

Empowerment of Rural Women Through Stree Shakti Scheme in Karnataka: A Review of Literature

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Article Type: Research Article

Article Citation: Naseem Firdos and Dr. Ravichandra Reddy, Empowerment of Rural Women Through Stree Shakti Scheme in Karnataka: A Review of Literature. 2023; 8(02), 1-11. DOI: 10.52184/isbrmj.v8i02.000

Received date: September 21, 2023

Accepted date: November 29, 2023

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Abstract

Over 50% of Indians live in rural areas, where many are impoverished. Offering financial support is an excellent way to reduce poverty in rural communities. The development of a nation relies on the empowerment of women. The creation of jobs is the key objective of programs for rural development. Karnataka has several initiatives aimed at improving the well-being of women and children, with the Stree Shakti Program being one of the most popular. Every research project requires a literature review since it contains pertinent information to assist in project planning and evaluation. This study's objective is to review the literature regarding the Stree Shakti Program.

Keywords: Empowerment of rural women, Stree Shakti Scheme, Karnataka Government Scheme, Literature Review, Self Help Groups, Micro Finance

JEL Classification: G21, G28, G29, I31, I38

1. Introduction

The social and economic transformations that are essential for sustainable development are primarily driven by rural women. Empowering them is vital because it enhances economic productivity overall and allows their well-being as individuals, families, and rural communities.

In India, self-help groups provide a distinctive approach to facilitating financial transactions. These organizations help rural women grow more powerful by offering them

a route to a quicker and more stable socioeconomic status. Self-help groups are a new and creative form of organizational structure for the welfare and enhancement of women's lives in India.

Over the past ten years, self-help groups have contributed substantially to the empowerment of rural women. These groups have supported women in gaining knowledge of their rights, gaining access to information, becoming financially independent, exercising their right to self-expression, and raising their standing in society. Self-help groups can aid women individually as well as their organizations, families, and the community at large by fostering collective action for growth. (Prasad & Rani, 2021)

The key objective of rural development is to exploit resources sustainably. Programs for rural development concentrate mainly on generating jobs to alleviate poverty. The Karnataka government initiated the Stree Shakti Scheme in 2000–2001 to empower and assist rural women in becoming self-sufficient. Furthermore, the state's Anganwadi Centres enable the formation of self-help organizations in rural areas.

2. Objective of the Study

Reviewing the literature on the Stree Shakti Scheme's role in rural women's empowerment is the primary aim of this study.

3. Research Methodology

This study is both exploratory and descriptive. It is based on secondary data, which includes a range of publications, various books, past research findings, information available on the Department of Women and Child Development website, and recent research articles available on Google Scholar. These sources were chosen for review to construct the study.

4. Review of Literature

1. Akashraj (2013) attempts to understand how the Stree Shakti Program (SSP) affects the rural poor, a study was conducted on the socioeconomic status of women who participated in it, with a special focus on the Mysuru district in Karnataka. The study compared the performance of two different Stree Shakti Groups (SSGs). The research findings showed that each SSG worked independently, with no two groups having the same functions, implying that they were self-sufficient. One of the group-imposed penalties on members who missed group meetings, which was a unique feature to ensure full participation. Most of the loans taken by SSGs were used for children's education, starting small businesses, or household expenses. Loan amounts ranged from Rs. 5,000 to Rs. 15,000. The study found that women's financial situation improved, and their social status improved as they engaged in entrepreneurial activities. The report states that SSPs and other government-backed programs are positively impacting marginalized women in rural and urban areas of Karnataka.

2. Bai(2009) compares the performance of the SSP groups with that of non-governmental organizations (NGOs). The impact of SSP on women's socioeconomic status and attitudes towards social concerns was determined by comparing their situation before and after joining the program. To ensure representative results, a multi-stage random sampling procedure was used to select the sample group and respondents. The study found that SSP's microfinance services provided to disadvantaged women through SSP groups were as successful as those provided by NGO groups.
3. Bhavya and Umesh (2011) stated that the SSGs are a new initiative for rural economic development that aims to provide funding to rural women and meet their credit requirements. The primary focus of this research is to study the impact of microfinance on the development of SSG members. The study was conducted in the Doddaballapura taluk of the Bangalore rural district of Karnataka state, India. It involved 100 SSG members and 30 non-SSG members who provided the necessary data. The research found that SSG members engaged in more money-generating activities (five) than non-SSG members (three), and the income generated from these activities was also higher for SSG members. The study revealed that SSG members borrowed, repaid, and saved significantly more money over time. SSG financing significantly increased job options for members compared to non-members, resulting in higher income and a better standard of living for members. Since SSGs play such a crucial role in women's development, the author suggests that more SSGs should be encouraged. The study also found that SSGs supported by Non-Governmental Organizations (NGOs) performed significantly better than those supported by the government. Therefore, more NGOs should be encouraged to support SSGs that benefit more women.
4. Biradar (2015) stated that Microfinance programs are designed to aid impoverished women in achieving economic independence. The aim is to provide access to formal credit which ultimately helps the poor to engage in economic activity and generate revenue. However, the study's findings contradict popular perceptions of microfinance programs. Microcredit, being a small sum of money, has not fully achieved the goal of empowering women economically. Women's empowerment is determined by two key factors: external resources and internal strength. Credit alone is insufficient to assist women in engaging in economic activity and becoming economically self-sufficient.
5. Chaithra (2008) performed an economic study of Self Help Groups (SHGs) in Mandya and Maddur taluks of Mandya district. One hundred and eighty members of various SSGs from both taluks were selected for the study. Most of the members were middle-aged, married, and illiterate. The study found that there is a need to teach literacy not only in terms of reading and writing but also improved skills and technical knowledge. This will help improve their confidence in income-generating activities and their socioeconomic status in society. The author suggests that establishing and encouraging SSGs in all rural areas is essential to strengthen women economically and socially. The study concluded that women who are part of SSGs have achieved economic independence and social empowerment.
6. George and Kumar (2014) stated that empowering women is crucial for the progress of society. This can be achieved by increasing their awareness, knowledge, skills, and technology use efficiency. The effectiveness of the Microfinance through Stree Shakthi

program (SSP) in Karnataka was studied in this research. Stree Shakti is a women's empowerment initiative launched by the Karnataka State Government, with the aim of making rural women socially, financially, and politically capable. The paper examines how rural poor SHGs, especially those led by women, have successfully mobilized and managed thrift activities, assessed credit needs, enforced financial discipline, maintained credit relationships with banks, and engaged in income-generating activities, among other things.

7. Hanumesh (2019) in a study tried to analyze the effectiveness and challenges of women's empowerment through SSP. The study collected data from the Bellary district using a simple random sampling method, which resulted in 500 responses from SHGs. The author suggests that the Centre and State Government should consider implementing some subsidy-oriented schemes through SHGs to ensure recovery performance and end utilization, as well as reducing transaction costs. The provision of incentives must encourage poor individuals to save more. To significantly increase the production levels of SHGs, it is important to disseminate manufacturing techniques and know-how among production groups.
8. Hundekar (2020) stated that the purpose of the study was to determine if SHGs can facilitate women's empowerment. The findings show that the average income and savings of SHG members have increased. The study also revealed that an increase in microfinance-linked loans led to a significant disparity in the level of empowerment among the members. The social and legal awareness of the members had a positive impact on their social empowerment, while improved access to credit facilities, resources, and promotional support had a major impact on their economic empowerment. Although further research is needed for long-term analysis, the program did help to boost consumption and income generation in the short term.
9. Kadun and Thippesh (2014) propose a framework to analyze the role of the Integrated Child Development Services Scheme (ICDS) in women's empowerment. According to the author, the SSP is one of the initiatives developed under the ICDS network for women's empowerment. The study found that the development fund provided to the SSP as a loan grant is efficiently utilized by the members to start their income-generating activities, leading to increased earnings for small business owners, with a particular focus on women and indigenous peoples. As a result, 90% of the SSGs have started earning money by creating products such as agarbatti, soil pots, candles, and date pans, among others, as separate locations for their businesses.
10. Kavitha and Laxmana (2012) attempt to explore the SSP in Karnataka through SHGs. The government has implemented several programs to empower women, and SHG has proven to be the most effective option. The report outlines the program's scope and implementation in SHGs in Chitradurga district, as well as the financial benefits resulting from it. The study found that the SHG model is the most sustainable strategy for improving the socioeconomic status of impoverished women in both rural and urban areas. However, the initiative is unknown to many women, and the author suggests that the government must take appropriate steps to raise awareness among rural residents.

11. Krishnan (2009) studied the concept of socio-economic empowerment of underprivileged women through the SHG. A recent study has recommended that commercial banks in our country should expand their operations, with a focus on microfinance operations. The author believes that this requires both creativity and humility. Governments and other stakeholders have recognized the link between poverty and peace and have begun working aggressively to address it. However, the researcher believes that the efforts are insufficient and much more needs to be done. The study concluded that NGOs, banks, and the government have made a significant impact on the Indian economy and have built a strong position in empowering poor women through the SHG-Bank linkage program in a relatively short period of time.
12. Lakshmibai and Jagannath (2014) discuss the SSP in Hyderabad Karnataka region. Despite the Karnataka government's establishment of various schemes for the advancement of rural women's economic, social, and overall development, these schemes do not seem to be effective in improving women's capacity and capability in their current situation. The government, with the help of different departments, has taken on the task of women's development with a single goal. The study concludes that providing financial assistance in the form of subsidies through various projects or banks can help these women escape poverty and achieve overall development.
13. Manjula and Reddy (2016) conducted a study to analyze the effectiveness of the SHG program on improving the living standards of rural poor women. The study focused on Stree Shakti SHGs. It is important to include women in the creation and implementation of programs aimed at improving the living conditions of the poor, both as contributors and recipients. Developing self-help groups with the assistance of micro-lending can improve their socioeconomic status in society. Although it is acknowledged that women from Schedule Castes and Tribes will not be empowered on a regular basis, SHGs are an effective technique for empowering these women. However, during the study period, SHGs with bank links only achieved around half of their physical and financial goals. The author notes that despite numerous challenges, the Stree Shakti SHGs program resulted in a substantial and favorable change in employment, income, and savings among the sample Stree Shakti SHGs beneficiaries in the study region after they joined the program.
14. Menon, Dutta, and Pandit (2017) attempt to provide a framework for understanding gendered empowerment through a government-run microfinance program called Stree Shakti in Karnataka. The team from the Centre for Budget and Policy Studies highlights several key issues:
 - (i). The microfinance program focuses on savings and SSGs, but there is no systematic measurement of how this income generation has helped other social outcomes. Additionally, there are concerns over the selection criteria for SSGs and the lack of transparency in the organization's work with women's groups.
 - (ii). The stability of new SSGs is in question, and the federation's relationship with SSGs is ill-defined. Resources have not been fully utilized.
 - (iii). Women planning to undertake new ventures receive little or no marketing training. There is also minimal investigation into why programs failed in some

- areas of the state. The lack of research into the realities on the ground, especially related to new livelihood ventures, has been criticized.
- (iv). Anganwadi workers, who administer the program, are often stressed handling multiple programs at once, creating a bottleneck with respect to the proper administration of schemes and services.
 - (v). The problem of gender inequality is structural and not just a result of the lack of information. Lack of training on gender sensitization is unlikely to translate into the anticipated social empowerment or emancipation for women in Ghanaian communities. Women need to be taught how to build solidarity, collectivization, and solidarity building.
15. Mol (2016) in a study explored the process of women empowerment through micro-finance with reference to the SSP. A sample of 3876 SHGs in the Bangalore rural district of Karnataka was chosen for the study. The researcher concluded that while the initiative has been successful, SHG members are still unaware of the various banking options available to them. There are no effective income-generating and asset-building activities, and they lack sufficient training programs and infrastructure. As a result, many of them continue to struggle with poverty. The empowerment process is influenced by various factors such as political, social, psychological, economic, and legal factors, but educational empowerment is the most crucial aspect that is missing. The author suggests that both government and non-governmental organizations should take steps to educate SHG members and empower them in the future. Proper training from entities that promote SHGs, as well as learning from SHG members themselves, will ensure that the program moves in the right direction towards women's empowerment.
16. Naganagoud (2011) attempts to evaluate the performance of the Microfinance program implemented through Karnataka's Stree Shakthi initiative at the district level. The author of the study concluded that the major flaw of the system was that the beneficiaries of the scheme viewed the credit and subsidy as handouts or charity. This attitude resulted in non-payment of loans and an increase in bank non-performing assets (NPAs), as observed in the districts of Kudligi, HB Halli, and Siriguppain.
17. Pangannavar (2010, 2014) examined the relationship between the Women's Self-Help Group (WSHG) Programme and Rural Poverty has been studied, and it has been found that this participatory approach to poverty eradication is a novel method. The WSHGs are playing an increasingly important role in the fight against rural poverty, and have three main areas of focus as an anti-poverty program: (i) providing women with access to micro-finance and banking, (ii) developing micro-enterprises for women, and (iii) empowering women. Micro-level research has supported the claim that WSHGs are the best model for rural development, and are effective in eradicating poverty at the grass-roots level.
- The growth of WSHGs in Belgaum district has been researched, and it has been found that their growth in terms of number, membership, money accumulation, and amount of cash distributed among beneficiaries is gradual. It is important to note that effective efforts from all sides are urgently needed to make the WSHG development process in the district strong and sustainable.

18. Poornima (2018) attempted to evaluate the impact of the SSP on the socio-economic empowerment of marginalized women in Karnataka. The study found that economic independence provided to SSG members gave them some control over their monetary spending decisions, enabling them to make rational choices. Prior to participating in SSG activities, members had no exposure to any organized social groups. The study also found that group cohesion had a favorable impact on the improvement of SSG members' lifestyles. As a result of group cohesion and exposure, individual members had a high level of confidence. SSG members recognized the importance of maintaining good health and paying attention to their children's academic needs. SSP has led to multifaceted development among marginalized people.
19. Poornima and Philip (2016, 2017) attempt to explore the relationship between the SSP and Women Empowerment, highlighting the changes that the program has brought about in the lives of marginalized women. The study found that SSP has been successful in rekindling the entrepreneurial spirit in a small number of respondents, providing them with an opportunity to break the cycle of poverty that has been prevalent in their families for generations. The author suggests that the Karnataka government should revise the SSP legislation to encourage greater participation from marginalized women.
The article also discusses the Government of Karnataka's initiatives towards women empowerment, particularly the SSP. The researchers aimed to examine the functionality, benefits, and financial aid provided to marginalized women to help them integrate into society. The research was conducted using secondary sources such as literature and the official websites of the Karnataka Department of Women and Child Development. The study found that SSP in Karnataka's rural districts has been successful in providing benefits and financial aid, but certain areas remain untouched due to constraints such as lack of awareness, freedom of transportation, and fear of spouses.
20. Salave and Boodeppa (2020) in a study focus on poverty alleviation schemes, strategies, and programs for rural women, as well as rural development. The study was conducted in rural areas to determine the level of awareness and understanding of rural women regarding women's empowerment and rural development programs. It was found that rural people, especially rural women, are unaware of or have little knowledge of government initiatives. Therefore, non-governmental organizations and volunteer organizations must work to increase rural women's understanding of government programs.
21. Shidagnal (2011) conducted a case study to identify the process of women's empowerment in Karnataka, focusing on the Stree Shakti self-help groups in Haveri district. The implementation of a microfinance plan through these self-help groups has significantly improved the economic situation of the women in the region and resulted in a considerable change in their social status. The Stree Shakti Self-Help Groups scheme, introduced by the Government of Karnataka, has successfully elevated the dignity of disadvantaged women by improving their economic condition.
22. Shree, Chandavari and Rayanagoudar (2016) states women's self-help organizations have a fundamental goal of increasing self-reliance and providing women with more control and access to resources. This is achieved with savings and credit concepts. A

- study found that group status had a positive and substantial connection with age and occupation. Most members actively participated in meetings, utilized SHG loans, and engaged in income-generating activities both independently and in groups.
23. Susmitha (2017) attempted to compare the impact of self-help groups promoted by governmental and nongovernmental organizations on women's empowerment. When it comes to group dynamics, the performance of NGO-formed groups was better than government-promoted groups. The reason for this could be that NGO-promoted group workers are able to spend more time with group members than government staff. The results suggest that self-help groups are effective in meeting the credit needs of low-income households. It is also argued that, if properly developed, these groups can empower women on a personal, social, and political level. However, promoting agencies must work hard to unlock the potential of self-help groups.
 24. Torvi (2015) attempted to provide a framework for analyzing the empowerment of women in Shree Shakti through self-help groups, with a study conducted in Bijapur district. The study concluded that SHGs are supportive, instructional, and change-oriented mutual aid groups that address a common life problem or condition shared by all members. The objective of the group may be personal or social transformation or both. Certain elements have been identified as vital or critical for the successful establishment and operation of self-help groups. These include the voluntary nature of the group, small size and homogeneity of membership, transparent and participatory decision-making, and quick use of funds for micro-enterprise establishment.
 25. Veena and Suheel (2017) attempted to study the impact of women and child development programs in Narasipura taluk of Mysuru district. The aim of the study was to evaluate the effectiveness of various government-funded development programs for women and children in India. The study focused on Bhagyalaxmi, Kishore Shakti, Women Training, and SSP. The research found that these programs contributed to the socioeconomic growth of women and society in general. Furthermore, the recipients had a positive attitude towards these programs as per the findings.
 26. Yatnalli, Banakar and Huggi (2012) aimed to explore the implementation of self-help group schemes and their impact on women's empowerment in the Haveri District of Karnataka State. The research analyzed the organizational and functional aspects of Stri Shakti Self-Help Groups (SSSHGs) in the area. The study collected data from 500 members of SSSHGs and 100 SHGs formed under the Haveri district's Stri Shakti Scheme. Secondary data was collected from books, papers, and unpublished theses. The investigation revealed that membership in SSSHGs has significantly improved the financial situation of each member. The author concluded that the majority of respondents benefited from their membership in the SSSHGs in various sectors, including social, economic, and political.
 27. Naseem Firdos, Ravichandra Reddy & Jhansi Rani (2023) In our previous review article 26 different studies have been reviewed related to the Stree Shakti Programme. We found in those studies the Stree shakthi programme has a positive impact on rural women empowerment.
 28. Naseem Firdos, Ravichandra Reddy & Jhansi Rani (2023) we attempted to study the economic empowerment of rural women by Stree Shakthi Groups with special

reference to Hassan District. In this study we analyzed income generated, employment generated before and after joining the SSG and changes in savings pattern, expenditure pattern before and after joining SSG. We found stability in the earnings after joining SSG.

5. Conclusion

Numerous studies have been conducted to understand the impact of SHGs on women's empowerment. The microfinance literature provides a wide range of findings on the nature and extent of the program's impact. Many studies have shown that microfinance programs have a significant positive influence on job creation and poverty reduction. The literature on women's empowerment and SHGs has been briefly summarized. Some studies compared government-created SSGs to those created by NGOs. In general, the Stree Shakti Scheme has a positive impact on the empowerment of rural women.

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