



ECONOMIC INDEPENDENCE THROUGH STREE SHAKTHI PROGRAMME: AN EMPIRICAL STUDY

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Abstract

Poverty alleviation and women empowerment are the central priorities in India. The year 2001, Government of India declared it as the year of "Women Empowerment". In order to lend support to this initiative, the Government of Karnataka introduced several schemes with the intention of upliftment of the poor and empowerment of women. The StreeShakthi Programme (SSP) is one such scheme. It was introduced in the year 2000-2001 and has been a success story till date. The present study examines the profile and impact of the programme on the beneficiaries. The primary data is collected using an interview schedule among 145 rural women from three villages in Pandavapurataluk of Mandya district of Karnataka. The findings of the study revealed that SSP has motivated women to start their own income generating activity by providing credit facility for its group member's. It has also made them economically independent thereby leading to empowerment. The study suggests policy makers to rework and update on the policies of SSP to bring in more awareness among the marginalized women who have not yet been a part of this movement.

Keywords: Marginalized Women, Stree Shakthi Groups (SSG), Women beneficiaries, Income Generating Activity (IGA), Empowerment.

1. Introduction

Poverty alleviation, unemployment and women empowerment are major challenges that is still prevailing in India. In the present scenario, women are breaking the label of being restricted to the four walls of kitchen. They are contributing equally to the economic and social development along with the male counterparts. The marginalized women are unable to exploit opportunities available to them due to illiteracy and restrictions still prevalent in the society.

The Government of Karnataka (GoK) has introduced various schemes to bring in positive changes in the lives of marginalized sectors. Much importance is given to introduce schemes which provide opportunities for development to the marginalized women. One such initiative is the Stree Shakthi Programme.

1.1 Stree Shakthi Programme (SSP)

SSP was introduced in the year 2000-2001 by the Government of Karnataka. It is implemented throughout the state and is working effectively even today in order to make the marginalized women self-reliant and independent. The Department of Women and Child Development of Karnataka (DWCD) has been entrusted with the responsibility of promoting and implementing the programme. SSP is built on the concept of self-help groups (SHGs) commonly termed as Stree Shakthi Groups (SSGs) which consists of 15-20 members who are from the marginalized sector. A revolving fund of Rs.5000, a training kit including membership cards and registers, incentives and awards to groups for excess savings and performance, assistance to take up income generating activities and various other supports are extended by DWCD to encourage SSGs. Their savings in the SSGs are pooled into providing inter-loan facilities for its members in order to take up some income generating activity of their own such as animal rearing, agarbathi making and tailoring.

The objectives of the programme are:

- To empower rural women and bring in a positive social change in the lives of marginalized women.
- To promote the concept of self-help groups based on principles of thrift and credit to make them self-reliant and independent.
- To encourage rural women to take up Income Generating Activity of their own to overcome their financial crisis (StreeShakthi, n.d., para 1, 2 and 3).

2. Review of Literature

Several studies are conducted to stress upon the development of women and their empowerment through StreeShakthi Programme. Murugan and Dharmalingam (2000) stated that empowerment of women through self-help groups would not only benefit the individual women and women groups but also for the family and community through collective action for development. Naganagoud (2011) in his paper attempts to find out the performance and appraisal of the Microfinance through Stree Shakthi programme in Bellary district of Karnataka. The findings revealed only 0.07 per cent of



women have participated in the district. It recommends government to engage women in the programme by conducting sponsored programmes like Anganawadi food supplies. Chaithra, Handigol & Ramachandra (2012) studied on the impact of different grades of Stree Shakti Groups (SSGs) on socio-economic empowerment of women in Mandya district. It was examined by taking into consideration various indicators such as investment, employment, income and savings. The impact index indicated that there was an increase in the socio-economic empowerment of women. Kavitha & Laxmana (2013) conducted their study in the Davanagere district of Karnataka. The article examined the impact of SSP among the marginalized women. The study recommends the GoK on reworking of SHGs features and by adding other financial benefits. Raj (2013) in his work mentioned about women empowerment as an important indicator for gender equality and overall development. His study evaluated the economic and social conditions of women under the SSP. Therefore, there is a need to recognise and encourage self-reliance and independence among the marginalized women by enabling them to take up more and more income-generating activities.

3. Objectives of the Study

- To study the demographics of beneficiaries (members) in SSGs.
- To study the impact of SSP in creating empowerment through economic independence among the beneficiaries.

4. Research Methodology

The study is descriptive in nature. According to DWCD Karnataka reports, the total number of SSGs in the Mandya district is 6638. The data for the present study is collected from SSGs in Pandavapura taluk of Mandya district. Due to difficulty in accessing data from government, the total population of SSGs and its members for this taluk is unknown. For this study 18 SSGs from three villages (four units from Narayanapura, five units from Hosahalli and nine units from Melukote) is selected based on convenience sampling with a sample size of 145 beneficiaries. From each SSG eight members are selected based on their interest to provide details for data collection and additional one member is selected due to the respondent's own interest. The data is collected using structured interview schedule. Secondary data regarding information about SSP is taken from the official website and office of the Department of Women & Child Development. The data collected is analysed and discussed using simple frequency and percentage analysis, chi-square test and simple linear regression model.

5. Analysis and Interpretation

5.1.1 Demographics of Women Beneficiaries in SSGs

This section of the study provides the demographic details in two parts. Table 1 represents the demographics of the beneficiaries in SSGs such as age, religion, community, category, marital status and educational qualification. Table 2 shows the SSG profile of beneficiaries such as purpose of joining SSG, registration status and experience in SSGs.

Table 1 Demographic Profile of Women Beneficiaries in SSGs

| Sl. No. | Particulars | Number of SSG Beneficiaries (n=145) | Per cent (%) |
|------------|-------------------------------------|-------------------------------------|--------------|
| I | Age (in years): | | |
| | i) 21-30 | 37 | 25 |
| | ii) 31-40 | 53 | 37 |
| | iii) Above 40 | 55 | 38 |
| II | Religion: | | |
| | i) Hindu | 145 | 100 |
| III | Community: | | |
| | i) Scheduled Caste (SC) | 68 | 47 |
| | ii) Scheduled Tribe (ST) | 43 | 30 |
| | iii) Others | 33 | 23 |
| IV | Category:** | | |
| | i) Below Poverty Line | 145 | 86 |
| | ii) Landless Agricultural Labourers | 28 | 14 |
| | **Multiple responses | | |
| V | Educational Qualification: | | |
| | i) Never been to school | 72 | 50 |
| | ii) Up to SSLC | 64 | 44 |
| | iii) Up to 2 nd PUC | 6 | 4 |
| | iv) Degree | 3 | 2 |



| | | | |
|-----------|-----------------|-----|----|
| VI | Marital Status: | | |
| | i) Single | 10 | 7 |
| | ii) Married | 115 | 79 |
| | iii) Widowed | 20 | 14 |

Source: Computed from Primary Data

The following are the Inferences made from Table 1.

I. Age: Majority (38 per cent) of SSG beneficiaries belong to the age group of 40 years and above. Followed by 37 per cent belong to 31 – 40 years age group and 25 per cent belong to 21-30 years age group. It is inferred that vast majority (combined 75 per cent) of beneficiaries who belong to the age group 31 years and above are middle-aged and show a greater interest in joining and take up SSG activities as compared to those who belong to 21-30 years age group. The latter group are more inclined towards nurturing children and involved in household chores.

II. Religion: All the SSG beneficiaries are Hindus (100 percent). This is due to the fact that Mandya district has many old Hindu pilgrimage centres and majority of the respondents interviewed are residing in these places since many years.

III. Community: In this scheme, priority is given to uplift the status of marginalized women who belong to the Scheduled Caste (SC) /Scheduled Tribe(ST) and other communities. The study shows that 47 percent of beneficiaries belong to the SC community, 30 per cent belong to ST community and 23 percent belong to other communities such as Other Backward Communities and Minorities. This indicates that the programme has reached the right people and is helping them to overcome the problems of poverty. This also shows that although the scheme focuses on marginalized women, its prominent features are attracting the other communities also to make savings and avail credit facilities from SSGs.

IV. Category: Out of 173 multiple responses, 86 percent belong to below poverty line category. Fourteen percent of the respondents are landless agricultural labourers who work in the neighbouring fields for their livelihood.

V. Educational Qualification: Majority of respondents (50 percent) have never been to school. The remaining combined 50 per cent of the respondents are having education up to SSLC, 2nd PUC and Degree indicating the literacy level among the respondents in SSGs. In this regard, more awareness and training programmes should be provided to the marginalized women in order to enhance their skills and understand the functioning and benefits of the programme.

VI. Marital Status: Majority (79 per cent) of the beneficiaries are married women while 14 per cent are widows and 7 percent are single unmarried women. This shows that the beneficiaries have joined SSGs to become economically independent and support their families. The beneficiaries believed that their savings in SSGs will help them to meet the requirements for children’s education and marriage.

5.2.2 SSG Profile of Beneficiaries

Table 2 represents SSG profile of the beneficiaries focusing on aspects such as purpose of joining SSG, registration, experience in SSGs, provision of credit facilities and reason for not availing credit facility.

Table 2 SSG Profile of Beneficiaries

| Sl. No. | Variables | Number of SSG Beneficiaries (n=145) | Percentage (%) |
|------------|---|-------------------------------------|----------------|
| I | Purpose of Joining SSP:** | | |
| | i) To develop saving habit | 145 | 21.5 |
| | ii) To access credit facility | 145 | 21.5 |
| | iii) To achieve self-reliance | 145 | 21.5 |
| | iv) To meet household expenses | 145 | 21.5 |
| | v) To start income generating activity through SSG or own | 94 | 14.0 |
| | **Multiple Responses | | |
| II | Registration Status of SSG: | | |
| | i) Yes | 130 | 90 |
| | ii) No | 15 | 10 |
| III | Experience in SSG: | | |
| | i) Less than one year | 17 | 12 |



| | | |
|-----------------------|----|----|
| ii) 1- 3 years | 5 | 3 |
| iii) 3-5 years | 29 | 20 |
| iv) More than 5 years | 94 | 65 |

Source: Computed from Primary Data

The following are the Inferences made from Table 2.

I. Purpose of Joining SSG: Out of the 674 multiple responses received, 21.5 percent of the respondents agree that they joined SSG to develop saving habit, to access credit facility, to achieve self-reliance, to meet household expenses (such as children’s education and marriage). Fourteen percent of the beneficiaries agreed that they joined SSGs to start income generating activities either on their own or with the help of SSGs such as animal rearing, basket making, broomstick making and setting up petty shops.

II. Registration Status of SSGs: From the analysis it is observed that 90 percent of the SSGs in Mandya district are registered themselves with the Government. The registration indicates their interest to receive revolving fund, training kits and assistance from the local anganwadi workers. Ten percent of the SSGs is not registered themselves and revealed that the local office at Mandya district did not accept their registration due to non-availability of official documents.

III. Experience in SSGs: Majority of the respondents are in the SSGs for more than five years (65 percent). Followed by 20 per cent have 3-5 years of experience, 12 per cent with less than a year and small proportion (3 per cent) between 1-3 years of experience in the SSGs. During the interview, it was observed that majority of the respondents joined SSG solely for availing the benefits. Some of the beneficiaries belong to recently started SSGs. It can be concluded that after 16 years of existence of the scheme, more and more marginalized women are developing interest towards being part of SSGs and some even start their own units for availing benefits involved therein.

5.2 Impact of SSP among Beneficiaries

This section of the study examines the impact of SSP among the beneficiaries. Cross Tab, Chi-square test and linear regression model is adopted to analyse and interpret the data with relevant variables. Economic Independence is analysed through beneficiaries availing credit facility to start Income Generating Activity (IGA) and causal effect between empowerment and economic independence.

5.2.1 Availing Credit Facility as a Motivating Factor to Start Income Generating Activity(IGA)

Table 3 Cross Tabulation between Availing Credit Facility and Starting IGA

| Availed credit facility from SSG | Started IGA | | Total |
|----------------------------------|-------------|----|-------|
| | Yes | No | |
| Yes | 91 | 40 | 131 |
| No | 3 | 11 | 14 |
| Total | 94 | 51 | 145 |

Source: Computed from Primary Data

Table 3 depicts out of 145 respondents, 91 of them started IGA after availing credit facility. Forty respondents availed credit not for starting any IGA but for meeting household expenses. Three respondents did not avail any credit facility but started IGA using their own funds. Eleven respondents neither availed credit facility nor started any IGA because of the risk involved in taking up IGA and lack of securities to produce for availing credit.

5.2.2 Degree of Association between Availing Credit Facility from SSG and Starting an IGA

This part of the study verifies the degree of association of availing credit facility from SSG to start an income generating activity. The variables used in the study are “availing credit facility” and “starting IGA”. The following hypothesis is formulated to test the degree of association among the variables.

H₀: Availing credit facility from SSG and starting an IGA has no significant association.



Table 4 Chi-Square Test Statistics

| Test | Value | d.f. | Asymptotic Significance(2-sided) |
|--------------------|--------|------|----------------------------------|
| Pearson Chi-Square | 12.800 | 1 | .000 |

Source: Computed from Primary Data

From Table 4, it is observed that the calculated value of χ^2 at 5 per cent level of significance is 12.800. The calculated p-value is .000 which is less than the standard p-value of 0.05. Hence the null hypothesis is rejected. By this statistical analysis, it can be concluded that there is association between availing of credit facility from SSG and starting an IGA.

5.2.3 Impact of Economic Independence on Empowerment

This section of the study examines whether economic independence leads to empowerment. The variables used are “economic independence” as independent variable and “empowerment” as dependent variable. A linear regression model is formulated to test the causal effect (impact) relationship between the two variables. The following hypothesis is formulated and put to test.

H₀: Economic independence has no significant impact on empowerment.

The linear regression results are presented in Tables 5.1 to 5.3

Table 5.1 Model Summary

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------|----------|-------------------|----------------------------|
| 1 | 0.873 | 0.762 | 0.749 | 874.779 |

Source: Computed from Primary Data

Table 5.2 ANOVA

| Model | Sum of Squares | d.f. | Mean Square | F | Sig. |
|------------|----------------|------|-------------|--------|-------|
| Regression | 44182633.37 | 1 | 44182633.37 | 57.737 | 0.000 |
| Residual | 13774291.07 | 143 | 765238.393 | | |
| Total | 57956924.44 | 144 | | | |

Source: Computed from Primary Data

Table 5.3 Coefficients

| Model | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|-----------------------|-----------------------------|------------|---------------------------|-------|-------|
| | B | Std. Error | Beta | | |
| 1 (Constant) | 8286.786 | 1852.256 | - | 4.474 | 0.000 |
| Economic Independence | 0.564 | 0.074 | 0.873 | 7.598 | 0.000 |

Source: Computed from Primary Data

The model summary table reveals R value of 0.873 (Table 5.1.) indicating a high correlation between the empowerment (dependent) and economic independence (independent) variables. The R square value of 0.762 shows a very large 76.2 per cent of the variance (amount of change) in the dependent variable as is explained by the independent variable.

The ANOVA table indicates that the regression equation fits the data which predicts the dependent variable (Table 5.2). The p-value is 0.000 which is less than 0.05 thereby rejecting the null hypothesis. This shows that regression model is statistically significant and is a good fit of the data.

The coefficient table predicts that economic independence has substantial influence in creating empowerment. Contribution of economic independence to empowerment is found statistically significant in the model since the p-value is 0.000, which is less than 0.05 (Table 5.3). It is inferred that economic independence leads to the empowerment of marginalized women through their involvement in SSP. Hence, the null hypothesis that economic independence has no significant impact in empowering marginalized women is rejected.

Therefore, the regression equation model is presented as follows:

$$\text{Empowerment} = 8287 + 0.564 (\text{Economic independence})$$



6. Conclusion

The study reveals that SSP has succeeded in creating a positive impact on the beneficiaries of the programme. The financial support of availing credit from the SSG has helped many beneficiaries to start their own income generating activity and overcome financial difficulties. The programme has made the marginalized women self-reliant and economically independent. The study observes that economic independence leads to empowerment. Many marginalized women are convinced about the benefits enjoyed by those who were participating actively in the programme. The government should encourage such participation. The policy makers must rework on regulations of the programme so as to make the benefits of the programme reach all the marginalized women across the state.

Future Scope for Research

1. The study can be conducted taking more taluks in Mandya district of Karnataka state.
2. Advanced statistical tools can be employed to study the impact of SSP.

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