Chapter – I

INTRODUCTION

1.1 History of Status of Women

This chapter deals with the introduction, the history of status of women in Asia, India and in Karnataka. In any society the position of women is an indicator of the development of the economy. Generally women is the half of the total population of the Globe. Women seem to be un-empowered relative to men in particular. Women are relegated to secondary position in the household, workplace or in governance and society in general. Generally women in many countries still lack of right to inherit property right, own land, get education, obtain credit, earn income or work outside home, they are still widely underrepresented in decision making at the household sector. According to Gandhiji, “a woman is the companion of man gifted with equal mental capacities also. Women have the right to participate in all walks of life along with men. Women have the same right of freedom and liberty as men’s. She is entitled a supreme place in her own sphere of activity as men also. The vicious custom even the most ignorant and worthless men have been enjoying superiority over women which they do not deserve and ought not to have”. Hence the perceived gender inequality and urge to remove it and ‘Empower’ women that have constituted the motive force for the formation of ‘Self Help Groups’ and empowerment by means of modest income generation activities in the economy as a whole.

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 which implies access to and control over production resources also.

According to Amartya Sen “Nothing, arguably, is as important today in the political economy of development as an adequate recognition of political, economic, and social participation and leadership of women”. Women social status is a reliable index of the general empowerment of the society. Empowerment examines an overall positive change in the physical quality of life; this positive change for the better encompasses economic as well as social system. Hence, the development not only calls for economic growth but also the equitable distribution of the gain made from economic growth process. Hence, development implies growth with social justice. That means an improvement in the quality of life to better health, education, housing and welfare. The self help group stands to underline the principle "for the people, by the people, and of the people". The Women Self Help Group in India has been built around an important aspect of human nature - the feeling of self esteem also. During the last two decades, it has come to symbolize an enduring relationship between the financially deprived and the formal development system, forged through a socially relevant tool called as SHGs.

The concept Empowerment involves many things viz., economic opportunity, property rights, political representation, social equality, personal rights ect.. The term Empowerment means of modest income generation activities clearly insufficient to ameliorate the prospects for a high quality of life for women in the society. Hence this has been realized that mobilizing women to take up entrepreneurial and cottage industry activities can ensure economic change among the women. And with the entrepreneurship development woman can not only generate income for herself but also will generate employment for other women in the region. Through successive five year plans of the country several measures
have been initiated in India to provide employment and training to women in rural areas. Empowerment of women and children contributes an integral component of the country’s human resource development programmes in the country.

1.2 The Position of Women in Asia

The position of women in Asia is one that, although it still has a long way to go, is improving gradually compared to previous. The women getting an education nowadays is a lot higher than it was 50 years ago, for example in 1950 in all of Asia 14% of girls aged 15 to 19 were enrolled in secondary school, a number that increased to a 26% by the year 1990. The studies have also shown that the mortality rate of women in Asia has also dramatically improved, surpassing that of men only. It is probably implies that there are better health services available to women throughout the Asian country.

The position of women in Asia is the fact that now better job opportunities are available for them, the number of women in the labour force has increased steadily. Let's take Singapore as an example of women employed in industrialization: in 1957 about 22% of women aged 15 to 64 were employed, a number that rose to 55% by 1999. And we must bear in mind that the traditional Asian culture is based on a social hierarchy in which women are the lowest members. So one must be careful when saying that, in general, Asian countries are sexist because, although it may seem so in our Western eyes, for the people of these countries it is only natural for women to be treated as second citizens.

In recent decades the changing role of women and growing awareness of their economic inequality with respect to men have brought international attention to women's issues in the Western countries. After that the feminist movement, however, seems less effective in Asian countries, be they developed like Japan, newly developed like Taiwan, Korea, Singapore and Hong Kong or less-developed like ASEAN-4 countries, China and also in Indian economy.
Most of the Asian countries have developed less than their western industrialized counterparts; Asia's rate of recent economic growth has greatly exceeded all other regions in the world. Then the countries in Asia do not share the same level of economic development aslo. Perhaps of great interest to know what women's economic positions are in Asian countries with different economic-development levels and how many their positions have improved with economic development?

The common belief is that the economic condition of women improves with economic development in the country. So it is because of economic development improves the population's economy, thereby improving women's absolute economic condition. This trend also increases the education of women and the rest of society which raises awareness about women's inferior position, thereby prompting remedial action for women.

Generally the terrible disadvantaged economic position of women in the highly developed Japanese economy seems to suggest that economic development is not the only factor which affects women's economic status. The women economic position, one always means relative to men. The economic development certainly can improve everybody's economic status of women, but it does not necessarily improve the position of women relative to men also. Then, the traditional attitudes are deeply rooted in a society; it may take a long time for there to be an acknowledgement of women's subordinate position and attempts to improve the position.

1.3 Economic Position of Women in Asia

Generally the Asian countries have long histories. The male-dominated cultures have had a long, ingrained influence on all aspects of Asian life. According to Gunderson (1994) discrimination in the developing countries tends to be more overt, with all parties often adhering to traditional attitudes about what jobs are 'suitable and proper' for women, and what pay is 'appropriate' given perceptions about who is the 'breadwinner'.

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The Asian countries regardless of development of women. The Women's economic position compared to men's depends on (1) their labour force participation in the wage-earning sector, (2) their occupational attainment, (3) their relative wage level and (4) the time they spend working at home which, as economic theory suggests, reduces the time they can spend in paid employment (Becker, 1965; Mincer, 1962; Gronau, 1980). Home production is a very important element of women's economic activity and an important aspect of women's relative economic position in the country. Hence, this study reviews recent economic literature on the above four aspects of women's position relative to men in Asian countries in the world.

1.4 Status of Women in India

Generally in the World level, women and girls together carry two-third of the burden of the world’s work yet receive only a tenth of the world’s income level. Women form 40 % of the paid labour force. Hence, the women constitute half of the world’s population yet they own less than one percentage of the world’s property (UNDP Human Development Report 1995). According to UN Report (2005) “ the women constitute half the world’s population, perform nearly two-third of its work hours, receive one-tenths of the world’s income and own less than one-hundredth of the world’s prosperity generally”.

The position of women in India is more miserable in every field of social life. Women are paid half of three-quarters of the money while their male counterparts earn for the same job. In India a predominantly agricultural country, women do more than half of the total agricultural work. And the women work is not valued. On an average, a woman works 15 to 16 hours a day unpaid at home and underpaid outside the work. As per National Committee of Women, the growth in the percentage of women labour force in the organized sector is minimal in the last sixty years i.e., 3.44 % in 1911 to 17.35 % in 1971; besides, the work load either in the field or in the factories or offices, the women have to do the household such as cooking, washing, cleaning up the housing also,. And the
younger women, besides all these, have to carry the burden of early pregnancy, childbirth and breast-feeding. In the terms of help offered to people for their various functions women seem to receive the least attention from the society considerably.

The position of women is intimately connected with their economic status, which in turn, depends upon rights, roles and opportunity for the participation in economic activities in the society. The women economic position is now accepted as an indicator of a society’s stage of development system. Hence, all the development does not result in improving women’s economic activities also. The position of women’s activities is affected by prevailing social ideology and is also linked with the stage of economic growth. So India attained freedom from British rule on 15th August 1947. Then India was declared as sovereign Democratic Republic on 26th January 1950. From the date Constitution of India came into existence.

In India the citizens are guaranteed social, economic and political justice, equality of status and opportunities before law by the Constitution of India. And the Fundamental freedom of expression, belief, faith, worship, vocation, association and action are guaranteed by the Indian Constitution to all citizens subject to law and public morality in the society. The Constitution of India not only grants equality to women, but also empowers the state to adopt measures of positive discrimination in favour of women for removing the cumulative socio-economic, educational and political disadvantages faced by the women.

Development of Women under Five Year Plans. It has been a progressive increase in the plan outlays over the last six decades of planned development to meet the needs of women and children development. And the total expenditure of Rs. 4 crores in the First Plan (1951-56) has increased to Rs. 7,810.42 crores in the Ninth Five Year Plan, and Rs. 13,780 crores in the Tenth Five Year Plan respectively. Then it has been a shift from “welfare” oriented approach in the First
Five Year Plan to development” and “empowerment” of women in the next Five Year Plans in India.

Table- 1.1

Dimensions and Perspectives of Women under Five Year Plans

<table>
<thead>
<tr>
<th>Plan</th>
<th>Details</th>
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<tr>
<td>1st Five Year Plan</td>
<td>This is particularly welfare oriented as far as women’s issues were (1951-56) concerned. The Central Social Welfare Board (CSWB) undertook a number of welfare measures through the voluntary sector. The programmes for women were implemented through the National Extension Service Programmes through Community Development Blocks.</td>
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<td>IIInd Five Year Plan</td>
<td>Then the Efforts were geared to organise “Mahila Mandals” (women’s groups) at grass-roots levels to ensure better implementation of welfare schemes.</td>
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<td>IIIrd, Fourth, Fifth and other Interim Plans</td>
<td>And accorded high priority to women’s education. Measures to improve maternal and child health services, and supplementary feeding for children, nursing and expectant mothers were also introduced.</td>
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<tr>
<td>IVth Five Year Plan</td>
<td>It is a landmark in women’s development. The Plan adopted a multidisciplinary approach with a three-pronged thrust on health, education and employment of women.</td>
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<tr>
<td>Vth Five Year Plan</td>
<td>Women development schemes were continued, with the objective of raising their economic and social status and bring them into the mainstream of national development. A very significant step therein was to identify and promote “beneficiary-oriented programmes” which extended direct benefits to women.</td>
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<tr>
<td>VIth Five Year Plan</td>
<td>To ensure that the benefits of development from different sectors did not bypass women. Special programmes were implemented to complement the general development programmes. The flow of benefits to women in the three core sectors of education, health and employment were monitored vigilantly. Women were enabled to function as equal partners and participants in the developmental process with reservation in the membership of local bodies. This approach of the Eighth Plan marks a definite shift from ‘development’ to empowerment’ of women.</td>
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### 9th Five Year Plan

The Ninth Five Year Plan envisaged:

a) The Empowerment of women and socially disadvantaged groups such as Scheduled Castes, Scheduled Tribes and Other Backward Classes and Minorities as agents of socio-economic change and development.
b) To Promote and developing people’s participatory institutions like Panchayati Raj institutions, cooperatives and self-help groups.
c) To Strengthen efforts to build self-reliance.
d) The convergence of services from different sectors.
e) The women’s component plan at the Central and State levels.

### 10th Five Year Plan

The Tenth Five Year Plan was formulated to ensure requisite access of women to information, resources and services, and advance gender equality goals.

### 11th Five Year Plan

The 11th Five Year Plan proposes to undertake special measures for gender empowerment and equity. The Ministry of Women and Child Development would make synergistic use of gender budget and gender mainstreaming process in the country.


### 1.5 Conceptual Framework

Certain concepts used in this study are spelt out below;

### 1.5.1 Concept of Economic 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. The Women’s economic right is definitely an important indicator for enhancement of the women status. Hence, Women’s labour needs to be recognized. Education, more employment avenues, political awareness etc would all lead to economic emancipation of women.

The empowerment goes beyond economic betterment and well-being, to strategic gender interests. As per Mayoux (1998) suggests, empowerment is a process
of internal change, or power within, augmentation of capabilities, or power to, and collective mobilization of women, and when possible men, or power with, to the purpose of questioning and changing the subordination connected with gender, or power over. Empowerment can range from personal empowerment that can exist within the existing social ordering in the country. Hence this kind of empowerment would correspond to the right to make one’s own choices, to increased autonomy and to control over economic resources. And self-confidence and self-esteem also play an essential role in change. Empowerment signifies increased participation in decision-making and it is this process through which people feel themselves to be capable of making decisions and the right to do so (Kabeer, 2001). The Personal empowerment can lead to changes in existing institutions and norms, however, without the collective empowerment the personal empowerment and choices are limited, as A.K.Sen examines.

The dimension of empowerment can be diverse, depending upon the parameters that define the lack of power within the institutional framework in the country. According to North (1990) observed that the institutions are humanly devised constraints that shape human behaviour and they structure incentives in human exchange, whether political, social or economic perspectives. The social or cultural environment that results in the varying degree of empowerment of different members of the society and which is broadly determined by not only formal constraints, such as rules of law, but also informal constraints, such as the codes of conduct in the household sector.

Malhotra et., al (2002) formulated a list of the most commonly used dimensions of women’s empowerment, drawing from the frameworks developed by various authors in different fields of social sciences. The frameworks suggest that women’s empowerment needs to occur along multiple dimensions including: economic, socio-cultural, familial/interpersonal, legal, political, and psychological. Hence, the dimensions cover a broad range of factors, women may be empowered within one of these sub-domains. The example of “socio-cultural” dimension
which covers a range of empowerment sub-domains, from marriage systems to norms regarding women’s physical mobility, to non familial social support systems and networks available to women empowerment.

According to World Bank the term empowerment as “the process of increasing the capacity of individuals or groups to make choices and to transform those choices into desired actions only. The process is actions which both build individual and collective assets, and improves the efficiency and fairness of the organizational and institutional context which govern the use of these assets.” Hence, as per the World Bank (2001) report confirms societies that discriminate on the basis of gender pays the cost of greater poverty, slower economic growth, weaker governance and a lower living standard of their people in the society. And the World Bank also identifies four key elements of empowerment to draft institutional reforms: access to information; inclusion and participation; accountability; and local organisational capacity in the country.

The process empowerment is also related to the concepts of social capital and community driven development with which it is sometimes confused. According to Krishna (2003) empowerment means increasing the capacity of individuals or groups to make effective development and life choices and to transform these choices into desired wants also.

The Social capital important features social organisation such as networks, norms and inter-personal trust that facilitate co-ordination and co-operation for mutual benefit. And Community Driven Development (CDD) is a methodology of undertaking development enterprises that gives control of decisions and resources to community groups. And connecting these three points, Grootaert (2003) points out that building social capital facilitates empowerment process. Generally the social capital and empowerment are multilevel concepts and facilitate the link to poverty reduction, whereas CDD is a manifestation of social capital and empowerment process also. As per Krishna (2003) points out that these three
concepts need to be pursued separately. For the social capital, the emphasis should be on building stronger cognitive structural links among community members, for CDD the emphasis is on making complementary resources and formal authority available to community empowerment. Then the emphasis should be on improving governance and making individuals and communities’ better agents of their own development activity.

Kabeer (1999), opined that empowerment of women is about the process by which those who have been denied the ability to make strategic life choices acquire such abilities. According to Kabeer, it is important to understand empowerment as a process and not an instrumentalist form of advocacy, which requires measurement and quantification of empowerment process. Kabeer stressed that the ability to exercise choice incorporates three interrelated dimensions: resources. The agency including processes of decision-making, as well as less measurable manifestations of agency such as negotiation, deception and manipulation and achievements. Generally the resources do not only include material resources but also various human and social resources, which serve to enhance the ability to exercise choice. In this broader sense resources are acquired through a multiplicity of social relationships conducted, in the various institutional domains, which make up a society. Access to such resources will reflect the rules and norms, which govern distribution and exchange in different institutional activities. The ability to define one’s goals and act upon them? It is more about observable action; it also includes the meaning, motivation and purpose, which individuals bring to their activity, their sense of agency, or ‘the power within’. Kabeer further opined that it is resources and agency together that constitute what A.K.Sen (1985) refers to as capabilities: the potential that people have for living the lives they want, of achieving valued ways of ‘being and doing’ which are valued by people in a given context. ‘Functioning’ refers to all possible ways of ‘being and doing’, which are valued by people in a given context and of ‘functioning achievements’ to refer to the particular ways of being and doing which are realized by different individuals. If the failure to achieve valued ways of ‘being and doing’ can be traced to laziness, incompetence or individual
preferences and priorities, then the issue of power is not relevant. It is only when the failure to achieve one’s goals reflects some deep-seated constraint on the ability to choose that it can be taken as a manifestation of dis-empowerment process.

The question is that needs examination is whether empowerment is a universal concept irrespective of cultural and geographical location? Mohanty (1991) opined that the underlying assumption of feminists in the Western world that women in the developing world have similar aspirations and empowerment needs. That interpretation, he suggests, does not take into account social relations and institutions. In contrast, Nussbaum (2000) rejected the arguments from culture, diversity and paternalism to construct a universal framework to assess the quality of life of the women.

Generally Central and State Governments and union territories administrations had launched a number of policies and programmes for improving social and economic status of women, intensified efforts to maintain continuity and their progress and expanded then during the women’s decadal growth. And the Various State Governments for instance recognizing the role of integrated delivery of early childhood services had taken up centrally sponsored schemes in India.

### 1.5.2 Concept of Social Empowerment

Generally the major limitation to the advancement of women is the institutionalized set of social prescriptions that limit their participation in socio-economic activities and their input in decision making. The Efforts to increase the potential for women’s social participation extend down to the level of the household sector. Intra-family dynamics affects use of income and decision over resource allocation along gender basis. The term empowerment of women requires fundamental changes at many levels of society; arguably the most complex and elusive transformation may be in the relations within the household sector in the society.
1.5.3 What is a Self Help Group (SHG)?

The NABARD defines it as a group of 20 or less people from a homogeneous class who are willing to come together for addressing their common problems in the society. The members make regular savings and use the pooled savings to give interest bearing loans to the members of the group. This process may help them to imbibe the essentials of financial intermediation including prioritization of needs, setting self determined terms for repayment and keeping books and records in the group. This may generally builds financial discipline and credit history that multiples of their own savings and without any demand for collateral security also.

Generally the Women’s Self Help Groups (WSHGs) represent a form of intervention that is a radical departure from most current programmes. The programmes are an effective strategy for poverty alleviation, human development and social empowerment. The groups may offer grassroots participatory implementation that is demanded by ‘beneficiaries’ who in other projects, often find themselves receiving goods or services in a manner that is opaque and impersonal. Many SHG-based programmes are implemented by the government in partnership with NGOs or by NGOs and donor agencies. Self help groups also have the potential to transform themselves into vibrant civil society organizations in the country.

The emergence of SHG during early 1980s, and experimental attempt was made in the neighboring country of Bangladesh by Dr. Md. Yunus, former Head of the Department of Economics, Chittagong University to encourage landless and marginalized women known as beggar to undertake pity trade with little loan given from his own pocket at the initial stages of the groups.

Then the effort was turned into an effort of a grand success with its renovation approach to motivate the rural poor and disadvantaged women to
inculcate banking habits through small savings and credit activities, which at present has attained a global campaign as “Bangladesh Grameen Bank” only. Generally in India, the concept of SHGs can be traced back to the Gandhian grama swaraj movement. This is mainly concerned with the poor and it is informal group of the people and for the people as cooperative principle.

The National Bank for Agriculture and Rural development (NABARD) was taken the first effort in India during 1986-87 when it supported and funded an action research. The Project on saving and credit management of Self Help Groups of Mysore Resettlement and Development Agency (MYRADA). During 1991-02 NABARD launched a pilot project to provide micro credit by linking SHGs with bank. During the year 1999, the reserve bank of India set up a micro credit cell to make it easier to micro credit providers to pursue institutional developmental process.

After that the Bangladesh Grameen Bank is responsible for popularizing the concept of micro finance. The BGB was founded by Prof. Muhammad Yunus, the economist. This has been started as a project is Chittagong District in August 1976. This has become an independent bank dedicated to poor women of Bangladesh on October 2nd, 1993. Then the experience of the Bank made one thing clear that the poor people are credit worthy in nature.

The BGB has some unique characteristic features. The unique feature of the Bank is ownership by borrowers. The aim of the group is the landless poor, particularly the women only. The members have to agree on certain obligations like family planning, growing vegetable, avoidance of dowry and child marriage etc., the group formation is on gender basis, that is, a group is either for women or men. The Bangladesh Grameen Bank (BGB) has now almost more than 7 lakhs groups and 2.2 crore members throughout Bangladesh. In this context th Stree Shakthi Programme playing an important role in economic empowerment of women. Through the SSP programme many SHGs have been formulated. Hence to
evaluate the role of Stree Shakthi Programme in economic empowerment of women, the present study is undertaken.

1.6 India's Policy and Development orientation to Women

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.

1.7 Women and Child Development in India

In India the Women and child development has become top priority at present context. In order to develop women and child, the Department of Women and Child Development was set up in the year 1985 as a part of the Ministry of
Human Resource Development to give the much needed impetus to the holistic development of women and children in the country. And with the effect from 30.01.2006, the Department has been upgraded to a Ministry under the independent charge of Smt. Renuka Chowdhury, Minister of State for Women and Child Development.

The Ministry’s broad area is to have holistic development of Women and Children. As a nodal Ministry for the advancement of women and children, the Ministry formulates plans, policies and programmes; enacts/ amends legislation, guides and coordinates the efforts of both governmental and non-governmental organizations working in the field of Women and Child Development in the country. After that playing its nodal role, the Ministry implements certain innovative programmes for women and children. Then the programmes cover welfare and support services, training for employment and income generation, awareness generation and gender sensitization scheme also. The programmes play a supplementary and complementary role to the other general developmental programmes in the sectors of health, education, rural development etc. The efforts are directed to ensure that women are empowered both economically and socially and thus become equal partners in national development along with men also.

1.8 The History of SHGs in the state of Karnataka

Generally the state of Karnataka does not figure on the top of the tables published by financial institutions that show the number of self help groups formed in each state. It is due to because the tables capture data after 1991-92 when the NABARD launched the SHG-Bank linkage programme. So between 1984 and 1985 MYRADA, a Nongovernmental organization engaged in rural development and based in Karnataka, promoted several cooperatives, which were enabled to give loan to their members in the groups. After that the large co-operatives broke up into small groups, which lead to the genesis of the first SHGs, and which were referred to at that time as credit management groups with a focus on the management of credit of SHGs.
Hence the origin of SHG promotion started with NGOs taking the lead in the mid-1980s and lead passing on to NABARD by the late 1980s only. The NABARD upscaled the programme in Karnataka by initiating a series of measures that included training of NGO and bank staff convening regular meetings of all intervening agencies, analyzing reports and providing feedback for changes in operational systems to make them more user-friendly and launching the first RRB, the cauvery grammena bank of Mysore district as an SHG promoting institution (1994-95). In 1990s IFAD with World Bank collaboration and in partnership with the government of India and six state governments, including Karnataka, launched a similar programme titled SWASHAKTI scheme. The scheme of Swashakti is the project of rural women’s development. This is begins on 16th October 1998 for duration of five years with an outlay of Rs. 186.21 crore only. The experience encouraged Karnataka to launch a statewide programme called STREE SHAKTI SCHEME based on SHG strategy in the state.

1.9 Stree Shakti Programme in the State

Generally there are three categories of institutions promoting SHGs; the government, financial institutions and NGOs. Then the promoting institution 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 honorable lives, laying of roads, village cleaning etc. This scheme was launched on 28-8-2000, as per the direction of honorable 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 NGO-driven projects for the empowerment.

The specticism is about the government’s capacity to manage such programmes, more specifically when they have been upscaled 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.

Particulary the women have been making waves in the field of participatory development has been amply demonstrated by their growing economic independence and empowerment through Stree Shakthi Scheme and self help groups also. In India, women have been ever so silently
revolutionizing participatory development by coming together and functioning in a cooperative process.

The model of SHG is considered the basic micro credit models in the country. This is a strategy developed and promoted by the NABARD institution. It is begun SHGs programme in order to eliminate unemployment and create large number of self-employed persons to alleviate poverty in the country. The social relationship and community awareness the formation of SHGs has a positive impact on home and village life and on the economic status of women in rural areas. And the Mysore district is no exception where there are 4,810 SHGs with 82,737 women as members, an average of the members of the SHGs are from the scheduled castes while only about 6 % are from the scheduled tribes. Other communities represent a membership of about 64 % in the district women groups.

References


