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## Stree Shakthi Sangh's and Women Empowerment in Karnataka: A case study of Tumakuru District

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### Abstract:

*Stree Shakthi (women empowerment) Self Help Group is a homogeneous group of micro entrepreneurs with affinity among themselves, voluntarily formed to save whatever amount they can conveniently save out of their earnings and mutually agree to contribute to a common fund of the group from which small loans are given to the members for income generating activities. The programme was launched by Government of Karnataka during 2000-01 and it is being implemented throughout the state to empower rural women and make them self reliant. About 15 to 20 women members who are from below poverty line families, landless agricultural labourers, other backwards caste women Schedule Caste and Scheduled Tribe women join together. Stree Shakthi Groups are formed through Anaganwadi workers and taluk federations. At present there are 1.40laks stree Shakthi groups are functioning in the state approximately 21 lakhs women members are organized. Present paper makes endeavor to realize the facilities provided by the department of women and children to the stree shakthi groups and income generating activities performing by SSGs.*

**Key words:** Backward Caste, Empowerment, Labourers, Nutrition, Women.

### Introduction:

The Government of India and state authorities alike have increasingly realized the importance of devoting attention to the economic betterment and development of rural women in India. The Indian Constitution guarantees that there shall be no discrimination on the grounds of gender. In reality, however, rural women have harder lives and are often discriminated against with regard to land and property rights and in access to medical facilities and rural finance. Women undertake the more onerous tasks involved in the day-to-day running of households, including the collection of fuel

wood for cooking and the fetching of drinking water, and their nutritional status and literacy rates are lower than those of men. They also command lower wages as labour: as rural non-agricultural labourers, women earn lowest wage per day than men. Women's voice in key institutions concerned with decision making is also limited. In order to get out of above mentioned exploitations freedom of finance is an effective tool, having realized the ground reality government of Karnataka as taken few initiatives, implementation of Stree Shakhi Group programme is one among many.

Stree Shakthi Self Help Group is a homogeneous group of micro entrepreneurs with affinity among themselves, voluntarily formed to save whatever amount they can conveniently save out of their earnings and mutually agree to contribute to a common fund of the group from which small loans are given to the members for meeting their productive and emergent credit needs at such rate of interest, period of loan and other terms as the group may decide. The programme was launched by Government of Karnataka during 2000-01 and it is being implemented throughout the state to empower rural women and make them self reliant. Stree Shakthi Groups are formed at the village level to inculcate the savings habit in the members empowering the women economically. About 15 to 20 women members who are from below poverty line families, landless agricultural labourers, other backward caste women Schedule Caste and Scheduled Tribe women join together. Stree Shakthi Groups are formed through Anaganwadi workers and taluk federations. At present there are 1.40lakhs Stree Shakthi groups are functioning in the state approximately 21 lakhs women members are organized.

### **Objectives of the Study:**

1. To understand the aims and objectives of Stree Shakthi groups formulated by the Department of Women and Children, Government of Karnataka.
2. To realize the kind of facilities and services offering by the Department of Women and Children, Government of Karnataka.
3. To know the Income generating activities performing by the Stree Shakthi Groups.

### **Methodology:**

Present study has been carried out in Ten taluks of Tumakuru district. The members of Stree Shakthi groups were contacted with the help of people such as anganvadi teachers and workers, additional information collected from CDP's and assistant CDP's too. Participatory observation and interview technique were used in this study. Besides collecting data through participatory observation, an interview schedule containing both pre-coded and open-ended questions framed and then administered to the members of stree shakthi groups.

### **Income Generating Activities of SSGs:**

Department of Women and Children has laid emphasis to strengthen the process of economic development of rural women and to increase the income levels of rural women by engaging them in

income generating activities for creating financial stability. The economic activities undertaken by the Stree Shakthi Groups are agricultural activities, paddy cultivation, fishery on oral lease of land or water-area, backyard poultry, duckery, piggery, goatery, marketing of packaged indigenous rice, cashew nuts, spice powders, jam, pickles, cane and bamboo works, sewing and tailoring, embroidery, jari-work, door mat making, jute bag and soft toy making, agricultural input production like vermi compost and bio-fertilizers, nursery and grocery etc.

One of the most important factors affecting the sustainability of a micro enterprise would be the identification of right product ideas. We have to develop a framework for identifying products which could be produced by micro enterprises promoted by SHGs. Micro enterprises face several constraints such as the inability to invest heavily and low skill sets available. The framework addresses the issues of profitability, marketability and pricing. The framework explores issues such as space for a new entrant in the market place, the level of consumption, competition in the market, entry and exit barriers, brand loyalty, willingness to switch over to products of micro enterprises, possibility of niche marketing and alternate channels of marketing, presence of substitute products, possible geographical reach, presence of other competing SHGs, possibility of marketing along with other products etc. There is need for ensuring the quality in production. By their basic nature, production under micro enterprises could be happening in different homes and ensuring uniformity and standards is a major problem. The work force has to be trained on the importance of quality standards and they have to be made aware that they are competing very often with organized players and only quality will ensure the very survival of the enterprise. There is a need to undertake detailed study of a) the market factors – competition, customer, b) the production factors - costs and quality and c) profitability, one can safely arrive at a decision as to consider a product idea for a micro enterprise or not. The following income generating activities have been under taken by the SHG Members.

**Vermi Compost:** The use of chemical fertilizer is increasing day by day in order to get higher crop production from their fields. The excessive use of chemical fertilizer is badly affecting the social health, to arrest this situation we are emphasizing to use organic manures such as compost, vermi compost, farm yard manures and green manure etc.

**Buffalo Rearing:** Dairy development is a very good source of family income next to Agriculture; we are promoting this activity among SHG members.

**Goatry:** It is said that goat is a poor men's cow, the land less and marginalized farmers are rearing goats.

**Piggery:** Pig rearing is very good income generating activity, but people of all caste are not adopting this activity.

**Poultry:** We are motivating the group members to take up this activity of least at a smaller scale.

**Agarbathi making:** Agarbathi making is also a source of income to many women. Soap powder, Candle making, Wire bags, Tailoring is also the income generating activities of SHG members.

**Petty Business:** The petty business shops are getting momentum in Karnataka. There are variety of the products, which are conveniently produced / marketed by SHGs include: Fibre based products, like carry bags, hand bags, decoration items etc, Palm leaf products like baskets leaf mats, Coconut shell products, Toys made of paper, fruits, terracotta etc, Sea shell crafts, Cut flower items, and bead ornaments.

**Food items:** Roti making, Pickles, Papad, vermicili making are other source of income to many women members. Honey and honey based products, Pickles, Sea foods, Wafers (Appalam), Flour items, Bakery items, Masala Powders, Fried Chips like banana, tapioca etc, Murukku, Awal, Jams, squash etc, Palm candies, Oils like coconut etc, Coconut shell charcoal, Plant Fibre brushes, Rose water, Temple articles, Jewellery, Greeting cards from plant materials, Vermi compost, coir pith compost, Thatched palm leaf, Detergents, soaps, Phenyl, and Readymade garments.

Embroidery products, Pin lace products, Cloth items, Granite and marble based products, Sculptures, Boat building, Handlooms, Metal crafts like Jewellery, Wood based items, furniture, carvings, leather products, Pottery items, Flower and flower products like bouquets, Roof and flooring tiles, Herbal medicines, Clay and hollow bricks.

#### **Training Programmes:**

To enhance the skill of group members in different trades, such as candle making, agarbathi, bamboo crafts, chicken, embroidery, sticking, knitting, and other leather works etc. The training programmes were organized regular on SHG concept and best practices. Saransh is a registered charitable trust working with the people with disability in villages of India under the Indian Trust Act. Saransh primarily works towards the betterment of disabled and the poor in villages. It is currently working in the states like Tamil Nadu and Karnataka. It has designed a variety of training, support programmes and workshops in order to set up Self Help Groups assist persons from villages, the disabled people below poverty line. To strengthen the Stree shakthi Groups / Block level Societies in Karnataka initially training was given to SHG members and field level officials. Anganwadi workers were given training in core batches regarding gender issues, leadership quality, communication, orientation, book-keeping, credit management and social issues in four phases. Skill development training given to the members to produce good quality products. During 2011-12, 1573 Executive Members of Block Societies have been trained in coordination with NABARD. To encourage Stree shakthi Groups to take up income generating activities and also to provide marketing facilities for the products prepared by these groups.

### Financial Assistance Given by the Department:

- ❖ Revolving Fund: Rs. 5,000 is released to each group as capital or seed money to take up income generating activities by the members of stree shakti self help groups.
- ❖ Kit Materials: Rs.600 worth register and a trunk is provided to each stree shakti group to preserve valuable documents which belonging to the members of the group.
- ❖ Incentive to groups for Excess Savings: An incentive of Rs. 15000 and Rs. 20000 is provided to each group who have saved excess of Rs. 75000 to Rs. 1,00000 and above Rs.1,00000 respectively.
- ❖ Income Generating Activities: Rs. 5000 is provided to each group for taking up Income Generating Activities, for example animal husbandry, sheep and goat rearing, poultry, pickle making, tailoring, basket making, chili powder making, rolling of agar bathis, running tea and petty shops.
- ❖ Interest Subsidy at 6% on the loans: about 6 % interest subsidy is given to the Stree Shakthi groups which avail loans up to Rs. 1.00 lakh from the Bank.
- ❖ Strengthening of Block Level Societies: To strengthen Stree Shakthi groups, 175 Block Level Societies are registered under the Karnataka Societies Registration Act, 1960. Financial assistance of Rs.30, 000/- has been provided to each society.
- ❖ Training: To strengthen the Stree shakthi Groups initially training was given to SHG members and field level officials. Anganwadi workers were given training in core batches regarding gender issues, leadership quality, communication, orientation, book-keeping, credit management and social issues in four phases. Skill development to the members to produce good quality products. During 2011-12 1573 Executive Members of Block Societies have been trained in coordination with NABARD.
- ❖ Marketing Complex: To encourage Stree Shakthi groups to take up income generating activities and also to provide marketing facilities for the products produced by these groups. To construct 28 District Level, 151 Taluk Level and 4 Divisional Level Marketing Complexes financial assistance is given.
- ❖ Exhibition / Marketing Melas: About Rs.75000/- is released to each district to organize exhibition and marketing melas at the taluk and district levels to give wide publicity on the produces of stree shakti groups.
- ❖ Awards to Best groups and Taluk Block Level Society: Every year on the occasion of International Women's day at the State level three cash awards and citations are given. For the first best group Rs.50,000/-and the second best group Rs. 30,000/- and for the

third best group Rs. 20,000/-. At district and taluk level cash awards of Rs.5000 and Rs.2000 respectively with a citation is awarded. As part of birth centenary celebration of Smt. Yashodha, one best group from each revenue division is awarded Rs.25,000/ Since 2010-2011 At the State level the first best Taluk Block Society is given Rs.80000, second best is given Rs.70000, third best is given Rs.60000 cash awards and citation. At the District level one best Taluk Block Society is awarded Rs.10000 cash and citation.

- ❖ **Mobile Van:** in the budget speech of 2012-13 Government has announced the scheme of mobile marketing van for the sale of products prepared by stree shakti groups as a pilot project. This programme is expected to implement in Davanagere, Tumakuru, Mysore, Dakshina Kannada, Belgaum, Dharwad, Gulbarga and Bidar Districts of the state for which 48.00 lakhs is provided.

### Major Findings:

The major findings of the study are;

- The financial status of households has improved due to easy access of credit facility from the group. Access to credit has enabled women to undertake income generating activities.
- Increase in income has been spent on better nutrition of Children and on the health care for the family.
- Kitchen Gardens have enhanced the overall nutritional status of children, pregnant and lactating mothers.
- There are improvements in school enrolment, attendance, toilet facilities and Access to electricity.
- Women are actively taking part in local, state politics and important decisions of the family like children education, possession or selling property.
- Increase in awareness levels about the society led to laying roads, planting trees, conserving environment, construction of water harvesting structures, donations to the victims of natural calamities, campaign against eradication of social evils like dowry, child marriages, crime against girls and women, untouchables, Aids and support to widows and destitute.

### Conclusion:

Micro finance is recognized as a key strategy for addressing issues of poverty alleviation and women's empowerment. Access to financial services and the subsequent transfer of financial resources to poor women enable them to become economic agents of change. Women become economically self-reliant, contribute directly to the well-being of their families, play a more active role in decision-making, and are able to confront systemic gender inequalities. Today micro financing operations are taking place in more than 150 countries due following its advantage. In fact, micro finance providing by stree shakthi group is a platform to unleash the potential of women. In

current situation stree shakthi groups are emphasizing only on economic empowerment, along with it they have to focus their attention over various kind of exploitations against women, obviously which empowers women. As 2006 noble laureate Muhammad Yunus says "Poverty is the absence of all human rights. The frustrations, hostility and anger generated by abject poverty cannot sustain peace in any society. For building stable peace we must find and provide opportunities for people to live decent lives" Micro finance operating by stree shakthi groups is one among many ways to curb the poverty and restore the peace.

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