

STREE SHAKTHI PROGRAMME: A SOCIO-ECONOMIC ANALYSIS OF MARGINALIZED WOMEN IN BENGALURU DISTRICT

POORNIMA V¹ & MOHAN P PHILIP²

¹Research Scholar, Research and Development Centre, Bharathiar University, Coimbatore, Tamil Nadu, India

²Associate Professor and Research Director, St. Joseph's College of Commerce (Autonomous),
Bengaluru, Karnataka, India

ABSTRACT

Poverty, unemployment, indebtedness, and empowerment have been the primary issues in India. Many governmental schemes have been introduced to address the issues. Stree Shakthi Program (SSP) is one of the strategies adopted by the Department of Women and Child Development (DWCD) Government of Karnataka state to empower marginalized women socially and economically by forming self-help groups. The present study aims to examine the socioeconomic changes brought about through SSP among marginalized women in Bengaluru district of Karnataka state. The primary data was collected through interview schedule and other information required was drawn from secondary data available on the official websites of DWCD. The study revealed that the SSP has brought about socioeconomic changes in the lives of marginalized women.

KEYWORDS: Stree Shakthi Program, Stree Shakthi Groups, Marginalized Women, Socioeconomic Change

INTRODUCTION

In the recent past, the overall development of women as an individual has grown tremendously. Women empowerment has been one of the central priorities of the Government of India (GoI). Pandit Jawaharlal Nehru had rightly pointed out, "If you want to awaken the country, first awake women. If a woman is awakened, a family is awakened and if a family is awakened, a village is awakened, thereby, the entire country is awakened". The Government is constantly making all efforts to bring marginalized women to mainstreams of the society and enable them to have an improved lifestyle. Gone are those days where women restrict themselves within the four walls of the kitchen. Women have moved forward and contributed equally towards growth of the economy along with the male counterparts. Despite the constant support and initiatives by the government, women in the society are still facing many obstacles to come forward and avail their individual rights. In this regard, Government of Karnataka (GoK) introduced many women empowerment schemes throughout the state. Stree Shakthi Program (SSP) is one of such schemes built on the concept of self-help groups. This program is carried out by the Department of Women and Child Development (DWCD) Karnataka state to empower marginalized women socially and economically. It came into effect during the period 2000-2001. The program has been organized not only to act as a driving motive force, but also to take a stand against the obstacles faced by the marginalized women. This in turn has also given a new dimension to their career route by starting up their own income-generating activities after they have made good of the program.

Stree Shakthi Program (SSP)

The DWCD in Karnataka state launched SSP during the year 2000-2001. The scheme primarily focused on the empowerment of rural women by making them socially and economically stable. Going by the concept of self-help groups, the program formed Stree Shakthi Groups (SSGs) at the village level with the help of talk federations and anganwadi workers throughout the state. Many financial assistances such as a revolving fund, kit materials, incentives to groups for excess savings, funds for income generating activities, interest subsidy of six per cent on the loans, strengthening of block level societies, training for skill development, marketing complex, exhibitions/ marketing Melas, awards and mobile vans for the products have been provided through the program to these women. The beneficiaries of the program include below poverty line families, landless agricultural laborers, and SC/ST women. At present, there are 1.40 lakhs groups functioning in the state and approximately 21 lakhs women members are organized.

SSP and Women Empowerment

One of the objectives of SSP is to increase the income levels of rural women by engaging them in income-generating activities and creating financial stability. The main causes for women having low status are due to lack of access to education, training, credit problems, less involvement in business activities and low economic status. Empowerment can be understood in different perspectives and the study views women empowerment as a process of increasing the capacity of individuals or groups to make their choices and to transform those choices into desired actions and outcomes. SSP takes into consideration this fact, thus, enabling women empowerment among marginalized women. Change in lifestyle, freedom in decision-making, control over one's own income, societal support, self-confidence is some of the factors undertaken in the study which has led to the empowerment of women. Thus, women empowerment is the need of the hour and the government is making every effort in order to improve their social status and standard of living.

REVIEW OF LITERATURE

Several studies indicated that SSP has contributed towards the socioeconomic development of women and imbibe self-reliance in them. Empowerment of women through self-help groups would lead to benefits not only to the individual women and women's groups, but also for the family and community through collective action for development (Murugan and Dharmalingam, 2000). The dependence on agricultural activities of the rural women is vanishing and the emergence of Stree Shakthi Groups (SSGs) make a great change in the life of rural women (Bhavya and Umesh, 2011). The self-help groups are not only providing credit, but also empower women socially and economically. They encourage women to participate in decision-making in the household, community and the local democratic sector and prepare women to take up leadership positions (Punithavathy and Eswaran, 2002). Some sections of the poorest of the poor find it difficult to participate in the SSP and only 0.07 percent have participated in the Bellary district. Care should be taken to make them participate in the program by reserving it at least under government-sponsored programs (Naganagoud, 2011). One of the major findings in the study conducted in Mandya district of Karnataka revealed there was a significant change in employment, income, savings and investments by the members after joining SSGs. Thus, SSP plays a major role in the development of women and there is a need to encourage more women to take up income-generating activities of their own after they make good of the program.

OBJECTIVES OF THE STUDY

- To study the profile of SSG members in Bengaluru District.

- To examine the purpose of joining SSG among marginalized women.
- To assess the socioeconomic impact of marginalized after joining SSGs.

METHODOLOGY

The study is descriptive in nature. A sample size of sixty-five is undertaken using simple random sampling technique. Bengaluru district of Karnataka state has been selected as the study area using the lottery method. The required information was collected with the help of an interview schedule during October-December 2016. The secondary data regarding the statistics of the SSP and general information have been taken from DWCD, GoK reports and official websites of Stree Shakthi. The data collected has been analyzed using SPSS software with the help of statistical tools such as cross tab, frequency table, simple percentages and one sample t-test.

DATA ANALYSIS AND INTERPRETATION

The analysis and inferences have been made keeping in mind the objectives of the study.

Profile of SSG Members

The variables such as age, religion, caste, education has been analyzed under this section of the study. A brief description of the above variables is as follows:

Age

Table 1: Age Groups of SSG Members

Age Group	Number of SSG Members	Percent
20-30	16	24.6
30-40	20	30.8
40-50	19	29.2
Above 50	10	15.4
Total	65	100

Source: Computed from Primary Data

Inferences

From the above Table 1, it has been observed that the majority (30.8 per cent) of SSG members belong to the age group 30-40 years. Followed by 29.2 per cent belonged to 40-50 years of age group, 24.6 percent belonged to 20-30 years of age group and 15.4 percent belonged to above 50 years of age group. It is inferred that the majority of SSG members is middle-aged where their primary focus was to take care of family financial difficulties. These women engaged themselves both in household chores as well as take part in group activities in order to earn extra income for their survival.

Religion

Table 2: Religion of SSG Members

Religion	Number of SSG Members	Per Cent
Hindu	35	53.8
Muslim	14	21.5
Christian	11	16.9
Others	5	7.7
Total	65	100

Source: Computed from Primary Data

Inferences

Table 2 depicts that out of the total SSG members undertaken for the study, 53.8 per cent were Hindus, 21.5 percent were Muslims, 16.9 per cent were Christians and 7.7 percent belonged to other categories. The same trend has been seen in the geographical distribution of Bengaluru district population.

Income

Table 3: Income of SSG Members (Per Month)

Income Level	Number of SSG Members	Per Cent
1000-5000	37	56.9
5001-10000	22	33.8
Above 10,000	6	9.2
Total	65	100

Source: Computed from Primary Data

Inferences

SSP is one of the mechanisms for empowering women by making them socially and economically self-dependent and self-reliant. The income earned by the women in SSGs reveals that more than 50 percent are earning up to Rs. 5,000 monthly, 33.8 percent of women earn up to Rs. 10,000 monthly and 9.2 per cent Rs. 10,000 and above monthly (Table 3). It can be safely inferred from the empirical evidence that SSP has been instrumental in increasing the income levels of SSG members.

Educational Qualification and Caste

Table 4: Cross-Tabulation between Education and Caste of SSG Members

Educational Qualification	Caste				Total
	SC	ST	LAL	BPL	
Primary	8	7	1	4	20
Secondary	8	4	3	6	21
Degree	5	2	1	6	14
NIL	3	1	1	5	10
Total	24	14	6	21	65

Source: Computed from Primary Data

Inferences

Table 4 depicts a cross-tabulation between educational qualification and cost of the SSG members. It revealed that the majority of the members (twenty-one) were educated up to the secondary education (12th/ PUC) out of which eight respondents belong to the Scheduled Caste (SC) category, four respondents belonged to Scheduled Tribe (ST) category, three respondents belonged to Landless Agricultural Laborers LALs and six respondents belonged Below Poverty Line (BPL) families. Twenty respondents had education up to 10th standard with primary level education where eight, seven, one and four respondents belonged to SC, ST, LALs and BPL families respectively. Fourteen SSG members had education up to degree level with five, two, one and six respondents belonged to SC, ST, LALs and BPL families respectively. Ten out of the total SSG members in the study area had never been to school. It is a clear indication that members who joined the SSGs were educated and had an idea about the activities they were engaged in the group. It is also observed that the scheme has been reached to the right class of beneficiaries as approved by the GoK.

This in turn has made the government to provide further formal training for enhancing the skills of marginalized women that is required for taking up income-generating activities.

Purpose of Joining SSG

Table 5: Purpose of Joining SSGS

Purpose of Joining	Number of SSG Members	Per Cent
Unemployment	27	41.5
Development in Personality Traits	20	30.8
Family Pressure (family difficulty)	16	24.6
Current Trend	2	3.1
Total	65	100

Source: Computed from Primary Data

Inferences

Stree Shakthi Program is a strategy through which GoK state is making every effort for empowerment of women. Various reasons motivate women to join SSGs. The variables such as unemployment and financial difficulties, development in personality traits and current trend has been taken to studying the purpose behind marginalized women joining SSG. The study reveals that the majority of the marginalized women joined out of financial difficulties, including unemployment problems (combined 66.1 percent), 16.9 percent of development in personality traits and only 3.1 per cent joined because everyone in the locality was joining (Table 5). SSP provides various financial assistance and support to women in SSG. The program has been influential in driving marginalized women towards joining SSGs.

Socioeconomic Change among Marginalized Women after Joining SSG

This section of the study assesses the socioeconomic change that has brought about through SSP among marginalized women after joining in respect to the Bengaluru district of Karnataka. The variables used to measure and test the socioeconomic impact of the study are freedom in decision-making, improvement in social status, special skills and training attained, control over income, societal support, self-confidence and initiative to start own business. The following hypothesis was formulated and put to test to verify the above argument. For this purpose, one sample t-test was employed.

H₀: There is no socioeconomic change experienced among members after joining SSG.

H_a: There is socioeconomic change experienced among members after joining SSG.

Table 6: Socioeconomic Change among SSG Members

Socioeconomic Change	Test Value =0		
	T	Degrees of Freedom	Sig. (2-Tailed)
Initiative to start a business	39.061	64	.000
Special skills and training attained	22.651	64	.000
Societal support	23.938	64	.000
Improvement in social status	22.768	64	.000
Freedom in decision-making	30.349	64	.000
Control over income	23.352	64	.000
Self-confidence	22.829	64	.000

Source: Computed from Primary Data

Inferences

From Table 6 it is observed that all the variables undertaken for the study resulted with significance values .000 which is less than the p-value 0.05 thereby rejecting the null hypotheses.

Empowerment of women and the eradication of poverty problems has been the prime focus of SSP. The beneficiaries after associating with SSP have experienced an improvement in the societal status, freedom in decision-making, attend special skills and training, societal support, better control-over income and boosted self-confidence. Thus, the program has brought about a socioeconomic impact among marginalized women in Bengaluru district of Karnataka state. During the course of observations, it is also found that some of the women who were associated with SSP have shown an initiative towards starting their own income-generating activities (business). Other factors such as special skills and training attained through SSP activities, control over income, improvement in social status, self-confidence, freedom in decision making and societal support have also triggered some of these women with an entrepreneurial spirit and made them self-dependent. Thus, the government should encourage more and more women participate in SSG to take up income-generating activities by enhancing more skilled based training and give better opportunities to grow.

CONCLUSIONS

GoK has taken every effort for women empowerment from the time this has been the central priority. SSP has been one of the tools for driving this initiative taken by the government. This in turn has brought about a change in the social and economic status of marginalized women, thus making them self-dependent and self-reliant. Thus, SSP has been instrumental in bringing about a socioeconomic change among marginalized women in Bengaluru district of Karnataka state to an extent. It has also awakened the entrepreneurial spirit among some marginalized women and has taken them to the next level of subsistence. Despite all these efforts women stepping out and taking up more and more income-generating activities is limited. The government should think about re-designing SSP features. Also provide better opportunities by adding more financial benefits and get them to participate in the program in order to bring them to the mainstreams of the society.

FUTURE SCOPE FOR RESEARCH

The authors have undertaken Bengaluru district of Karnataka state only for the present study. However, three or four districts in Karnataka state can be undertaken for the study to get a wider perspective about the SSP.

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