



## EMPOWERMENT OF WOMEN THROUGH SOCIAL WORKING GROUPS: A CASE STUDY IN BAGALOKTE DISTRICT."

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### Abstract

The article explores the empowerment of women through sthree shakthi approach. In this approach efforts are being made by the governmental organizations with an aim to accumulate both human and material resources and empower rural women. The study was carried out in Bagalkot taluk of Bagalkot district to measure the women empowerment. The data was collected from 100 Sthree Shakti Groups members (SSGs) and 30 non-SSGs members. The findings of the reflects that the Institutional participation was more in case SSG members 80 per cent compared to non-SSG member (17%). Majority of SSG members 70 per cent had regular participation in method demonstration while only 17 per cent of non-SSG members had occasionally participated in krishimela and of them had participated in any other extension activity. It was found that the number of income generating activities taken up by SSG members (five) was higher compared to non-SSG members (three) and the income generated from these activities was also higher compared to non-SSG members. About 51 per cent of SSG members in the study area had high empowerment compared to non-SSG members (20%). Further, there is a scope to increase the number of SSGs in the study area. Since SSGs play a major role in the development of the women, there is a need to encourage more number of SSGs. The study also reveals that performance of NGO promoted SSGs was much better than Govt.promoted SSGs. Hence more number of NGOs must be involved in promoting SSGs covering more of women folk.

**Keywords:** Women Empowerment, Stree Shakti Groups (SSGs), Income-Generating Activities, Institutional Participation, Extension Participation, Social Empowerment, Economic Empowerment, Capacity Building.

### 1. Introduction

Self- help groups are considered as agencies of socio-economic transformation in rural areas (Staub-Bernasconi, 2012). The characteristic features of SHGs are voluntary membership, participatory planning, holistic approach, resource mobilization, self management, self-help and mutual help. Many of the SHGs are formed by women and are supported by NGOs and they provide revolving credit to them (Anyikwa et al., 2015). The micro credit facilities provided by the financial institutions help in the formation of more SHGs. The success rate of SHGs gives a clear indication to the Govt. that it has to support at the levels. Sthree Shakthi is an approach through which efforts are being made by the government with the intension to pool both human and material resources and empower women in rural areas (Browne, 1995; Cornwall, 2016). The pioneering scheme would empower women to achieve financial stability and self-reliance through various income generating activities to boost

household income and also vital contribution towards the area of social service like helping widows lead honorable lives, laying of roads, village cleaning etc (Cox & Parsons, 1996). The scheme was launched during 2000-01 with an objective to empower rural women and make them self-reliant.

#### 1.2 Objectives of Sthree Shakti Groups

- Strengthen the process of economic development of rural women and crate a conducive environment for social change.
- Stimulate the confidence and self-dependence in them and making them able to have control and hold over the financial resources.
- Increasing the income of poor women by engaging them in income earning activities and creating financial stability among them there by achieving eradication of poverty.
- 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 too credit financing.

SHGs are not only providing credit, but also empower women socially and economically. They encourage women to participate in decision-making in the household, community and local democratic sector and prepare women to take up leadership positions. (Punithavathy and Eswaran, 2002; Lee & Harrison, 1996) SHGs are essential vehicle for social, political and psychological empowerment; social empowerment provides access to information, knowledge and skills, and paves way for participation in social organizations and financial resources; political empowerment enables the individual to take part in decision-making process that affects her future; psychological empowerment is demonstrated in self confidence behavior. (Narayanasamy *et al*, 2003). With this background, the present study makes an attempt to analyze the development and empowerment of women members of SSG.

## 2. Data and methodology

The present study is purly based on primary data collected from 10 stree shakthi groups (SSGs) were randomly selected from Bagalkote taluk of Bagalkote district since 500 SSGs are promoted and facilitated by Government agencies and NGO's in the study area. Out of 10 SSGs, five each SSGs promoted and facilitated by NGO's and Government agencies were selected. Further 10 members from each SSG were randomly selected for the study. A totaling of 130 samples rural womens were interviewed, which consist of 100 SSGs members and 30 non-SSG members as control group for the study. The collected data was analyzed using statistical measures, ratios and percentages in respect of socio-economic features, returns from income-generating activities and empowerment level.

To find the level of empowerment of rural women, an empowerment index was constructed by taking the variables which indicate the empowerment. The variables considered include education of the woman, ownership of land, ownership of asset, control over the household income, saving by the woman, access to credit, participation in social organization, cash income earnings, by the woman and participation in mass media were considered. The percentage of woman in each category possessing each of these components representing empowerment was worked out. The above variables were given weights by dividing number of positive responses with the total number of responses and was multiplied with the values of each variable and summated. The empowerment index was worked out by dividing the index of each respondent with highest index and multiplied by 100.

$$\text{Empowerment Index} = \frac{\sum_{i=1}^m (f_i/n) X_i}{\text{Max} \sum_{i=1}^m (f_i/n) X_i}$$

Where n = Sample size  
 $f_i$  = Frequency of positive response for  $i^{\text{th}}$  variable  
 $X_i$  = Value of  $i^{\text{th}}$  variable  
 m- Number of variables.

The woman's were categorized as having high, medium and low empowerment based on the magnitude of the index. Those who had an index greater than mean plus half standard deviation( $\bar{X} + 0.5 \cdot \text{SD}$ ) were categorized as having high empowerment, those who had lesser than mean minus half standard deviation( $\bar{X} - 0.5 \cdot \text{SD}$ ) as having low empowerment and those who had an index in between those two ranges were categorized as having medium empowerment. Additionally, to find the level of empowerment of rural women through participation in SSGs, the social, economic and capacity building concept of empowerment was identified. The concept of social empowerment includes whether there are any changes in participation and recognition of women in the social sphere. This further includes whether there is increased social status compared to earlier, participation in community meetings regularly compared to earlier, greater participation in decision making in house hold and farm activities, and increased extension participation. Similarly, the concept of economic empowerment includes greater access to financial resource outside the household, access to financial resources of the household, financial self-reliance and access to credit. The concept of capacity building includes better awareness in health education, improved financial literacy and better communication skills. The responses were taken on a three-point scale whether women agree with the statement, some what agree with statement or disagree with the statement and it was expressed in percentages.

## 3. Results and Discussions

### 3.1. Institutional participation of sample households

The details of institutional participation by the despondence is presented inTable-1. The Institutes that were considered include Milk Cooperatives, Mahila Mandals, Village Panchayath and Zilla Panchayath. The results show that, among Govt. promoted SSG households, 24 per cent of them were not participating in any institution and 76 per cent was participated in one or more institution. In case of the NGO promoted SSG households, 84 per cent of the respondents was institutional participation in one or more institutions and 16 per cent was not participated in any institution. Among non-SSG member, 17 per cent of the respondents was institutional participation in one or more institutions and a majority of respondents 83 per cent did not show participation in any institution. This may be due to SSG members better exposure to many organizations. The finding of the present study was also supported by the findings of Arunkumar (2005).

Table1: Institutional participation of sample households.

Sl. No.	Institutional Participation	SSG members						Non-SSG members (control)	
		Govt.promoted SSG		NGO promoted SSG		Pooled			
		Nos.	%	Nos.	%	Nos.	%	Nos.	%
1.	Non member	12	24	8	16	20	20	25	83
2.	Members in institution	38	76	42	84	80	80	5	17
a.	Members in one Institution	28	73	26	62	50	68	5	17
b.	Members in two Institution	8	21	15	36	22	28	-	-
c.	Members in three or more institution	2	5	1	2	3	4	-	-
	Total	50	100	50	100	100	100	30	100

Source: Field survey data

### 3.2 Extension participation

As evident from the table 2, that at the overall 70 per cent of SSG members was regular participation in method demonstration and 30 per cent of members was regular participation in result demonstration. In case of Govt. promoted SSG members, 60 per cent of respondents was regularly participated in method demonstration, 60 per cent in result demonstration and about 80 per cent in training programme while cent per cent was never participated in krishimela, educational tour and film shows. While in case of NGO promoted SSG members, the participation in method demonstration was regular in 80 per cent of respondents and it was 90 per cent regular participation in training programme and 40 per cent and 20 per cent of respondents was occasionally participated in krishimela and result demonstration. Cent per cent was never participated in educational tour and film shows. Cent per cent of non-SSG members had never participated in any of the extension activities except 17 per cent of respondents were occasionally participated in krishimela.

Table 2: Extension participation of sample respondents (in numbers)

Sl No.	Activities	SSG members			Non-SSG members (control) (n=30)
		Govt. promoted SSG(n=50)	NGO promoted SSG(n=50)	Pooled (n=100)	

		Participation			Participation			Participation			Participation		
		R	O	N	R	O	N	R	O	N	R	O	N
1	Method demonstration	30 (60)	20 (40)	-	40 (80)	10 (20)	-	70 (70)	30 (30)	-	-	-	30 (100)
2	Education tour	-	-	50 (100)	-	-	50 (100)	-	-	100 (100)	-	-	30 (100)
3	Result demonstration	30 (60)	20 (40)	-	40 (80)	10 (10)	-	70 (70)	70 (70)	-	-	-	30 (100)
4	Film show	-	-	50 (100)	-	-	50 (100)	-	-	50 (100)	-	-	30 (100)
5	Training	40 (80)	10 (20)	-	50 (100)	-	-	90 (90)	10 (10)	-	-	-	30 (100)
6	Others (krishimela etc.,)	-	-	50 (100)	-	20 (40)	30 (60)	-	20 (20)	80 (80)	-	5 (17)	25 (83)

Note: R-Regular, O-Occasional, N-Never

Figures in parentheses indicate percent to sample size

### 3.3 Income generating activities

As evident from the table 3, Govt.promoted SSG members had taken up 5 different activities to generate income while NGO promoted SSG members had taken up 4 activities and Non-SSG members had taken up 3 activities to generate income. In case of Govt. promoted SSG members, the average annual gross income from diary was Rs.10450 while in case of NGO promoted SSG members; the average annual net income was Rs.12395. Among non-SSG members, the average annual gross income from diary was Rs.10141. From sheep/goat rearing the Govt. promoted SSG members obtained an average net income of Rs.8425 while NGO promoted SSG members realized an average net income of Rs.8668 with Rs 2.33 return per rupee of cost. Non-SSG members realized an average annual net income of Rs.7617.

Among, Govt.promoted SSG members, the average annual net income from tailoring was Rs.7950 giving a return of Rs 1.92 per rupee of cost while in case of NGO promoted SSG members, the return per rupee of cost was Rs 2.02 with the average annual net income of Rs.8890. At the overall the return per rupee of cost from diary was Rs.1.98. None of the non-SSG members had taken up tailoring. Flower vending was taken up only by Govt. promoted SSG members with the average annual net income of Rs.6025. The average annual net income realized from laundry activity in case of SSG members was Rs.5405 with a return of Rs.2.69 per rupee of cost. One non-SSG member had taken up this activity realizing a return of Rs.2.23 per rupee of cost. Similar pattern of findings was reported by Shilpashree (2004). This higher income realization by SSG members could be due to easy availability of loan facility to take up more income generating activities.

### 3.4 Empowerment of women

In order to arrive at overall empowerment of women, empowerment index was developed. The level of empowerment of members and non members of SSG is presented table 4. Among the members of Govt. promoted SSG, 48 per cent belonged to the high level of empowerment, 36 per cent had medium empowerment and 16 per cent had lower empowerment. Among the NGO promoted SSG members, majority 54 per cent had high empowerment, 28 per cent had medium empowerment and 18 per cent had lower empowerment. Among non members of SSGs, 20 per cent had high empowerment, 26.67 per cent had medium empowerment and 53.33 per cent had lower empowerment.

**Table 3: Cost and returns from various income generating activities of sample respondents**

Sl. No.	Activities	SSG members															Non SSG members (control)				
		Government promoted SSG					NGO Promoted SSG					Pooled									
		No.	GI (Rs.)	TE (Rs.)	NP (Rs.)	R/C (Rs.)	No.	GI (Rs.)	TE (Rs.)	NP (Rs.)	R/C (Rs.)	No.	GI (Rs.)	TE (Rs.)	NP (Rs.)	R/C (Rs.)	No.	GI (Rs.)	TE (Rs.)	NP (Rs.)	R/C (Rs.)
1	Dairy	18 (36)	25276	14826	10450	1.78	16 (32)	25270	15785	12395	1.70	34 (34)	26278	15306	11423	1.74	12 (40)	24687	14547	10141	1.69
2	Sheep and goatery	19 (38)	14695	6270	8425	2.34	21 (42)	15144	6476	8668	2.33	40 (40)	14920	6373	8567	2.34	4 (13)	13756	6138	7617	2.24
3	Tailoring	6 (12)	16525	8575	7950	1.92	7 (14)	17565	8675	8890	2.02	13 (13)	17045	8625	8520	1.98	–	–	–	–	–
4	Flower vending	4 (8)	14585	8560	6025	1.70	-	-	-	-	-	4 (4)	14585	8560	6025	1.70	–	–	–	–	–
5	Laundry	2 (4)	8561	3143	5418	2.72	1 (2)	8648	3256	5392	2.65	3 (3)	8605	3200	5405	2.69	1 (3.3)	8561	3826	4735	2.23

Source: Field Survey data

**Table 4: Classification of sample respondent based on empowerment index (overall) (in numbers)**

Category	SSG members			Non-SSG Members (control)
	Govt. promoted SSG	NGO promoted SSG	Pooled	
High	24 (48)	27 (54)	51(51)	6 (20.00)
Medium	18(36)	14(28)	32(32)	8(26.67)
Low	8(16)	9(18)	17(17)	16(53.33)
<b>Total</b>	<b>50(100)</b>	<b>50(100)</b>	<b>100(100.00)</b>	<b>30(100.00)</b>

Note: Figures in parentheses indicate percentages to total

### 3.5 different dimensions of empowerment

Among Govt. promoted SSG members, 56 per cent belonged to medium level of empowerment, 34 per cent belonged to high level social empowerment and 10 per cent had low level of empowerment. In NGO promoted SSG members, 36 per cent had high empowerment, 52 per cent belonged to medium level empowerment and only 12 per cent of them belonged to low level of empowerment. There were 46 per cent of non

SSG members that had low level social empowerment, 40 per cent belonged to medium level of empowerment and least (4%) belonged to high level of empowerment. In the case of economic empowerment about 84 per cent women Govt. promoted SSG members who had high economic empowerment and 12 per cent belonging to medium empowerment and least four per cent had low level of economic empowerment. Among NGO promoted SSG, 80 per cent belonged to high level of empowerment, 16 per cent had medium level of empowerment and least 4 per cent belonged to low level of empowerment. In case of non SSG members, 46 per cent had medium empowerment followed by 40 per cent belonged to low level of economic empowerment and least 14 per cent had high economic empowerment.

Among Govt. promoted SSG members, majority had medium capacity building 48 per cent, followed by 28 per cent belonging to low capacity building. Around 56 per cent of NGO promoted SSG belonged to medium capacity building category and 32 per cent belonged to high capacity building. In non SSG members, 10 per cent belonged to high capacity building, 34 per cent belonged to medium capacity building and 56 per cent belonged to low capacity building. Empowerment of women through SSGs showed that there are greater changes in participation of women in social front, like participation in meetings, democratic institutions and community and village activities. Thus members are being empowered in all fronts viz. social, economic and capacity building. (Table 5). A similar kind of opinion was reported by Savitha (2005).

**Table 5: Classification of sample respondents under different dimensions of empowerment**

Sl.No	Concepts	SSG members			Non-SSG Members (control)
		Govt. promoted SSG	NGO Promoted SSG	Pooled	
Social empowerment					
A	High	17(34)	18(36)	35(35)	4(14)
B	Medium	28(56)	26(52)	54(54)	12(40)
C	Low	5(10)	6(12)	11(11)	14(46)
Economic empowerment					
A	High	42(84)	40 (80)	82(82)	4(14)
B	Medium	6(12)	8 (16)	14(14)	14(46)
C	Low	2(4)	2(4)	4(4)	12(40)
Capacity building					
A	High	12(24)	16(32)	28(28)	3(10)
B	Medium	24(48)	28(56)	52(52)	10(34)
C	Low	14(28)	6(12)	20(20)	17(56)

Note: Figures in parentheses indicate percentages to sample size

## 4. Conclusions

Institutional participation was more in case SSG members 80 per cent compared to non-SSG member households 17 per cent. Majority of SSG members 70 per cent had regular participation in method demonstration while only 17 per cent of non-SSG members had occasionally participated in krishimela and of them had participated in any other extension

activity. The number of income generating activities taken up by SSG members (five) was higher compared to non-SSG members (three) and the income generated from these activities was also higher compared to non-SSG members. The activities like dairy, tailoring, laundry, sheep and goat rearing generated substantial net returns to SSG members. 51 per cent of SSG members in the study area had high empowerment compared to non-SSG members 20 per cent. Majority of SSG members 82 per cent had high economic empowerment compared to non-SSG members 14 per cent.



Since SSGs play a major role in the development of the women, there is a need to encourage more number of SSGs. The study also reveals that performance of NGO promoted SSGs was much better than Govt.promoted SSGs. Hence more number of NGOs must be involved in promoting SSGs covering more of women folk.

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