scheduled Caste women in the study area. The data was collected from 300 Scheduled Caste women respondents who are members of Self Help Groups. The respondents are from all the three

different regions of Andhra Pradesh and are particularly from three districts namely Anantapur, Prakasam and Nalgonda and also from the Self Help Groups that were at least three years old. The districts, mandals, villages, self help groups and respondents were selected through multi stage sampling and the data was collected by administering a

standardized schedule. Analyzing the collected data, the paper presents the socio economic status of the respondents, the economics of the self help groups in which they are members, the perceived economic and non economic changes and the social issues taken up by the respondents and also the impact of the self help groups on them.

Socio - economic characteristics of self help group members

S. NO.	DETAILS	DISTRICT			TOTAL	PERCENT
		ANANTAPUR	PRAKASAM	NALGONDA		
1	Sub Caste					
	1. Mala	24	31	21	76	25.0
	2. Madiga	76	69	78	223	74.70
	3. Others	0	0	01	01	0.30
	Total	100	100	100	300	100.0
2	Education					
	1.Illiterate	08	43	50	101	32.7
	2.Can sign	81	57	48	186	62.0
	3.Primary	05	0	0	05	1.7
	4.Secondary	04	0	02	06	2.0
	5.Intermediate	02	0	0	02	0.7
	Total	100	100	100	300	100.0
3	Marital Status					
	1.Unmarried	0	01	0	1	0.3
	2.Married	89	95	89	273	91.0
	3.Widowed	11	04	11	26	8.7
	Total	100	100	100	300	100.0
4	Type of Family					
	1.Joint	55	68	59	182	60.7
	2.Nuclear	45	32	41	118	39.3
	Total	100	100	100	300	100.0
5	Status of House					
	1.Own	97	99	98	294	98.0
	2.Rented	03	01	02	06	2.0
	Total	100	100	100	300	100.0
6	Type of House					
	1.Thatched House	08	0	01	09	3.0
	2.Tiled	14	01	04	19	6.3
	3. Terraced	88	99	95	272	91.7
	Total	100	100	100	300	100.0
7.	Ownership of Land					
	1.No Land	24	0	03	27	9.0
	2.Irrigated	12	23	51	86	28.7
	3.Un Irrigated	22	15	11	48	16.0
	4.Both the types of land	42	62	35	139	46.3
	Total	100	100	100	300	100.0
8	Economic Activity					
	1.Working to own form	05	09	03	17	5.7
	2. Working as Agl. Labor	08	04	03	15	5.0
	3.Household activities only	04	05	03	12	4.0
	4.Sheep rearing	04	05	03	133	44.3
	5.Animal Husbandry	60	30	43	58	19.3
	6.Work in own farm & Agl.lab	17	27	14	3	1.0
	7.Petty Business	1	1	1	51	17.0
	8.Others	08	29	14	11	3.6
	Total	02	06	14	300	100.0

THE SOCIO ECONOMIC DATA

The Study discloses the socio-economic particulars of the respondents in terms of sub-caste, education, marital status, type of family, type of house, ownership of land and also their occupation. Analysis of the Socio-economic characteristics of respondents reveals the following features:

The respondents under reference are represented by two major sub-castes among the Scheduled Castes of Andhra Pradesh namely, the Madiga and the Mala sub castes. Madigas constitute almost 75% among the respondents and Malas represents only 25% percent and less than one percent by other sub caste members. With regard to education, the respondents are women who come from Below Poverty Line and also from the most backward social category and as such one cannot expect majority of them to be literates. The data completely agrees with this generalization. More than 95% of the respondents are illiterate. Less than five percent of the respondents have educational attainments that can be ranked as primary, secondary and intermediate education. Only two members have reached the level of intermediate education. However, as the group members have to sign minutes book and also at times some bank papers as much as 60% of the respondents have learned to sign. Though this many numbers of members can sign; it does not mean that they are literates who can read or write with understanding. With regard to marital status 91 percent of the respondents are married and less than one percent is unmarried and about nine percent are widowed. More than 90% percent of the respondents are living with husbands. The data indicates that a little over 60% percent of the households of the respondents are Joint families and about 40% percent are nuclear families. The data also reveals that majority of the respondents are the beneficiaries of housing schemes of the Government and as such 98% of respondents own houses and only two percent of the respondents live in rented house. As Government constructed terraced

houses in the housing schemes, though small, majority of the respondents live in terraced houses and only three percent reside in thatched houses. Land ownership is an important indicator of social and economic status. In India, traditionally, the land is controlled by upper castes and the peasant castes. The weaker sections were allowed to possess / control the land of very small sized holdings in order to maintain caste oriented social / economic hierarchy. After independence several land reforms and developmental activities meant for Scheduled Castes and have changed this scenario. In the recent decades, Government of India has distributed agriculture land to the Schedule Castes to promote equality of opportunity. 91% of the respondents' families, therefore, now own some piece of land for agricultural purposes and only nine percent are land less. Among the land holders a little more than 28% possess irrigated land and 16% un-irrigated land. The number of members possessing un-irrigated land is more in Anantapur district as it is a draught prone district. Whereas the members who have irrigated land are more in Nalgonda district as the district enjoys Nagarjunasagar project irrigation channels. With regard to economic activities of the respondents, in the study, it was found that majority of the respondents families own land, but to many of them agriculture is uneconomical for various reasons. Women in general are not encouraged to take up independent economic activity in rural India. However, majority of the women, particularly among the weaken sections do involve in one or the other economic activity to supplement their family income and mostly to meet the needs of family. The men folk in the families of the respondents are still clinging to agriculture as primary occupation but the women, who are the respondents, in a majority have moved over to agriculture allied occupations such as sheep rearing and milch cattle and non agricultural pursuits such as petty business as secondary occupations to supplement subsistence. The Socio economic data of the respondents at a glance is as follows:

1. All respondents belong to Schedule Caste and represent three districts, namely Anantapur, Nalgonda, and Prakasam and all of them are from rural areas only.
2. Three fourths of the respondents belong to the Madiga sub caste.
3. Majority of the respondents are illiterate but almost 60% of the respondents have learned to sign.
4. More than 90% of the respondents are married and are living along with their husbands.
5. More than 60% of the respondents house holds are found to be joint type of family.
6. Almost all the respondents own the houses and a majority of them live in terraced houses that were constructed by the Government for them.
7. About 90% of the respondents' families own land by and large allotted by government. A majority of them are small farmers only with limited irrigational facilities.
8. Majority of the respondents are involved in agriculture and allied activities, milch animal and sheep rearing petty business for their livelihood.

THE ECONOMICS OF THE SELF HELP GROUPS

Thrift is an entry point economic activity for the self help groups which is put to rotation among the group members as micro loans based on the priority decided by the groups' members. They are being supported and facilitated by the agencies of the state, including the banking system. Earlier State government agencies have been extending matching grant assistance to self help groups based on their thrift, credit and repayment records; and as of now banks have been extending loans to the groups, at a cheaper rate of interest. The groups open savings bank account with the banks for depositing their savings. The leaders usually operate the accounts for depositing savings, loan repayments, etc., and for withdrawal. The

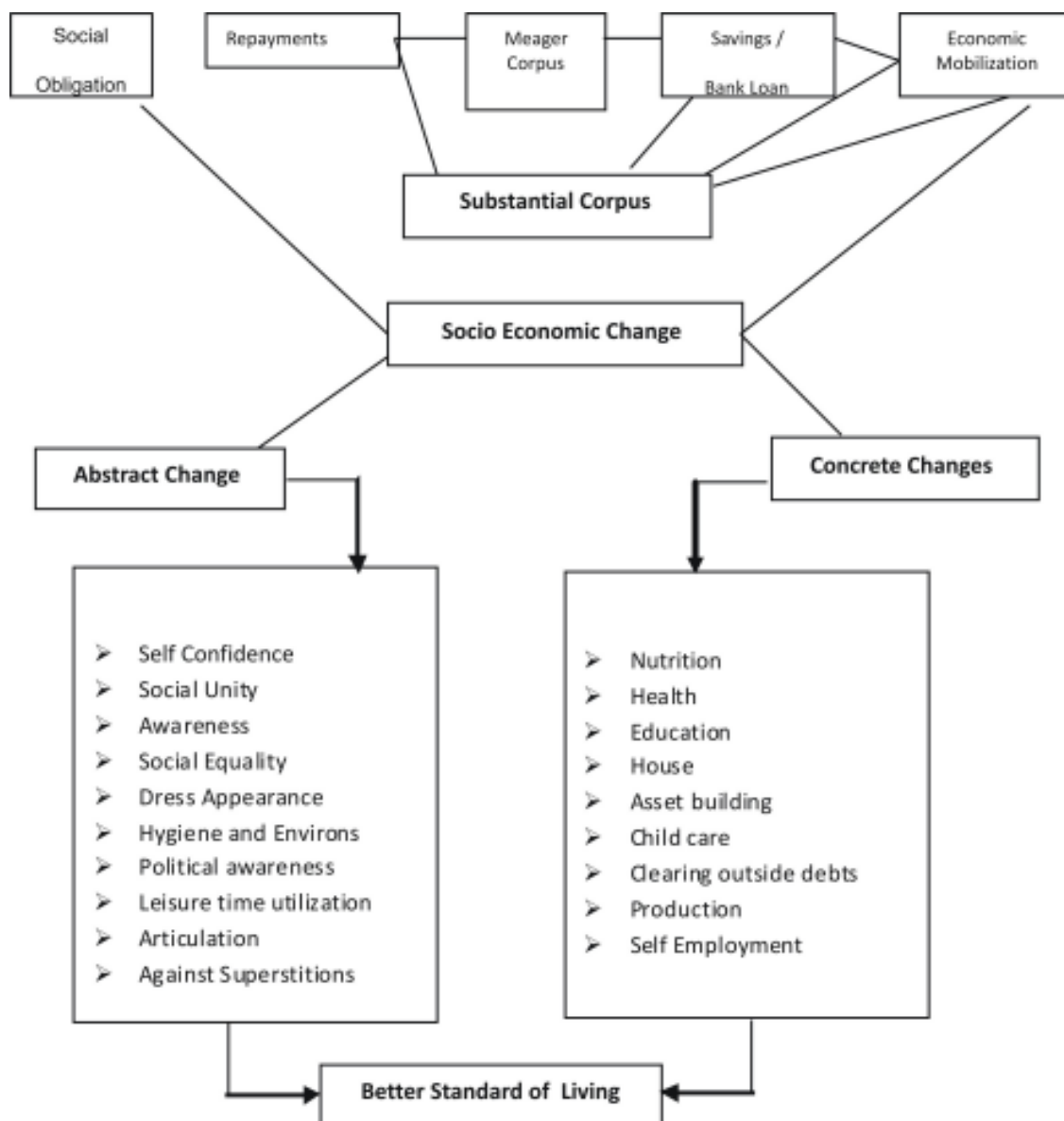
groups are eligible for bank loan on completion of six months of their existence and successful conduct of meetings, collection of savings and internal loaning. Self Help Groups and banks enter into commercial relations of mutual benefit, with low bank and client transaction costs and negligible risks. As the groups progress the overall fund base of the groups will be enhanced so as to enable internal lending of higher order. The loans to the members are initially for meeting consumption needs and later for economic and production credit requirements of the members. The economics of self help groups is also called micro finance or micro credits. Micro Finance programs are generally seen as small loans to poor people that generate income allowing them to care for themselves and other families as well. Micro Finance or credit is also seen as an integral component of anti - poverty programs. Micro Credit Summit, Washington, 1997 sought to define micro credit based on its functional characteristics, task force on supportive policy and regulatory frame work for micro finance (1999) in its recommendations have given a normative definition of micro finance which has been accepted by RBI. Accordingly, micro finance has come to be defined as "provision of thrift, credit and other financial services and products of very small amounts to the poor in rural, semi urban and urban areas for enabling them to raise their income levels and improve living standards. Micro Finance is perhaps the only socio economic program that aims at broader range of goals that promote well being of the poor and its philosophy is rooted in human welfare economics. Micro credit programmes has certain common characteristics listed out in Declaration and Plan of Action of Micro Credit Summit, Washington, 1997, which include:

1. Targeting the poorest of the poor
2. Organizing the poor into group mode
3. Stimulating thrift habit among the poor
4. Participation of poor in neighborhood lending processes
5. Collateral free loans and

6. Quick disbursement of small and short term loans
7. Market related interest rates
8. Default management through peer and moral pressure
9. Transparent methods of operation
10. Clearly defined responsibilities and accountability of fund managers (group leaders)
11. Provision of package of financial and non financial services for the poor

The micro finance has certainly helped the members of the Self Help Groups. Members taking up more than one activity increased from about 30 percent during pre group formation to about 53 percent during post-group formation situation. As a result, the average annual net income of the members was doubled. Further from a state of disorganized or unorganized diffident individuals, the poor evolve into a state of self-supporting, organized, disciplined and productive bodies. MYRADA, an NGO, depicts the impact that can be achieved through microfinance

ECONOMICS OF THE RESPONDENTS UNDER STUDY



Economics of the Respondents under Study

(In Rupees and per annum)

Details	District			Total	Percent
	Anantapur	Prakasam	Nalgonda		
Savings of the SHGs					
Less than 10000	16	01	02	19	6.3
10000-20000	33	01	02	36	12.0
20000-30000	25	11	03	39	13.0
30000- 40000	10	76	23	109	36.3
More than 40000	16	11	70	97	32.3
Total	100	100	100	300	100.0
Loans from Bank by SHGs					
Less than 10000	15	0	0	15	5.5
10000 - 20000	09	16	10	35	12.8
20000 - 30000	11	05	06	22	8.1
30000 -40000	06	17	16	39	14.3
More than 40000	53	62	67	162	59.3
Total	94	100	99	273	100.0
Economic Activity by SHGs by use of Savings and Loan					
Dairy	17	27	14	57	23.7
Sheep rearing	60	30	43	112	46.4
Petty Business	08	29	14	51	21.2
Other econ. activity	04	06	11	21	8.7
Total	89	92	82	241	100.0

ECONOMICS OF THE RESPONDENTS UNDER STUDY

The respondent of the study were asked to give information about their savings, loans taken and the economic activities they went into after taking the loan from the group. As all the self help groups under study are at least three years old they all have banking linkages; whereas some groups on their own initiative have bank linkage the others are encouraged by government and non government agencies. All the 300 respondents save money in their own self help groups and these savings range from less than Rs.50 a month to more than

Rs.200 per month. Whereas 70% of the respondents from their personal income about 15% pay from their husbands' income and the remaining members pay from homely expenses and almost 95% of the respondents pay their saving regularly. The study clearly reveals that more than 68% of the self help groups have more than Rs.30000 savings per annum. With regard to loans taken from the bank, almost 91% of the groups have taken loans from the bank. 74% of the self help groups have taken more than Rs.30000 loan from the banks. Whereas 68% of the groups have taken loan only for once, the remaining groups that the older have taken loan for more than once. The respondents have said that

they never had any problems with the banks in obtaining the loan that they have taken but said had problems when they asked for more quantum of loan. While the respondents save and deposit in the bank and take loan from the bank on group basis; once they take loan from their own group majority of the respondents use the loan amount from the group on individual basis for economic gain. However, groups going into economic ventures together are not uncommon. As the study reveals almost a little more than 80% of the 300 respondents have used the loan taken from the group for economic gains. The respondents being from rural areas more than 60% of the respondents who use group loan used them for dairying and sheep rearing, which are agriculture allied activities and a substantial 20% used it for petty business. A little more than 10% of the respondents, who number to 32 have used the loan from the group for non economic reasons such as medical expenses, building and repairing house, marriage of the siblings, clearing old debts, education of the children, fairs and festivals, purchase of food grains and religious rituals. Equal distribution some times, according to needs some other times the loans are distributed among the members. Fines and penalties are imposed for the members who repay loan late. The data clearly indicates that the self help groups under study have efficiently used bank linkages for economic benefits by paying savings into bank and taking loans. The loans from the groups are mainly used for economic gains but at times for consumption and non economic household reasons. The economic activities of the respondents with the help of loans from groups have certainly helped them to improve their economic strength and thereby the standard of living.

ECONOMIC AND NON ECONOMIC CHANGES DUE TO SELF HELP GROUPS

Besides examining the economics of the Self help groups under study, an attempt was specifically made to examine the economic and non economic changes that took place

among the respondents, being the members of the self help groups. The changes were noted on a five point scale namely greatly improved, marginally improved, no change, greatly deteriorated and marginally deteriorated. The economic changes are about the changes in Permanent Assets, Livestock, Net income, Repayment of old debts and Non economic dependency on the family. The non economic changes are about acquiring furniture in the household, improving sanitation, improvement in the Status of the family, intake of better food, better clothing, improvement children education, participation in the activities of community, thinking capacity and interaction with others. The respondents are of the opinion that the economic and non economic changes are clearly visible as majority of them have answered in positive by choosing the options greatly improved and marginally improved. No change was the answer in case of less than 20% of the respondents in terms of permanent assets participation in the activities of the community greatly deteriorated and marginally deteriorated was the answer that could be seen in case of repayment of old debts and non economic dependency on the family.

As a result of joining the self help groups, concrete and abstract changes are clearly visible among the respondents in the study. As permanent assets the respondents could acquire house plot, house, land and gold. They also purchased domestic animals like milch cattles, buffalo, sheep, goat, bullock, poultry, breed lambs to augment their family income. Self Help Groups are aimed at reducing rural poverty by making use of thrift and bank linkages and generating income earning opportunities'. As the data reveals the net income has increased as the respondents have effectively made use of the savings, bank loan and group loans. Access to credit has enabled women to undertake income generating activities. Besides their own efforts in improving the income, Government and Non Government agencies also helped the members of the Self Help Groups by providing opportunities and linkages under livelihood activities and productivity enhancement (PE) programmes. Almost 60% of the respondents

have cleared their old debts they borrowed from outside banks. Similarly almost 90% of the respondents have said that they feel their economic dependency on the family has come down, as they are also contribution for the family income. Besides the above said economic changes non economic changes are also could be seen among the respondents. More than 90% of the respondents have said

that they could buy furniture, household articles and transport vehicles and the like through the savings and borrowing from the bank and group. More than 90% of the respondents have positively responded and said that there is improvement in terms of sanitation, status of family, intake of food, clothing, children education, thinking capacity and interaction with others.

ECONOMIC AND NON ECONOMIC CHANGES DUE TO SELF HELP GROUPS

Changes	Economic changes					Non Economic Changes								
	Permanent Assets	Live stock	Net Income	Repayment of Old debts	Non dependency on the family	Furniture acquired	Sanitation improved	Improvement in Status of family	Intake of better food	Better Clothing	Children Education	Participation in community	Thinking capacity	Interaction with others
Greatly Improved	59 (19.6)	185 (61.7)	264 (88)	111 (37.0)	209 (69.6)	125 (41.7)	203 (67.7)	259 (86.3)	265 (88.3)	205 (68.3)	93 (31)	101 (33.7)	255 (85.0)	259 (86.4)
Marginally improved	188 (62.7)	96 (32)	31 (10.3)	86 (28.7)	57 (19.0)	170 (56.7)	95 (31.6)	41 (13.7)	33 (11.0)	94 (31.3)	197 (65.7)	132 (44.0)	36 (12.0)	28 (9.3)
No change	53 (17.6)	19 (2.1)	3 (1)	25 (8.3)	11 (3.7)	5 (2.6)	2 (0.7)	0 (0)	2 (0.7)	1 (0.4)	7 (2.3)	67 (22.3)	9 (3.0)	13 (4.3)
Marginally deteriorated	0 (0)	0 (0)	2 (0.7)	26 (8.6)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	3 (1.0)	0 (0)	0 (0)	0 (0)
Greatly deteriorated	0 (0)	0 (0)	0 (0)	52 (17.3)	23 (7.7)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)	0 (0)
Total	300 (100)	300 (100)	300 (100)	300 (100)	300 (100)	300 (100)	300 (100)	300 (100)	300 (100)	300 (100)	300 (100)	300 (100)	300 (100)	300 (100)

IMPACT OF SELF HELP GROUPS ON THE RESPONDENTS

The respondents were specifically asked about the impact of the Self Help Groups on the individual members of the groups. They were given the options of: I am benefited, some members are benefited, most members are benefited, all members are benefited and only the leader benefited. Various issues listed out in the table were placed before the respondents for their response. The issues up to serial number 5 pertain to health, the issues 6-8 pertain to self esteem. The issues 9-11 pertain to participation, issues 12-13 are concerned with value orientation and the last issue, that is numbered 14, pertains to decision making. The best response that the researcher could get from the respondents is that 'all the members benefited' and the least favorable response is 'only leader benefited'. The table gives the perceptions of the respondents to different issues and is self explanatory. As the data reveals, the issue related to getting respect from government officials only received the response of 'only the leader is benefited' to the tune of about 67%. In rest of the issues the members of the Self Help Group were benefited ranging from 'I am benefited' to 'all the members are benefited' as the issue is. In general the Self Help Groups have certainly had their impact not only on the economic issues but also health issues pertaining to the women and their children. They have realized the importance of sanitation and hygiene and improved their awareness on issues like family planning and HIV/AIDS. As they started contributing for the family income, respect for them in the family and their neighborhood also increased. The self esteem of the members of the groups were given the necessary boost up as the government officers and bankers no longer take them for granted and they are at times make the officers and banker proud with their achievements. Many a time they are given a chance to speak about their efforts and achievements at different forums, and certainly they are brimming with self confidence. They do participate in community activities and make their presence felt in

different ways. Government programmes in the villages are seldom conducted without their presence. They have their own say and are asking and demanding for their due share. Men folk also realized that at times the women self help groups perform better than they do and accommodate them. Government and not government organization have come out with different programmes that empower the women self help groups not only economically but also socially. The value orientation of the respondents has certainly changed in a positive way. The decision making, hitherto the male prerogative, is now certainly make to accommodate women as equal partners for their economic viability at various levels, be that, family, neighborhood, community and polity.

SOCIAL ISSUES HAVE TAKEN UP BY THE MEMBERS OF THE SELF HELP GROUPS

The self help groups are envisaged not only for the economic development of the members but also for the social empowerment. The members of the self help groups are especially encouraged by the non government organizations to take up and tackle the social problems that exist in their family, neighborhood and community. The research and evaluation studies on Self help Groups have indicated that they have been working on the social issues and other issues such as to laying roads, planting trees, conserving environment, construction of water harvesting structures, donations to the victims of natural calamities, campaign against eradication of social evils like dowry, child marriages, crime, and encouragement to widows and destitute. Studies also reveal the Self Help Groups working in the areas of Kitchen Gardens, enhancing nutritional status of children, immunization, family planning, care for pregnant and lactating mothers, improvements in school enrolment and attendance, toilet facilities and access to electricity and LPG. More mature the Self Help Group, more keenly it works on not only economic but also on social issues.

The respondents in the study were particularly asked about the social issues that

IMPACT OF SELF HELP GROUPS ON THE RESPONDENTS

IMPACT ISSUE	I am Benefited	Some members benefited	Most members benefited	All members benefited	Only leader benefited	Total
1.General health care	68 (22.6)	28 (9.3)	61 (20.3)	143 (47.6)	0 (0)	300 (100.0)
2.Child health care	16 (5.3)	179 (59.0)	87 (29.0)	18 (6.00)	0 (0)	300 (100.0)
3.Hygiene practices	35 (11.7)	110 (36.7)	97 (32.3)	58 (19.3)	0 (0.00)	300 (100.0)
4.Family planning	17 (5.7)	178 (59.3)	70 (23.3)	35 (11.6)	0 (0)	300 (100.0)
5.Awareness on HIV/AIDS	9 (3.00)	5 (1.67)	12 (4.00)	266 (88.67)	8 (2.66)	300 (100.0)
6.Respect among family members and relatives	25 (8.3)	53 (17.6)	95 (31.6)	124 (41.3)	3 (1.0)	300 (100.0)
7.Self confidence improved	204 (68.0)	77 (25.67)	6 (2.0)	13 (4.33)	0 (0.00)	300 (100.0)
8.Respect from Govt. officials	11 (3.6)	27 (9.0)	19 (6.3)	41 (13.6)	202 (67.3)	300 (100.0)
9.Articulation improved	156 (52.0)	123 (41.0)	16 (5.33)	3 (1.0)	2 (0.66)	300 (100.0)
10.Participation/ awareness of Govt. Programmes increased	16 (5.3)	68 (22.6)	166 (55.3)	36 (12.0)	14 (4.6)	300 (100.0)
11.Participation in community decision making	28 (9.3)	182 (60.6)	65 (21.6)	25 (8.3)	0 (0.0)	300 (100.0)
12.Value of education realized	71 (70.6)	30 (10.0)	46 (15.3)	150 (50.0)	3 (1.0)	300 (100.0)
13.Value of unity realized	72 (24.0)	27 (9.0)	122 (40.6)	76 (25.3)	3 (1.0)	300 (33.33)
14.Decision-making in family	42 (14.0)	106 (35.3)	112 (37.3)	39 (13.0)	1 (0.3)	300 (100.0)

Note: Figures in brackets represents percentages to total

they have taken up over a period of time. Different groups have been working on different social issues and they were listed out for eliciting information. The issues 1-2 are general social issues and the issues 3-8 are

generally concerned with women. The respondents were given five options namely, issue completely resolved, issue partially resolved, attempted but not resolved and not

bothered about the issue. The best answer the respondents could give was 'issue completely resolved' and the least preferred answer could be 'not at all bothered by this issue'. The responses of the respondents to different social issues are shown in the table. All the respondents in the study are Scheduled Caste women and majority of them are illiterate. As such one can not expect them to show keen

Note: Figures in brackets represents percentages to total interest in fighting to resolve the social issue and this is evident from the table. Anti arrack protest and discrimination against the girl child are the only two issues that elicited the answer 'issue

completely resolved' from 25% and 32% of the respondents. However they have made a beginning and it is hoped that the respondents continue to work for social issues with more vigour in times to come.

CONCLUSION

The paper draws the conclusion that the Self Help Groups in Andhra Pradesh has been a revelation in bringing social and economic empowerment among the women in rural areas and a silent revolution towards the

SOCIAL ISSUES TAKEN UP BY THE MEMBERS OF THE SELF HELP GROUPS

Sl. No.	District	Number of groups	Number of Members		
			Total	Scheduled Castes	Percent
1	Srikakulam	27288	374868	51915	13.85
2	Vijayanagaram	21694	316852	46688	14.73
3	Visakhapatnam	34925	419058	51646	12.32
4	East Godavari	59117	776657	165016	21.25
5	West Godavari	40850	449351	170330	37.91
6	Krishna	35148	446499	183184	41.03
7	Guntur	36578	414040	129386	31.25
8	Prakasam	30127	420149	144609	34.42
9	Nellore	22505	331586	86511	26.09
10	Chittoor	39197	537112	157052	29.24
11	Kadapa	27693	278818	99194	35.58
12	Anantapur	32008	364869	101046	27.69
13	Kurnool	26061	338793	98475	29.07
14	Mahaboob Nagar	30789	461835	184734	40.00
15	Ranga Reddy	19407	235607	89013	37.78
16	Medak	24918	299120	134024	44.81
17	Nizamabad	26269	316654	73731	23.28
18	Adilabad	21580	279121	137505	49.26
19	Karimnagar	33058	397030	141754	35.70
20	Warangal	33960	434218	86372	19.89
21	Khammam	31412	323040	62729	19.42
22	Nalgonda	33669	435746	113686	26.09
	Total	688253	8651023	2508600	28.90

Note: Figures in brackets represents percentages to total

change for better. Impressed by the remarkable success of women Self-Help Groups in Andhra Pradesh, the World Bank said that the model could be replicated in other States in India and in other countries. Celebrities of the like Bill Clinton, George Bush, Bill Gates and Sonia Gandhi have visited the State to interact with the women Self-Help Groups and were impressed by their performance and achievements.

As for as the respondents under the study is concerned, the self help groups have certainly proved to be a movement for social inclusion of the hitherto marginalized and excluded sections, particularly the doubly disadvantaged Scheduled Caste women into the mainstream society. There is overall economic and non economic change among the respondents is very much evident. The positive impact of the self help groups is clearly being manifested in health, self esteem, participation, value orientation and decision making. The self help groups have certainly worked towards social and economic empowerment. The once diffident and marginalized respondents are now self confident, articulate and above all

economically vibrant. The paper concludes that the Self Help Groups among the Scheduled Castes have brought in not only perceptible positive socio economic changes but also overall improvement in the quality of life.

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