

EMPIRICAL INVESTIGATION ON WOMEN EMPOWERMENT AND SUSTAINABLE DEVELOPMENT THROUGH STREE SHAKTHI PROGRAMME PRACTICES IN MYSORE DISTRICT

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Abstract

SHGs have become significant contributors to the generation of self-employment and source of livelihood. The Self-Help Group (SHG) is moving in the right direction in empowering women economically and socially and eradicating poverty in rural and urban areas. Self-employment is necessary to eradicate the regional economic imbalance. Women's participation is necessary for the betterment of the economy. The main aim of this study is to analyze the socio-economic background of the respondents and evaluate type of economic activity taken up by the women entrepreneurs and also assess the major reason for joining Stree Shakthi Programme and examine economic and social status of women entrepreneurs under the scheme of SSP. The present study has been collected from primary data was collected by on the basis issue of questionnaire, women population or sample size for study was only 50 beneficiaries of SSP programme. In addition, increased participation in SHGs leads to higher political empowerment in the form of higher political participation and better community mobilization. Socio-economic status and place of operation significantly moderate the effect of the level of participation on women (SHG member) empowerment. Insights from this study are helpful for the government and non-government agencies working towards empowering women in developing regions. They may take note of the different indicators of participation and role of the significant moderators while implementing similar programs.

Key Words: Women Empowerment, Economic Status, T-Test and SSP.

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INTRODUCTION

The term Empowerment is recognized as a central issue in determining the status of women in the society. Empowerment is the process of enabling women to realize their full identity and power in all economic activities. The concept of empowerment was first introduced at the international women's conference in 1985 at Nairobi. Empowerment of women started with their ability to voice their opinion through the process of consensual political dialogue, backed up by access to education facilities. Empowerment of women and their full participation as the basis of equality in all spheres of society are fundamental for the achievement of equality and development process. The process of empowerment encompasses several mutually reinforcing components, but begins with and is supported by economic independence.

After Independence, the Government of India's policy on women's development has undertaken various shifts of emphasis. The important changes occurred in the mid-1980s with the 7th five-year plan, which started a move towards equality and empowerment of the community. The new institutions were established to expedite action. It has been included the department of women and child development within the ministry of human resource development and its counterparts in the states. In addition, women's development corporations were set up in most states to implement the new strategy of economic development by facilitating access to training, entrepreneurship development, credit, technical consultancy services and marketing facilities also. The 8th Five Year Plan marks a further shift towards empowerment of women, emphasizing women as equal partners in the development process in the economy. The advocacy of the government for equitable growth opportunities for women is increasingly being reflected in state government policies and programmes also. The programmes have resulted in increased participation by women in local governments and decision making processes, an increasing focus of poverty alleviation programs for women include a mandate to eliminate discrimination against girl children and adolescents in matters of food, health, education, and child labour; greater spread of community-based organizations, including women's groups, recognition of the need to sensitize all levels of bureaucracy, legislators, and law enforcement agencies to gender issues and more recently, the promotion of income activities and thrift and credit SHGs for women empowerment.

The women though largely absent from the formal workplace and hence from official labour statistics, are nevertheless heavily engaged in subsistence agricultural and informal sector of economic system.

Stree Shakti Programme in the State:

Stree Shakti Programme plays a significant role in the way on how an SHG develops and functions. The scheme Stree Shakti is an approach through which efforts are being made by the government with the intention to pool both human and material resources and empower women in rural community. Particularly, the pioneering scheme would empower women to achieve financial stability and self-reliance through various income generating activities to boost household income and also vital contribution towards the area of social service like helping widows to lead honourable lives, laying of roads, village cleaning etc. This scheme was launched on 28-8-2000, as per the direction of honourable chief minister of Karnataka, Shri S.M. Krishna by the objective of empowerment of rural women socially, economically and other developmental activities regarding economically weaker sections of society in Karnataka.

In the state of Karnataka, the conveying services to poor women through SHGs has emerged as the dominant strategy for combating female poverty ratio. The Karnataka state has several programmes running SHGs and one of the most significant schemes in terms of funding and outreach is Stree Shakti implemented by department of women and child development in the rural areas. This is attempted to focus the attention of members on curbing domestic violence against women, promoting girl child education, preventing child marriage and empower women through savings and microcredit, social awareness, adequate budgetary provision for training, grant of Rs. 5,000 per group as revolving fund by the group. Self-help groups are mainly facilitated by anganawadi workers of the Department of Women and child development and some NGOs now being involved.

In terms of magnitude Stree Shakti is amazing as on July 1st 2005, the programme had 1,00,000 groups with an accumulated savings of Rs.2, 88,55,99,002. So it is the single largest government sponsored economic development programme for women, which employs the SHG strategy, but with the self-help groups having their origins in NGOs driven projects for the empowerment. The scepticism is about the governments capacity to manage such programmes, more specifically when they have been up scaled very rapidly as with Stree Shakti scheme. Then the SHGs promoted by different SHPIs (Self Help Promoting Institutions), some are performing very well and some are not functioning is good. Finally, SHGs have helped women in socio-economic empowerment in the state of Karnataka.

REVIEW OF LITERATURE

Hamsaveni (2013) analysed study on the family support of women employees. He argued that when education of women improves automatically the income of women increases, when income increases the child care support is good and the status in the family is also satisfactory. He opinioned that encouragement from the family and child care support educated women is proving to be successful with more awareness on right education for girls our country will face a powerful female workforce who strikes the balance between work and family it's the biggest challenging role for the women.

Prasad (2014) observed that the potential of the women at present is not fully tapped and utilised for the community empowerment. The woman is given her proper role in the various activities of the community namely, social, economic and political field's women will be able to plan mould and activate various programmes for the betterment and the development of the community also. Lastly outcome of the study indicates that women must be made to assert her to legislature and also through providing more opportunities in the administrative set up in the country.

Munian (2015) analysed that the SHG Bank Linkage approach is found to be an effective instrument by which very poor people can access hassle free formal credit without any collateral security and simultaneously improve their thrift habits. Hence, the linkage and its impact can be made sustainable with the sincere interventions by the promotional agencies particularly the banks and block authority in the areas of awareness building, skill development and training of the women.

Gunatharan (2016), addressed in this study after the empowering the women profitability of the enterprise, loans availed, confidence of women entrepreneurs to succeed are apprehensive determinants of the growth exclusive worth of the enterprises of SHGs. This study mainly results women collision on their social status in terms of increase in their literacy education of their children and family well-being. Therefore, empowerment of women has a rich payoff in economic development and egalitarian goals of the society.

Anshuman Saikia (2017), attempt has been made to examine the performance of Swarnajayanti Gram Swarajgar Yojana (SGSY), recently restructured as National Rural Livelihoods Mission (NRLM) on poverty alleviation in Assam. In this study focused main SGSY mission programme are the suitable scheme for poverty alleviation in rural areas of Assam, but due to lack of infrastructural facilities, lack of awareness, and delay of loan sanctioning and miss-utilization of funds, effect the success of scheme not only in Dibrugarh district.

Andrea (2019), focused a study on potential role of microfinance as a means for empowerment of internally displaced women in Colombia. He argues that without challenging the structural conditions that create poverty and discrimination against women, usually deepened during transition processes, these initiatives will be tackling the symptoms rather than the underlying causes of gender inequalities and poverty. He come out with result of this analysis a set of recommendations will be provided with the purpose of promoting virtuous cycles of female economic empowerment in the Colombian post-conflict scenario through transforming microfinance institutions.

Senthilkumar (2022), investigates a study on SHGs account expects of an enormous number of little measured individual records, borrowers as a piece of a SHG chop down costs on movement and information has been made utilized off with the end goal of examination collected data has been analyzed using discriminate analysis. Lastly, he finds out this study researchers planners and policy makers in overcome the problems of women and in formulating strategies for the social progress and empowerment women through SHGs in Tamil Nādu in general and predominantly in Villupuram District

RESEARCH METHODOLOGY:

The present study has been collected from both primary and secondary sources. The primary data was collected on the basis of issuing questionnaire. The study employed survey based and empirical in nature. The total population size for study was only 50 respondents, which is considered optimum for the study and sampling method has been followed systematic random sampling method. The questionnaire issued for beneficiaries or women entrepreneurs or beneficiaries under the scheme of Stree Shakthi Programme (SSP) in Mysore City. In this study Likert five scale research instruments has been used to construct the questioner and collect the accurate opinions of the women entrepreneurs. In the context of secondary data was gathered from different sources such as, research publications in books, journals and periodicals, dailies and reports available on the chosen topic. For the purpose of data analysis, *we applied based on Cronbach's Alpha statistical tests, mean, standard deviation, One Sample T-Test, chi square test and one way ANOVA, Garret Rank Score etc*

OBJECTIVES OF THE STUDY:

The following are the major objectives of the study:

1. To analyze the socio-economic background of the respondents;
2. To evaluate type of economic activity taken up by the women entrepreneurs under Stree Shakthi Programme (SSP).
3. To assess the major reason for joining Stree Shakthi Programme.
4. To examine economic and social status of women entrepreneurs
5. To offer suggestions in the light of the study.

Hypotheses for the Study:

The following are the major hypotheses of the study:

- 1) There is no significant difference between socio-economic backgrounds of the respondents
- 2) There is no significant difference between type of economic activity taken up by the women entrepreneurs
- 3) There is no significant difference between assess the major reason for joining Stree Shakthi Programme
- 4) There is a significant difference between economic and social status of women entrepreneurs.

ANALYSIS & INTERPRETATION

1. Socio Economic back ground of the Respondents:

Table No. 1 represents the socio economic background of women entrepreneurs under the scheme of Stree Shakthi Programme (SSP) in, Mysore City. The overall respondents were numbering, 50 women entrepreneurs. Majority of the respondents numbering, 24 and 18 entrepreneurs belong to age group of between 30-40 years and above 40 years respectively. Further the educational background of the respondents majority numbering, 20 and 15 respondents were high school and above high school respectively. In the context of scale of business, majority numbering, 30 and 11 respondents were married and doing small business and very small business respectively. Lastly, majority of the women entrepreneurs numbering, 25 and 12 respondents were opined that loan from SHGs and banking institution provide major sources of finance to start new business.

Table No.1

Socio Economic back ground of the Respondents

Factors	Classification	Frequency	Results
Age Pattern	Less than 30 years	08	$\chi^2=1.214$ $P=0.001$ (H0Significant)
	Between 30-40 years	24	
	Above 40 years	18	
Educational Background	Primary school	05	$\chi^2=2.144$ $P=0.000$ (H0Significant)
	Middle school	10	
	high school	20	
	Above high school	15	
Marital Status	Married	38	$\chi^2=2.115$ $P=0.052$ (H0In Significant)
	Unmarried	12	
Scale of Business	Very Small business	11	$\chi^2=1.301$ $P=0.003$ (H0Significant)
	Small business	30	
	Medium scale business	09	
Sources of Finance	Own fund	05	$\chi^2=1.587$ $P=0.001$ (H0Significant)
	Family friend and relatives	08	
	Loan from SHGs	25	
	Banks and financial institutions	12	

Source: Primary data.

Note: Significant Level 0.05.

To calculate, chi-square test for data of age pattern, educational background, scale of business and sources of finance, the P value (Sig 2-tailed) which is less than the Alpha value of 0.05, it was found to be significant. Therefore, the results indicate that the stated null hypothesis to be rejected and alternative hypothesis is accepted. Further the data of marital status of the respondents the P value (Sig 2-tailed) which is more than the Alpha value of 0.05, it was found to be insignificant. Therefore, the results indicate that the stated null hypothesis to be accepted and alternative hypothesis is rejected.

2. Type of economic activity taken up by SSP:

Table No.2 indicates that type of economic activity taken stree Shakthi programme. According to Garret Rank Score average mean of 4.01 and 3.77, majority of the women entrepreneurs are tailoring (Rank I) and beauty parlour (Rank II) economic activity practiced under the scheme of SSP in the study area.

Table No.2

Garret Rank Score for Type of economic activity

<i>Statement</i>	<i>Mean Rank</i>	<i>Garret Score</i>	<i>Rank</i>
Weaving	2.56	6	
Tailoring	4.01	1	
Petty Shop	3.21	3	
Beauty parlor	3.77	2	
Fruits and vegetables	3.52	4	
Hotel/Tiffen shop	2.83	5	

Source: Primary data.

Note: Significant Level 0.05.

3. Reason for Joining Stree Shakthi Programme (SSP):

Table No.3 represents the reasons for joining Stree Shakthi Programme. According to T-Test, the highest and lowest mean was recorded 4.88 and 4.12, this assigned values indicates majority of the respondents they strongly agree with promoting savings and get credit is the major reason for women entrepreneurs joining SSP. From the view point of statistical inferences, one can note that from below table, there is no significant relationship between to get credit, these variables are more than p value therefore null hypothesis should be accepted. Further there is a significant relationship between promote savings, meet household expenses, strengthen leadership and compulsion from other members, these variables are less than p value therefore null hypothesis should be rejected.

Table No.3

Reason for joining Stree Shakthi Programme (SSP)

<i>Statement</i>	<i>Cronbach's Alpha</i>	<i>Mean</i>	<i>T-Test</i>	<i>P-Value</i>	<i>Hypothesis (H0)</i>
To promote savings	.901	4.88	3.11	0.001	<i>Significant</i>
To get credit	.912	4.12	3.74	0.081	<i>Not-Significant</i>
To meet household expenses	.932	3.71	2.13	0.000	<i>Significant</i>
To strengthen leadership	.918	2.72	2.43	0.004	<i>Significant</i>
Compulsion from other members	.944	3.34	3.71	0.000	<i>Significant</i>

Source: Primary data.

Note: Significant Level 0.05.

4. Economic and social status of women entrepreneurs:

Table No.4 shows that economic and social status of women entrepreneurs. According to F-Test, the highest and lowest mean was recorded 4.91 and 3.01, this assigned values indicates majority of the respondents they strongly agree with increasing in income, vice versa the respondents are disagree with mutual help and support is the major impact of social empowerment of women. From the view point of statistical inferences, one can note that from below table there is no significant relationship between increase in income, increasing social status, poverty alleviation and mutual help and support these variables are less than p value therefore null hypothesis should be rejected. Further there is a significant relationship between access to credit, increase in savings and increasing the purchasing power, these variables are more than p value therefore null hypothesis should be accepted.

Table No. 4

Economic and Social Status of women

Statement	Cronbach's Alpha	Mean	F-Test	P-Value	Hypothesis (H₀)
Increase in income	.927	4.91	3.05	0.001	<i>Significant</i>
Access to credit	.923	3.12	3.71	0.083	<i>Not-Significant</i>
Increasing social status	.928	4.77	2.18	0.000	<i>Significant</i>
Increase in savings	.928	4.73	2.41	0.074	<i>Not-Significant</i>
Increasing the purchasing power	.927	3.33	3.74	0.077	<i>Not-Significant</i>
Poverty alleviation	.929	4.21	3.17	0.003	<i>Significant</i>
Mutual help and support	.912	3.01	2.11	0.000	<i>Significant</i>

Source: Primary data.

Note: Significant Level 0.05.

FINDINGS OF THE STUDY:

The following are the major findings for the study:

1. Majority of the respondents numbering, 24 and 18 entrepreneurs belong to age group of between 30-40 years and above 40 years respectively.
2. Majority of the women entrepreneurs numbering, 25 and 12 respondents were opinioned that loan from SHGs and banking institution provide major sources of finance.
3. Garret Rank Score average mean of 4.01 and 3.77, women entrepreneurs are tailoring (*Rank I*) and beauty parlour (*Rank II*) economic activity practiced under SSP scheme.
4. The highest mean was recorded 4.88, majority of the respondents they strongly agree with promoting savings the major reason for women entrepreneurs joining SSP
5. The highest mean was recorded 4.91 majority of the respondents they strongly agree with increasing in income is the major impact of social empowerment of women

SUGGESTIONS FOR THE STUDY:

The following are the major suggestions for the study:

- ❖ Awareness programmes must be conducted in urban areas, as they provide an opportunity to urban poor women to have access to microfinance
- ❖ Extensive awareness campaign should be conducted through frequent meetings by experts in the banking sector, in order to have knowledge about various government schemes and banking operations
- ❖ The Central Government and also the State Government should think of the possibilities of implementing some of the subsidy / margin-oriented schemes through the SHGs so that recovery performance and utilization can be ensured besides reducing the transaction costs etc.
- ❖ It very well may be said that the administration, NGOs, electronic and print media need to give for advancing neediness easing through smaller scale money and SHGs and should release their social obligation.
- ❖ SHGs must be unified and town associations must be shaped. This helps the administration in the executives of the SHGs and usage of the neediness easing programs in a successful way in the locale.

CONCLUSION

The current study is an attempt to identify the role of SSP in women empowerment. The major programmes of poverty alleviation in India with full participation from the formal banking system and without any interference from the government. This research focuses impact on the poor is higher, borrowers taking a greater number of loans and generates more income, larger organizations have larger outreach and formal schooling is an essential criterion for exerting better effect of Self – Help Groups on income generation. From the results of the present study, it can be concluded that Empowerment Programmes have better outreach, positive impact on poverty, and employment generation on rural as well as urban women. Lastly this study noticed while interacting with the respondents, that some members are expecting a greater number of training programs from concerned authorities. However, there is a need to improve the process of empowerment through the proper policy initiatives.

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