Chapter – I

INTRODUCTION

1.1 Background

This chapter is introductory in nature and spells out the statement of the problem, objectives of the study, hypothesis framed and research methodology used in the study. This chapter serves as the foundation on the basis of which the other chapters of the study are developed. Poverty and unemployment are the twin evils being faced by many of the developing nations of the world including India. The growing problem of poverty in our country has prompted the economic planners to come up with various programmes that can help in combating it. Self Help Group formation is one such effort which will enable the poor to participate in the process of development. Self Help Group (SHG) is a homogeneous group of not more than twenty who join on a voluntary basis in order to undertake some common activity through mutual trust and mutual help for the well being.¹

In rural India the basis of self help groups has existed much prior to the period when rural planners formulated this concept. We know that man is a social being and form groups simply. So ages, he has organized himself into groups to find innovative solutions to specific problems in the society. Hence this may be termed as a sociological phenomenon, it involves psychological elements that operate at the individual, interpersonal and inter group levels. Group action goals at bringing about sociological change but it cannot be separated from the psychological changes produced as a result of the intimacy among group members. It can be bring about a personal transition in self-esteem, self efficacy and social identity. Tribal Community activism can thus lead the way to bring about a transformation of norms, values, economic conditions and in shaping the society towards progress of the community. So the groups have also been termed ‘affinity groups’ due to the existing natural bonds of caste, blood, community or activity and ‘solidarity groups’ as they provide monetary and moral support to
each other in times of their difficulty we can say about it.  

In India at present self help groups have become significant institutions for rural development. It has been particularly so in the case of poor women i.e., tribal women. This is now being increasingly realized that instead of targeting the individual in the development process, it would be more useful to adopt the approach of group development activity. The tribal women do not have enough capital to take up any business enterprises on an individual base. So the group approach makes available the collective wisdom and combined resources for any task in the community empowerment.

Self help examines when it is advantageous for individuals to come together. The philosophy of SHGs could be traced to ‘mutual aid’ in Indian village community. In the economy like traditional rural societies self help takes various forms. Activities like housing, farm operations which have to be completed within the stipulated time depend upon such arrangements also. Likewise people share implements required in production of agricultural produce, sharing of irrigation water, bullocks, etc. Self-help in essence is a form of co-operation and self-reliance.

The concept of self help groups India can be traced back to the Gandhian Grama Swaraj Movement. This is mainly concerned with the poor and it is of the people and for the people. Like many other economies which have implemented SHGs after the mid seventies as a part of the formal credit delivery system, India has been experimenting with the concept for decades for the development of the community (Karmakar, 1998).

In India the Co-operative Credit was introduced as defence mechanism against the exploitation of the rural poor. So with the growth of co-operative as formal organizations they have ceased to be thrift oriented, member led, autonomous organizations in the rural areas of the country. Hence conceptually, the rich and the poor members can participate equally in the co-
operative effort; the need of the poor has often got marginalized, especially tribal poor (Panda and Mishra, 1995).

In particular we can say that The Government of India constituted the Working Group to examine the mechanism of organizing SHGs as a subsystem in the Primary Agricultural Credit Societies defined an SHG as “a group or association of individuals with common economic needs who undertake a systematic economic activity participating directly in decision making and sharing benefits on an equitable basis in the country”. Besides the socially desirable ethics and habits amongst members, self help groups serve the purpose of a moneylender, a development bank, a cooperative and a voluntary agency in order to empower the tribal women.

In rural India the dependence of the rural poor on the non-institutional sources of credit like that of the moneylender is one of the causes that perpetuate poverty alleviation. The emergence of SHG in its present form can be claimed to be the brain child of Grameen Bank of Bangladesh founded by Prof. Mohammed Yunus of Chittagong University, Bangladesh in the year 1975. It has been helped to erase the myth that “credit is privilege of few fortune people”. The philosophy of the Grameen Bank, Bangladesh now has 1042 branch offices serving member groups in 34243 villages with an excellent recovery performance of 99 per cent effectively. This is due to mutual trust and accountability of the groups. The trend of the present day SHG movement may be attributed to the success of the Grameen Bank Model of Bangladesh also (Rajagopalan, 1998).

Self Help Group movement has been functional in 52 countries like Bangladesh, Malaysia, Korea, Philippines and Indonesia for a long time. Hence the SHG approach has stabilized into a national programme in Bangladesh and has shown remarkable results in poverty alleviation in the country. In India the approach has been extensively used by the voluntary agencies for a long time, but incorporated in the conventional development programmes only in the
present decade under the globalization regime also (Qazi, 1997).

In India the concept of SHGs for banking, finance and development was worked on by the Reserve Bank of India from 1991 onwards, while National Bank of Agriculture and Rural Development started promoting SHGs from 1992 onwards in India. At present context this approach of reconstructing the rural credit system has assumed the form of community movement. Harper (1996) stressed that through SHGs for the first time, savings and credit facilities are being marketed rather than being ruled out according to schemes which have been designed by policy makers, who believe that they know peoples need better than the people themselves to do so. Hence we do not find exactly no better example of empowerment than a SHG which is genuinely owned and managed by its members to develop themselves in the society.  

At present in several parts of the country, rural poor, especially women are being organized into Self help groups in large numbers of women. By December 2003, the number of these members of Self help groups has reached about 17 million out of this, 85 per cent of the member Self help groups have begun savings and thrift operations. Then if we look at state wise spread of the Self help groups linked with bank, four Southern states viz., Andhra Pradesh, Karnataka, Kerala and Tamil Nadu accounted for 18732 (71%) Andhra Pradesh itself has 47.9 per cent share of total Self help groups formed in India. Karnataka has a share of 7.1 per cent out of total Self help groups in the economy. So, the five Northern states (Jammu and Kashmir, Himachal Pradesh, Punjab, Haryana and Rajasthan) had only 9012 Self help groups (3%) linked at the end of March 2001. As many as 312 banks were extending linkage facilities to Self help groups. During the year 2002-03 was mile stone of Karnataka in the Self help groups Bank linkage programme and at the end of the March 2013 Self help groups have been cumulative credit linked in order to empower the weaker section women in India.
In the country during the past decade, the number of self help groups has multiplied by hundred folds. During 2012-13 there were only 255 in number which rose to more than 8,67,041 having members of about 17 million during December 2013. And National bank of Agricultural and Rural Development is having a mission of linking 1.25 million Self help groups with the Banks in the country by 2012. At present context in Karnataka there are over 65,000 Self help groups of which 55,223 Self help groups were formed under the “Stree Shakti” and “Swa Shakti” programme of the government. Chitradurga district, the study area is having 334 such groups. Most of them are initiated by non governmental organisations like Vandana. Challakere, Prayoga – Hiriyur, Nisarga – Hosadurga, Molkalmur, Green – Chitradurga (East) and Ekalavya – Chitradurga (West) 80 per cent of the groups are of women i.e., tribal women.  

Government of India has evolved number of programmes like Swa-Shakti, Swavalambana and Udyogini Programmes for rural women’s development and empowerment evolved by the department of Women and Child Development, Government of India and the Women Development, Corporation of Bihar, Gujarat, Haryana, Karnataka, Madhya Pradesh, Uttar Pradesh, Jarkhand, Chattisgarh and Uttaranchal States in India. The scheme of the project “Swa-Shakti” is originated from Sankrit word and it is a blend of two characters i.e., SWA and SHAKTI. Where “Swa” mean “Self” and “Shakti” means “Power”, in this order the nomenclature “SWASHAKTI” for Rural Development, Women’s Development and Empowerment Project has been appropriately chosen conveying the clear vision of the project i.e., to changing the rural women in to self-empowered folk through creation of environment for social change and to improve their quality of life. This clearly indicates the empower sign.

The main objective on which the Swa-Shakti and other programmes evolved is to strengthen the process that promotes economic empowerment of women and create an environment for social change. In the state of Karnataka, the project started in December 1999 and has completed its 5 year period in
December 2004. And now, it is appropriate to make impact assessment of the scheme as reflected by the behavioural changes of respondents of the scheme with respect to their economic and social aspects of empowerment of women.

The important words like “Empowerment of women” and “women empowerment” is the buzz word across the world. Generally the first phrase emphasizes on the process while the later explicitly deals with the level of empowerment of tribal women. Then it is interpreted that are women really empowered? And then where is it leading them to? In moving forward, it is emphasized on inclusion of the marginalized and excluded from the mainstream living to the overall process of development and growth in the society. Hence the common denominations accredited to the side of tribals are that they are poor, depressed and are away from mainstream living standards. And the process of globalization does have negative impact on their life and livelihood and pushed them to the corner of development all orver the World.  

In this effect the Fifth Five Year Plan has given focus on the development of tribals categorically and with special focus on development of tribal women. Subsequently, since 2002 and with support of World Bank it has been persistently tried to empower the tribal women of agency areas of Andhra Pradesh in India. Totalling to the empowerment drive, the execution of European Union supported Sustainable Tribal Empowerment Project-STEP. Hence both drives are executed in agency area of Paderu to empower the tribal women and economically alleviate them to the next level empowerment and development in the country. Then STEP was executed through the grass-root Non-Government Organisations, while Indira Kranthi Pratham is being executed in Agency Areas in coordination with the established of the Integrated Development Agencies of the state for the development of tribal women.

In this context, empowerment of women is viewed as the process of increasing assets and capabilities of individuals or groups to make purposive
choices and to transform those choices into desired actions and outcomes in the economy system. Empowered tribal community has freedom of choice and action. Finally it will be turn enables them to good influence the course of their lives and the decisions which affect them. Gender relations, in fact, mediate women’s experience of poverty alleviation. It implies that it is only by looking at the context that we can deduce whether social relations of gender act to exacerbate or relieve scarcity in the society. The study is therefore attempted to understand the level of women empowerment economically and socially at different levels especially tribal women development through contemporary development programmes.

1.2 Statement of the Problem

In the world Women constitute almost half of the total population and out of which two third of the world’s adult illiterates are women. As per food and agriculture organisation, the most backward section of society is the tribal women; they are the ‘silent majority’ of the world’s poor. Seventy percent world poor are women and they face peculiar social, cultural, educational, political and allied problems. Hence, women empowerment of any flock is critical not only for their welfare but also for the development of the country as social welfare criteria also.

Women’s status definition is measured using different indicators in different frameworks of empowerment of women. The different frameworks used to study status were defined more by default than discourse, the parameters used by a given study or analysis becomes the de facto definition of the frame work to study status also. Many women’s studies research, at least in India, have used a sectoral analyse, analyzing the situation of women vis-a- vis men in some key sectors such as demography, economic and work status, in the society.

In a society the status of women is a significant reflection of the level of
social justice in that society particularly. The position of women is often described in terms of their level of income, employment, education, health and fertility as well as their roles within the family, the community and society as well. The tribal community and the role of women is substantial and crucial one. It constitutes about half the total population but in tribal society women are most important than in other social groups, because they work harder and the family economy and management depends on them. Then industrial development and the resultant commercialization swamped the tribal economy, women continued to play a significant role in the society. Collection of minor forests produce is done mostly by women and children. Many also work as labourers in industries, households and construction, contributing to their family income as well. Hence, tribal women face problems and challenges in getting a sustainable livelihood and a better life due to environmental degradation and the interference of outsiders in rural areas of India. 11

As we all know that women are the vital human infrastructure and their empowerment economic, educational, social and political would hasten the pace of social development. Investing in women’s ‘capabilities’ and empowering them to achieve their ‘choices’ and ‘opportunities’ is the surest way to contribute to economic growth and overall development of the community empowerment. The process Empowerment goes beyond socio-economic or political position and essentially refers to a process of becoming psychologically empowered. The term Poverty inflicts deep-rooted wounds on the psyche of individuals. If they cease to be oppressed, their first task would be to psychologically empower themselves. In this sense, empowerment would mean increasing one’s capacity to define, analyse and act upon one’s own problem. The major obstacles for participation of tribal women in agriculture and allied activities, and in other sectors are wage discrimination, gender-based technology, lack of training and credit, low level of exposure etc.. Then the strategy for tribal women development, and specially women, needs improvement, betterment, development and upliftment to effect their
empowerment. In this study an effort is made to access the constraints faced by tribal women of the study area particularly those are engaged in self help group bank linkage programme of the Government of India.

The programmes like Swa-Shakti, Swavalambana and Udyogini scheme are expected to make a significant contribution to poverty alleviation and empower the members in economic, social and political spheres also. The programmes are also expected to become increasingly self-reliant and independent of donor funds. Then the recent studies, however, question this enthusiasm and the women ‘Question’ is variously described in the literature as women exploitation, women question, discrimination against women and gender inequality in the society. Exploitation of women existence through their oppression and unequal treatment in the society. We may say that this is the central problem of the women question or liberation movement. In brief the women problem has socio-cultural, economic and political dimensions. The exploitation of women and deprivation is a global problem. Hence, manifestation differs from time to time with in a country and between countries over a period of time for the development of tribal women.

The dichotomy faced by women or the ‘double work burden’ i.e., the responsibility of doing house hold work and also bearing the burden of wage employment and exclusion of the monitory value of the house hold work done by women from National Income accounting are indicators of unequal treatment accorded to men, society and the State in general for the betterment of the tribal women.

In rural India, there is substantial degree of feminization of poverty on account of an increase in the net population growth rate among the landless agricultural labour households in the economy, low level of human skills, lack of availability of wage employment opportunities and inadequacy of institutional support to create wage as well as self-employment opportunities in
the rural areas. This is also includes economic factors responsible for feminization of poverty, which are much greater in operation and which function along with socio-cultural difficulties and discrimination against women in economic participation and empowerment of tribal women. 12

In general most important rural development programmes or poverty alleviation programmes are land reforms, Integrated Rural Development Programmes, basic minimum need programme, national rural wage employment programme national rural employment guarantee programme, Jawahar Rozgar Yojana, Prime Minister Rozgar Yojana and the present Prime Minister Swarna Jayanthi Rozgar Yojana have not substantially benefited rural women particularly to enhance their real income and standard of living of the tribal women. From only sixth five-year plan onwards, 30% reservation for women among the total beneficiaries under the rural poverty alleviation programme was provided satisfactory. This is undoubtedly has the good intension of providing a social justice to rural women but since the dimension of the problem of feminisation of poverty is very huge and very critical also.

In India Academicians’ planners, non – governmental organisation and government felt it alike that the general rural development programmes were insufficient in this regard. Hence from the early 1990’s certain gender specific rural women development programmes are prepared and implemented. The development of women and children in rural areas, Indira Mahila Yojana, Mahila Samakya Programmes, Rashtriya Mahila Kosh etc., was implemented. These programmes have the goal of creating self-employment among women both on individual and ‘group initiative’ entrepreneurship basis.also. All these programmes also aim at socially and politically mobilising women for achieving other goals of empowerment of women. Then the DWCRA could not gain wide support both from Government bureaucracy and Non-Government Organisations it was discontinued. In the ambitious programme called Self help groups to achieve the same goal is prepared and implemented from 1989-99 in the middle of ninth Five
The Ninth Five Year Plan document emphasised on the participation of people in the planning process, and the promotion of self-help groups as well. The Empowerment of women is one of the nine prime objectives of the ninth plan in the country. Since the middle of nineties there has been a spate of critical studies on the impact of the micro credit programme. The studies have covered a wide gamut of issues ranging from the direct economic impact of the credit on the income levels of the people below poverty line to more qualitative aspects such as social empowerment and entrepreneurial skills development among men compare to women in our country.

The goal of the self-help group is to promote strong and independent women groups who exert control over their own development and that of the community empowerment. Then the women would be equipped with managerial and technical skills through enhanced participation in economic activities. The scheme also envisages an enhancement in the capacities of women through the development of training modules and material that can adapt to the local context for the empowerment of women.

With this background, the study seeks to examine the functioning of Swa-Shakti, Swavalambana and Udyogini Programmes, and analyses economic benefits and social benefits in order to empower the tribal women with special reference to Chitradurga district.

1.3 Conceptual Framework

Certain concepts used in this study are spelt out below;

1.3.1 The Concept of Tribe

In our country The Constitution of India gives recognition to a category
of people designated as the Scheduled Tribes and makes special provisions for their political representation and their economic and social welfare. Anthropologists have since the time of Lewis Morgan argued about the definition of tribe but very little account has been taken of the tribal communities of India. Nineteenth century scholars viewed tribal societies in the light of evolutionary theory also. We can say that this was true for the anthropologists like Lewis Morgan but also of historians like Fustel de Coulanges. Morgan sought to demonstrate the stages of social evolution by the comparison of contemporary ancient societies also. Fustel reconstructed the transformation of Greek and Roman society from a primitive to an advanced type in the country. In all of this the tribe represented a type of social organization as well as a stage in social evolution and revolution also.

Generally the evolutionary perspective has been revived in the writings of Marshall Sahlins and in Godelier’s critique of Sahlins. Godelier goes back to the writings of Morgan to argue that we can understand the tribe as a type of social organization only if we view it as a stage in social evolution. Then the trouble with nineteenth evolutionists was that they too readily believed that the development of a more complex or a more advanced type of society led automatically to the effacement of the tribal community of the society. This is a truism that tribe has preceded state and civilization on the broad scale of social evolution for the community empowerment.\(^{13}\)

We may found in his first essay Sahlins had considered a segmentary structure to be the defining features of the tribe as a type of society in the country. The importance of segmentary political system was brought to light by British social anthropologists who had worked in Africa also. The starting effect of the publication of African Social Systems was to highlight the differences between centralized and segmentary societies characterized by Fortes and Evans-Pritchard as societies of Group A and Group B. Hence, it soon became apparent that the distinction between the tribe as segmentary
system and the tribe as chieftdom is relative than absolute. Gluckman published his authoritative work in which he had argued that the difference between tribes organized under chiefs and those which lack chiefs is not as great as it appears to be the satisfactory.

In particular the tribe as a mode of organization has always differed from the caste-based mode of organizations. So tribes are not always easy to distinguish from castes particularly at the margins where the two modes of organization meet particularly. The distinctive condition of the tribe in India has been its isolation mainly in the interior hills and forests but also in the frontier areas also. By and large the tribal communities are those which were either left behind in these ecological niches or pushed back into them in course of the expansion of state and civilization. The isolation of the tribal communities is and always has been a matter of degree. Some tribes have been more isolated than others but at least in the interior areas where the bulk of the tribal population is to found none has been completely free from the influence of civilization. The isolation whether self-imposed or imposed by others blocked the growth of their material culture also but it also enabled them to retain their distinctive modes of speech. At present the most single indicator of the distinction between tribe and caste is the culture. The castes speak one or another of the major literary languages; each tribe has its own distinctive dialect which might differ fundamentally from the prevalent regional language. Hence, sometimes this distinction does not work as there are many tribes in western India including the biligiri.hils who do not have any language of their own and adopted the language of the region and ethnicity also very important.

1.3.2 Tribal Society

According to Oxford Dictionary "A tribe is a group of people in a primitive or barbarous stage of development acknowledging the authority of a chief and usually regarding them as having a common ancestor also. Majumdar defines tribe as a social group with territorial affiliation, endogamous with no
specialization of functions ruled by tribal officers hereditary or otherwise, united in language or dialect recognizing social distance with other tribes or castes. According to Ralph Linton tribe is a group of bands occupying a contiguous territory or territories and having a feeling of unity deriving from numerous similarities in a culture, frequent contacts and a certain community interest.

Lewis.L.M believes that tribal communities are small in scale are restricted in the spatial and temporal range of their social, legal and political relations and possess a morality, a religion and world view of corresponding dimensions. From the characters also tribal languages are unwritten and hence the extent of communication both in time and space is inevitably narrow. At the same time tribal societies exhibit a remarkable economy of design and have a compactness and self-reliance lacking in modern society also.¹⁴

1.3.3 Concept of Community

Particularly the term community is one of the most elusive and vague in sociology and is by now largely without specific meaning. By the minimum it refers to a collection of people in a geographical area as well. Three other elements may also be present in any usage. (1) Communities may be thought of as collections of people with a particular social structure; there are, therefore, collections which are not communities. Such a notion often equates community with rural or pre-industrial society and may, in addition, treat urban or industrial society as positively destructive. (2) A sense of belonging or community spirit. (3) All the daily activities of a community, work and non work, take place within the geographical area, which is self contained. Different accounts of community will contain any or all of these additional elements for the development of the community.

1.3.4 Concept of Social Groups

In Indna a social group consists of two or more people who interact with one another and who recognize themselves as distinct social strata. The definition is simple enough, but it has significant implications in the society.
Frequent interaction leads people to share values and beliefs. It is similarity and the interaction cause them to identify with one another. Identification and attachment, in turn, stimulate more frequent and intense interaction. Each group maintains solidarity with all to other groups and other types of social systems. Groups are among the most stable and enduring of social units. They are important both to their members and to the society at large. Through encouraging regular and predictable behavior, groups form the foundation upon which society rests. Thus, a family, a village, a political party, a trade union is all social groups. It should be noted are different from social classes, status groups or crowds, which not only lack structure but whose members are less aware or even unaware of the existence of the groups. It has been called quasi-groups or groupings. Nevertheless, the distinction between social groups and quasi-groups are variable since quasi-groups very often give rise to social groups, as for example, social classes give rise to political parties, thereby achieving the goal of social development as a welfare motive.

### 1.3.5 Concept of Weaker Sections

In India an expert group under the chairmanship of K.S.Krishnaswamy introduced the concept of ‘Weaker Section’ within the two main elements of the priority sector, viz., agriculture and small scale industries, to focus the attention of banks on the need to extend increasing finance to the poor and down trodden of the society. Subsequently, in pursuance of the recommendations of another expert group under the chairmanship of A.Ghosh the Reserve Bank of India defined the weaker sections as underprivileged sections of the society.

The concept of “weaker sections” mentioned above needs some clarification. As per the definition of Dhebar, the “weaker sections” refer to all people who became suppressed, depressed, and oppressed because of socio-political, socio-economic or socio-religious reasons”. For bank lending, thus, weaker sections include: (i) small and marginal farmers with land-holdings of 5
acres and less; (ii) land less labourers; (iii) tenant farmers and share-croppers; (iv) artisans, village and small industries; (v) beneficiaries of the Integrated Rural Development Programme; (vi) Scheduled Castes and Scheduled Tribes; and (vii) beneficiaries of the Differential Rates of Interest Scheme.

1.3.6 Concept of Social Development

The concept of Social development consists of planned efforts and processes for social change that are designed to promote the well-being of the population as a whole, in conjunction with the dynamic processes and principles of economic development”.

According to Mbambo (1996) in Gray (1996a:212) states that before embarking on a definition of social development, it is important to mention that there are conditions in the South African Society which warrant a different approach to service delivery system. It is called developmental approach. Then the drastic economic decline, high levels of unemployment and poverty levels, as well as large numbers of individuals and groups who were marginalized by apartheid legislation have been left with very little opportunity for growth and development hence social development, to address the issues indicated also.  

As per the Steward (1994) in Kotze, (1997) is of the opinion that social development can be defined differently by different interest groups and intellectual traditions. Mbambo (1996) in Gray (1996b: 213) defines social development as an approach to social welfare and a philosophical framework for welfare services. This consists of planned efforts and processes for social changes which are designed to promote the well-being of the population as a whole, in conjunction with a dynamic process of economic development. Gray (1996c) and Midgley (1995), in (Gray, 1996:369) state that in social development all sectors of society are required to work together towards social upliftment and therefore it draws on a multi-sectoral approach. For the purpose of this study, social development will be defined according to Midgley (1995)
who defines it as an approach to bring about sustained improvement in the well-being of individuals, family, community and society at large. “The ultimate objective of social development is to bring about sustained improvement in the well-being of the individual, family, community and society at large. The reduction or eradication of mass poverty, inequality and conditions of underdevelopment are widely accepted indicators for social progress”.

1.3.7 Concept of Beneficiaries

For the purpose of this study, beneficiaries refer to recipients of government grants for development programs. It is a person belonging to rural area and below poverty line according to household survey who is provided with assets to start the activity to uplift his standard.

1.3.8 Concept of People's Participation

The concept People’s participation is becoming the central issue of current period. Participation means that people are closely involved in the economic, social and cultural and political processes that affect their lives. People may in some cases have complete and direct control over these processes – in other cases the control may be partial or indirect. People have constant access to decision making and power. Participation in this sense is an essential element of human development. It generally refers to people’s involvement in particular projects or programmes. But today participation means an overall development strategy focusing on the central role that people should play in all spheres of life of the community. So Human development involves widening their choice and greater participation enables people to gain for they access to a much broader range of opportunities for equality.

In India people can participate as individuals or groups. As individuals in a democracy they may participate as voters or political activists or in the market as entrepreneurs or people. Often they participate more and more effectively through group action as members of a community organization or a
trade union or a political party in the concern. Since participation requires increased influence and control it also demands increased empowerment in economic, social and political terms. In economic terms this means being able to engage freely in any economic activity. In social terms it means being able to join fully in all forms of community life without regard to religion, colour or sex or race. In political terms it means the freedom to choose and change governance at every level from top to bottom in the society. All these forms of participation are intimately linked. Without one the others will be incomplete in the society.

Participation of people from the human development perspective is both a means and an end. Human development stresses the need to invest in human capabilities and then ensure that those capabilities are used for benefit of all in the society. Greater participation has an important part to play there. It helps to maximize the use of human capabilities and is thus a means of increasing levels of social and economic development. But human development is also concerned with personal fulfillment. So active participation which allows people to realize their full potential and make their best contribution to society for the well being.

1.3.9 Social Inequality and Exclusion

Generally, in every society some people have a greater share of valued resources-money, property, education, health and power than others. These social resources can be divided into three forms of capital-economic capital in the form of material assets and income; cultural capital such as educational qualifications and status; and social capital in the form of networks of contacts and social associations. Often these three forms of capital overlap and one can be converted into the other. For example a person from a well-off family can afford expensive higher education and so can acquire cultural or educational capital. Patterns of unequal access to social resources are commonly called social inequality. Social inequality reflects innate differences between
individuals for example their varying abilities and efforts. Someone may be endowed with exceptional intelligence or talent or may have worked very hard to achieve their wealth and status. However by and large social inequality is not the outcome of innate or natural differences between people but is produced by the society in which they live for their betterment.\textsuperscript{16}

1.3.10 Social Inequality and Gender

We may differentiate between biological and physical men and women, gender inequality are often treated as natural. However despite appearances, scholars have shown that the inequalities between men and women are social rather than natural. So there are no biological reasons that can explain why so few women are found in position of public power also. So its nature explain why women generally receive a smaller or no share in family property in most societies. So the strongest argument comes from the societies that were different from the normal or common pattern. Then women were biologically unfit to be inheritors and head of families how did matrilineal societies work for centuries? How have women managed to be successful farmers and traders in so many African societies? There is nothing biological about the inequalities that mark the relations between men and women. Gender is thus also forma of social inequality and exclusion like caste and class but with its own specific character stic features in the society also.

1.3.11 Concept of Empowerment

Concept of empowerment is a multidimensional concept. What do we mean by empowerment? When does the well-being of a person improve? Nobel Laureate Amartya Sen (1993) explains that the freedom to lead different types of life is reflected in the person’s capability set. As per Sen the capability of a person depends on a variety of factors, including personal characteristics and social arrangements. Hence, the full accounting of individual freedom goes beyond the capabilities of personal living. For example, if we do not have the courage to choose to live in a particular way, even though we could live that
way if we so chose, can it be said that we do have the freedom to live that way, i.e. the corresponding capability? Another important point made by Sen (1990) is that for measurement purposes one should focus on certain universally-valued functioning, which relate to the basic fundamentals of survival and well-being regardless of context. Taking the example of universally valued functioning like proper nourishment, good health and shelter, Sen asserts that if there are systematic gender differences in these very basic functioning achievements, they can be taken as an evidence of inequalities in underlying capabilities rather than differences in preferences. Annas (1993) explains that two actual norms for human life exist globally: in no society is it indifferent to the shape of one’s life and what one can make of it, whether one is a man or a woman. One’s sex may close some options completely, or make them less available but it always makes a difference to what one’s options is over one’s life as a whole. According to her, in a traditional society norms for the lives of men and women are enforced strongly and there exists actual division of activities and ways of living. When we look at a society more traditional than our own, we systematically perceive injustice in the ways in which the two norms impose different kinds of life on men and women, however as soon as we position ourselves with regard to a more traditional society it is obvious that injustice results from the existence of two norms in the society.  

We can say in the feminist paradigm, empowerment goes beyond economic betterment and well-being, to strategic gender interests. As 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 order also. 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. The 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). 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 explains it.

Generally, the nature of empowerment can be diverse, depending upon the parameters that define the lack of power within the institutional framework in operation. North (1990) points out that institutions are humanly devised constraints that shape human behaviour and they structure incentives in human exchange, whether political, social or economic. This is 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 etc.,

Malhotra et., al (2002) constructed 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. Allowing for overlap, these frameworks suggest that women’s empowerment needs to occur along multiple dimensions including: economic, socio-cultural, familial/interpersonal, legal, political, and psychological. Hence these dimensions cover a broad range of factors; women may be empowered within one of these sub-domains. So it give 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 tribal women.\(^{18}\)

The World Bank defines empowerment as “the process of increasing the capacity of individuals or groups to make choices and to transform those
choices into desired actions and outcomes. Then Central to this process is actions which both build individual and collective assets, and improves the efficiency and goodness of the organizational and institutional context which govern the use of these assets.” Thus, as 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 living of the community. 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 also.

And empowerment is also related to the concepts of social capital and community driven development with which it is sometimes confused. As per the definition of the 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 actions and outcomes. It is by nature a process and outcome also.

Malhotra (2002) examined the empowerment, that even after identifying empowerment as a primary development goal; neither the World Bank nor any other major development agency has developed a rigorous method for measuring and tracking changes in levels of empowerment. The UNDP’s Human Development Report of 1995 introduced two new complementary indices: the Gender-related Development Index and the Gender Empowerment Measure. The Gender-related Development Index indicator measures the inequalities between men and women in terms of access to basic needs. 19

1.3.12 Concept of Swa-Shakti

The concept Swa-Shakti reverses marginalisation of women to visible advocates of gender empowerment through self-help groups. India’s commitment to gender empowerment had been clearly expressed by its adoption of the Beijing Platform for Action in 1995, and the strong government
focus on the gender component during the planning phase of the Tenth Plan, followed by the National Policy for the Empowerment of women, 2001. During this period, the launch of the Swa-Shakti Project in April 1999 marked a new beginning in the shaping and strengthening of women’s self-help groups especially tribal women groups.

And jointly funded by the World Bank and the International Fund for Agricultural Development, the Project was implemented by the nodal Department of Women and Child Development under the Ministry of Human Resource Development, GOI. It has been initiated in various districts of nine states – Bihar, Jharkhand, Madhya Pradesh, Chhattisgarh, Gujarat, Haryana, Uttar Pradesh, Uttarakhand, and Karnataka.

With the programme like Swa-Shakti, economic empowerment was holistically combined with education, training, and support from other institutions to render a comprehensive strategy for women empowerment. The Project aimed at enhancing women’s access to resources for better quality of life through use of drudgery and time reduction devices, health, literacy and confidence enhancement, and increasing their control over their income through involvement in skill development and income-generating activities. It has been marked a paradigm shift from welfare to empowerment; energizing women from being passive receipts of benefits to participants in schemes, and further to being the initiators and leaders in the swa Shakti scheme also.

In rural India the six years of successful interventions across a wide spectrum of women’s groups resulted in substantial achievements and transformed women into active, assertive and vocal members of society. This Project established around 17,647 self-help groups of women (covering over 2.5 lakh women agriculturalists and agricultural labourers) in 57 districts across the various states. These self-help groups acted as vehicles for increasing women’s ability to control their own affairs, augmenting their self-confidence
and self-reliance, improving their managerial and skill base, and more importantly in realising the importance of collective action among the tribal women.

The concept prepared the process documentation report of Swa-Shakti Project, capturing the rich and varied processes and experiences in the important milestones of Project implementation in the country. The goal of the documentation was to present the diverse aspects and key components of the Project in the different states to realise the Project objectives. Then the documentation also attempted to bring out the trials and tribulations as well as the impact and achievements across the varied Project locations with case studies of specific states that had attained remarkable success in any component of the Project like swa shaktit scheme.  

1.3.13 Swavalambana Scheme

The concept of swavalambana Scheme is also new one. To encourage the people from the unorganised sector to voluntarily save for their retirement and to lower the cost of operations of the New Pension Scheme for such subscribers, the Government will contribute Rs. 1000 per year to each NPS account opened in the year 2010-11. This initiative, “Swavalamban” will be available for persons who join NPS, with a minimum contribution of Rs. 1000 and a maximum contribution of Rs. 12000 per annum during a financial year. The then Hon’ble Finance Minister, Shri Pranab Mukherjee has launched the Swavalamban Scheme on 26.09.2010 at Jangipur. The scheme will be managed by the interim Pension Fund Regulatory and Development Authority. The Operational Guidelines on Swavalamban are available on the PFRDA’s website at http://pfrda.org.in. The Swavalamban Scheme was initially announced for three years for the beneficiaries who enroll themselves in 2010-11 has now been extended to five years for the beneficiaries enrolled in 2010-11, 2011-12 and 2012-13. The Scheme operates through 50 Aggregators and 48 PoPs. This scheme is open to those citizens of India who are not part of any
pension/provident scheme. In view of the encouraging response to the Scheme, relaxations have been provided in the exit norms of the Scheme, whereby a subscriber under Swavalamban will be allowed exit at 50 years (instead of the existing prescribed age of 60 years) or a minimum tenure of 20 years, whichever is later for the implementation.

1.3.14 Concept of Udyogini

The concept of Udyogini - means woman entrepreneur. Udyogini, the organization, is registered as a Society under the Indian Societies Registration Act, 1860. It is also registered under the Foreign Contribution Registration Act and enjoys income tax exemption under 80G and 12A of the Income Tax Act. It works with poor, mainly illiterate, women to improve their skills as producers and their knowledge of the markets they operate in, so as to ensure long-term benefits.

The Scheme of Udyogini came into existence in 1992 as a service provider for micro enterprise management services, principally training for poor, assetless and mainly illiterate women in the backward states of India. Ela Bhatt, the founder of the Self-Employed Women's Association is a founding member of Udyogini and was its first Chairperson. As a specialized agency, on this date, and when there is recognition of the need to go 'beyond credit' to enable women to invest in productive activities, Udyogini is placed at the very center of developing cutting-edge knowledge and practice for microenterprises for the poor, especially women. Back in the early 1990s, when Udyogini was established, the focus on microenterprise management training was innovative at a time when even microcredit was a new idea. Udyogini took an early lead in the domain by motivating smaller NGOs towards microenterprise in their portfolio of programs for poverty alleviation for women. It enabled NGOs, through a program of sustained support comprising training for enterprise awareness, management and counseling, to move into developing microenterprise programs and having staff with orientation to microenterprise.
1.4 Objectives of the Study

The study is based on the following objectives;

1. To study the status of tribal women and its determinants in India.
2. To study the performance of contemporary women development programmes in economic empowerment of tribal women in Karnataka.
3. To examine the awareness about contemporary women development programmes among the tribal women beneficiaries.
4. To study the impact of swa-shakti programme on income, employment and standard of living of the tribal women beneficiaries in Chitradurga District.
5. To identify the problems faced by the tribal women beneficiaries in availing the benefits of the programmes.

1.5 Hypotheses

The following hypotheses have been framed in the study

1. Income level of the tribal women has been improved during post SHG stage due to Swashakthi Scheme.
2. Social empowerment of the tribal women has been improved in the study area due to Swashakthi Scheme.
3. Swashakthi Scheme contributes to increases the level of consumption, savings and reduction in the incidence of poverty of tribal women.

1.6 Research Methodology

This study is based on both primary and secondary sources of data. Primary data for the study have been collected from the members of self help groups supported by Swa Shakthi Scheme. For the primary information 300 respondents have been selected from the two taluks in Chitradurga district viz., Chitradurga and Challakere Taluks on simple random sampling basis. And ‘t’ test is used to analyse the growth rates.
1.7 Selection of the District

Chitradurga district of Karnataka is purposively selected keeping in view that this district comes under the I-Phase of Swa-Shakti project, other resources and convenience also considered for selection of the study area. Chitradurga consists of six taluks. Based on the criteria of maximum number of beneficiaries of the programmes, two taluks namely Challakere and Chitradurga has been selected.

1.8 Variables used in the Study

1. Age
2. Marital status
3. Education
4. Extent of participation
5. Annual income
6. Asset holding
7. raining
8. Savings
9. Employment
10. Decision making
11. Economic empowerment
1.9 Limitations of the Study

1. The study is confined to Swa-Shakthi Scheme Beneficiaries only.
2. Study is restricted to Challakere and Chitradurga taluks only.
3. Primary information has been collected from 300 respondents only.
4. The study period is from 2001-02 to 2011-12.

1.10 Chapter Scheme

The study is presented in six chapters. Following is the chapter scheme of the present study:

Chapter – I: Introduction

The first chapter is prolegomenon in nature; it includes objectives, hypothesis and methodology adopted in the study. This chapter serves as the foundation on the basis of which the other chapters of the study are developed.

Chapter – II: Theoretical Framework and Review of Literature

The second chapter deals with theoretical framework and review of the previous studies concerned to subject matter. In this chapter brief reviews of research studies conducted by individual researchers and research institutions on programmes and women development in India and also in Karnataka State are presented.

Chapter – III: Status of Tribal Women and Contemporary Women Development Programmes in India

This chapter deals with the present status of tribal women in India and contemporary women development programmes in India.

Chapter – IV: Performance of Contemporary Women Development Programmes in Karnataka – An Overview

This chapter deals with the performance of Swa-Shakti, Swavalambana and Udyogini Programmes, and the development of women in Karnataka in
Particular. A detailed State-wise and year-wise analysis of the Swa-Shakti, Swavalambana and Udyogini Programmes, is presented in this chapter.

**Chapter – V : Impact of Swa-Shakti Programme on Tribal Women in Chitradurga District - Case Study Analysis**

An attempt is made in this chapter to analyse the socio-economic profile of the sample respondents in Chitradurga District. A detailed analysis is presented in this chapter. This chapter is considered as focal chapter of the present study.

**Chapter- VI : Summary of Major Findings of the Study and Suggestions**

The last chapter sets out a summary, and presents the major findings of the study. It also attempts to indicate the possible changes in the procedures of Swa-Shakti Programme in order to empower the tribal women.

**References**


