

Ph.D Thesis

**“An Impact of Women Empowerment Schemes – A Study
With Special Reference To Stree Shakthi Schemes In
Karnataka”**

Submitted to



**VISVESVARAYA TECHNOLOGICAL UNIVERSITY,
BELAGAVI**

**For the Award of Degree of
Doctor of Philosophy in Business Administration**

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September 2019

CHAPTER VII

DISCUSSION, SUMMARY AND CONCLUSIONS

7.1 Major findings

Demography:

- A vast majority of the sample belonged to the age group of 30-39 years and were married.
- Most of the sample selected was living with their children, and their income was between Rs. 3000 to Rs. 6000.
- The sample selected had mostly studied lower levels of education; very few of them completed graduation and post-graduation.
- The majority of the respondent's spouses were working, and very few of them got assistance from children.

Empowerment

- Due to Stree Shakthi programme higher economic empowerment was observed for the selected sample than expected.
- Due to Stree Shakthi Programme higher political empowerment was observed for the selected sample than expected.
- Due to Stree Shakthi Programme higher social empowerment was observed for the selected sample than expected.
- Due to Stree Shakthi Programme higher legal empowerment was observed for the selected sample than expected.
- Due to Stree Shakthi Programme there was higher psychological empowerment observed for the selected sample than expected.

The relationship between various types of empowerments

- Significant and positive relationships were observed between various types of empowerments, including total empowerments, indicated a strong mutuality between them.
- The significant predictor for the total empowerment was economic empowerment, followed by legal, political, social, and lastly psychological empowerment.

Influence of secondary variables

- Age had significant influence over political, social, psychological, and total empowerment of the selected sample.
- In political empowerment, those who were in the age group of 30-39 years had higher empowerment.
- In social, psychological, and total empowerment, as the age increased empowerment also increased linearly and significantly.
- Marital status and number of children did not have significant influence over any empowerment
- Income had significant influence over social and total empowerment, where we find that as the income increased, empowerment also increased linearly and significantly.
- The educational level of the respondents had significant influence over economic, political, legal, and total empowerment, where educational level had a direct positive influence over empowerment.
- A number of years of membership in SHG had influence over economic, psychological, and total empowerment, where more experience resulted in higher empowerment.
- The loan availed had significant influence over all types of empowerments, except for legal empowerment. On the whole, as the loan amount availed more, empowerment was also more.

7.2 Verification of Hypotheses

H1: Stree Shakthi Schemes have economically empowered the women.

H1 stated as “Stree Shakthi Schemes have economically empowered the women” is accepted as one sample t-test revealed that the Stree Shakthi Scheme there was as higher economic empowerment in the study. All the obtained mean values of economic empowerment were found higher than the expected means, thereby confirming that Stree Shakthi Schemes economically empowered women. In the case of total economic empowerment also, expected value was 45. However, the sample scored significantly more than 45, to the extent of 63.0085, further confirming that Stree Shakthi Schemes have economically empowered the women (Tables 6.7 and 6.8).

The findings of the present research are in agreement with previous studies. Sacks (1979) and Dussault (1987) revealed in their study that women are not empowered economically due to the men will take all the responsibilities. In the global perspective, specifically developed countries like America, a study reveals that the first two elders of an American mother between the age group of 21 to 35 years able to take the responsibility of children and can go for work for a livelihood(Angrist and Evans, 1998).

Goldin (1990) studied economic empowerment. The findings of the research signify that economic empowerment helps women financial independence and provided education to their kids. The research findings show that the women empowered economically and can make self-decision on fertility. Moschion (2007), research findings signify that finance is the major component in economic empowerment. The results found that women are empowered, and advances in information technology help the economic empowerment (Prasad & Sreedevi, 2007).

According to Waghmode and Kalyan (2014), economic empowerment of women means increases their standard of living, independence, and decision taken in the family. Shetti (2013) conducted a study on the economic empowerment of self-help groups. The results revealed that the self-help group members are entrepreneurs, and the members are economically empowered completely. Shravanakumari and Savitri (2013), conducted a study on economic empowerment, and the results are positive and encourage the women entrepreneurship in North Karnataka.

Chaitra et al. (2012) revealed that women economically empowered in Mandya district. Individually, women can buy an asset, job opportunities, increased in monthly income, and savings. The results concluded that women are empowered and attained gender equality with inclusive growth. Also, groups helped the members for revenue generation and long-term self-sustainability. Poornima and Philip (2017) studied the impact of economic independence on women empowerment at three villages of Pandavapura Taluk in Mandya district. In the results, it was found that there was a positive relationship of loans provided to Stree Shakthi Group. Also, the regression model found that R-value is 0.873, and this value is having a higher correlation between empowerment and economic independence. Hence, women are empowered economically and made members financial independent and to eradicate poverty.

Overall, the current literature supports the substantial evidence on the economic empowerment of women through Stree Shakthi Schemes of self-help groups. Very few of

the scholars studied the economic empowerment of women, specifically Stree Shakthi Schemes. The researcher identified the research gap, examined, and the results showed women were economically empowered from this scheme.

H₂: Stree Shakthi Schemes have politically empowered the women.

H₂ stated as “Stree Shakthi Schemes have politically empowered the women” is accepted as one sample t-test revealed that Stree Shakthi Scheme there was as higher political empowerment in the study. All the obtained mean values on political empowerment were found to higher than the expected means, thereby confirming that Stree Shakthi Schemes have politically empowered women. When total scores on political empowerment were verified with the expected scores, again one sample t-test revealed a significant difference, where the obtained political empowerment scores were 29.4701 as compared to the expected score of 21, which further supports the hypothesis that Stree Shakthi Schemes have politically empowered the women (Tables 6.9 and 6.10).

The findings of the present research are in agreement with previous studies. Batliwala and Dhanraj (2004), in their study, indicated rural women are empowered politically, and members entered into politics, get rid of gender inequality. Kabeer (2001) mentioned that the Small Enterprise Development Programme (SEDP) in Bangladesh. The findings show that the positive significance of political empowerment of women. Results also signify that member is confident and participated in the elections. The comparative study of old and new members of BRAC results revealed that old members are more actively involved in politics compared to new members (Kabeer & Matin, 2005).

The research conducted by Kabeer et al., (2012) to evaluate the political empowerment by six NGOs and two expert microfinance organizations are Grameen Bank and ASA. Then the two organizations joined microfinance with communal growth are BRAC and Proshika, and two societal deployment administrations are Nijera Kori & Samata. The results revealed that both members in a rural and urban region in Bangladesh are bolder and braver to participate in the election and able to convenience the government and politicians for development work in villages and cities. This research result highlights statistically significant on political empowerment.

Kabeer and Sulaiman (2015) identified that the political empowerment of women through self-help groups. The result signifies that the members have direct access and interact with government bodies and eradicating poverty. The results found that women in politics have

stable rules and regulations in the villages, minimize domestic violence in their households, gender equality, eliminated superstitious beliefs (Lincove, 2008). The results also found that due to political empowerment, women are increasing in number to participate in the democratic voting system (Paola et al., 2014). The results also revealed that women are involved in politics are satisfactory (Baltrunaite et al., 2014; 2015).

Overall, the current literature supports the substantial evidence on the political empowerment of women through Stree Shakthi Schemes of self-help groups. Very few of the scholars studied political empowerment of women, specifically Stree Shakthi Schemes in Karnataka. The researcher identified the research gap on the political empowerment of women through this scheme, studied, and the results showed women were politically empowered from this scheme.

H3: Stree Shakthi Schemes have socially empowered the women.

H3 stated as “Stree Shakthi Schemes have socially empowered the women” is accepted as one sample t-test revealed that there was as higher social empowerment in the study. All the obtained mean values of social empowerment were founded on higher than the expected means, thereby confirming that Stree Shakthi Schemes have socially empowered women. One sample t-test showed a significant difference between the expected score on social empowerment and observed scores. The sample has scored 34.20 as against an expected score of 24, again supporting the hypothesis that Stree Shakthi Schemes have socially empowered the women (Tables 6.11 and 6.12).

Several studies are in agreement with the findings of the present study. Rao and Ban (2007) researched the social empowerment of self-help groups. Results signify that members socially empowered and increase their status in society. Also, results signify members owned the land increase their social visibility in the society. Sanyal (2009), in his study, results revealed that with the help of microfinance, self-help group members more actively engaged in societal activities.

Overall, the current literature supports the substantial evidence on the social empowerment of women through Stree Shakthi Schemes of self-help groups. Very few of the scholars studied the social empowerment of women, specifically Stree Shakthi Schemes in Karnataka. The researcher identified the research gap on social empowerment of women through this scheme, studied, and the results showed women were socially empowered from this scheme.

H4: Stree Shakthi Schemes have legally empowered the women.

H4 stated as “Stree Shakthi Schemes have legally empowered the women” is accepted as one sample t-test revealed that Stree Shakthi Scheme there was as higher legal empowerment in the study. All the obtained mean values of legal empowerment were found higher than the expected means, thereby confirming that Stree Shakthi Schemes have legally empowered women. In the case of total legal empowerment; also, we find a significant increase in the legal empowerment scores from the expected ones. The selected sample had scores 23.1140, as against the expected score of 15. These results suggest that Stree Shakthi Schemes have legally empowered women (Table 6.13 and 6.14).

The findings of the present research are in agreement with previous studies. Golub and Mc Quay, (2001), in their study, found that legal empowerment helps to minimize the childbirth and population. The legal empowerment to increase the wellness of life (Golub, 2003). Legal empowerment increases the better life in rural and urban areas across the globe (Cotula, 2007). Legal empowerment helps to eradicate poverty to bring happiness and joy in the family. Legal empowerment means provides justice to the deprived people. In rural areas, the people seek justice from the paralegal community in earlier times. Now, the regime provides justice to women in villages.

Overall, the current literature supports the substantial evidence on the legal empowerment of women through Stree Shakthi Schemes. Very few of the scholars studied the legal empowerment of women, specifically Stree Shakthi Schemes. The researcher identified the research gap on the legal empowerment of women through this scheme of self-help groups, studied, and the results showed women legally empowered from this scheme. Fewer studies have done in the research on the legal empowerment of women.

H5: Stree Shakthi Schemes have psychologically empowered the women.

H5 stated as “Stree Shakthi Schemes have psychologically empowered the women” is accepted as one sample t-test revealed that the Stree Shakthi Scheme there was as higher psychological empowerment than expected in the study. All the obtained mean values of psychological empowerment were found higher than the expected means, thereby confirming that Stree Shakthi Schemes have psychologically empowered women. In the case of total psychological empowerment also, expected value was 18. However, the sample scored significantly more than 18, to the extent of 27.7778, further confirming that

Stree Shakthi Schemes have psychologically empowered the women (Tables 6.15 and 6.16).

The findings of the present research are in agreement with previous studies. Zimmerman (1995) has studied “diverse or emotional enablement and rules of reasoning included three features: intrapersonal, interactional, and behavioral.” The results found that psychological empowerment is individual growth, self-esteem, dignity, and capability (Zimmerman, 1995, 2000). The results found the women are psychologically empowered and self-motivated perspective (Foster-Fishman et al., 1998; Perkins & Zimmerman, 1995; Riger, 1993; Zimmerman 1995, 2000). The psychological empowerment entitled “has the progress of the state of mind that women can perform in advance state. The psychological empowerment understands that the creation of trust might prosper in transformation efforts”.

Women are psychologically empowered and able to analyze the circumstances or situations in the family and society. The members well behaved in their family, society irrespective of problems or challenges. Thus, the women psychologically attain a maturity level minimizes domestic violence, ready to take new challenges as a micro-entrepreneur, and own decision making in households. This research highlighted the self-help group members of the scheme psychologically empowered in the household and family. The psychological empowerment helps the member to overall wellbeing in the family and civic also. Thus, the study signifies member to join and benefit from this scheme in the findings signifies the women empowerment strongly supported by previous research studies (Acharya et al., 2007; Brody et al., 2017; Swain and Wallentin, 2009; Zimmerman, 1995). Hence the demographic factors have a significant impact on psychological empowerment of self-help groups.

Overall, the current literature supports the substantial evidence on the psychological empowerment of women through Stree Shakthi Schemes of self-help groups. Very few of the scholars studied the psychological empowerment of women, specifically Stree Shakthi Schemes in Karnataka. The researcher identified the research gap on psychological empowerment of women through this scheme, studied, and results shown that women are socially empowered. Distinctly fewer studies have done in the research on psychological empowerment of women.

H6: Various problems hamper the effective implementation of the Stree Shakthi Scheme.

H6 stated as “Various problems hamper the effective implementation of the Stree Shakthi Scheme” rejected as most of the respondents disagreed with the statements regarding the problems with effective implementation of Stree Shakthi Scheme. For all the 15 statements, we find more disagreement from the respondents, which are further confirmed by significant chi-square values. For all the selected problems, the significance values observed for Chi-square values was .000, indicating highly significant differences between groups of frequencies of an agreement to disagreement. We find more disagreement from the respondents (Table 6.32).

A study by Shivakumar and Kavithasri (2017) revealed that lack of formal education, family responsibilities as their major personal problem, conflicts, lack of communication skills among the group members in decision-making process was the major social problem, heavy competition is significant source of marketing problem, and insufficient loan as their significant financial problem, among the SHG members in their study area.

Samal and Mohapatra (2016) highlighted the following issues and challenges of self-help groups. 1. Unawareness by the Members/Participants: Even though, the experts take measures for generating a sense of awareness among the members of the group about plans which are helpful to them. The still more significant part of the group is uninformed of the schemes/welfare programs which are offered to help them. 2. Inadequate Training Facilities: The members from SHGs in the places of product determination, quality of items, production strategies, administrative capacity, packing, other specialized information are not satisfactory to resist with that of reliable units or inventory units from the training facilities provided to the members. 3. Issues Related with Raw Materials: Regularly, each SHG obtains raw materials exclusively from the providers. They buy raw materials in lesser amounts, and thus they will be unable to appreciate the advantages of extensive scale buy like a discount, credit offers, and so forth. Also, there is no orderly plan to gather raw materials in mass amounts and save them appropriately. There is no linkage with significant providers of raw materials. The majority of the SHGs are ignorant about the real raw material providers and their terms and conditions. Every one of these causes the massive expense of raw materials. 4. Issues of Marketing: Marketing is a critical territory of working in the SHGs. They confront distinctive issues in the promoting of items created by them. Following are the real issues identifying with marketing. (a) the absence

of adequate requests. (b) the absence of linkage with the marketing organizations. (c) the absence of enough deals advancement measures. (d) an absence of a changeless market for the results of SHGs. (e) There is nonattendance of the legal brand name. (f) Poor/ugly packing framework. (g) Low quality of items because of the utilization of customary innovation, bringing about weak market, (h) Solid rivalry from other real providers. (i) The absence of an all-around characterized and well weave channel of dissemination for marketing.

5. The absence of Steadiness and Unity Particularly among women SHGs: On account of SHGs dominated by women, discovered that there is no steadiness of the units as many married women are not in a situation to connect with the group because of the move of their place of living arrangement. Additionally, there is no unity among women individuals inferable from specific reasons.

6. Abuse by Strong Individuals: It is additionally seen that on account of numerous SHGs, strong individuals attempt to win a lot of the benefit of the gathering, by misusing the ignorance and uneducated individuals.

7. Feeble Financial Administration: It additionally discovered that in specific units the arrival from the business is not legitimately put further in the units, and the assets redirected for other individual and residential purposes like marriage, development of house and so on.

8. Low Return: The arrival on speculation is not alluring in specific gatherings because of wasteful administration, vast expense of production, nonappearance of value cognizance and so on.

9. Insufficient Money related Help: It discovered that in the more significant part of the SHGs, the budgetary help gave to them by the organizations concerned is not sufficient to meet their real requirements. The budgetary experts are not giving sufficient appropriation to meet even the work cost requirements.

10. Non-co-operative Attitude of the Financial Establishments: The Financial Foundations do not consider SHGs with seriousness while giving account and other help.

11. Deficient Help from Line Department: For getting help and support, the gathering individuals need to approach the line officers. Nevertheless, the line officers are not co-operative with the SHGs. The noncooperative attitude of line officer will hamper the objective of the goals.

SHGs, as a critical human asset, can assume their job viably on the off chance that they given equal chances and status as those of the business. The reasonable by including intended associations in social preparation and making an empowering arrangement condition, miniaturized scale life partner can accomplish a tremendous scale and can turn into actual development. The accomplishment of SHGs relies on proficiency and viability of gatherings. The administration needs to center around significant issues looked by SHGs

as to make their asset preparation significant and monetary upliftment of individuals from SHGs.

Self -help groups are quickly rising as intense social apparatus for the financial strengthening of the rural in India. In numerous examples, they have enhanced the financial states of their members by a method for a positive effect on salary, sparing, and fearlessness. Self-help groups serve as a perfect component for bringing ladies out of their homes by making them better-spoken. Self -help groups are small-scale organizations, yet their effect is large scale.

Results of Hypotheses

Table 7.1

Sl No	Results of Hypotheses	Result
1	Stree Shakthi Schemes have economically empowered the women	Accepted
2	Stree Shakthi Schemes have politically empowered the women	Accepted
3	Stree Shakthi Schemes have socially empowered the women	Accepted
4	Stree Shakthi Schemes have legally empowered the women	Accepted
5	Stree Shakthi Schemes have psychologically empowered the women	Accepted
6	Various problems hamper the effective implementation of the SSS	Rejected

7.2.1 Marketing implications of SHGs

This study attempts to conceptualize to understand the types of women empowerment. The findings help to analyze the types of women empowerment. The women empowerment as a gender study with diversification is the most vital aspect in emerging nations.

Hence, the findings and its implications are significant for policymaking, practice, and theory.

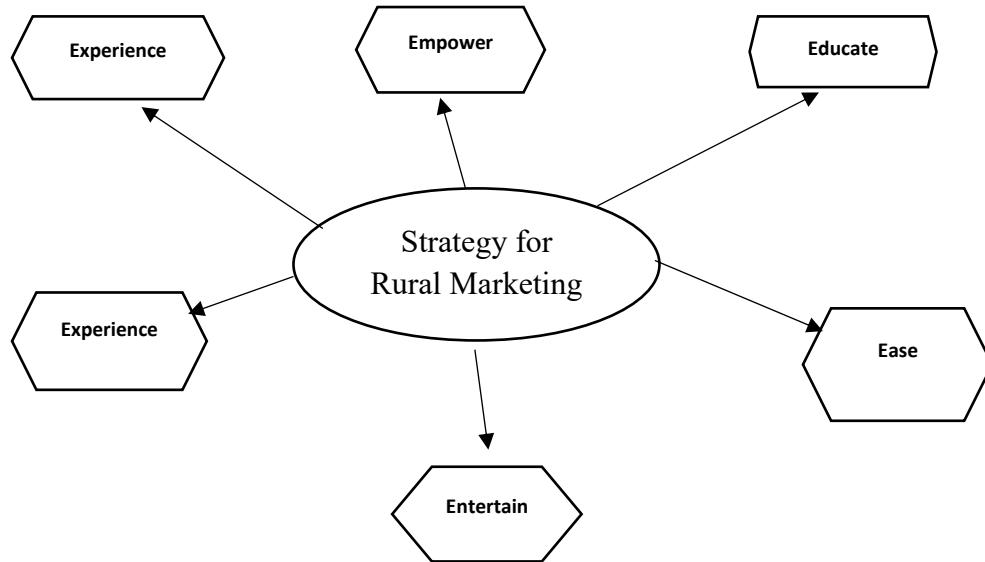
Further, the significant implications in research derive from novel findings and the impact on the types of women empowerment. However, economic empowerment has a significant effect on marketing products. The members are more empowered economically through SHGs. The practical way of doing marketing is by using digital technology. The government provided training to the SHG members on the use of technology used in day to day operations like bank transactions using ATMs, SMS marketing, e-mail marketing, and developed the app to sell their products. The governance includes government, corporate, and NGOs help the SHGs through educating them through digital literacy. DWCD has collaboration with MNCs to train members on digital education in rural and urban areas. Hence the members have awareness about to market their products at taluk, district, national, and global level. Usage of mobile technology, social media like Facebook, blogs, owns websites helped the member to market their products effectively. These results, the members are become economically empowered, and the public started to recognize them. This digitalization helps the members to grow fruits and vegetables through organic farming and tie-up with the horticulture department to sell it for a better price. Then the organic farms enter to organic marketing made them sustainable and expanded their marketing to across the state and country. Hence SHGs members empowered and acquired the knowledge and importance of marketing mix 7 Ps (Price, Product, Place, People, Process, Physical Evidence, and Process).

Similarly, SHGs members manufactured personal care products, clothes, agarbathi, pickles, papads, leather products, decoration items, and sanitary pads, marketed their products in an exhibition at districts, state and national level. The government constructed the shops to sell their products in each taluk and district wise. MNCs collaborated with SHGs to sell their products across the globe. This process helps the members to expand their business and providing employment opportunities. Further, SHGs were started as social entrepreneurship and social business help the member economically empowered.

Cause-related marketing for SHGs products. Empowerment motivates SHG members to make a more financial transaction to become independent, which is the major with the study. Moreover, a study can be utilized and extended for other such schemes both at state and national level. Then they were supporting the government programs and strengthened the “*Make in India*” and “*Digital India*” concept and make our India economically stronger

where women can be an excellent example for underdeveloped and developing countries for financial progress.

The 6E framework of rural marketing to sell their products (*Empower, Educate, Ease, Entertain, Engage, Experience*).



7.3 Suggestions

Suggestions for Economic empowerment of women in Stree Shakthi Scheme

1. The Government is mandatory to provide financial assistance to the members, at the age of 50 years and above in Stree Shakthi Scheme.
2. Marketing of the products yet to improve in the North Karnataka. The government has to improve the promotion of the products at the district, state, and national level, providing financial assistance systematically.

Suggestions for Political empowerment of women in Stree Shakthi Scheme

1. Stree Shakthi Group members able to participate in elections at taluk and district level rather than a village or sarpanch level. The regime has to provide the facility to participate in all the elections from these associates. The government has to take further compulsory action in favor of the members to fill the leadership gap in the political empowerment.

Suggestions for Social empowerment of women in Stree Shakthi Scheme

1. The Stree Shakthi Scheme mainly focused on economic empowerment of women. Hence the Government and DWCD has to take the initiative to encourage and sponsor highly competent women entrepreneurs in global platform bodies like NEN, AWAKE, World Women Summit where women can participate in this also increase the social visibility in the society.

Suggestions for Legal empowerment of women in Stree Shakthi Scheme

1. The member of the Stree Shakthi Scheme not much known about the constitutional rights in the districts, Government and DWCD, give more importance to create the consciousness of the legal aspects in each of the Stree Shakthi Groups across the Karnataka.
2. Legal empowerment is not up to the mark in the Stree Shakthi Scheme. The government will give awareness of legal aspects to the marginality of the women and avoids the crime, eradicate the superstitions and blind beliefs, stop the exploitation.

Suggestions for Psychological empowerment of women in Stree Shakthi Scheme

1. The government must initiate the counselling centers in the taluk level where women can take counselling from the counsellors due to the tension or stress caused by financial independence.

Other Suggestions are

A. *Suggestions for Policy Making to the DWCD*

1. Stree Shakthi Scheme is not uniform in all the districts. DWCD and Government of Karnataka must take the initiative to make uniformity in the norms. Several members should get proper awareness about the system to poor women.
2. The DWCD and Government of Karnataka have to make mandatory for adult education for all the members across the villages and urban areas throughout the state where women are empowered.
3. There is a competition on private NGO of SHGs to attract deprived members to give money for their well-being in the household and monetary benefits. The Government of Karnataka and DWCD has to do more rigorous action taken to inform the members adequately about the Stree Shakthi Scheme how members avail benefits for long-term sustainability.

4. The SHGs of Stree Shakthi Scheme study encourages organic marketing. Hence, the government and DWCD support and facilitates organic products to export other countries, will reduce import and its cost from the same products from other countries. This organic marketing helps to improve the national economy.
5. The Stree Shakthi Scheme members do not know digital usage under the wing of ‘Digital India’ concept. Government and DWCD take the significant initiative to educate them on how to use computers, banking transaction, and social media to promote and sell their products worldwide. Hence the member can empower in digital marketing with zero cost.
6. Jio, Airtel, Vodafone, and BSNL reach both rural and urban areas. Government and DWCD will have a tie-up with this network and help to reach every woman with mobile sending the text messages and marketing the products. In this way, SHGs can promote and sell their products using the technology-driven digital platform.
7. The regime has to encourage the networks available in the State, can provide a toll-free number and free call to the customers to brief the importance of organic products manufactured by SSS members. The scheme helps to tap the urban area customers to buy this product. Digital Marketing plays an important role to uplift the women of Stree Shakthi Scheme.
8. The SHGs members specifically South Canara part is famous in paper manufacturing bags and able to avoid the plastic bags. Hence the regime and DWCD give importance to green marketing and sustainability. Many corporates support green marketing as a CSR initiative. The government encourages these members to collaborate with the corporates to promote the paper bags in green marketing and stop using the plastic. The scheme will help to balance nature and maintain a sustainable resource.

B. Suggestions for the DWCD Project Director and Anganwadi Supervisors

1. The training given to the members is not satisfactory. However, DWCD Project Director and Anganwadi Supervisor must take the initiative to train the member. Also, provide awareness about the scheme and educate them as of how to utilize the money, and the women can become economically empowered.
2. In the present research, many of the respondents are uneducated, and there is no knowledge of literacy and marketing literacy. Hence the Project Director and Anganawadi Supervisors provide the education to this member able to read, write,

and understand the subsistence marketplaces to increase their income for the better livestock. In turn, members social and economic status improved in society.

3. Stree Shakthi Scheme primarily focused on the empowerment of women in economic perspective. With the aid of this scheme, members are encouraged to become Women Entrepreneurs can live happy and long-term sustainability. The Project Director pay attention to their business and participate in the global level and encourage them in Entrepreneurship.

C. Suggestions for the SHG Heads and Administrators

1. The members of Stree Shakthi Scheme more into farming to grow the fruits and vegetables without pesticides and fertilizers. They sell at subsistence marketplaces. The SHG Heads and local administrator encourages them to sell these organic fruits and vegetables across the state and globe called organic marketing. Organic marketing help to the rural women financially and the national economy.
2. The SHGs of Stree Shakthi Scheme supports original products like pickle manufacturing, papad, shavige, tamarind powder, ragi malt, multi-grain powder, chutney powder, and spices. The groups trade these products generally in subsistence marketplace. However, MTR sells the product across the globe because of its quality. Similarly, the SHG heads and institutional administrator encourage this member product to sell across the globe for their wellness of health. They provide the platform in the global market.

D. Practical Suggestions for Government and DWCD

1. The study focuses that the marketing of the products and services are not stable in SHGs. Nevertheless, the regime provides training about the necessary information about markets in rural and urban areas systematically. In this manner, members got an idea of how to sell the products in rural and urban markets rather than subsistence marketplaces. The scheme helps rural women enters into the national and global context to sell their products. Hence, women can become entrepreneurs and able to make their own decisions, education to the children, the decision on childbirth, and overall well-being.
2. The Government and DWCD promote the Stree Shakthi Scheme members products like fruit facewash, toothpaste, powder, garments, artisan products, agarbathi, bathroom, and floor cleaning agent, purses, sanitary pads in one brand

with the collaboration of HUL or Proctor and Gamble or independent. Many of the customers are more inclined towards the brands and brand love — today's market how Patanjali, Mother earth brands entered the market successfully. Likewise, the way, the Government, and DWCD give more importance to encourage the desi products in desi brand across the nation. The scheme helps members can able to sell the products and improve their social and economic status in India. Hence the women can become successful entrepreneurs and also eradicate poverty.

3. The Government and DWCD promote ayurvedic products like aloe vera gel, honey, ginger, and many medicinal plants across the state and nation. They were able to promote ayurvedic medicines, which again tapped to the global market. India is rich in Ayurveda medicinal plants.

5. Mahila Smakiya has to be more rigorous to work on legal awareness across the villages. The government must take the initiative on this.

6. Still, there are low management skills in the SHGs of rural areas. DWCD supervise and motivate the members of Stree Shakthi Scheme participate and enhance their skills sets to become economically independent

7. There is still a lack of a vehicle to market the products in rural areas. DWCD has to provide more vans for the marketing of products in rural areas.

E. Suggestions for Theory and Practice

1. Government and Department of Women and Child Development must provide an opportunity for rural women into politics at the district level.

2. A government mandate to improve the training programme on the awareness of legal aspects in the villages. The scheme helps to remove harassment, domestic violence, and eradication of child marriage.

3. Government and DWCD must incorporate the duration for the members in the Stree Shakthi Scheme. Once the duration completed, allow the new members to join the scheme.

F. Suggestions for NGOs

1. NGO must help the SHGs to help the poor women in rural and urban areas.

2. NGOs have to provide a training program on health and hygiene, digital literacy, and financial literacy also to both members and non-members.

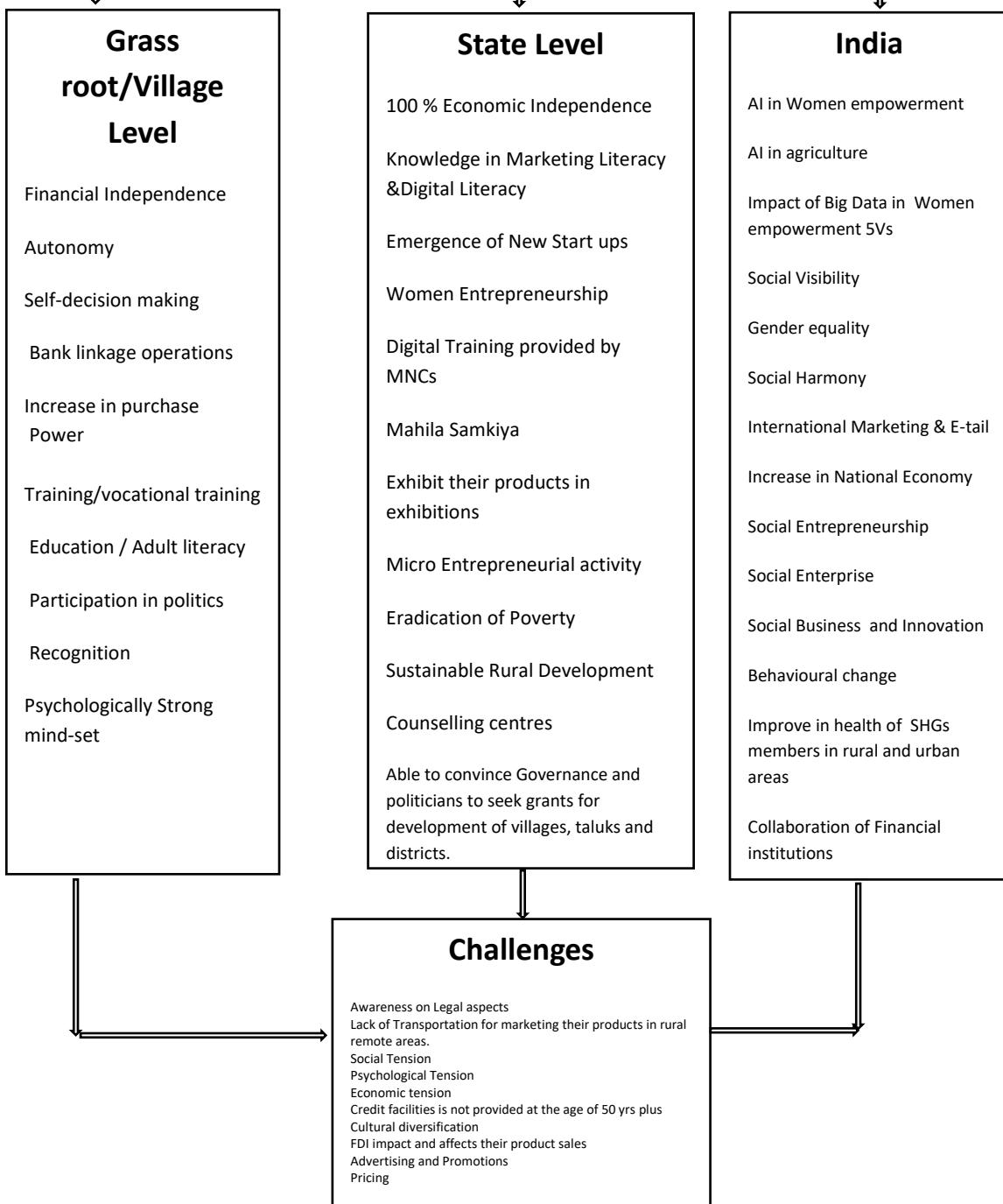
7.4 Suggestions for future research work

1. Future research conducted in mix methodology, the researcher can analyze the impact of Stree Shakthi Scheme for women empowerment throughout the state.
2. Future research is also called to study the different schemes to empower the women in Karnataka.
3. To examine the women empowerment, both the members and non-members of the scheme. Hence, understand the accuracy of the empowerment of women in the State.
4. Future research could be a comparative study of the different schemes and policy-making decisions on women empowerment.
5. Future research conducted to study the tribal community of self-help groups.

Proposed Model to Governance

WOMEN EMPOWERMENT – STREE SHAKTHI SCHEME

The key factors that made the scheme successful is income generating activities, entrepreneurship and Sustainable development goals



Conclusion: Women empowerment plays a significant impact on emerging countries. The developing countries like India, the government has taken many initiatives to empower women in all the states. The present research focused on the performance of women empowerment schemes, particularly on Stree Shakthi Schemes through self-help groups in Karnataka. This scheme introduced by the Department of Women and Child Development - Government of Karnataka.

The performance of Stree Shakthi Scheme helps the poor women on monetary support to lead their lives happily. The scheme helps the family to reduce domestic violence, able to make decisions on the household, able to provide education to children. The present study explains the vital importance of economic, social, political, psychological, and legal empowerment of women.

The economic empowerment of women increases the standard of living and overall wellbeing. Also, help to provide an education to their children and reduces poverty with the help of Stree Shakthi Scheme.

The comparison of women from past to present were, women are actively participating in all the work and educating them to become a rural entrepreneur through this scheme. It is a paradigm shift from traditional to modern or literate in society.

Empowerment in politics meant for the supremacy and authority of the women are capable of understanding the functioning of the electoral process — the member able to get the familiarity of the regime rules and regulations at the village, taluk, district and across the state. They were actively involved in voting, some of them nominated and contested in elections.

The psychological empowerment of women understands the policy regulations of the regime and SHGs schemes, how to interact with the public and upper-class people. They also understand the how regime functions with the supremacy, political activities, and significant to develop the framework for the community development.

The SHG s helps the members to know the legal aspects and able to stop the domestic violence in the family, capable of starting a small business, elimination of superstitious thoughts.

Significant findings of the study have shown that there is a significant impact on economic empowerment followed by social, legal, political, and psychological empowerment.