

A STUDY ON THE IMPACT OF STREESHAKTHI SCHEME ON WOMEN EMPOWERMENT –WITH SPECIAL REFERENCE TO MYSURU CITY

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ABSTRACT

In India, it is clear as day light, the reality is a patriarchal society. The participation of women in social, political, economic and access to education is denied for a larger section of the society. Hence, women are economically dependent on the men of the family, which in turn sustains patriarchal dominance. In such a scenario, the concept of women empowerment assumes greater significance. The idea of women empowerment is rooted in the fundamental belief that men and women are equal and they deserve equal opportunities, which, unfortunately, has been denied to women all this while. Women empowerment aims at providing women the courage to take their own decisions regarding their lives both in family and society. Empowering women is to make them independent and not just in terms of finance, but in all aspects of social existence. Streeshakthi is one such successful women-empowering project in Mysuru. The main objective of the proposed study is to understand to what extent this program has influenced the women and led to their empowerment.

KEYWORDS: Decision Making, Economic Development, Independent, Streeshakthi, Women Empowerment.

I. INTRODUCTION

It is a matter beyond doubt that women have an important role to play in the development of any country, and real development is possible only when the women and men work on equal terms.

Streeshakthi is the group program to achieve this goal. The Poverty Eradication Mission implemented the Streeshakthi program by creating community-based structure of women below poverty line with focus on self-help demands led over by available resources under the supervision of local government. The core idea of this scheme is to enhance the standard of living of poor women in rural areas by setting up micro-credit units and also productive enterprises. Karnataka Government has initiated the scheme known as Streeshakthi to empower women with the services to be provided under the scheme. The benefits of the scheme are:

- A. To strengthen the process of economic development of rural women.
- B. To form self-help group based on credit principles.
- C. Women are given training to undertake any expertise and start their own expenditure.
- D. Periodical meetings are conducted under this scheme and women are thought how to save money and generate different sources of earning.
- E. The Streeshakthi also undertakes various income generating activities which again generate revenue for the scheme.

II. REVIEW OF LITERATURE

- **Anand (2002)** in the paper titled “Self-Help Groups in Empowering Women: Case Study of Selected SHGs and NHGs”, gives a review of improvement of Self Help Groups. She also has attempted to analyze the level of performance of SHGs and NHGs which are selected and to analyze its impact, especially on micro credit program which are initiated for empowering women.
- **Ganeshmurthy VS (2007)** in his book, “India: Economic Empowerment of Women” had made clear that in India the participation of women rate is very less than the half of the total women. Despite efforts which are made towards the women empowerment, most of the active female continues to be remaining to micro, small-scale enterprises in rural areas and also informal sector.
- **Ragavan (2009)** in his article had stated that the women who are below poverty line of the State have become more active member in planning and implementation process of various programs initiated for anti-poverty. When women started to participate in various program which are incomes generating and which are developmental in nature, the level of confidence and decision making started to increase.

- **Lina and Krishna (2014)** in their article titled “Micro finance for socio-economic empowerment of women- A study of stree shakti programme in the state of Karnataka” has stated that India envisions a future in which Indian women are independent and self-reliant. In various national policies and developmental programmes, emphasis has been given on organizing women in Self Help Groups and thus, marks the beginning of a major process of empowering women. Therefore, they have made an attempt to find out the performance and appraisal of the Microfinance through Stree Shakthi programme in Karnataka. They observed how SHGs of the rural poor particularly those managed by women, successfully demonstrated how to mobilize and manage thrift activities, appraise credit needs, enforce financial disciplines, maintain credit linkage with banks and effectively undertake income generating activities etc.
- **Lakshmanapathi (2015)** should that the empowerment of women through self-help groups would lead to benefits not only to the individual women and women groups but also for the family and community as a whole through collective action for development
- **Poornima and Philip (2016)** in their article have stated that streeshakti programme has been instrumental in bringing about a change in the life-styles of women in Bengaluru district of Karnataka state to an extent. It has awakened the entrepreneurial spirit among some of these marginalized women and has taken them to the next level of subsistence. Also, they have some suggestions viz. to introduce skill-based training facilities for these marginalized women, adopt vestibule training facilities to impart better and greater skills and mobile training facilities for women who cannot leave families/nursing infants. The present study focuses only on the life-style changes in members of SSP.
- **Mittal and Yadav (2017)** in their article titled “Empowering women of India with micro-finance: A case study of Delhi region” has stated that Government and Non-Government agencies have made various efforts to improve the socio-economic status of women in India. One such tool for empowering women is Microfinance. The findings of the study show that micro-finance plays an important role in improving the socio-economic status of women in India. Through micro financing they have become independent, confident and courageous.
- **Singh (2017)** in his article titled “An attempt to women empowerment through government policies and programmes: An Indian perspective” has stated that The exploitation and discrimination of women can be seen all over the world. The empowerment is an aid to help women to achieve equality with men or, at least, to reduce gender gap considerably. The

poverty is the main cause for her low bargaining power hence poverty should be removed. Empowering women and removal of poverty go hand in hand. Woman if is educated and empowered, her potential power can be utilized for the economic development.

- **Pandey and Parthasarathy (2019)** in their article titled “Impact Analysis of Welfare Schemes of Women’s Empowerment: with Reference to RMK, STEP and E-HAAT” has stated that the focus of Government is progressively shifting towards promoting women entrepreneurship to motivate women to participate in the economic activities. They examine the perspective of women to who are getting benefitted through various government schemes implemented in assistance with non-governmental organizations. The impact was in terms of such as – financial assistance, training facilities, infrastructure and its awareness, motivation, confidence, increase in the rate of women opting for entrepreneurship. It, therefore, addressed the economic, socio-cultural, inter-personal, psychological, political and legal domains of empowerment.
- **Hundekar (2020)** in her article titled “Are SHGs catalysts for rural empowerment? Impact assessment of Stree Shakti interventions in India” has stated that Self-Help Group (SHG) is a crucial initiative to enable financial inclusion with multiple aims like access to microcredit, enabling income generation, savings and thereby eventually empowering the poor. The study attempts to evaluate if SHGs can be a change agent influencing women's empowerment. Findings revealed that there is an increase in the average income, and savings of SHG members.
- **Singh and Singh (2021)** in their article titled “Welfare Schemes in India for Women Empowerment: A Study” has stated that, Empowerment of Women essentially means improving the social, political and economic status of women, especially the traditional underprivileged one. It means creating an environment where women are free from any kind of physical, mental abuse, exploitation, and prejudice that they are the most vulnerable section in the society. Women Empowerment is the vital instrument to expand women’s ability to have resources and to make strategic life choices. The study was based on purely from secondary sources. Women of India are relatively disempowered and they enjoy somewhat lower status than that of men in spite of many efforts undertaken by Government. It is found that acceptance of unequal gender norms by women are still prevailing in the society. The study concludes by an observation that providing basic facilities and implementing various schemes are enabling factors to Women Empowerment.

- **Shireesha (2021)** in his article titled “A Study of Women Empowerment Schemes in India” has stated that Women’s’ empowerment has become a significant topic of discussion in development and economics. It can also point to approaches regarding other trivialized genders in a particular political or social context. Empowering women to participate fully in economic life across all sectors is essential to build stronger economies, achieve internationally agreed goals for development and sustainability, and improve the quality of life for women, men, families and communities. Therefore, if we want to make our country a developed country, first of all it is very necessary to empower women by the efforts of men, government, laws and women too. The Government of India has initiated so many Schemes for empowerment of Women. The Study was Purely Theoretical. This study was based on secondary data sources. The necessary information about the Women Empowerment Schemes in India and its various components are collected from Books, Journals, Internet Source or related topic. The Researcher studied about the Importance of women Empowerment in India.
- **Patnaik and Baral (2022)** in their article titled “Empowering rural women entrepreneurs: A critical study on the intervention of fintech platforms in India” has stated that the contribution of rural-based occupations to the global economy has been immense for a long time. In spite of a visible portion of rural people migrating to urban areas for different occupations and professions, traditional livelihoods and ways of earning money still play a significant role in the rural and national economies at large. In recent years, women in different rural areas of India have been encouraged to become self-reliant and nurture an intention of being entrepreneurs. A conceptual model has been proposed to understand the role of fintech platforms in effectively overcoming the challenges women entrepreneurs face.
- **Verma and Chauhan (2023)** in their article titled “Impact of Self-Help Group on Women Empowerment in India”, has stated that Self-help groups are small voluntary group of women that have a positive impact on women social, political and economic life. It is considered as one of the essential tools of rural development. The paper specifically focused on the Socio economic development of the SHG members and also tries to understand the challenges faced by them. The members of self-help group perceived to have been empowered after joining in this programme and achieved higher status by inculcating certain skills within themselves.
- **Yadav, Kaur and Mishra (2023)** in their article titled “Contribution of self-help groups in addressing several development issues in India: a systematic review of literature” has stated that Microfinance is widely accepted as an important tool for alleviating poverty. Self-help

group (SHG) programme has emerged as the primary source of microfinance that deals with a wide range of issues impacting poor society. This paper identified the role of SHGs in various aspects of development, such as women's empowerment, poverty alleviation, socio-economic development, rural development, and entrepreneurial development, etc. They concluded that the trend analysis of a number of publications showed that the concept of 'SHGs' is gaining importance and popularity as it was highly researched in 2020 and 2021.

III. RESEARCH GAP

Women need empowerment to become independent and to take firm decisions in their lives. Most of the women in rural areas don't have educational qualification that would not fetch them good jobs, as a result they become more dependent on others. So, any poverty eradication program envisions a holistic empowerment through collective action, by giving education to girls and also by improving the health of girl children. This research is being done in order to know to what extent this program has empowered women of Mysuru district.

IV. OBJECTIVE OF STUDY

A. Statement of the Problem:

The women in rural areas do not have the required skills so as to compete with women and men in urban areas. Thus, they face more difficulties, especially with regard to employment opportunities. In order to overcome this limitation, a new innovative programme in the form of Streeshakthi has been launched with the aim of eradication of poverty and empowerment of women. It makes women self-employed by setting up micro-credit and productive enterprises that would ultimately result in poverty eradication. The proposed research is an attempt to conceptualize the extent of the impact of Streeshakthi on women empowerment.

B. Hypothesis:

H₀: There is no significant change in women empowerment through Streeshakthi

This study focused on Streeshakthi programs to empower them for becoming independent and self-reliant. The main objective of the study is:

- A. To assess whether Streeshakthi programs have promoted any significant empowerment in the lives of women.

V. RESEARCH METHODOLOGY

A. Data Collection:

The influence of Streeshakthi on women is assessed by the field surveys and personal interviews. Statistical evidences are also drawn from the sources available with the Micro-units, under the scheme are surveyed and examined for arriving at conclusions. The study is mainly based on primary data. The secondary data is also used to supplement and support the primary data.

B. Sampling Design and Scaling Technique:

Ten micro units of Streeshakthi of Mysuru are selected by random sampling method and members of the selected units are the respondents. The units of Streeshakthi consist of 20 members. So, a total of 200 members of 10 units are taken as sample respondents for the purpose of study. Scaling technique is used to measure variables related with level of improvement on a three-point scale of three, two and one for Greatly Improved, Fairly Improved and Not Improved. Statistical techniques like correlation and regression are used. Correlation and regression was done with the help of SPSS software package.

VI. DATA ANALYSIS AND INTERPRETATION

A. Correlation:

Correlation between age group, marital status, attribute and awareness of schemes offered

Table 1: Correlation

Correlation between age group, marital status, attribute and awareness of schemes					
		age group	marital status	additional attribute	awareness of schemes offered
age group	Pearson Correlation	1	.990*	.665	-1.000**
	Sig. (2-tailed)		.010	.335	.
	N	4	4	4	2

marital status	Pearson Correlation	.990*	1	.749	-1.000**
	Sig. (2-tailed)	.010		.251	.
	N	4	4	4	2
Attribute	Pearson Correlation	.665	.749	1	1.000**
	Sig. (2-tailed)	.335	.251		.
	N	4	4	4	2
awareness of schemes offered	Pearson Correlation	-1.000**	-1.000**	1.000**	1
	Sig. (2-tailed)	.	.	.	
	N	2	2	2	2
*. Correlation is significant at the 0.05 level (2-tailed).					
**. Correlation is significant at the 0.01 level (2-tailed).					

Source: Data Compiled by Using SPSS

According to the Table Number 1, the correlation done on age group, marital status, attribute and awareness of schemes offered. With the help of correlation we can identify that age group, marital status, and attribute are having positive correlation and awareness of schemes offered is having negative correlation. So it can be concluded that women are not properly aware about the schemes offered.

B. Regression:

Regression of awareness of schemes offered and age group

Table 2: ANOVA

ANOVA						
Model		Sum of Squares	Do	Mean Square	F	Sig.
1	Regression	50.000	1	50.000	.	. ^b
	Residual	.000	0	.		
	Total	50.000	1			
a. Dependent Variable: age group						
b. Predictors: (Constant), awareness of schemes offered						

Source: Data Compiled by Using SPSS

Table 3: Coefficients

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	45.000	.000		.	.
	awareness of schemes offered	-.200	.000	-1.000	.	.

a. Dependent Variable: age group

Source: Data Compiled by Using SPSS

The Table No.3 shows the regression of age group and awareness of schemes offered. We can identify that beta is negative. Hence it can be concluded that there is no proper awareness of schemes offered in all age groups.

Ho: There is no significant change in women empowerment through Streeshakthi
Regression of improvement in life and level of participation public life

Table 4: ANOVA

ANOVA ^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	3200.000	1	3200.000	.	. ^b
	Residual	.000	0	.		
	Total	3200.000	1			

a. Dependent Variable: increase in level of participation in public life

b. Predictors: (Constant), improvement in life

Source: Data Compiled by Using SPSS

Table 5: Coefficients

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.807	.000		.	.
	Improvement in life	.964	.000	1.000	.	.

a. Dependent Variable: increase in level of participation in public life

Source: Data Compiled by Using SPSS

The Table No. 4 shows the regression of improvement in life and level of participation. According to Table No. 5, we can identify the value of beta is positive hence it can be concluded that Streeshakthi helps in increase in level of participation which automatically shows the improvement in life.

VII. FINDINGS

- A. 89.5 percentages of women in Streeshakthi are between age group of 29-39. In each unit there are 17 women members who range between 29 to 39 years of age.
- B. 89 percentages of women in Streeshakthi had completed plus two.
- C. 90 percentages of women used to attend meetings conducted periodically by Streeshakthi Scheme. Women in today’s situation, is showing some interest in having independence and to take own decisions. As women are not attending the meetings, they lack in understanding the schemes available in the scheme.
- D. 84 percentages of women became financially strong after joining in Streeshakthi Scheme.
- E. 84 percentages of women were able to increase their level of participation in public life as they understand the life in the society.
- F. 87 percentages of women are having improvement in life after joining Streeshakthi. In women have improved their standard of living after they join the scheme.

VIII. SUGGESTIONS

The following are the suggestions to enhance women empowerment:

- A. Streeshakthi members are to be insisted to attend the meetings regularly.
- B. Streeshakthi members are to be given proper information and guidance regarding the programs which are going to be implemented.
- C. Streeshakthi members are to be given entrepreneurial development programs which helps them to start up their own units.

IX. CONCLUSION

Women have become very active participants in planning and implementing various programs. They were improved in taking the upper hand in decision making and also regarding the leadership skills in their family, with the help of Streeshakthi. The study helped to get an insight on women empowerment acquired by Streeshakthi members. The women were able to earn and have their own savings after joining Streeshakthi. Women empowerment leads to social and economic developments and also provides the financial independence to women in the Country. Economic development of women leads to better standard of living and also improves the society in general.

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