A Study on Women Empowerment Programmes in Karnataka State- A Theoretical Overview

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Abstract- The World Bank has suggested that empowerment of women should be the key aspect of Social Development Programmes (World Bank, 2001). India has also ratified various international convention committed to securing equal rights to women. The National Policy for the empowerment of women (2001) states that “The women’s movement and a wide spread network of NGOs which have strong grass roots presence and deep in right into women’s concerns have contributed in inspiring initiatives for the empowerment of women”. However, the policy also speaks of “a wide gap between the goals enunciated in the constitution, legislative policies, plans, programmes, and the related mechanisms on the one hand and the situational reality of the status of women in India, on the other…… gender equality manifests itself in various forms, the most obvious being the trend of continuously declining female reaction in the population in the last few decades. Socio strangling and violence at the democratic and societal levels are some of the other manifestations”.

The concept of empowerment has been the subject of much intellectual discourse and analysis for the purposes of this discussion, the conceptual frame work expounded by United Nations is a useful starting point (United Nations 2001). Empowerment is defined as the processes by which women take control and ownership of their lives through expansion of their choices. Thus, it is the process of acquiring the ability to make strategic life choices in the context where this ability has previously been defined. The core elements of empowerment have been defined as agency (the ability to define one’s goals and act upon them), awareness of gendered power structures, self – esteem and self – confidence (Kabeer 2001). Empowerment can take place at a hierarchy of different levels – individual, household, community and societal and is facilitated by providing encouraging factors (e.g., exposure to new activities, which can build capacities) and removing inhibiting factors (e.g., lack of resources and skills).

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Mayoux’s (2000) definition of empowerment relates more directly to power, as “a multidimensional and interlinked process of change in power relations” it consists of: one is “power within”, enabling women to circulate their own aspirations and strategies for change; another one is “power to”, enabling women to develop the necessary skills and access the necessary resources to achieve their aspirations; third one is “power with”, enabling women to examine the circulate their collective interests, to organize, to achieve them and to link with other women and men’s organization for change; and lastly “power over; changing the underlying in inequalities in power and resources that constrain women’s aspirations and their ability to achieve them. These power relations operate in different spheres of life (e.g., economic, social, political) at different levels (e.g., individual, household, community, market, institutional) etc.

ISI researches identified six general areas or domains in which empowerment of women is believed to be taking place as a result of Grameen Bank, BRAC and other credit programmes; a

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sense of self and vision of future, mobility and visibility economic security, status and decision making power within the household, ability to interact effectively in the public sphere and participation in non – family groups. Thus, their concept of empowerment can be looked at in a behavioral sense as the ability to take effective action (Snow, 1990).

Another set of indicators, which are more intrinsic, revolves around changing gender relations within the household. In the field studies undertaken for the IFAD gender mainstreaming review, women who generated increased income through self – help schemes reported that they had gained greater respect within the household, often with perceptible attitudinal change. Men have been reported to offer little resistance towards the enhanced economic activity of women because such activities were seen as contributing to household well – being. Men and older children have also been reported to be helping with household duties and with the income – generating activity. In Bangladesh, women and older children have also been reported to be helping with household duties and with the income – generating activity. In Bangladesh, women showed a good deal of empowerment in their capacity to articulate their needs and in their receptivity to new ideas. More impressive was the emergence of women’s groups as a dynamic, articulate constituency (Krishna raj and Kay 2002). These first – hand observations and in – depth interviews appear to validate the findings of other studies (Cheston and Kuhin 2002).

Concept of Women Empowerment

The concept of empowerment has been the subject of much intellectual discourse and analysis for the purpose of this discussion, the conceptual frame work expounded by United Nations is a useful starting point (United Nations 2001). Empowerment is defined as the processes by which women take control and ownership of their lives through expansion of their choices. Thus, it is the process of acquiring the ability to make, strategic life choice in a context which this ability has previously been denied. The core elements of empowerment have been defined as agency, (the ability to define one’s goals and act upon them) awareness of gendered power structures, self esteem and self-confident (Kabeer 2001). Empowerment can take place at a hierarchy of different levels – individual, household community and societal and is facilitated by providing encouraging factors (e.g. exposure to new activities, which can blind capacities) and removing inhibition factors (e.g. Lack of resources and skills).

Empowerment is a word with so much meaning handed into it. It means recognizing women’s contributions and their knowledge. It means enhancing their self respect and self dignity. It means women controlling their resources; it means women becoming economically independent. It means being able to forget their tears, anxiety, their feelings of inadequacy, inferiority etc.

Definitions of Women Empowerment

According to Moser (1989) empowerment is the capacity of women to increase their self – reliance and internal strength. This is identified as the right to determine choices in life and to influence in direction of change through the ability to gain control over material and non – material resources. In the words of clothes but CK and Stuart (1992) we need not “empowerment women but “power man”.

According to Pillai (1995) “Empowerment is an active multi dimensional process which enables women to realize their full identity and powers in all spheres of life.

Hoshemi (1996) developed five indicators to measure women’s empowerment: mobility, economic security, ability to make larger purchases, realize freedom from domination within the family and political and legal awareness and involvement in political campaigning and protests with this in mind. An attempt is made in the following situation to measure empowerment of women respondents.

Women Empowerment Programmes in Karnataka state.

The Researcher has studied the Women Empowerment Programmes in Karnataka State in Detail. The Researcher reviewed The Women Empowerment Programmes conducted by Women and Child Development. Women and Child Development initiated so many Programmes for Women Empowerment. The Programmes described by the Researcher. The strategy adopted for the Programmes in the areas of women development involves empowerment of women through education and awareness generation and greater emphasis on vocational training and employment so as to enable them to enter the mainstream of economic development as equal
partners. The department implements programmes in the areas of employment, training for women, awareness generation and gender sensitization. The emphasis is on helping women to become self-sufficient and economically independent with the help of training and income generating activities so as to enhance their earning capacity and to bring up their status in life.

The department aims at the economic development and integration of women into the main stream of society and also as individuals with a right to human dignity. Besides expanding the on-going programmes, the department has evolved some innovative schemes such as "Stree Shakthi" for empowerment of women and "Santhwana" for providing assistance to victims of various atrocities in the society.

1. Stree Shakthi

The scheme was launched during 2000-01 with an objective to empower rural women and make them self reliant by inculcating the habit of savings and proper utilization of financial resources. Anganwadi workers and supervisors are instrumental in organizing rural women in self help groups. About 15 to 20 women who belong to below poverty line families, landless agricultural labourers, SC/ST join together to form one self help group.

Objectives:
1. To strengthen the process of economic development of rural women and create a conducive environment for social change.
2. To form one lakh Self Help Women Groups based on thrift and credit principles which builds self reliance and enable women to have greater access to control over resources.
3. To create self confidence in rural women by involving them in income generating activities thereby contributing to poverty alleviation.
4. To provide opportunities to the members of the groups to avail the benefits of other departmental schemes by converging the services of various departments and lending institutions to ensure women's access to credit financing.

SAVINGS AND INTER LOANING:
The self help groups conduct regular weekly meetings and save minimum of Rs. 10/- . So far these women self help groups have saved an amount of Rs. 444.91 crores and have lent Rs. 1251.98 crores internally to the members. This enthusiastic savings activity has weaned them away from the clutches of money lenders and take up income generating activities.

REVOLVING FUND:
To help SHGs to take up income generating activities, the department has contributed an amount of Rs. 5,000/- as revolving fund to add to the corpus of each group which is used for taking up income generating activities. So far 1, 13,478 SHGs have been given this revolving fund.

KIT MATERIALS:
Each group is given kit materials worth of Rs. 600/- consisting of registers and a zinc trunk for keeping the registers and other documents of the group.

TRAINING: Training to members of women SHGs constitutes an important component in Stree Shakthi Programme. The first phase of training for 11 lakh members was taken up to orient SHG members about the Stree Shakthi Programme. In the second phase training in gender issues, leadership qualities, communication skills were taken up. In the third phase training in book keeping, credit management and social issues were taken up. Training in Fashion Designing was given to 30 members from Stree Shakthi groups through National Institute of Fashion Technology.

CREDIT LINKAGES TO SHGs:
As at the end of March 99,969 groups were eligible for credit linkage with banks and also to take up income generating activities. So far 90,182 groups have been credit linked and given financial assistance to the extent of Rs. 496.13 crores.

INCOME GENERATING ACTIVITIES:
SHGs have taken up various IGA programmes available in other Government Departments namely, Animal Husbandry, Nirmithi Kendras etc., A few of these groups have been given training and technical support under Giriraja Scheme of Animal Husbandry Department. The department has also assisted the SHGs to procure Giriraja birds. The different activities taken up are as follows;
1. Dairying
2. Production and sale of readymade garments
3. Blanket marketing
4. Marketing of seeds and manure
5. Production and sale of:
   a. Papad making
   b. Sambar Powder
   c. Agarbathi etc.
6. Production and sale of composite manure
7. Production and sale of soap and detergent

2. NEW SWARNIMA PROGRAMME:
SHGs who belong to backward classes are given financial assistance from Backward Class and Minorities Development Corporation for taking up income generating activities.

CONSTRUCTION OF MARKETING COMPLEX:
To encourage SHGs to take up more income generating activities and provide marketing facilities for their products, the department initially was given sanction for the construction of marketing complex at the district level.

EXHIBITION AND MARKETING MELAS:
Exhibition and marketing melas are a big attraction for public in the districts and boon for SHGs for marketing of their products locally. Rs. 75, 000/- was released to each district for conducting exhibitions and marketing melas at District and Taluk Level.

BLOCK SOCIETY FEDERATION:
In order to strengthen the functioning of SHGs and federate them at taluk level federations have been formed in all taluks and registered. An amount of Rs. 30,000/- for each and a total of Rs. 54.60 lakhs was released for the strengthening of these societies.

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3. Santhwana

Women who are victims of various atrocities such as dowry, rape, sexual harassment, domestic violence etc are subjected to physical and mental torture besides having to face social & financial problems. With a view to console these women and rehabilitate them, the scheme of “Santhwana” was launched during the year 2001-02.

Objective: The scheme not only aims at providing legal assistance, financial relief, temporary shelter, protection to victims of atrocities, but also helps them to be self reliant by providing training in order to empower these women to lead a life like other women in the society.

Scheme outline: The Santhwana centres are run through Non Governmental organizations; preference is given to NGOs who are running short stay homes, Family Counseling Centres & to those who are actively working in the field of women welfare. Santhwana scheme is implemented in all the 27 district head quarters and also in 23 taluk head quarters. A total of 51 santhwana centres are functioning in the state.

Services provided: Facilities and services will be provided for women who seek assistance/help depending on the gravity of the case. The assistance provided to these women range from immediate relief to rehabilitation to enable them to lead a confident & self reliant life.

The services are as follows.

1) Each centre will have a women’s help line with toll free telephone no 1091. The Help Line receives complaints from distressed & victimized women from 6 am to 12 midnight. This toll free call can be made from any Public Call Office.

2) Arrangements are made in short stay homes for women who are in need of shelter. In places where there are no short stay homes, such women are housed in Reception centres or State Homes.

3) Counseling services if needed are provided, by trained counselors. If legal assistance is necessary the same will be provided through Legal Services authority or through the legal aid committee functioning under the chairmanship of a District Magistrate.

4) Women who are interested in pursuing their education, are provided accommodation in the working women hostels run by NGOs with financial assistance from the department.

5) (a) After registering their complaints with the santhwana centres if the victimized women are in need of financial assistance, the relief ranging from Rs 2000/- to Rs 10,000/- as decided by the District Committee will be provided. Women who have sought shelter in the short stay home/workng women hostel are not eligible for this financial assistance.

(b) If the victim dies, an amount ranging from Rs 5000 to Rs 10,000/- is kept as fixed deposit in a nationalized bank in the name of the child for her /his education and rehabilitation until the child becomes an adult. This amount is kept in the joint name of the child and Deputy Director, Women & Child Development Department of the Concerned District.

Training in income generation activities: Karnataka State Women’s Development Corporation provides financial assistance to women recommended by the santhwana centres to undergo any skill development training of their preference / interest. Arrangements will be made for their stay in a working women’s hostel during the training period and the cost of their stay and food during this period is met by Women's Development Corporation. Training programmes are selected based on the educational qualifications & the area of their interest. District level committee

4. FINANCIAL ASSISTANCE TO RUN HOSTELS FOR GIRLS FROM RURAL AREAS:

Objective: To enable girls from rural areas to avail facilities for higher education.

Eligibility: Admissions to the hostels are available for students residing in rural areas, whose family income is less than Rs. 10,000 p.a. and studying from 6th Std. Onwards in the institutions run by Government or NGOs recognized by Govt. of Karnataka.

Pattern of Assistance: Maintenance grant of Rs.500/- p.m. per boarder and expenses towards Salary of staff, rent, contingencies etc. are met as prescribed by government from time to time.

5. SCHEME OF FINANCIAL ASSISTANCE FOR REMARRIAGE OF DESTITUTE WIDOWS AND MARRIAGE OF DEVADASIS

a) Financial Assistance of Rs.10,000/- is being given for the remarriage of destitute widows. The destitute widow should be in the age group of 18 and 35 years and must be a domicile of Karnataka for more than 5 years. The annual income should be as per the Integrated Rural Development Programme norms. Initially an amount of Rs. 5,000/- is given to the couple to meet the expenses of the marriage and the balance amount of Rs.500/- is kept in the form of National Savings Certificate in the name of the woman.

b) Financial Assistance of Rs.10,000/- will be given to a couple where the bride is a devadasi. The devadasi woman should be in the age group of 18 to 35 years and must be a domicile in Karnataka for more than 2 years. The suitor should be above 21 years of age at the time of submitting the application. He should have a permanent source of income of not less than Rs.500/- per month. The state government has enhanced the financial assistance for general category to Rs 20,000/- and to Rs 25,000/- for Scheduled caste and Scheduled Tribes.

6. CELL FOR THE ERADICATION OF SOCIAL EVILS

A Special Cell is created in the directorate of Women and Child Development to handle issues related to eradication of various social evils such as dowry system, child marriages, devadasi system, drug addiction and atrocities on women. The functions of the cell are:

- to create public awareness so as to highlight the harmful effects of these evil systems
- to launch anti-dowry campaigns through education and publicity with the involvement of voluntary organizations.
- to take action on the representations received from the victims of dowry disputes and other atrocities on women in the State.
- to bring amendments to the Acts and Rules pertaining to women.

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The implementation of the following Acts are monitored by the Special Cell

- The Karnataka Devadasis (Prohibition of Dedication) Act, 1982 and Rules, 1987
- Child Marriage Restraint Act, 1929.
- Indecent Representation of Women Act 1986

Swadhar

Publicity campaigns are held in the districts to create awareness among public on the amended Dowry Prohibition Act, Devadasi (Prohibition of Dedication) Act, Child Marriage Restraint Act and other social evils like child marriages, sexual harassment of women in work places. Workshops and Seminars are also conducted to create awareness about the benefits available under various schemes of the Department.

KARNATAKA MAHILA ABHIKRUDHI YOJANE

Karnataka is the first state in the country to introduce a scheme of inter sectoral allocations for women. The scheme is to earmark one third of resources for women in individual beneficiary oriented schemes and labour intensive schemes of various departments of government. The department launched Karnataka Mahila Abhivrudhi Yojane (KMAY) during 1995-96 to ensure gender equality and to integrate women in the mainstream of development. It was a land mark government order as it was for the first time that a conscious and positive attempt was made by Government to address gender issues.

KITTUR RANI CHANNAMMA AWARD

The State Government has instituted the Kittur Rani Channamma award as a state recognition of voluntary efforts rendered by individuals and institutions working i) in the field of development of women welfare. ii) protecting women/preventing women from becoming victims of crimes and other social evils in society.

These State Awards in the name of "Kittur Rani Channamma" are presented on the occasion of International Women's Day. The awards are given to a voluntary organization and an individual working in the field of women welfare for the past 5 years. Awards are also given to women who have excelled in the field of Art, Education, Literature and Sports. A citation and a cash award of Rs.25,000/- is given to each voluntary organization and a citation and a cash award of Rs.10,000/- each is given to individuals.

FINANCIAL ASSISTANCE TO WOMEN LAW GRADUATES:

Financial assistance is given to women law graduates to undergo on the job training to practice law in the court. Women law graduates whose family income does not exceed Rs. 40,000/- per annum are eligible to avail the assistance. An amount of Rs.1000/- p.m. is given for a period of 4 years. In addition to this, Rs. 500/- is given for purchase of essential books pertaining to law and Rs.460/- is given to register their names in bar council.

SCHEME OF ASSISTANCE TO WOMEN FOR TAKING UP JOB ORIENTED COURSES:

In order to raise the status of women from the lower strata of the society and to equip them with necessary skills so that they become economically independent, women and girls from lower income groups are assisted to take up diploma courses in any ITI/Polytechnic course, any short term skill imparting courses, and secretarial practice. Financial assistance in the form of fees, scholarships and hostel charges are provided.

GOVERNMENT OF INDIA SCHEMES

1. Scheme of Assistance for the Construction/Expansion of Hostel Building for Working Women
2. Short Stay Homes for Women and Girls
3. Scheme for Prevention of Alcoholism And Substance Abuse
4. SWADHAR - A Scheme for Women in Difficult Circumstances
5. SWAYAMSIDHA

ANALYSIS AND FINDINGS

Women Empowerment is multidimensional Process. Women empowerment is one of the important prospectus of empowering of women in SHGs by providing training, organization the community, facilities to the networking of SHGs and some of important promoting Govt. programmes for promoting women empowering by building up social work capacity through all their procedures and methods implementing of women empowerment by social work and social aspects. The study is based on the secondary data sources. The necessary information about the women Empowerment programmes in Karnataka and its various components are collected from various books, journals, internet source of related topics. The Govt. of India as well as Karnataka State Government has initiated a number of projects and programmes for socio – economic empowerment of women. Thus most of the studies on women related policies and development programmes have confined to the general nature of the programmes and future that made it success or failure. here Natural policy for empowerment of women (2001) is successful policy in India’s The study attempted on the impact me generating programmes on rural women through one of the aims of the programmes is to uplift rural women through the implantation of the programme. The Researcher has focused the Women Empowerment Programmes in Karnataka state in Detailed. Main Findings have finalised by the Researcher.

1. The personal background of Women and other variables have something to do with the aspect of empowerment.
2. Women in rural area are so innocents and they are leading simple life. They do not know the meaning of women empowerment in particular way. So Rural women are to know the empowerment programmes in Karnataka State.
3. The Central and State Government have initiated so many programmes and policies for women empowerment.

4. Most of the women are illiterates in rural area. They don’t know the government programmes and policies for women empowerment in particular. So the Researcher focus on the women empowerment programmes for women in Karnataka state in detail.

5. The women of rural area are facing so many basic problems. In such a way policies and programmes are major role in bringing desirable changes with reference to social and economic life of women.

6. Government Policies, programmes and rural women empowerment have a variation as the methodology and approach varies in functioning of them.

7. Proper and timely interventions and suggestions have something to do in bringing desirable changes in the life of the women and their status.

III. CONCLUSION

Women empowerment is a very important aspect. Women Empowerment Programmes have taken significant role in society. Women empowerment is a one of the important prospectus of empowering of women in Women groups by providing training, organization the community, facilities to the networking of Departments and some of important promoting Govt. programmes for promoting women empowering by building up social work capacity through all their procedures and methods implementing of women empowerment by social work and social aspects. The Govt. of India as well as Karnataka State Government has initiated a number of projects and programmes for socio – economic empowerment of women.

Thus most of the studies on women related policies and development programmes have confined to the general nature of the programmes and future that made it success or failure here. Natural policy for empowerment of women (2001) is successful policy in India’s The study attempted on the impact me generating programmes on rural women through one of the aims of the programme is to uplift rural women through the implantation of the programmes. Especially Women and Child Development has conducted so many programmes for empowerment of Women in Karnataka state.

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