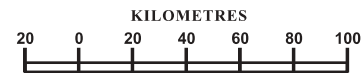


# Gender and Human Development

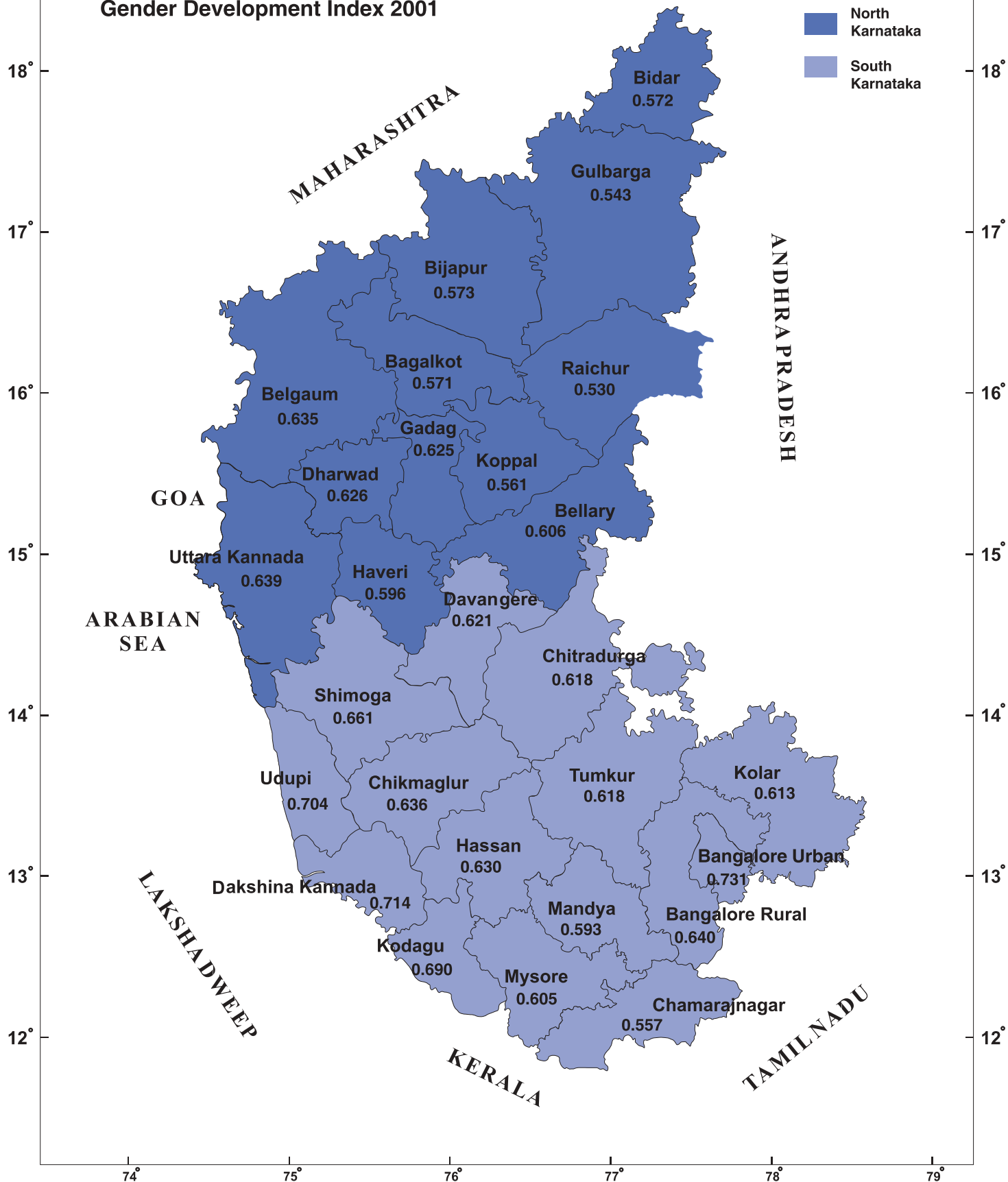


# KARNATAKA

## Gender Development Index 2001



- North Karnataka
- South Karnataka



# Gender and Human Development

## Introduction

The 1999 Karnataka Human Development Report provided a range of data and analysis documenting widespread discrimination against girls and women in economic, political as well as social life. It pointed out that public policies to change this situation had not been completely effective because women had been viewed primarily as homemakers, rather than as full and equal citizens in a just society.

This chapter examines the extent to which there has been a change in perspective in the intervening years between the first and second Reports. Has a new and more unified vision emerged, that acknowledges women as empowered and autonomous agents of social and human progress? To what extent have the government's policies and programmes drawn from such a vision? How effective have they been in empowering women and transforming gender relations? How has women's position in the economy and in politics changed? What insights does our analysis provide for the steps to be taken from here on?

In looking at human development from a gendered perspective, three questions will be addressed initially: (i) In what ways is human development linked to gender discrimination in particular? (ii) Is poverty congruent with poor human development for women? (iii) How do we understand the concept of 'empowerment'?

## Gender as a lens for human development

The place of gender analysis in policies and programmes that are intended to balance the pressures for economic growth with the needs of human development has been recognised, almost from the inception of the U.N. Human Development Reports. The development of specific indices such as the gender development index (GDI) and the gender empowerment measure (GEM) mark this recognition. It is well known that a high HDI ranking

may not always be matched by a correspondingly high GDI ranking. However, low performance on gender indicators almost always goes hand-in-hand with poor human development indicators overall. Unequal gender relations, exacerbated by disparities of income and caste, can contribute significantly to a lowering of the overall HDI, simply because women constitute almost half the population. Systemic gender biases mean that, where human development is poor, the burdens fall disproportionately on women. When government and other programmes for improving schooling, nutrition, health or a range of other services such as safe drinking water, sanitation, housing, do not reach people effectively, this lack of reach affects women and girls most adversely. Latent gender biases within families, communities and service providers themselves mean that women, who are most in need of public services, are often excluded from their purview. In Karnataka, as in many states, gender disparities are also linked to regional disparities in human development.

### BOX 8.1

#### What is gender analysis?

'Sex' identifies the biological differences between women and men. 'Gender' is the culturally specific set of characteristics that identifies the social behaviour of women and men and the relationship between them. Gender, therefore, refers not simply to women or men, but to the relationship between them, and the way it is socially constructed. Because it is a relational term, gender must include women and men. Like the concepts of class, race and ethnicity, gender is an analytical tool for understanding social processes.

Gender analysis is a process that assesses the differential impact of proposed and/or existing policies, programmes and legislation on women and men. It makes it possible for policy to be undertaken with an appreciation of gender differences, of the nature of relationships between women and men and of their different social realities, life expectations and economic circumstances. It is a tool for understanding social processes and for responding with informed and equitable options.

It compares how and why women and men are affected by policy issues. Gender analysis challenges the assumption that everyone is affected by policies, programmes and legislation in the same way regardless of gender, a notion often referred to as 'gender-neutral policy'.

*Source:* Status of Women, Canada.

**Despite the strong correlation between poor human development indicators and gender disparity, there are other kinds of gender discrimination, which, perversely, are worse in places where traditional human development indicators are good. Nowhere is this more apparent than in the aversion to daughters, known otherwise as 'son preference'.**

Table 8.1 reveals the sharp distinctions among the districts and the regions of the state overall. While the districts of south Karnataka are generally at the top of the composite index (with the exception of Davangere), followed by the districts of Bombay Karnataka, the districts of Hyderabad Karnataka are near the bottom of the composite index. These district-and region-wise indicators are forerunners of a scenario that is played out along a range of other dimensions having to do with work and income as well.<sup>1</sup>

### Is gender congruent with poverty?

Despite the strong correlation between poor human development indicators and gender disparity, there are other kinds of gender discrimination, which, perversely, are worse in places where traditional human development indicators are good. Nowhere is this more apparent than in the aversion to daughters, known otherwise as 'son preference'. The intensity of such forms of gender discrimination, as evidenced by worsening sex ratios, oddly enough, is not correlated with poor human development indicators. Violence against women is not always associated with regions of low economic growth and poor human development indicators. These phenomena suggest that gender violence is assuming new forms as the economy grows. An improvement in human development, which does not always mean a commensurate improvement in all forms of gender equity, can scarcely be regarded as a process that truly enlarges people's choices.

### Empowerment

'Empowerment' has emerged as a key concept in policy discussions on gender over the last decade and a half. The concept, in recent times, has become so elastic that it has lost the dimensions,

which originally gave it strength and shape. Empowerment, conceptually, has certain key components: (i) it radically shifted from the old top-down 'welfare' approach of treating women as a disadvantaged group in need of handouts, towards a recognition of the structural roots of gender bias; (ii) it addressed the issue of power and powerlessness that goes with gender and other forms of inequality; (iii) most significant is the recognition that a change in power relations requires not only a change in control over external resources such as land and income but also a change in the person's sense of self-worth and confidence; (iv) it emphasised the importance of group processes and solidarity as a way of breaking the cycle of hopelessness and helplessness that unequal gender relations perpetuate.

As has happened with many other concepts, 'empowerment' has been so overused and misused that it has lost its core meaning. One often finds a programme being described as a programme for women's empowerment without any clarity as to how it will actually change existing power relations. Rescuing the concept of empowerment so that it can have more analytical content for policies requires us to examine whether there has, in actual fact, been a change in mindsets, i.e. a paradigm shift away from the old 'welfare' approach and whether there has been a corresponding change in policies and institutions supported by a key ingredient of systemic change, namely investment or is it 'business as usual', with some tinkering? Some of these issues (financing and gender audit) are addressed in chapter 3, Part III.

### Human development: Gender dimensions and differentials

For any patriarchal society to move towards greater gender equality, as part of a process of human development, requires change at many levels – in values and norms, in structures and institutions, and in behaviour and practices. This can happen if women are empowered in economic, political and socio-cultural terms. They need more access to resources, greater political voice and social transformations that lead to their exercising greater agency and autonomy in the decisions

<sup>1</sup> An important caveat at the start of this discussion is the major changes in the delineation of district boundaries. In 1989, Bangalore Rural district was split from Bangalore. In 1997, Bagalkot district was split from Bijapur, Chamrajnagar district from Mysore, Gadag district from Dharwad, Haveri district from Dharwad, Koppal district from Raichur, Udupi district from Dakshina Kannada; and Davangere district was created from parts of Bellary, Chitradurga and Shimoga. This carving out of new districts has meant that our analysis of changes over time has been limited to using those sources that provide comparable district-wise figures.



TABLE 8.1  
District-wise selected key indicators of Karnataka

(Per cent)

Sl. No.	Districts	Female literacy	Girls married < 18 yrs.	Current users of FP method	Birth order 3 & above	Safe delivery	Complete immunisation	Decadal growth rate of population	Composite index	Regions
<b>I Districts with good performance</b>										
1	Hassan	59.0	15.20	75.10	19.70	69.70	92.80	9.66	81.55	Malnad (SK)
2	Shimoga	66.9	16.50	69.30	22.80	83.00	92.90	12.90	80.37	Malnad (SK)
3	Kodagu	72.3	22.00	70.60	18.80	79.40	94.80	11.64	80.06	Malnad (SK)
4	Dakshina Kannada	77.2	4.50	63.70	32.00	91.50	86.00	14.51	78.77	Coastal (SK)
5	Uttara Kannada	68.5	15.00	66.00	27.20	86.10	89.90	10.90	76.11	Coastal (BK)
6	Udupi	75.2	4.50	63.70	32.00	91.50	86.00	6.88	75.97	Coastal (SK)
<b>II Districts with average performance</b>										
7	Mandya	51.5	37.00	71.70	26.10	61.90	88.00	7.14	75.86	SK
8	Mysore	55.8	47.90	65.40	23.90	69.70	92.70	15.04	75.70	SK
9	Bangalore Rural	55.0	21.05	63.00	16.40	79.10	83.70	34.80	75.34	SK
10	Bangalore Urban	77.5	37.00	60.10	26.10	90.60	77.00	34.80	75.19	SK
11	Chitradurga	53.8	30.05	59.90	34.40	53.80	88.40	15.05	73.98	SK
12	Tumkur	56.9	27.10	61.30	27.30	63.50	88.00	11.87	73.97	SK
13	Dharwad	61.9	36.50	61.20	37.40	65.30	74.80	16.65	73.03	BK
14	Chamarajnagar	42.5	47.90	65.40	23.90	69.70	92.70	9.16	72.18	SK
15	Chikmagalur	64.0	37.00	71.40	26.10	78.00	83.50	11.98	72.13	Malnad (SK)
16	Kolar	52.2	33.50	57.10	29.70	59.20	90.60	13.83	71.92	SK
17	Gadag	52.5	36.50	61.20	37.40	65.30	74.80	13.14	69.72	BK
18	Belgaum	52.3	55.80	61.80	36.70	68.60	64.80	17.40	68.75	BK
19	Haveri	57.4	36.50	61.20	37.40	65.30	74.80	13.29	65.66	BK
<b>III Districts with poor performance</b>										
20	Bellary	45.3	44.20	50.40	48.60	54.00	52.60	22.30	65.54	HK
21	Davangere	58.0	35.50	59.90	34.40	53.80	53.80	14.78	65.43	SK
22	Bijapur	43.5	64.80	47.10	43.00	50.10	53.20	17.63	62.86	BK
23	Bidar	48.8	67.60	50.60	52.90	52.50	50.30	19.56	60.55	HK
24	Raichur	35.9	57.10	45.40	52.80	48.00	37.20	21.93	58.34	HK
25	Gulbarga	37.9	47.70	39.20	53.70	47.70	25.30	21.02	58.31	HK
26	Bagalkot	43.6	64.80	47.10	43.00	50.10	53.20	18.84	54.71	BK
27	Koppal	39.6	57.10	45.40	52.80	48.00	37.20	24.57	53.09	HK

Note: BK: Bombay Karnataka; HK: Hyderabad Karnataka; and SK: South Karnataka.

Sources:

1. Karnataka State Integrated Health Policy, page 10.
2. Registrar General of India, Census 2001.
3. National Commission on Population: District-wise indicators, Table 12 (b).

## BOX 8.2

**What is empowerment?**

The question is both complex and complicated. Women members of self-help groups financed under two government programmes gave a variety of answers to this question. They offer several definitions all of which may justifiably be described as facets of a process of empowerment. In the context of the SHG programme, and in the larger context of poverty, women put the ability to improve their economic status on top followed by an improvement in their status in their families in terms of both greater respect and, more concretely, enhanced participation in family decision-making. If gender justice comes low on the priority list then clearly the programme must do more by way of conscientisation.

Issues	Percentage
Ability to borrow and repay	86.5
Increase in income	83.0
Enhanced status in family	74.9
Greater role in family decisions	63.0
Equality with men	58.4
Larger role in village/community matters	44.0

Source: SHG Survey, Directorate of Economics and Statistics, Karnataka, 2004B.

**The role of the state lies in preventing harm and protecting girls and women on the one hand, and promoting women's empowerment, gender equality and male transformation on the other.**

that affect their own lives and society in general. However, focusing on women alone cannot make such changes happen. Such transformations in consciousness take time and require open public debate and discussion, and efforts through the educational system, and through communications and the media. Men must change their entrenched patriarchal discourse in favour of one that is inclusive and gender-friendly.

The role of the state lies in preventing harm and protecting girls and women on the one hand, and promoting women's empowerment, gender equality and male transformation on the other. In order to play this role effectively, the state must do at least four things: support changes in social norms and practices; promote key legal/political changes; create strong institutions at multiple levels from the village to the highest levels; and provide resources and make investments. How the state brings about changes in gender relations, and with what strategic vision during a period of significant socio-economic change brought on by economic liberalisation, will provide the touchstone for whether any real movement towards gender equality will occur in the coming decade.

The following sections analyse some of the macro-trends in the available data on key elements of gender dimensions and differentials in order to explicate critical changes in the environment for state action. Of the three elements that constitute the Human Development Index, education and healthcare and the ways they impact gender are explored in chapters 5 and 6 respectively, hence, this chapter will analyse the third component, work and income. To this, two additional sets of indicators have been added – the sex ratio, and women's autonomy. The focus is on highlighting differentials wherever possible, in order to point to the varying life experiences of women and men, and the skewed life chances that young girls face.

### **Work participation and worker distribution: Feminisation of poverty**

Work participation provides key insights into the core issues of women's economic dependence and their ability to control incomes and expenditures, exercise some degree of personal autonomy and share in decision-making.

While examining the work participation data from 1991 to 2001 it must be borne in mind that the 1990s were a period of significant growth in new industries in Karnataka, fuelled by, but not limited to, the boom in the information technology sector. The assumption is that work participation, the share of workers who are main workers, and the number, which is not dependent on agriculture, would increase during the period.

Table 8.2 shows that except Kerala, the work participation rates (WPR) for both men and women in Karnataka were similar to the other southern states in 2001. There was only a small increase (2.5 percentage points) over 1991 in WPR for women and men.

Table 8.3 reveals that WPR for men increased by 4.7 per cent while for women it went up by 8.8 per cent. This increase in WPR was not evenly distributed. Barring Davangere and Chikmagalur that showed negative rates of change for women, the remaining districts of south Karnataka saw significant increases in female WPR.

TABLE 8.2  
**Work participation rates: Southern states and India**

(Per cent)

Year	State	Working population rates		Main workers		Marginal workers	
		Male	Female	Male	Female	Male	Female
2001	India	51.68	25.63	87.32	57.27	12.68	42.73
	Karnataka	56.09	31.09	91.21	65.88	8.79	34.12
	Tamil Nadu	57.64	31.54	90.07	76.24	9.93	23.76
	Kerala	50.20	15.38	83.20	70.54	16.80	29.46
	Andhra Pradesh	56.23	35.11	89.81	72.44	10.19	27.56
1991	Karnataka	54.01	29.04	98.96	77.35	1.04	22.65
Percentage point difference between 2001 and 1991 for Karnataka		2.55	2.59	-7.75	-11.47	7.75	11.47

Source: Registrar General of India, Census 2001, Primary Census Abstract: T 00-007: Distribution of Population: workers and non-workers by sex and T 00-008: number of total workers, main and marginal workers by sex.

Male-female differences in WPR continued with only a marginal change in the differential. What is interesting is that the male WPRs are less widely dispersed across the districts than the corresponding female rates. For example, Bombay Karnataka, with an average increase for women of 6.4 per cent, included both -10.7 per cent for Bijapur and +14.4 per cent for Dharwad. It is clear that the rates of change in WPR for women are much more widely dispersed across the districts and regions. This probably points to greater volatility in both the demand and supply of female labour, as also their marginal character. If women's work participation is more marginal, then the rates are likely to be more variable over time and across space as well.

Turning to the distribution between main and marginal workers, Table 8.4 shows that Karnataka in 2001 had the highest percentage of marginal workers among women (34.12 per cent), and the lowest percentage of marginal workers among men (8.79 per cent) in the four southern states. Between 1991 and 2001, the share of main workers has declined for both men and women and while the share of marginal workers has gone up for men (by 7.75 percentage points); the increase is even more significant for women (11.47 percentage points).

However, while the percentage for men is still under 10 per cent of the total, the percentage for women has increased from less than one-fourth to over one-third. The percentage point increases are also much higher for women. Most striking is the fact that in the districts of Hyderabad Karnataka, the share of marginal workers among women went from 14 per cent to an astonishing 39 per cent. Bombay Karnataka districts also saw a significant increase in the proportion of marginal workers among women.

Analysing the data on work participation along with the findings on main versus marginal workers presents a disturbing picture of the geographical context of female poverty. Work participation rates either fell or were stagnant in the Hyderabad Karnataka region and saw modest increases in the Bombay Karnataka region. The share of marginal workers (male and female) has also shown the most dramatic increase in Hyderabad Karnataka, followed by Bombay Karnataka. And the outcomes of this development are much worse for women. An examination of the data on the distribution of workers by category further substantiates this downward trend for women and work.

Table 8.5 shows that the distribution of workers among cultivators, agricultural labourers,

**Between 1991 and 2001, the share of main workers has declined for both men and women and while the share of marginal workers has gone up for men (by 7.75 percentage points); the increase is even more significant for women (11.47 percentage points).**

TABLE 8.3  
Working population: Districts

(Per cent)

Region	District	1991		2001		Percentage change	
		Male	Female	Male	Female	Male	Female
South Karnataka	Bangalore Rural	56.1	29.2	59.6	34.7	6.2	18.8
	Bangalore Urban	53.3	13.2	58	18.7	8.8	41.7
	Chitradurga	54.4	34.6	57	37.7	4.8	9.0
	Davangere	54.0	30.2	56.7	30.1	5.0	-0.3
	Kolar	55.0	31.4	58.1	39.0	5.6	24.2
	Shimoga	55.1	24.4	58.7	28.0	6.5	14.8
	Tumkur	56.9	38.1	60.2	41.3	5.8	8.4
	Chamarajnagar	59.7	27.3	61.4	31.1	2.8	13.9
	Chikmagalur	57.5	32.1	59.4	30.9	3.3	-3.7
	Dakshina Kannada	53.1	37.6	58.2	41.7	9.6	10.9
	Hassan	56.1	32.4	60.8	39.7	8.4	22.5
	Kodagu	58.7	35.3	60.9	36.2	3.7	2.5
	Mandya	57.5	31.0	61.2	33.9	6.4	9.4
	Mysore	55.9	20.8	58.2	25.3	4.1	21.6
Udupi	49.4	31.3	55.1	33.9	11.5	8.3	
<b>South Karnataka</b>		<b>55.1</b>	<b>27.6</b>	<b>58.7</b>	<b>31.4</b>	<b>6.5</b>	<b>13.8</b>
Bombay Karnataka	Bagalkot	52.0	32.2	53.7	33.3	3.3	3.4
	Belgaum	54.4	29.7	55.9	32.7	2.8	10.1
	Bijapur	49.9	31.9	50.5	28.5	1.2	-10.7
	Dharwad	52.2	25.0	56.0	28.6	7.3	14.4
	Gadag	53.1	36.3	56.2	37.7	5.8	3.9
	Haveri	55.0	31.6	58.2	33.7	5.8	6.6
	Uttara Kannada	53.3	23.7	57.6	27.8	8.1	17.3
<b>Bombay Karnataka</b>		<b>53.1</b>	<b>29.8</b>	<b>55.3</b>	<b>31.7</b>	<b>4.1</b>	<b>6.4</b>
Hyderabad Karnataka	Bellary	53.6	35.5	54.6	35.9	1.9	1.1
	Bidar	48.8	30.5	47.5	26.2	-2.7	-14.1
	Gulbarga	51.2	34.6	51.1	34.9	-0.2	0.9
	Koppal	54.1	38.5	53.7	38.9	-0.7	1.0
	Raichur	53.3	32.6	52.9	34.7	-0.8	6.4
<b>Hyderabad Karnataka</b>		<b>52.1</b>	<b>34.5</b>	<b>51.9</b>	<b>34.2</b>	<b>-0.4</b>	<b>-0.9</b>
<b>Karnataka</b>		<b>54.01</b>	<b>29.04</b>	<b>56.09</b>	<b>31.09</b>	<b>4.7</b>	<b>8.8</b>

Source: Registrar General of India, Census 1991 and 2001.

household industry and other workers in Karnataka is nearer the all-India average than the other southern states. However, a closer analysis of the data on the distribution of workers by category reveals even more disturbing trends for women's work. Between 1991 and 2001, while male dependence on agricultural work, either as cultivators or as labourers, declined sharply from 58 to 49 per cent, their share of the category 'other workers' which includes work in industry and the service sectors went up from 40 to 48 per cent. The scenario has been reversed for women. True, their presence in the agriculture sector is much more visible: the percentage of women cultivators went up by 4.82 per cent but, unfortunately, the percentage of women agricultural labourers also showed an upward trend by 5.02 per cent. Women's share in the category 'other workers' fell precipitously by 14.9 per cent. However, their share in household industry registered an increase.

The district and region-wise picture for the distribution of workers across categories is presented in Table 8.6. Female dependence on agriculture is higher than male, across all districts and it is particularly high in north Karnataka. The maximum number of female household industry workers is found in two districts, Dakshina Kannada (46.15 per cent) and Udupi (26.12 per cent) primarily due to *beedi* and *agarbathi* that are home-based activities. Although the percentage of female 'other workers' is only half of the male work force, Bangalore Urban district has a fairly equitable distribution of male and female workers followed by Kodagu. The percentage of female 'other workers' is the highest in Haveri (46.16 per cent) in north Karnataka.

Overall, the decade has not been favourable to poor women. The trends point, instead, to a feminisation of poverty which is an all-India phenomenon and not unique to Karnataka. The increasing casualisation of female labour represented by the increase in the number of women marginal workers suggests that the economy is unable to generate full time employment for women. Their increasing dependence on agriculture and, more specifically, on agricultural labour, coupled with



TABLE 8.4  
Distribution of main and marginal workers by region for Karnataka

(Per cent)

Year	Region	Main workers		Marginal workers	
		Male	Female	Male	Female
2001	Bombay Karnataka	91.39	61.67	8.61	38.33
	Hyderabad Karnataka	88.76	60.73	11.24	39.27
	South Karnataka	91.82	69.48	8.18	30.52
	<b>Total Karnataka</b>	<b>91.21</b>	<b>65.88</b>	<b>8.79</b>	<b>34.12</b>
1991	Bombay Karnataka	98.93	74.10	1.07	25.90
	Hyderabad Karnataka	99.39	85.93	0.61	14.07
	South Karnataka	98.86	75.52	1.14	24.48
	<b>Total Karnataka</b>	<b>98.96</b>	<b>77.35</b>	<b>1.04</b>	<b>22.65</b>
Percentage point difference	Bombay Karnataka	-7.54	-12.43	7.54	12.43
	Hyderabad Karnataka	-10.63	-25.2	10.63	25.2
	South Karnataka	-7.04	-6.04	7.04	6.04
	<b>Total Karnataka</b>	<b>-7.75</b>	<b>-11.47</b>	<b>7.75</b>	<b>11.47</b>

Source: Registrar General of India, Census 1991 and 2001.

TABLE 8.5  
Workers by category in southern states

(Per cent)

Year	Area	Cultivators		Agricultural labourers		Household industry workers		Other workers	
		Male	Female	Male	Female	Male	Female	Male	Female
2001	India	31.06	32.93	20.85	38.87	3.18	6.46	44.92	21.75
	Karnataka	31.72	24.71	17.20	43.45	2.66	6.68	48.42	25.16
	Tamil Nadu	18.02	18.96	23.52	44.81	3.58	8.71	54.88	27.53
	Kerala	7.75	4.85	13.89	21.54	2.47	7.07	75.89	66.54
	Andhra Pradesh	24.01	20.09	29.79	55.76	3.28	7.04	42.92	17.11
1991	Karnataka	37.57	19.89	20.24	38.43	1.75	1.62	40.44	40.06
<b>Percentage point difference</b>	Karnataka	-5.85	4.82	-3.04	5.02	0.91	5.06	7.98	-14.9

Source: Registrar General of India, Census 2001, Primary Census Abstract: T 00-009: Distribution of workers by category 2001.

a declining presence in the category of 'other workers' is directly related to a reverse trend in the male work force. It could mean that men are migrating from the rural sector due to various factors or that the informal sector has grown faster than the agricultural sector. It could have been an opportunity for women, but the sad reality is that women get jobs traditionally held

by men only when men leave those jobs, because they have ceased to be remunerative. And once jobs held by women become remunerative, then men take over. Overall, the fruits of the state's economic boom of the 1990s do not appear to have trickled down to the northern districts and it has not benefited women workers, especially those from the poorer regions. The last piece of

TABLE 8.6  
Category-wise workers in districts: 2001

(Per cent)

Region	District	Cultivators		Agricultural labourers		Household industry workers		Other workers (per cent)	
		Male	Female	Male	Female	Male	Female	Male	Female
South Karnataka	Bangalore Rural	43.82	37.52	13.56	33.03	3.96	6.22	38.66	23.23
	Bangalore Urban	3.20	3.53	1.63	5.38	1.65	5.16	93.52	85.92
	Chitradurga	44.31	29.83	21.24	52.71	2.79	3.95	31.66	13.51
	Davangere	36.90	19.51	23.31	57.10	2.48	6.19	37.31	17.19
	Kolar	38.45	34.83	18.67	40.45	2.52	4.18	40.37	20.55
	Shimoga	33.83	24.13	21.54	52.60	2.07	3.29	42.55	19.98
	Tumkur	49.40	40.67	14.62	37.73	2.99	7.04	32.99	14.56
	Chamarajnar	34.43	15.64	34.63	59.94	2.93	7.02	28.01	17.39
	Chikmaglur	34.96	17.07	14.51	33.90	1.91	2.53	48.62	46.50
	Dakshina Kannada	6.52	3.48	5.11	3.51	2.80	46.15	85.58	46.87
	Hassan	55.76	53.98	8.45	24.46	1.53	1.66	34.27	19.90
	Kodagu	8.73	5.58	3.48	5.35	0.76	1.24	87.02	87.33
	Mandya	53.91	40.79	16.71	38.70	1.40	3.03	27.98	17.48
	Mysore	37.27	33.71	16.11	38.26	1.04	3.84	45.58	24.19
Udupi	18.46	21.95	12.88	25.19	3.26	26.12	65.40	26.74	
Bombay Karnataka	Bagalkot	33.56	17.46	23.28	61.70	7.48	7.59	35.69	13.25
	Belgaum	40.28	33.53	20.19	50.89	3.41	3.53	36.12	12.05
	Bijapur	37.21	18.46	25.95	66.51	2.69	2.23	34.15	12.80
	Dharwad	26.78	25.14	16.18	49.79	2.51	3.47	54.53	21.60
	Gadag	35.76	23.06	24.35	61.85	3.52	3.69	36.37	11.41
	Haveri	37.88	17.86	30.73	67.37	3.23	5.72	28.16	9.05
Hyderabad Karnataka	Uttara Kannada	23.95	26.44	9.46	25.31	2.27	2.09	64.32	46.16
	Bellary	32.28	20.60	25.30	60.90	2.25	3.44	40.17	15.07
	Bidar	27.90	19.84	25.96	59.33	2.10	2.82	44.04	18.01
	Gulbarga	34.88	15.91	23.35	65.19	2.22	2.76	39.55	16.14
	Koppal	39.21	19.09	26.55	63.96	3.33	3.36	30.91	13.59
	Raichur	37.49	14.17	28.07	71.31	1.94	1.86	32.51	12.66
<b>Karnataka</b>		<b>31.72</b>	<b>24.71</b>	<b>17.20</b>	<b>43.45</b>	<b>2.66</b>	<b>6.68</b>	<b>48.42</b>	<b>25.16</b>
<b>India</b>		<b>31.06</b>	<b>32.93</b>	<b>20.85</b>	<b>38.87</b>	<b>3.18</b>	<b>6.46</b>	<b>44.92</b>	<b>21.75</b>

Source: Registrar General of India, Census 2001.

TABLE 8.7  
Agricultural wages of rural labourers in Karnataka by districts

(Rupees)

Region	District	Agricultural wages of rural labourers							
		1991				2001			
		Male	Female	M-F difference	Percentage difference	Male	Female	M-F difference	Percentage difference
South Karnataka	Bangalore Rural	19.32	16.26	3.06	18.82	62.85	37.25	25.6	68.72
	Bangalore Urban	21.80	18.00	3.80	21.11	57.45	44.31	13.14	29.65
	Chitradurga	17.22	12.56	4.66	37.10	39.26	27.47	11.79	42.92
	Davangere	17.22	12.56	4.66	37.10	42.84	29.88	12.96	43.37
	Kolar	24.32	18.25	6.07	33.26	53.75	35.83	17.92	50.01
	Shimoga	15.01	14.05	0.96	6.83	54.06	42.90	11.16	26.01
	Tumkur	15.27	13.12	2.15	16.39	51.48	30.74	20.74	67.47
	Chamarajnagar	19.40	13.45	5.95	44.24	54.28	29.83	24.45	81.96
	Chikmagalur	21.88	16.97	4.91	28.93	55.69	42.31	13.38	31.62
	Dakshina Kannada	26.77	16.72	10.05	60.11	80.00	55.00	25.00	45.45
	Hassan	14.82	13.04	1.78	13.65	37.35	26.64	10.71	40.20
	Kodagu	27.27	25.25	2.02	8.00	60.00	46.67	13.33	28.56
	Mandya	25.92	16.97	8.95	52.74	61.07	35.48	25.59	72.13
	Mysore	19.40	13.45	5.95	44.24	56.75	30.87	25.88	83.84
Udupi	26.77	16.72	10.05	60.11	70.00	44.33	25.67	57.91	
Bombay Karnataka	Bagalkot	16.99	11.01	5.98	54.31	48.27	26.57	21.70	81.67
	Belgaum	16.93	11.92	5.01	42.03	46.74	31.59	15.15	47.96
	Bijapur	16.99	11.01	5.98	54.31	68.05	44.20	23.85	53.96
	Dharwad	10.25	7.68	2.57	33.46	52.96	35.49	17.47	49.23
	Gadag	10.25	7.68	2.57	33.46	39.95	31.93	8.02	25.12
	Haveri	10.25	7.68	2.57	33.46	42.98	37.35	5.63	15.07
	Uttara Kannada	21.37	16.15	5.22	32.32	63.61	47.92	15.69	32.74
Hyderabad Karnataka	Bellary	12.91	10.65	2.26	21.22	41.82	28.56	13.26	46.43
	Bidar	17.30	14.83	2.47	16.66	61.68	27.05	34.63	128.02
	Gulbarga	19.51	12.96	6.55	50.54	57.62	26.15	31.47	120.34
	Koppal	11.95	8.32	3.63	43.63	52.57	23.81	28.76	120.79
	Raichur	11.95	8.32	3.63	43.63	46.79	28.93	17.86	61.74
<b>Karnataka</b>		<b>18.11</b>	<b>13.54</b>	<b>4.57</b>	<b>33.75</b>	<b>54.07</b>	<b>35.15</b>	<b>18.92</b>	<b>53.83</b>

Note: The percentage difference column refers to the difference between male and female wages as a percentage of the female wage for that district.

Source: Department of Economics and Statistics, Karnataka.

**In both absolute and relative terms, the female-male wage gap went up sharply, providing one more reason to conclude that female workers have fared worse than their male counterparts during the decade.**

**As public healthcare for women and girls improved, the female sex ratio also registered a modest improvement. Unfortunately, a new and ugly form of sex discrimination has now become visible – one that is strongly correlated with prosperity and daughter aversion.**

corroborating evidence regarding the feminisation of poverty is from the data on differentials and trends in agricultural wages.

As in the rest of the country, male wages are higher than female wages. This is one manifestation of gender discrimination that refuses to disappear, arising as it does, from an inequitable gender division of labour. Agricultural wages also show the same range – a fact that has significant implications, considering that agricultural labourers are, typically, among the poorest and have high proportions of Dalit and tribal population. Table 8.7 shows that the absolute difference between male and female wages increased from Rs.4.57 in 1991 to Rs.18.92 in 2001. As a percentage of the female agricultural wage rate, the gap went up from 33.75 per cent to 53.83 per cent. In both absolute and relative terms, the female–male wage gap went up sharply, providing one more reason to conclude that female workers have fared worse than their male counterparts during the decade. The difference was particularly stark in Bidar, Gulbarga and Koppal districts with male agricultural wages being more than double the female wage. Districts with the least differences in male-female wages are Haveri, Gadag and Shimoga.

### Sex ratio

The sex ratio in Karnataka started in 1901 as the lowest among the southern states, and the gap has increased by 2001, in relation to both Kerala and Andhra Pradesh, although not Tamil Nadu (Table 8.8). Between 1991 and 2001, the ratio improved marginally in all four states. However, the southern states have performed well overall. Haryana has the lowest sex ratio (861) in the country and Kerala the highest (1,058). There were only four districts in the state in which the sex ratio improved over the course of the century (Table 8.9). Ten districts are below the state norm and of these, Bangalore Urban district, which ranks first in the district HDI, has the dubious distinction of coming last with a female sex ratio of 906, comparable to Nagaland (909). Udupi (1,127), Dakshina Kannada (1,023) and Hassan (1,005) compare favourably with Kerala, although Udupi, unfortunately, has regressed from 1,134 in 1991.

In the four districts (Shimoga, Uttara Kannada, Chikmagalur and Kodagu) where the sex ratio improved over the course of the century, the ratio was still significantly below average at the start of the century. The bulk of the decline for most districts occurred in the period between 1901 and 1981, i.e. prior to the period when sex selection began to be practised in a significant way.

These declines in the female sex ratio undoubtedly were caused by poor reproductive healthcare and gender biases, which ensured that women and girls did not have access to adequate nutrition and healthcare. Hence, as public healthcare for women and girls improved, the female sex ratio also registered a modest improvement. Unfortunately, a new and ugly form of sex discrimination has now become visible – one that is strongly correlated with prosperity and daughter aversion.

### Child sex ratio

The child sex ratio (CSR) signals the onset of a scary scenario where women could vanish and society would have just one gender. At the all-India level, the CSR in 1991 was 945 and regressed to 927 in 2001. The sharpest decline was noticed in the economically developed states of Himachal Pradesh, Haryana, Gujarat, Uttaranchal, Punjab, Maharashtra and the Union Territory of Chandigarh. All three southern states other than Kerala also experienced a significant decline (Table 8.10), although lower than the all-India figure. This alarming trend has its roots in the Indian aversion to daughters and preference for sons, a notion that has strong economic and cultural roots. A son is viewed as an economic asset whereas a daughter is insensitively perceived as a drain on the family's resources. When this perception interconnects with the low status that society and culture traditionally accord women, then some sections of society conclude that modern technology, through pre-birth sex selection and female foeticide, offers the 'perfect' solution to reducing the female population. An overview of region-wise and district-wise differences is presented in Table 8.11. The Hyderabad Karnataka and Bombay Karnataka regions, to a lesser extent, experienced smaller improvements



TABLE 8.8  
Sex ratios for southern states: 1901–2001

State	Sex ratio (number of females per 1000 males)											Rate of change		
	1901	1911	1921	1931	1941	1951	1961	1971	1981	1991	2001	1901-2001	1981-2001	1991-2001
India	972	964	955	950	945	946	841	930	933	927	933	-4.01	0.00	0.65
Karnataka	983	981	969	965	960	966	959	957	963	960	965	-1.93	0.10	0.42
Tamil Nadu	1044	1042	1029	1027	1012	1007	992	978	977	974	986	-5.56	0.92	1.23
Kerala	1004	1008	1011	1022	1027	1028	1022	1016	1032	1036	1058	5.38	2.52	2.12
Andhra Pradesh	985	992	993	987	980	986	981	977	975	972	978	-0.71	0.31	0.62

Source: Registrar General of India, Census 2001.

TABLE 8.9  
Sex ratio by districts in Karnataka with rates of change over the century

Districts	Sex ratio (number of females per 1000 males)											Rate of change			
	1901	1911	1921	1931	1941	1951	1961	1971	1981	1991	2001	(2001-1991)/1901	(1991-1981)/1901	(1981-1901)/1901	(2001-1901)/1901
India	972	964	955	950	945	946	841	930	933	927	933	0.62	-0.62	-4.01	-4.01
Karnataka	983	981	969	965	960	966	959	957	963	960	965	0.51	-0.31	-2.03	-1.83
Bangalore Rural	996	990	972	970	964	970	960	954	955	945	953	0.80	-1.00	-4.12	-4.32
Bangalore Urban	982	958	931	928	922	895	890	886	900	903	906	0.31	0.31	-8.35	-7.74
Chitradurga	967	968	947	952	937	942	942	946	952	951	955	0.41	-0.10	-1.55	-1.24
Davangere	971	977	957	949	952	956	948	947	944	942	951	0.93	-0.21	-2.78	-2.06
Kolar	968	968	957	955	949	973	968	961	971	965	970	0.52	-0.62	0.31	0.21
Shimoga	894	897	892	860	869	878	879	919	944	964	977	1.45	2.24	5.59	9.28
Tumkur	985	977	958	962	951	958	956	957	961	959	966	0.71	-0.20	-2.44	-1.93
Bagalkot	999	995	974	984	977	997	987	987	997	982	977	-0.50	-1.50	-0.20	-2.2
Belgaum	980	967	957	952	947	956	952	947	957	954	959	0.51	-0.31	-2.35	-2.14
Bijapur	996	986	957	962	951	963	967	963	970	948	948	0.00	-2.21	-2.61	-4.82
Dharwad	983	970	956	939	936	858	941	928	938	935	948	1.32	-0.31	-4.58	-3.56
Gadag	995	976	993	981	973	987	981	983	981	969	968	-0.10	-1.21	-1.41	-2.71
Haveri	973	973	942	945	944	938	939	938	937	936	942	0.62	-0.10	-3.70	-3.19
Uttara Kannada	925	956	968	952	965	967	946	957	958	966	970	0.43	0.86	3.57	4.86
Bellary	968	975	967	970	970	956	960	966	975	966	969	0.31	-0.93	0.72	0.1
Bidar	990	979	968	959	949	980	971	963	968	952	948	-0.40	-1.62	-2.22	-4.24
Gulbarga	974	975	973	970	960	993	989	981	981	962	964	0.21	-1.95	0.72	-1.03
Koppal	NA	NA	NA	NA	NA	968	973	979	989	981	982	NA	NA	NA	NA
Raichur	NA	NA	NA	NA	NA	1004	994	982	988	978	980	NA	NA	NA	NA
Chamarajnagar	1024	1015	1007	998	975	978	968	955	956	953	968	1.46	-0.29	-6.64	-5.47
Chikmagalur	907	911	910	886	892	896	903	937	953	977	984	0.77	2.65	5.07	8.49
Dakshina Kannada	1029	1041	1030	1042	1049	1048	1027	1006	1015	1020	1023	0.29	0.49	-1.36	-0.58
Hassan	1010	1019	998	985	977	970	969	974	987	999	1005	0.59	1.19	-2.28	-0.5
Kodagu	801	799	931	803	827	830	862	910	933	979	996	2.12	5.74	16.48	24.34
Mandya	1032	1028	999	995	982	990	967	960	960	963	985	2.13	0.29	-6.98	-4.55
Mysore	1009	1007	989	976	961	966	942	936	948	953	965	1.19	0.50	-6.05	-4.36
Udupi	1125	1112	1099	1120	1123	1150	1165	1140	1130	1134	1127	-0.62	0.36	0.44	0.18

Source: Directorate of Census Operations, Karnataka, Table 3, Sex ratio for state and districts.

Note: NA - Not Available.

TABLE 8.10

**Sex ratio and child sex ratio: A comparison with southern states**

State	Overall		Age group 0-6		Rate of change 1991-2001	
	1991	2001	1991	2001	Overall	Age group 0-6
India	927	933	945	927	0.65	-1.90
Karnataka	960	965	960	946	0.42	-1.15
Tamil Nadu	974	986	948	939	1.23	-0.95
Kerala	1036	1058	958	963	2.12	0.52
Andhra Pradesh	972	978	975	964	0.62	-1.13

Source: Registrar General of India, Census 2001.

### High education levels do not necessarily translate into gender sensitivity.

in the overall sex ratio between 1991 and 2001 than south Karnataka. However, the extent of the decline in the child sex ratio (with the exception of Belgaum and Gulbarga districts) is also lower in the two poorer regions than in south Karnataka. The district with the highest decline in CSR is Mandya, which is a relatively high-income district. Here, unwillingness to fragment property through either inheritance or dowry has led to a desire for one or two children, preferably only sons. It is unfortunate that Dakshina Kannada has also registered a decline in CSR. Some districts show an improvement and, except Kodagu, these districts do not have high levels of literacy or economic development. Hence, high education levels do not necessarily translate into gender sensitivity. High incomes mean that people have access to, and can afford to pay for, the technology for sex selection. The skewed child sex ratio is a manifestation of a covert form of gender violence with enormous social implications. As regions experience economic growth and poverty reduction, as long as gender bias persists and is reflected in the spread and increase of dowry and other practices, the possibility of more people undertaking sex selection also increases. Without systematic efforts to address this problem, increases in economic growth, consumerism, and improvements in health and education may well translate into stronger daughter aversion. The stakeholders are many: parents, husbands, doctors, nurses, and the manufacturers of equipment used for sex selection who aggressively market the latest technology. Women also opt for sex selection for a variety of reasons such

as domestic violence, harassment and lack of awareness. Enforcement of laws prohibiting the use of technology for sex selection and awareness building by government, NGOs and activist groups can reduce the growth of this heinous practice.

With the exception of only 8 out of 27 districts, the child sex ratio is worse in urban than in rural areas (Table 8.12).

### Women's autonomy

Along three dimensions, household decisions, freedom of movement, and access to money, the picture for women in Karnataka relative to the rest of India is mixed. Women in Karnataka have greater physical mobility and access to money, but less say in decisions about their own healthcare and other household decisions (Table 8.13).

### Violence against women

The UN *Declaration on the Elimination of Violence against Women* (1993) defines 'violence against women' as any act of gender-based violence that results in, or is likely to result in physical, sexual or mental harm and suffering to women whether occurring in public or private life. This definition encapsulates a wide range of offences ranging from dowry deaths, spousal abuse, rape, trafficking in women, sexual harassment, sex selection etc. Bringing 'domestic' violence within the domain of violence against women means that what was traditionally hidden as a 'family' or 'personal' matter such as wife battering or dowry-related harassment is



TABLE 8.11  
Sex ratio and child sex ratio by districts in Karnataka

State/Region	Districts	Sex ratio		Age group 0-6		1991-2001 (Percentage change)	
		1991	2001	1991	2001	Overall	0 to 6
India		927	933	945	927	0.65	-1.90
Karnataka		960	965	960	946	0.42	-1.15
South Karnataka	Bangalore Rural	945	953	950	940	0.85	-1.05
	Bangalore Urban	903	906	957	941	0.33	-1.67
	Chitradurga	951	955	960	946	0.42	-1.46
	Davangere	942	951	NA	949	0.96	NA
	Kolar	965	970	971	976	0.52	0.51
	Shimoga	964	977	961	959	1.35	-0.21
	Tumkur	959	966	970	952	0.73	-1.86
	Chamarajnagar	953	968	NA	957	1.57	NA
	Chikmagalur	977	984	978	964	0.72	-1.43
	Dakshina Kannada	1020	1023	966	952	0.29	-1.45
	Hassan	999	1005	967	964	0.60	-0.31
	Kodagu	979	996	957	977	1.74	2.09
	Mandya	963	985	959	937	2.28	-2.29
	Mysore	953	965	966	970	1.26	0.41
Udupi	1134	1127	NA	955	-0.62	NA	
Bombay Karnataka	Bagalkot	982	977	NA	939	-0.51	NA
	Belgaum	954	959	955	924	0.52	-3.25
	Bijapur	948	948	956	971	0.00	1.57
	Dharwad	935	948	952	944	1.39	-0.84
	Gadag	969	968	NA	951	-0.10	NA
	Haveri	936	942	NA	961	0.64	NA
	Uttara Kannada	966	970	949	946	0.41	-0.32
Hyderabad Karnataka	Bellary	966	969	957	949	0.31	-0.84
	Bidar	952	948	962	967	-0.42	0.52
	Gulbarga	962	964	959	937	0.21	-2.29
	Koppal	981	982	NA	938	0.10	NA
	Raichur	978	980	965	962	0.20	-0.31
<b>Count of negatives (districts)</b>						<b>4</b>	<b>15</b>

Note: NA - Not Available.

Sources:

1. Registrar General of India, Census 2001, Table 2: Sex ratio and population density in 1991 and 2001.
2. Child Sex Ratio from Dept. of Health and Family Welfare, Karnataka 'Integrated Health, Nutrition and Family Welfare Services Development Project' proposal document.

TABLE 8.12  
District-wise child sex ratio 2001: Rural and urban

Regions	Districts	Total	Rural	Urban
Karnataka		946	954	939
South Karnataka	Bangalore Rural	940	945	928
	Bangalore Urban	941	957	937
	Chitradurga	946	945	949
	Davangere	949	953	940
	Kolar	976	983	953
	Shimoga	959	958	961
	Tumkur	952	953	949
	Chamarajnaragar	957	958	952
	Chikmagalur	964	966	956
	Dakshina Kannada	952	949	958
	Hassan	964	969	937
	Kodagu	977	976	986
	Mandya	937	931	968
	Mysore	970	976	958
Udupi	955	953	964	
Bombay Karnataka	Bagalkot	939	949	910
	Belgaum	924	924	921
	Bijapur	971	986	914
	Dharwad	944	945	943
	Gadag	951	948	957
	Haveri	961	966	942
	Uttara Kannada	946	947	943
Hyderabad Karnataka	Bellary	949	954	937
	Bidar	967	980	923
	Gulbarga	937	943	920
	Koppal	938	934	963
	Raichur	962	967	946

Source: Registrar General of India, Census 2001.

**Human development cannot occur in an environment that is vitiated by violence. Women, who are caught up in an environment of violence, or even the threat of violence, find it constrains their mobility, their autonomy and sense of self.**

now an offence on par with violence perpetrated against women in the public domain. Violence against women has its roots in men's economic and social domination and their control of female sexuality and reproduction. It is also an instrument in the domination and control of the poor by upper castes. Human development cannot occur in an environment that is vitiated by violence. Women, who are caught up in an environment of violence, or even the threat of

violence, find it constrains their mobility, their autonomy and sense of self.

The incidence of physical abuse of women in Karnataka is 21.5 per cent, which is slightly higher than the all-India average. Women in the southern states, except Kerala, receive the same degree of mistreatment as their sisters in the rest of the country. However, women in Karnataka receive less physical mistreatment than their counterparts



TABLE 8.13

**Percentage of ever married women involved in household decision-making, freedom of movement and access to money: Southern states**

State	Not involved in any decision-making	Involved in decision-making on:				Who do not need permission for		Access to money
		What to cook	Own health care	Purchasing jewellery etc.	Staying with her parents/siblings	Going to the market	Visiting friends/relatives	
India	9.4	85.1	51.6	52.6	48.1	31.6	24.4	59.6
Andhra Pradesh	7.4	86.2	56.1	61.4	57.7	20.1	14.6	57.7
Karnataka	8.1	88.4	49.3	47.3	44.5	43.0	34.3	67.0
Kerala	7.2	80.9	72.6	63.4	59.7	47.7	37.9	66.2
Tamil Nadu	2.4	92.1	61.1	67.4	62.4	78.5	55.9	79.0

Source: NFHS-2 India (1998-99): Table 3.12, page 70.

TABLE 8.14

**Percentage of ever married women who have been physically abused: Southern states**

State	Beaten or physically mistreated since age 15	Percentage beaten or physically mistreated since age 15 by			Beaten or physically mistreated in the past 12 months
		Husbands	In-laws	Other persons	
India	21	18.8	1.8	3.1	11
Andhra Pradesh	23.2	21.2	2.8	2	12.8
Karnataka	21.5	19.7	1.1	2.2	9.9
Kerala	10.2	7.5	0.2	3.2	3.5
Tamil Nadu	40.4	36	0.5	9	16.1

Source: NFHS-2 India (1998-99): Table 3.16, page 79.

in Tamil Nadu and Andhra Pradesh – if this can count as a positive trend (Table 8.14).

Data on crimes against women (Table 8.15) indicates there is little correlation between the number of registered crimes in police records and the widespread nature of violence against women across social institutions. The fact that crimes against women are under-represented in official records points to the difficulties women experience in reporting crimes and the resistance of public authorities to taking legal cognisance of offences against women. However, one category of crimes i.e. a category of deaths exclusively of women – mainly young, newly married women

– has emerged in the public consciousness due to the efforts of women's groups and NGOs. In police records, they are classified under three specific categories, which invoke different sections of the law. These are 'dowry murders' (committed by the woman's husband or members of his family for additional dowry or non-payment of promised dowry); 'suicides' (forced or voluntary, but in most cases related to dowry demands); and 'accidents' (a majority classified under 'stove burst' or 'kitchen accident'). Deaths under these three categories add up to an alarming figure (Vimochana, 1999). Also, in the early phase of the study, as it collated police statistics, Vimochana, an NGO, noted a major anomaly between its figures and those of the police.

**The fact that crimes against women are under-represented in official records points to the difficulties women experience in reporting crimes and the resistance of public authorities to taking legal cognisance of offences against women.**

TABLE 8.15  
Crimes against women: Karnataka

(Nos.)

Sl. No.	Heads of crime	1999	2000	2001	2002	2003
1	Rape (sec. 376 IPC)					
	1.1 Custodial rape	10	6	12	8	9
	1.2 Gang rape	291	275	281	284	312
	<b>Total (1.1 + 1.2)</b>	<b>301</b>	<b>281</b>	<b>293</b>	<b>292</b>	<b>321</b>
2	Outraging modesty (molestation)	1501	1568	1665	1648	1585
3	Kidnapping and abduction of women					
	3.1 For prostitution	10	2	3	3	2
	3.2 For other purposes	386	334	272	362	256
	<b>Total (3.1 + 3.2)</b>	<b>396</b>	<b>336</b>	<b>275</b>	<b>365</b>	<b>258</b>
4	Insulting modesty (eve-teasing)	147	76	81	100	84
5	Murder for dowry-by burning	10	15	13	18	10
6	Murder for dowry-by other means	31	34	16	27	26
7	Murder for other reasons	334	395	387	376	349
8	Attempt to commit murder for dowry by burning	10	5	11	13	5
9	Attempt to commit murder for dowry by other means	9	13	8	19	25
10	Attempt to commit murder for other reasons	16	38	40	30	44
11	Dowry death by burning	61	46	35	36	32
12	Dowry death by other means	156	167	185	197	162
13	Attempt to commit suicide for dowry by burning	0	4	9	11	0
14	Attempt to commit suicide by other means	3	3	4	2	0
15	Cruelty by husband or relative of husband	1560	1688	1755	1826	1704
16	Abetment to suicide	198	234	207	198	232
17	Importing of girls (upto 21 years)	0	0	0	0	0
18	Sati Prevention Act	0	0	0	0	0
19	Immoral Traffic (Prevention) Act	1226	1337	1356	1388	1361
20	Indecent Representation of Women (Prohibition) Act 1986	0	0	0	0	0
21	Other crimes against women	494	601	406	443	360
	<b>Total</b>	<b>6453</b>	<b>6841</b>	<b>6746</b>	<b>6989</b>	<b>6558</b>

Source: State Crime Record Bureau, Karnataka.

It found that a large number of deaths were being classified in police records as 'accidents' under 'UDR' (Unnatural Death Register). The category of 'dowry deaths' in a technical sense only included those cases that had been booked by the police under the relevant sections of the law. The 'accident' cases that were closed for want of evidence, however, were largely due to 'stove bursts' or 'kitchen accidents'. Investigations revealed that a large number of murders and suicides, punishable under law, were being made to look like 'accidents' by the husband and/or members of his family. These cases were closed by the investigating police officers for want of hard evidence of a crime. In Bangalore city alone, 1,133 women died in murders, suicides and accidents in 1997, 1,248 in 1998, and 618 till mid-July 1999 (Menon, 1999).

If official figures on dowry-related crimes, including murder and attempt to murder (under Sections 302, 307 and 304-B IPC) are added to figures on cruelty by husband and relatives of husband (Section 498-A IPC), (Table 8.15), it is more than evident that for large numbers of married women, the right to live in safety, even within their own homes (ironically, the one place an individual expects to feel secure), and in a climate free from intimidation and violence, is not available. Thirty per cent of all crimes against women in 2003 were registered under these sections. Another 29 per cent constitute rape and molestation cases an indicator of the threat women face to their bodily integrity within and outside the home.

### State strategies and policies

The stagnation in women's work participation in the poorer districts, the narrowing of their work and income opportunities, growing wage differentials between men and women and the huge and apparently increasing disparities among the higher and lower income regions of the state, when combined with rising aspirations as reflected in women's growing educational involvement, pose a major challenge to the policies, strategies and programmes of the government.

During the last decade, state actions to support women have occurred, both through and outside the Department of Women and Child

Development (DWCD). Major strategies outside DWCD include the allotment and provision of housing title deeds (*hakku patras*) for women only under government sponsored, low income-housing programmes and a 30 per cent job reservation for women in all direct recruitments by the government and PSUs after 1996. Over 8,00,000 women are now sole home-owners under the government financed *Ashraya* and *Ambedkar* housing programmes. In a patriarchal society, few women own or inherit assets such as land and houses, hence the government's policy, which has enabled a large class of poor women to become homeowners, is truly remarkable. About 50 per cent are Scheduled Caste and Scheduled Tribe women. With reference to recruitment, out of the 45,018 sanctioned posts in 85 departments and 72 Boards and Corporations, 13,204 posts have been reserved for women and the quota has been slightly over-fulfilled, which is commendable.

In the next section, we will look at policy approaches to strengthening women's economic capabilities and political participation, as well as addressing violence against women.

### Enabling economic development

Four broad features distinguish the approach taken by the state government during the last decade or so to strengthen women's access to income and economic resources. These include (i) a strong emphasis on the self-help group (SHG) model; (ii) a clear focus on poor, Dalit and tribal women as those most in need, along with women with disabilities or victims of violence; (iii) a recognition that women in the districts of Hyderabad Karnataka and Bombay Karnataka need special attention; and (iv) the use of the language of empowerment.

The Women and Child Development department's (DWCD) flagship scheme, *Stree Shakti*, was launched during 2000-01. Under this scheme, 1,00,000 self-help groups based on thrift and credit principles were formed at the village level through a network of 40,300 *anganwadi* workers. Group members are: (i) women living below the poverty line; (ii) women landless agricultural labourers; (iii) women from the Scheduled Castes and Tribes;

TABLE 8.16

### Total crimes committed against women in Karnataka: 1999–2003

(Nos.)

Divisions	Area	1999	2000	2001	2002	2003
	<b>State</b>	<b>6453</b>	<b>6841</b>	<b>6746</b>	<b>6989</b>	<b>6558</b>
	Bangalore city	1075	1142	1125	1231	1135
	Mysore city	280	305	523	586	446
	Hubli	217	152	138	172	147
	Kolar Gold Fields	51	63	58	44	58
	Karnataka Railways	8	7	4	8	15
	<b>Districts</b>					
Bangalore	Bangalore	234	232	289	335	321
	Chitradurga	141	164	133	131	146
	Davangere	182	179	250	233	192
	Kolar	250	251	167	168	158
	Shimoga	210	240	264	294	267
	Tumkur	201	235	172	166	184
Belgaum	Bagalkot	210	202	180	177	206
	Belgaum	383	408	346	305	309
	Bijapur	291	206	222	232	228
	Dharwad	63	78	37	67	37
	Gadag	36	49	40	38	39
	Haveri	82	85	122	75	83
	Uttara Kannada	71	81	83	95	84
Gulbarga	Bellary	194	225	262	264	203
	Bidar	142	194	196	220	160
	Gulbarga	404	370	408	352	378
	Koppal	91	116	95	121	78
	Raichur	143	136	162	192	189
Mysore	Chamarajnar	68	68	81	70	85
	Chikmagalur	139	142	215	213	213
	Dakshina Kannada	210	344	37	139	178
	Hassan	262	354	269	222	205
	Kodagu	80	80	77	96	100
	Mandya	387	450	421	449	450
	Mysore	285	221	214	220	173
	Udupi	63	62	48	74	91

Source: State Crime Record Bureau, Karnataka.

**It is undeniable that schemes that attack poverty, through credit to women, augment the income of the household, impacting household consumption directly. But how far do these interventions go in altering intra-household power dynamics – roles, dependencies, and authority?**



and (iv) women from families with alcoholics, drug addicts or physically disabled persons. As of March 2004, DWCD has formed 1,00,000 groups with a total of 14,79,794 members, of whom 3,10,358 are Scheduled Castes, 1,18,359 are Scheduled Tribes, and 99,779 are from the minority communities. The DWCD is also responsible for *Swayam Sidha*, a centrally sponsored scheme (formerly *Indira Mahila Yojana*) to form SHGs through the facilitation of the anganwadi workers. The Karnataka State Women's Development Corporation (KSWDC) promotes income generation, giving priority to single women and households eligible for *Swarna Jayanthi Shahari Rozgar Yojana* loans. KSWDC provides support by identifying entrepreneurs, providing technical help to identify viable projects, facilitating credit, promoting marketing, training, and strengthening women's cooperatives. The KSWDC is responsible for different state sponsored schemes such as *Udyogini* (for credit to women entrepreneurs), the urban *Stree Shakti* scheme, and a devadasi rehabilitation programme (economic and social programmes in nine northern districts). In addition, KSWDC has also run the World Bank-IFAD sponsored *Swashakti* scheme to form SHGs through NGOs in 7 districts – Kolar, Tumkur, Chitradurga, Bellary, Koppal, Raichur and Gulbarga. Thirty-six NGOs have been contracted to work in 979 project villages, and have formed 2,100 SHGs with 38,508 members. Almost 50 per cent of these women are illiterate, 60 per cent are landless or have less than one acre, and about 59 per cent are SC/STs.

It is clear that the current approaches seek to link gender with poverty, using development delivery as a platform for targeting women as beneficiaries and mobilising them for social empowerment. *Swashakti*, for instance, conceives of the self-help group strategy as a means to build women's 'self reliance and self confidence, to provide greater access to and control over resources, sensitise and strengthen the institutional capacity of support agencies to proactively address women's needs, increase incomes of poor women through involvement in income-generating activities, develop linkages between SHGs and lending institutions to ensure access to credit financing, and improve access to better healthcare, education and drudgery reduction facilities.' This

is also true for micro-enterprise-oriented schemes like *Mane Belaku* and *Udyogini*. Similarly, a regional emphasis is discernible in programmes like *Swashakti* that unequivocally target backward districts. An explicit strategy underlying programme delivery is the promotion of linkages. *Stree Shakti* has established convergence with the SGSY of the Rural Development and Panchayat Raj department, the National Backward Class Development Corporation, the department of Animal Husbandry, and the *Ashraya* and *Ambedkar* housing schemes. (For an analysis of *Stree Shakti* and *Swashakti* groups, see Box 8.5).

It is undeniable that schemes that attack poverty, through credit to women, augment the income of the household, impacting household consumption directly. But how far do these interventions go in altering intra-household power dynamics – roles, dependencies, and authority? The evaluation of *Udyogini* and *Mane Belaku* throws up interesting insights. The income from the activity pursued from the *Mane Belaku* loan has been spent on food expenses of the household in 70 per cent of cases, implying the direct relevance of these to household consumption. But the loan and subsidy have not always contributed to supporting or building the entrepreneurial potential of women. In many cases, the money is channelled to an existing enterprise run by the men of the household. While this may bode well for the woman's value to the household, it falls short of the goal of women's economic empowerment. The survey (DES: 2004B) of *Stree Shakti* and *Swashakti* groups however reveals that about 45 per cent of the loans were taken for economic activities and the remaining for house construction, festivals/functions, healthcare and children's education.

In other instances, the mobilisation of women into SHGs for micro-credit has also led to their social empowerment. *Stree Shakti* groups as also other SHGs have demonstrated their capacities to use women's agency in tackling gender issues by protesting against arrack, *gutka*, child marriage and other social issues. The domain of the home however, remains an impregnable bastion and poor women who may acquire an ability to contest gender issues in the public

domain may still be unable to take up issues of domestic violence. Studies have documented how *sangha* women from *Mahila Samakhya* (a Gol programme) sometimes endure violence because they participate in *sangha* activities (Krishnamurthy and Dave 2000). However, this in itself must not be construed as a measure of failure of an empowerment approach; rather, it connotes the ways in which relations of power are sought to be renegotiated, and the tradeoffs involved in doing so. In another context, the majority of the women surveyed in the DES 2004 survey said they did not meet with resistance from either the spouse or family when they participated in group meetings, visited the bank or attended training. About one-fourth actually saw a significant reduction in family-based violence after they joined the SHG.

Additionally, building the capacities of poor women to understand markets, mobilising them into groups, federating these groups so women can more effectively deal with other actors in the market, creation of new innovative financial instruments, and provision of marketing infrastructure are the most important components needed to facilitate access to markets of the poor and of women (Purushothaman, M.S. Subhas and Nagrecha, 2004).

### Addressing violence against women

Studies by the National Law School of India (Centre for Women and Law, National Law School of India University, 1999) and *Hengasara Hakkina Sangha* (HHS), an NGO in Karnataka, (Rao et al., 1999) point to the weakness of the formal justice system in redressing violence against women. NGOs like Vimochana have held public hearings to bring to light the severity of the problem of 'dowry deaths'. The low conviction rate of perpetrators of crimes against women reveals the need to improve various aspects of the criminal justice system.

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 and financial problems. DWCD's *Santhwana* (2001-02)

scheme provides legal assistance, financial relief, temporary shelter, and protection to such victims, and helps them to become self-reliant by providing training. The *Santhwana* centres are run through NGOs, with preference given to NGOs that are running short-stay homes. Family Counselling Centres are actively working in the field of women's welfare. *Santhwana* is being implemented in all the 27 district headquarters and 18 selected taluks. There are 46 *Santhwana* centres in the state. The assistance provided to these women ranges from immediate relief, to rehabilitation. Services include toll-free women's help line, short-stay homes, counselling services, legal assistance; as well as space in working women's hostels, financial assistance, and training for income generation. A review of the 19 *Santhwana* centres run through *Mahila Samakhya* Karnataka (Mathrani 2004) points out that the scheme has failed to make real choices available to women in need. Opting out of violent situations translates into various needs – referral services, legal help, medical help, livelihood/vocational help, temporary stay, and child care to name a few. The *Santhwana* centres are so under-funded as to be only partially effective.

However, poor funding is not the only concern. While government initiatives including *Santhwana*, all women police stations (AWPS), and family counselling cells have attempted to address gender-based crimes including domestic violence, rape, sexual abuse, and dowry harassment, efforts are severely constrained by several factors in addition to the fact that funds are short and real choices are seldom made available to women. A research study undertaken to study responses to domestic violence in Gujarat and Karnataka (SNDT Women's University 1999) covered case studies of AWPS. The findings reveal poor quality services and low rates of utilisation. Reasons include the long distances that women have to travel to reach the stations, and an emphasis on family reconciliation, regardless of the severity of the case. Sometimes even female officers often perceive domestic violence as a 'private' matter and ignore prescribed investigative procedures. The research by HHS found that counsellors in

**Opting out of violent situations translates into various needs – referral services, legal help, medical help, livelihood/vocational help, temporary stay, and child care to name a few.**



family counselling cells typically do not get the required capacity building to offer meaningful support and solutions to victims; instead, many continue to emphasise the primacy of the family over the survival needs of the woman. The fundamental problem is that of lack of real options to marriage, hence, the emphasis is often on 'saving the family', even though that may not be in the interest of the woman victim since the family is the source of the problem.

There is a need for interventions that can offer more meaningful options to women who seek help. Vocational training options need to be increased, especially since most of the traditional ones – embroidery, tailoring, doll making, etc. – do not provide the economic independence required to meet women's livelihood needs. For women victims of violence, shelters and short-stay homes that can provide child care assistance, training, comprehensive counselling and assistance for housing and employment are vital.

#### Political participation at the grassroots

The representation of elected women representatives (EWRs) in the panchayat tiers is the highest in Karnataka as compared to the rest of the country (Table 8.17). Women occupy one-third of the decision-making positions in all three tiers (Table 8.18).

The presence of a critical mass of women in the political sphere changes the way society perceives women (from homemaker to leader). Second, as women in Panchayat Raj Institutions (PRIs) reduce their political dependence on male patrons and are backed by women's groups at the grassroots, a gradual shift towards a politics based on women's constituency emerges. The reservation for women in local bodies and the increased presence of women in public life and in leadership roles has reshaped gender roles. Shifts in gender roles within the households of EWRs, as well as the interactions of EWRs with government and other agencies are important components in this transformation. A study of women in local self-governance in Karnataka (Stephen and Raja Sekaran 2001), notes that

35.6 per cent of women EWRs achieved a moderate level of economic empowerment after becoming gram panchayat members while there was a distinct increase in the level of self confidence in almost 97 per cent. According to them, being gram panchayat (GP) members had a positive impact on their personal abilities such as communication skills and the capacity to get things done. Their fear of contacting officials and interacting with other villagers diminished. At the community level, 31.5 per cent showed a high degree of transformation. These women gained the confidence to participate in public functions, take up social issues like alcoholism and work for improvement of their villages. Their level of political awareness and knowledge about programmes also increased. Research studies also indicate that at least some EWRs do grow into assuming leadership roles within the community that challenge traditional patriarchal leadership constructs. Changing role definitions even triggers a process of 'a redefinition and engendering of leadership notions', which is 'radically different from the traditional view of leaders being charismatic public speakers and being overtly strong' (Purushothaman, Anil Kumar, and Purohit, 1999). Changes in gender role perceptions also seem to be gradually getting institutionalised. While field level government officials with whom the EWRs interact often resent having to deal with women, it has been observed that over time, such interactions gender sensitise government machinery at the field level (Jain, 2001).

Several first-term women are either proxies for male relatives and/or entrenched political powers. Under these circumstances, it is natural that most EWRs only represent the existing dominant power structures, and not the interests of women as a political constituency. In fact, most first term EWRs are so apologetic about their newly acquired position that they go out of the way to insist that they owe their positions to their male relatives, or some powerful groups in the community. Such 'humility' can be understood as a typical response when women assume a public role not sanctioned by prevailing gender and caste norms. Additionally, EWRs, like their sisters



**The reservation for women in local bodies and the increased presence of women in public life and in leadership roles has reshaped gender roles.**

TABLE 8.17

**Elected women members in Panchayat Raj institutions: Selected states**

Sl. No.	State	PRI	Total elected representatives	Elected women representatives
1	Andhra Pradesh	GP	230529	78000(33.8)
		PS	14644	5420(37.0)
		ZP		363(33.2)
2	Arunachal Pradesh	GP	5733	86(1.5)
		PS	1205	39(3.2)
		ZP	77 *	NA
3	Assam	GP	30360	5469(18.0)
		PS	2584	669(25.8)
		ZP	845	NA
4	Goa	GP	1281	468(36.5)
		PS	-	-
		ZP	35	NA
5	Gujarat	GP	123470	41180(33.3)
		PS	3814	1274(33.4)
		ZP	761	254(33.3)
6	Haryana**	GP	54159	17928(33.1)
		PS	2718	807(33.3)
		ZP	303	101(33.3)
7	Himachal Pradesh	GP	18258	6013(32.9)
		PS	1661	558(33.5)
		ZP	252	84(33.3)
8	Karnataka	GP	80627	35305(43.7)
		PS	3340	1.343(40.2)
		ZP	919	335(36.4)
9	Kerala	GP	10270	3883(37.8)
		PS	1547	563(36.3)
		ZP	300	104(34.6)
10	Madhya Pradesh #	GP	314847	106410(33.8)
		PS	6456	2159(33.4)
		ZP	734	248(33.8)
11	Maharashtra	GP	303545	100182(33.0)
		PS	3524	1174(33.3)
		ZP	1762	587(33.3)
12	Manipur	GP	1556	576(37.0)
		PS	-	-
		ZP	61	22(36.0)
13	Orissa	GP	81077	28595(35.2)
		PS	5260	1870(35.5)
		ZP	854	294(34.4)

(Table 8.17 Contd...)

(Table 8.17 Contd...)

Sl. No.	State	PRI	Total elected representatives	Elected women representatives
14	Punjab	GP	87842	31053(35.3)
		PS	2441	326(13.3)
		ZP	274	89(32.4)
15	Rajasthan	GP	119419	38791(32.4)
		PS	5257	1740(33.1)
		ZP	997	331(33.2)
16	Tamil Nadu	GP	97398	32795(33.6)
		PS	6499	2295(35.3)
		ZP	648	225(34.7)
17	Tripura	GP	5685	1895(33.3)
		PS	299	105(35.1)
		ZP	82	28(34.1)
18	Uttar Pradesh	GP	682670	174410(25.5)
		PS	58165	14002(24.0)
		ZP	2551	648(25.4)
19	West Bengal	GP	50345	17907(35.5)
		PS	8579	3015(35.1)
		ZP	723	246(34.0)

*Notes:*

GP: Gram Panchayat; PS: Panchayat Samiti; ZP: Zilla Panchayat.

\*: Scheduled Tribes (ST);

\*\*: Revised Figures; NA: Not Available;

#: Figures are for the new Madhya Pradesh as of 1st November 2000 and figures in parenthesis are the percentages to the totals.

*Sources:*

1. G. Mathew, ed., 2000. Status of Panchayat Raj in the States and Union Territories of India, 2000, New Delhi: Institute of Social Sciences, Concept Publication.
2. R.C. Choudhury, and S.P. Jain, 1998, India: Rural Development Report. Hyderabad: NIRD, cited in Vasanthi Raman, 2002, 'The Implementation of Quotas for Women: The Indian Experience.'

TABLE 8.18  
**Women in decision-making positions in PRIs**

(Per cent)

State	Women as GP chairpersons	Women as PS chairpersons	Women as ZP chairpersons
Andhra Pradesh	-	33.76	30.00
Himachal Pradesh	36.62	31.94	33.33
Karnataka	33.33	33.71	35.00
Madhya Pradesh	38.66	26.80	37.78
Manipur	33.13	-	50.00
Uttar Pradesh	33.81	41.29	30.26
West Bengal	4.62	3.00	0.00
India	40.10	33.75	32.28

*Note:* GP: Gram Panchayat; PS: Panchayat Samiti; and ZP: Zilla Panchayat.*Source:* Government of India, cited in Vasanthi Raman, 2002, 'The Implementation of Quotas for Women: The Indian Experience' in the Implementation of Quotas: Asian Experiences, Quota Workshop Report Series.

elsewhere, often have to face harassment, verbal and physical. Women activists are often concerned about a lack of gender sensitivity among EWRs who represent known dominant concerns of the caste/community and do not seem to show any extra ordinary concern in this phase for specific gender-related issues.

The fact that initially new EWRs strongly identify and align with and represent dominant concerns, and adopt postures that do not challenge entrenched power structures can be attributed in part to an attempt to negotiate their transition into new situations and roles. Interviews with EWRs also highlight women's growing enchantment with newly acquired positions of power: 'True



we came through our men the first time and are often proxies for them, but we now know what it is about and will come on our own the next time' (Singamma Sreenivasan Foundation, 2003).

A different scenario awaited second-term EWRs. This time the government and NGOs were geared and ready for them with training in the functioning of the PRIs, education, health, environment, greater gender sensitisation and legal literacy. Capacity building initiatives have strengthened EWRs' ability to come into their own, as political persons. Training has been an important aid in enabling women to build confidence and move towards greater independence. The government has taken a lead in providing training and communication support to elected women members of Panchayat Raj institutions through a range of methods – satellite-based training programme, district level training programme through departmental functionaries and NGOs, and the distribution of hand books and video cassettes on the Panchayat Raj Act.

The greatest opportunity in the emergence of EWRs in such large numbers, however, lies in the development of women as a political constituency, and in the EWRs orienting themselves to this constituency. However, even at its best, this political axis based on gender, will only work in relation to the dominant axes of caste and political groupings.

Women's activism, therefore, has developed new forms in the new institutional space of PRIs. Networking among EWRs and the formation of federations has enabled greater effectiveness, and provided a platform for sharing information, strategies and experiences. Known as '*okkutta*' these panchayat women's associations in Karnataka are becoming pressure groups for joint action for women's empowerment where earlier individual EWRs had found themselves unable to make a dent. This phenomenon has been accompanied by the growing spread of women's self-help groups and *sanghas* supported by government/donor programmes. These community based organisations (CBOs) are emerging as key nodes of women's empowerment in rural Karnataka. SHGs or *sanghas* are important breeding grounds for effective EWRs. Many *sanghas* are supporting and even putting up candidates for PRIs, as is borne out in the experience of *Mahila Samakhya*, Karnataka. Surely, these candidates, unlike those propped up by male relatives, will have their political constituency specifically among women. Supported through training, and federated for strength and reach, these EWRs oriented to the women's constituency could lead to real political empowerment of women in rural Karnataka. Conversely, active EWRs have also been setting up women's *sanghas* in their villages, taking further the process of social, economic and political empowerment of women.

**Women's activism has developed new forms in the new institutional space of PRIs.**



#### BOX 8.3

### The Karnataka Women's Information and Resource Centre Project

The Karnataka Women's Information and Resource Centre – an NGO project- has set up federations of EWRs in 6 districts of Karnataka – Bellary, Bidar, Bijapur, Gulbarga, Koppal and Raichur. The purpose is to use the federations as:

- A support system for EWRs that would facilitate learning through mutual sharing;
- A space for EWRs to share women's issues which are common across party and other lines;
- A platform for local women politicians to make their collective voice heard right up to the state and national levels; and
- A medium for associations of EWRs to eventually become a part of the larger women's movement and get linked to other coalitions such as the National Alliance for People's Movements.

#### Sources:

1. Badari, Bhat, Kolhar and Sharma, 2003.
2. Singamma Sreenivasan Foundation.

## Assessment

This chapter has examined the recent trends in Karnataka and its major regions in areas that are key to the question of gender equality in human development – work and wages, the sex ratio, women's autonomy (including violence against women) and political participation.

Overall, the scene reads:

- Two significant successful policy interventions comprise giving women housing title deeds

TABLE 8.19

### Percentage of women GP members by issues they took up in the panchayat: Selected districts

Issues	Raichur	Tumkur	Dharwad	Hassan	Total
Taking up of women's issues	6.28	5.72	18.46	3.48	8.49
Importance to health and education	26.17	13.02	28.20	15.65	20.76
Providing street lights and water supply	52.87	23.43	40.51	27.83	27.44
Implementation of programmes	53.40	31.25	37.94	49.56	43.03
Drainage construction	27.22	20.83	10.76	2.61	15.35
Others, if any	10.99	2.60	20.00	5.22	9.70

Note: Percentages are based on a total sample size of 804 women GP members.

Source: Sheep and Lambs – An Empirical Study of Women in Local Self Governance in Karnataka by F. Stephen and N. Rajasekaran, 2001.

TABLE 8.20

### Percentage of women GP members by their performance across caste groups

Caste groups	Contacted officials	Attended meetings	Participation level	Level of awareness	Total
<b>Trained</b>					
Scheduled Caste	60.4	88.3	54.0	31.6	137
Scheduled Tribe	74.3	88.9	54.5	23.8	99
Backward Castes	58.8	83.1	57.3	26.6	178
General Category	74.5	94.9	62.2	51.7	255
<b>Total</b>	<b>259 (38.7)</b>	<b>255 (38.1)</b>	<b>259 (38.7)</b>	<b>259 (38.7)</b>	<b>669</b>
<b>Untrained</b>					
Scheduled Caste	33.3	61.5	37.0	3.7	26
Scheduled Tribe	33.3	75.0	29.2	8.3	24
Backward Castes	30.2	76.7	37.2	4.7	43
General Category	43.3	82.1	40.0	16.7	28
<b>Total</b>	<b>30 (24.8)</b>	<b>28 (23.1)</b>	<b>30 (24.8)</b>	<b>30 (24.8)</b>	<b>121</b>

Note: Totals are in absolute numbers and cover women GP members who were part of the sample.

Source: Sheep and Lambs – An Empirical Study of Women in Local Self Governance in Karnataka' by F. Stephen and N. Rajasekaran, 2001.

and providing reservation in recruitment for government jobs.

- While there has been some improvement in girls' access to education, progress is still slow and large differentials remain.
- The economic position of women in terms of work participation, the proportion of marginal workers, the dependence on agricultural work, the share of agricultural wage labour, and the differential in agricultural wages, all point to a significant worsening in women's position in the Hyderabad Karnataka region and to a somewhat lesser extent in the Bombay Karnataka region. The fruits of Karnataka's economic IT-led boom have definitely not reached women in these regions and their positions are worse than before.
- Health indicators point to some improvements but there is a serious situation developing with respect to HIV incidence among women in poor, rural areas where the public health system is already weak.
- The child sex ratio has worsened especially in the better-off districts, pointing to the dissonance between overall economic improvement and human development and lack of reduction in the aversion to daughters.
- Violence against women due to the spread and intensity of dowry demands among other reasons threatens the lives of women in all socio-economic groups and regions.
- Elected women's representatives oriented to the women's constituency could lead to real political empowerment of women in rural Karnataka. Active EWRs have also been setting up women's *sanghas* in their villages, taking further the process of social, economic and political empowerment of women.

The assessment also points to some gaps and limitations. The analytical framework identified four sets of actions that the government must undertake in order to protect girls and women from harm, and promote gender equality as a core element of human development. The government should support changes in social norms and practices; promote key legal/political changes;

create strong institutions at multiple levels from the village to the highest levels; and provide resources and make investments.

The conclusions are that significant changes have happened in the political sphere, largely due to the growing involvement of women as EWRs. Here, Karnataka is a pioneer in devolving powers to PRIs and introducing reservation for women. Another major area in which change appears to have occurred is in the proliferation of self-help groups as the prime vehicle for women's economic empowerment. The picture here is more mixed as many groups exist only on paper, and others are weak in terms of resources, capacity building, or other support. The conclusion here is that the potential certainly exists and there are surprisingly good outcomes, as the survey shows. This has to be set-off against the results of the analysis of the trends in the area of work and wages that point to growing impoverishment of women and inequality between the regions, and therefore, greater economic need.

The score card on most other areas of potential government action shows the need for improvement. Much more needs to be done to change social norms and values, or strengthen the gender sensitivity of the criminal justice system. Where institutions are concerned, the key department for the development of women, children and the disabled is poorly funded, and weak in terms of staffing and capacity. It also tends to be viewed as marginal and reflects the overall perspective of the government, which is still 'welfarist' in its view of women. There is need for a strategic vision towards gender equality in which different elements of governmental action can fit.

When introduced, the *Karnataka Mahila Abhivrudhi Yojane* or KMAY (for an analysis, see chapter 3 Part III) held out the potential for a truly pioneering effort. But its effects have been reduced, over time, to a mechanical counting exercise rather than any real attempt to mainstream gender into the functioning of key departments. Perhaps most significant of all for the theme of this report, the gender audit of

#### BOX 8.4

### Some recommendations of the Karnataka Task Force on Women's Empowerment

In March 2000, on International Women's Day, a task force was established to study programmes and policies for the overall development of women in Karnataka. The Task Force on Women Empowerment submitted its report in September 2002. Some of the important recommendations made by this task force are:

- A centre for women's empowerment, which will evaluate the impact of policy and programme interventions to be established;
- An appropriate mechanism for tracking expenditure of funds earmarked for women to be set up;
- Reservation for women in all commissions and boards/councils that the government sets up;
- 50 per cent reservation for the development of women and girl children in the area development fund of legislators;
- A Women's Protection Cell to be set up at every village;
- A women's university to be established in Karnataka;
- Special centres that provide training for competitive exams for the IAS and KAS need to be set up for girls;
- The government should sanction additional funds for girls' education for the next three years;
- All committees constituted at the local level for development programmes and schemes must have 50 per cent reservation for women;
- Part-time employment for women should be encouraged through policy intervention, especially in the private sector;
- The *Stree Shakti* scheme must be expanded, and *Stree Shakti* groups need to be linked with creches, with food preparation for anganwadis, stitching uniforms and bags for school students, running PDS shops, and with NABARD; and
- Information about laws and legal redressal must be compiled in a comprehensive publication and made available to all government agencies.

budgets and financing points to insufficiency in the availability of resources for women.

### Recommendations

- First, it is critical to ensure there is an effective and well-resourced lead institution to spearhead action. Experience the world over indicates that women's departments, ministries and bureaus remain weak, poorly resourced and marginal in their impact unless they are effectively placed within the government. Currently, the triple responsibility of DWCD for women, children and disabled people means there is inadequate focus on gender. Women number almost half of the people of the state and a separate focus is essential if their current marginalisation is to change. This department



needs to be adequately resourced, which is very far from being the case at present.

- Second, the department should be renamed the department for Women's Empowerment and Gender Equality. Karnataka would be the first to do this.
- The department must develop a strategic plan with clear timelines, achievable short and long-term goals, and clear actions to meet those goals. In developing the strategy (including a vision and mission), the department should interact closely with people's representatives, civil society, academics and NGOs.
- The effort at mainstreaming through KMAF must be given greater direction and focus so that the departments involved can have their capacity for doing work for gender equality significantly improved.
- Top priority should be given to improving women's economic situation in the Hyderabad and Bombay Karnataka regions.
- There is urgent need to increase girls' enrolment in secondary education throughout

the state and especially in the northern districts.

- Improvements in the healthcare system especially in the Hyderabad Karnataka region, and with special attention to the feminisation of HIV/AIDS are of critical importance to preventing a major health disaster.
- The department should develop a major public education campaign against sex selection, dowry, and violence against women. This needs to be coordinated with the police and legal system where gender sensitisation and accountability need strengthening.
- Improvements are required in the data and information systems that will allow the effective monitoring and review of programmes for gender equality.

These changes can provide the strategic focus and direction that is missing at present. They constitute the next step towards fulfilling the promise of full and equal citizenship that the Constitution of India makes towards the women of the state and the country.

## BOX 8.5

***Stree Shakti and Swashakti* women's self-help groups: A Survey****Introduction**

There are over 1,95,585 self-help groups (SHGs) in Karnataka under various departmental programmes, the majority of which are WSHGs or women's self-help groups, a strategy which has emerged world wide as the single most significant economic development programme for women. An SHG is a small (12-20) group of poor people who voluntarily come together to address their poverty and other social issues. The core activity is mobilisation of small savings from group members and group lending from accumulated savings as well as bank loans. It is for this reason that SHGs are also known as microfinance or micro-credit institutions. Poor people who are viewed as security risks by the formal banking system are, thus, enabled to access small loans for both income generation and consumption purposes. The SHG also offers its members a much-needed space for dealing with economic, social and family problems in a group environment. This process, can contribute considerably to the 'empowerment' of SHG members though the actual effects of such empowerment may often be transitory or insubstantial if the programme design fails to support empowerment enhancing in a concrete manner.

As some writers<sup>2</sup> have observed, both governments and donor agencies are promoting microfinance programmes as a blueprint for simultaneously dealing with both poverty alleviation and women's empowerment. Identified improvements include not merely an increase in women's income levels but also control over their income; greater appreciation of women's contribution to the family income leading to a perceptibly stronger role in household decision-making about expenditure, children's education, marriage of daughters and overall family welfare, and an enhancement

of women's participation in community decision-making resulting in more political space for women.

In Karnataka, conveying services to poor women through self-help groups has emerged as the dominant strategy for combating female poverty. The state has several programmes running SHGs and two of the most significant schemes in terms of funding and outreach are *Stree Shakti* and *Swashakti*, both of which are implemented by the Department of Women and Child Development. In terms of magnitude, *Stree Shakti* is amazing: on July 1, 2005, the programme had 1,00,000 groups with an accumulated savings of Rs.2,88,55,99,002; 62,281 groups have taken loans of Rs.2,69,30,68,612 from lending institutions and disbursed loans of Rs.7,30,40,29,967; Rs.5,11,30,55,592 has been repaid to SHGs and a sum of Rs.1,94,81,32,653 has been repaid to banks. *Swashakti* was a smaller programme, co-financed by IFAD-IDA and it closed in June 2005. The Karnataka State Women's Development Corporation (KSWDC) managed the *Swashakti* scheme to form SHGs through NGOs in 7 districts – Kolar, Tumkur, Chitradurga, Bellary, Koppal, Raichur and Gulbarga. Thirty-six NGOs had been contracted to work in 979 project villages, and they formed 2,100 SHGs with 38,508 members.

**Objectives of the study**

The single largest government sponsored economic development programme for women employs the SHG strategy but, with self-help groups having their origins in NGO-driven projects, there is some scepticism about the government's capacity to manage such programmes, more specifically when they have been upscaled very rapidly as with *Stree Shakti*. The objectives of the study were to assess the performance and measure the impact of the SHGs formed under two government sponsored programmes,

**In Karnataka, conveying services to poor women through self-help groups has emerged as the dominant strategy for combating female poverty.**



<sup>2</sup> Linda Mayoux, 1997.

**Scheduled Caste women form more than half of the membership of the SHGs surveyed, with Scheduled Tribes, minorities and backward classes constituting another sizable 26 per cent of the members. The composition of the groups therefore is well weighted in favour of the more vulnerable socio-economic sub-groups.**

*Stree Shakti* and *Swashakti*, with reference to:

- The functioning of SHGs as micro-credit institutions;
- Their effectiveness in reducing poverty;
- Their effectiveness as gender empowerment catalysts;
- Their role in effecting changes, if any, in women's status in the family and the community;
- Their effectiveness as agents of socio-economic change; and
- The adequacy of inputs provided to SHGs by government.

### Methodology

The survey was conducted along with a sample survey of the Scheduled Castes and Tribes (SCs and STs) by the Department of Economics and Statistics (DES 2004B) although the two studies are separate and distinct. However, SHGs formed from 2000-01 onwards, under *Stree Shakti* and *Swashakti*, have been selected primarily from the very same villages sampled for the SC/ST survey. One distinct advantage of conducting this study along with the study on SCs and STs is that the sample gives fair representation to SC and ST women who are among the most socio-economically underprivileged people in their villages. Out of the 411 selected SHGs, 373 are *Stree Shakti* SHGs and 38 are *Swashakti* groups.

After the selection of an SHG, a maximum number of 10 group members was selected randomly and schedules canvassed.

### Profile of SHGs

Of the 2,753 self-help groups in the selected (for the Sample Survey) villages and SC/ST habitations with a gross membership of 38,330, a high 91 per cent (2,513) were functional on the date of survey (November 2004). The non-functioning of some groups was attributed to great poverty (87 per cent of the membership was below the poverty line) and low literacy levels of the members (37 per cent) as well as lack of motivation and capacity. The average membership per SHG was about 14. The formation of 77 per cent (315) of the surveyed groups (411) was facilitated by anganwadi workers (AWs), 8 per cent (32) by NGOs, 7 per cent (31) by government agencies/officials, 2 per cent (8) by banks, 3 per cent (12) by gram panchayats and 3 per cent (13) by others.

As Table 8.5.1 reveals, Scheduled Caste women form more than half of the membership of the SHGs surveyed, with Scheduled Tribes, minorities and backward classes constituting another sizable 26 per cent of the members. The composition of the groups therefore is well weighted in favour of the more vulnerable socio-economic sub-groups. There is also homogeneity among members in

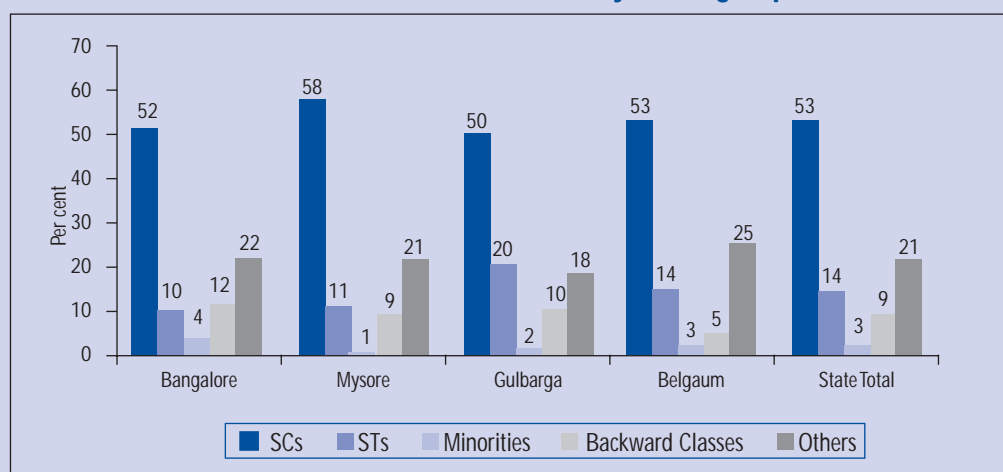
TABLE 8.5.1  
Distribution of SHG members by social groups

Division <sup>3</sup>	No. of SHGs	Number of members					Total
		SCs	STs	Minorities	Backward classes	Others	
Bangalore	137	1221 (52)	241 (10)	90 (4)	279 (12)	525 (22)	2356
Mysore	97	1030 (58)	199 (11)	19 (1)	158 (9)	380 (21)	1786
Gulbarga	95	1033 (50)	418 (20)	50 (2)	206 (10)	372 (18)	2079
Belgaum	82	684 (53)	177 (14)	43 (3)	70 (5)	327 (25)	1301
<b>State total</b>	<b>411</b>	<b>3968 (53)</b>	<b>1035 (14)</b>	<b>202 (3)</b>	<b>713 (9)</b>	<b>1604 (21)</b>	<b>7522</b>

Note: Figures in parenthesis are the percentages to total number of SHGs.

<sup>3</sup>The erstwhile revenue divisions are: Bangalore (comprising Bangalore Urban and Rural, Tumkur, Kolar, Shimoga, Chitradurga and Davangere districts), Mysore (Mysore, Chamaraajnagar, Mandya, Kodagu,, Hassan, Chikmagalur, Udipi and Dakshina Kannada districts), Belgaum (Belgaum, Dharwad, Gadag, Haveri, Bijapur, Bagalkot and Uttara Kannada districts) and Gulbarga (Gulbarga, Bidar, Bellary, Koppal and Raichur districts).

FIGURE 8.5.1  
Distribution of SHG members by social groups



terms of geographic location (88 per cent) and a shared socio-economic background (75 per cent). This is a critical element in facilitating harmonious and cooperative group dynamics since disparities of caste, class or even location can be formidable barriers to ensuring the formation of a cohesive WSHG.

### Chairpersons

The literacy rate among the chairpersons (60 per cent) of the groups is higher than the state female literacy rate (57 per cent). Of the literate women, 25 per cent had studied up to class VII, 16 per cent had studied from classes VIII to X (but failed the SSLC), 14 per cent (59) had passed the SSLC, and 6 per cent (23) had studied up to PUC (class XII). The majority of chairpersons (46 per cent) are between 21 and 34 years of age, and 37 per cent are in the age group 35–54 years and a sizable number, 14 per cent are very young women, below 21 years. The relative youthfulness of the chairpersons is an interesting trend. The economic profile of the chairpersons shows that 87 per cent are below the poverty line (BPL). Half of them are either casual workers or daily wage earners, 15 per cent are from the farming community, 16 per cent work at home, 9 per cent are from the salaried class, and 4 per cent operate micro businesses. Nearly two-third of the chairpersons are SCs, 14 per cent are STs, 5 per cent are from the minorities, 7 per cent from the backward classes and 13 per cent are from other communities.

### Office bearers

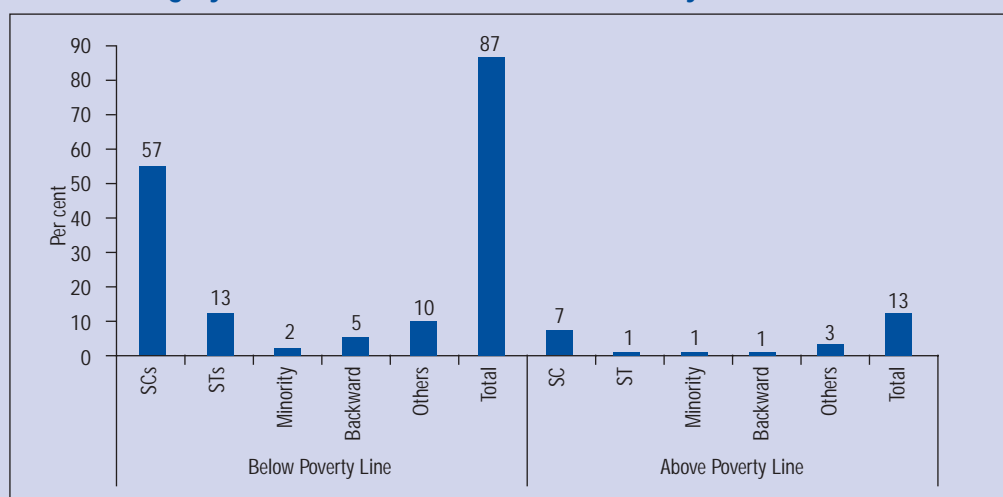
The educational qualifications of the office bearers of the SHGs also indicate a relatively high level of literacy (54 per cent). Overall, chairpersons have better educational attainments than office bearers. Close to one-third had studied up to class VII, 12 per cent between class VIII and X, 7 per cent had passed the SSLC, and 2 per cent had passed PUC and 1 per cent were graduates. Age-wise, office bearers are a youthful lot, with over half in the age group 21–34 years, 32 per cent in the age group 35–54 years, and 12 per cent of the office bearers were very young, less than 21 years. A high 88 per cent of the office bearers are BPL. Nearly two out of three of the office bearers are either daily wage or casual workers, 8 per cent are from the salaried class and a mere 2 per cent are from petty/small trade, 10 per cent work at home performing house work.

The data clearly indicates that (i) there is homogeneity in the composition of the SHG in terms of age and socio-economic characteristics while educational attainments show considerable variation and (ii) the chairpersons and office bearers share the main characteristics of group members and, in that sense, are eminently suitable representatives. Neighbourhood based groups with a homogeneity of interests and a decentralised style of functioning ideally perform better as platforms for women's participation than heterogeneous groups with disparities between members.



FIGURE 8.5.2

**Category-wise distribution of SHG members by economic status**



**If success were to be measured by attendance then the SHGs show a high degree of performance with regular member participation touching 84 per cent and only 13 per cent attending meetings occasionally. As many as 92.4 per cent reported participating in discussions and 81.4 per cent in decision-making.**

If success were to be measured by attendance then the SHGs show a high degree of performance with regular member participation touching 84 per cent and only 13 per cent attending meetings occasionally. As many as 92.4 per cent reported participating in discussions and 81.4 per cent in decision-making.

**Programme inputs**

**Training**

A short training in book keeping, some capacity building and vocational training is offered under *Stree Shakti*. There is a consensus among members that training is both necessary and useful but less than half (49 per cent) expressed

satisfaction with the training on offer and 27 per cent observed it was not conducted in time. Under *Swashakti*, group members received training in programme objectives (banking, group dynamics, and accounts) as well as gender, health and legal literacy. This was followed, in the second year of the project, by training to improve their vocational base in farm and non-farm activities.

**Revolving funds**

Each *Stree Shakti* group is eligible for revolving funds of Rs.5,000 sanctioned by Government to jump start savings/lending. Of the 291 *Stree Shakti* SHGs that were eligible for revolving funds, as many as 93 per cent had received the grants.

**Incentives**

Under *Stree Shakti*, if an SHG saves between Rs.75,000 and Rs. 1,00,000, the government gives an incentive of Rs.15,000 and Rs.20,000 if savings are more than Rs.1 lakh. None of the SHGs surveyed had savings above Rs.25,000.

**Microfinance**

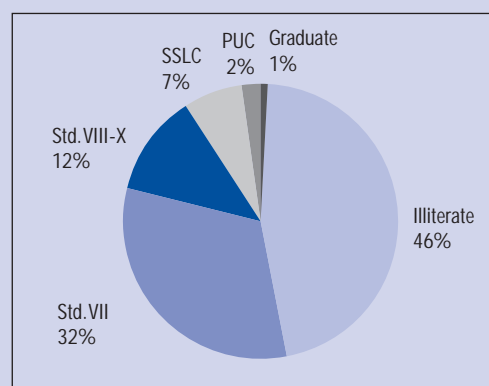
**Savings accounts**

In 361 SHGs or 87 per cent, every member had opened a savings account in a bank.

**Linkages with lending institutions**

SHGs have several sources of working capital, i.e. members' savings, revolving funds from

FIGURE 8.5.3  
**Educational status among office bearers of SHGs**





the government and credit from financial institutions that lend to SHGs in the ratio of 1:10. *Grameen* banks contributed a third of the credit leveraged by groups from financial institutions with Scheduled banks coming second with 26.8 per cent, cooperative banks contributed 17.3 per cent and 5.4 per cent came from NABARD. Seventy three per cent of the SHGs repaid loan instalments regularly. In the remaining cases, a high 66 per cent said that they had defaulted on repayments because their members were not repaying loans in time and 21 per cent admitted to not having control over their members so they could not enforce repayment.

SHGs received loans at fairly stiff rates of interest: in 47.2 per cent of SHGs, the interest was 10 per cent, in 28 per cent of the SHGs, the interest charged was over 15 per cent and in 10 per cent of the cases, interest ranged between 10 and 12 per cent. This in turn, led to SHGs charging their members a fairly high rate of interest: 54.7 per cent of the groups charged 15 per cent on loans to members and 42.1 per cent charged less than 10 per cent. Micro-credit does not come cheaply.

### Lending profile

A sum of Rs. 114.25 lakh has been disbursed as loans to 63 per cent of SHG members. Of the members who received credit, about 47 per cent are BPL. About 5 per cent found it difficult to get loans for various reasons such as not having repaid an earlier loan and because they sought frequent loans. A very high 73.4 per cent had taken one loan, 21.2 per cent had taken two loans, 3.7 per cent had taken three loans and 1.8 per cent had taken four loans. Loan amounts were for small sums, ranging from less than Rs.1,000 to over Rs.10,000. The largest number of loans was for amounts in the range of Rs.1,000-2,500 (44.4 per cent) and Rs.2,500-5,000 (18.5 per cent).

The region-wise break up of BPL members who accessed credit is as follows: Bombay Karnataka: 65 per cent, Hyderabad Karnataka: 30.8 per cent and south Karnataka: 53.19 per cent.

This raises a very crucial issue from the perspective of the effectiveness of these programmes as a

poverty reduction strategy. These SHGs have a BPL membership of 87 per cent, yet only 47 per cent of the loans were disbursed to BPL women, indicating that the most economically vulnerable women are not accessing credit. Since loans are given based on individual member's savings, it would seem BPL members could not leverage loans because they did not save enough. The absorption with repayment also means that SHGs may exclude those likely to have difficulties in repaying loans, i.e. the poorest.

### Purpose for which loans were taken

About 45 per cent of the loans were taken for economic activities: income generation activities (24.70), on-farm activities (13.3), and business (7.2). The remaining could be classified as consumption loans: house construction (11.1 per cent), festivals/functions (10.7), healthcare (9.2) and children's education (8).

### Loan repayment by members

Repayment of loans shows 86.6 per cent compliance. Apparently, in countries as diverse as Bangladesh, Benin, the Philippines and Dominica, IFAD reports that repayment is as high as 96-97 per cent. The main reasons members cited for non-payment of loan instalments were financial constraints and pressure from the spouse or the family to defer repayment.

How important is the micro-credit function of the SHG to its members? Very important, since other sources of credit were insignificant: friends and relatives helped 12.2 per cent of the members while another six per cent turned to moneylenders. Sixteen per cent of the members still owed money on loans ranging from less than Rs.1,000 (19 per cent) and over Rs.10,000 (17 per cent).

### Impact

The impact of microfinance goes beyond income generation, as discussed earlier. The impact on women's social, community and gender roles has also been studied in the survey. Impacts can vary within schemes and between women. There are differences between women engaged in different productive activities. Sometimes those who are better-off are able to access credit to the detriment of the poorer members. Then there are individual

***Grameen* banks contributed a third of the credit leveraged by groups from financial institutions.**

**SHGs have a BPL membership of 87 per cent, yet only 47 per cent of the loans were disbursed to BPL women, indicating that the most economically vulnerable women are not accessing credit. Since loans are given based on individual member's savings, it would seem BPL members could not leverage loans because they did not save enough.**

differences between women engaged in similar activities. One may be a good entrepreneur and another may lack initiative (Mayoux, 1997).<sup>4</sup> Hence, it is difficult to expect identical outcomes from all microfinancing SHGs.

### Economic benefits

Often, a microfinance scheme is judged purely in terms of mobilisation of savings, lending and repayment. The larger issue of reducing women's economic exploitation by either the market or her family is not factored when preparing report cards even while organisers loudly proclaim the scheme is emancipating. Emancipation, however, does not just happen as a by-product of microfinance.

Members reported an improvement in incomes and the percentage of BPL members went down from 87 per cent to 77.2 per cent while the percentage of members above the poverty line (APL) increased from 13 per cent to 22.8 per cent. As Table 8.22 reveals, the number of women with a monthly income below Rs.1,000 declined by 18 per cent while the numbers in all other income categories increased, i.e. by 12 per cent in categories two and three, and by as much as 26 per cent in category four.

After such improvements, husbands' contributions to family income have sometimes come down but here an overwhelming 90 per cent said it did not happen.

### Linkages with other government programmes

SHGs are encouraged to avail of benefits under various government programmes, the

assumption being that they are now more articulate and aware of what they can access under government schemes and have the ability to get resources from departments. This is not always the case. Only a quarter had participated in mass literacy campaigns, health campaigns, and the midday meal scheme (*Akshara Dasoha*) respectively, 15 per cent were involved with the public distribution system (PDS), and less than 10 per cent in watershed development, desilting tanks, SGSY and other employment-generation activities. Overall, the level of linkages and interface with existing programmes is low.

### Control over money

For concrete economic empowerment to take place, women should ideally have autonomy over their own incomes. The survey looked at economic autonomy from two perspectives: freedom to spend and control over savings. In each category, the number of women reporting full autonomy went up considerably (Table 8.5.3).

Members' autonomy in family decision-making increased most remarkably with reference to construction/repair of their houses where the percentage of members making the decision on their own shot up from 3.3 to 80.2 per cent. Consultation with family before buying household articles decreased only marginally from 71.3 to 68.2 per cent and actually increased, from 72.5 to 83.7 per cent when buying durable goods. Overall, members' dependence on 'others' came down thereby pushing up the percentage of members who made decisions on their own from 14.5 to 25.7 per cent regarding buying household

TABLE 8.5.2

### SHG members reporting an improvement in monthly income after joining the group

No. of SHG Members	Category 1: < Rs.1,000		Category 2: Rs.1,000-1,500		Category 3: Rs.1,500-2,500		Category 4: Rs.2,500 and above	
	Before	After	Before	After	Before	After	Before	After
Numbers	1846	1505	894	1004	896	1009	448	566
Percentage	45.20	36.90	21.90	24.60	22.00	24.70	11.00	13.90

<sup>4</sup> Linda Mayoux, 1997, 'The Magic Ingredient? Microfinance and Women's Empowerment' <http://www.gdrc.org/icm/wind/magic.html>.



TABLE 8.5.3  
Autonomy levels of SHG members

Extent of freedom	Freedom to spend		Control over savings	
	Before	After	Before	After
Full	35.0	54.4	36.5	58.3
Partly	36.4	34.5	36.4	32.0
None	28.5	11.1	27.2	9.8

goods and buying durable goods (from 10.8 to 14.3 per cent). Disappointingly, the spillover into other critical areas such as sending children to school and medical expenditure was minimal. There has been little significant improvement in women's autonomy here.

### Decision to take loans

Before joining the SHG, 66.8 per cent of the women reported consulting the family before taking a loan and 19.4 per cent decided on their own. After joining the SHG, dependence on the family declined to about 61 per cent while the percentage of members making decisions on their own increased to 33.5 per cent.

### Problems encountered

A significant majority did not encounter resistance from spouses or older family members while they dealt with the process of group membership. The majority faced no objections regarding the training programme (89 per cent), dealing with banks and offices (62.2), and spending time on committee work (56.6) and dealing with other members' family problems (53.0).

### Women's definition of programme objectives

Over 96 per cent agreed that encouraging savings was the principal objective, followed by improving access to credit (86.6), and income generation (86.1). Improving women's status in the family (82.0) and in the community (75.4) was also perceived as an important objective of the programme. Developing group action (74.4), improving vocational skills (71.4) and enabling access to markets (63.4) which are the core objectives of SHGs, have obviously not made a strong impact on women's consciousness.

### Why did they become members?

A high percentage (65.9) joined SHGs because they encouraged savings, 17.3 per cent saw it as a way of enhancing their social status and only 14.9 per cent had wanted to avail of credit.

### What did they gain?

Clearly, members perceive that belonging to a *sangha* enhances their social status and leads to a sense of self-worth. An impressive 79.3 per cent saw their status in the family improving significantly and 71.2 per cent saw this translating into an improvement in their status in the community. There was an increase in social networking (66.3) and greater participation in social, cultural and political activities.

### Changes in family relations

A third of the women noted that their spouses and/or other family members had altered habits such as smoking, drinking and using tobacco/*pan masala* but another third had seen no changes. Did women see any changes in their lives in the context of violence meted out to them by spouses and other family members? Of the 4,084 women canvassed only a quarter chose to respond. This, itself is significant since domestic violence is not a subject many women like to acknowledge. Those who responded saw a more than 50 per cent reduction in physical violence arising out of issues such as dowry, childlessness, no son, quarrels over property with the spouse and in-laws.

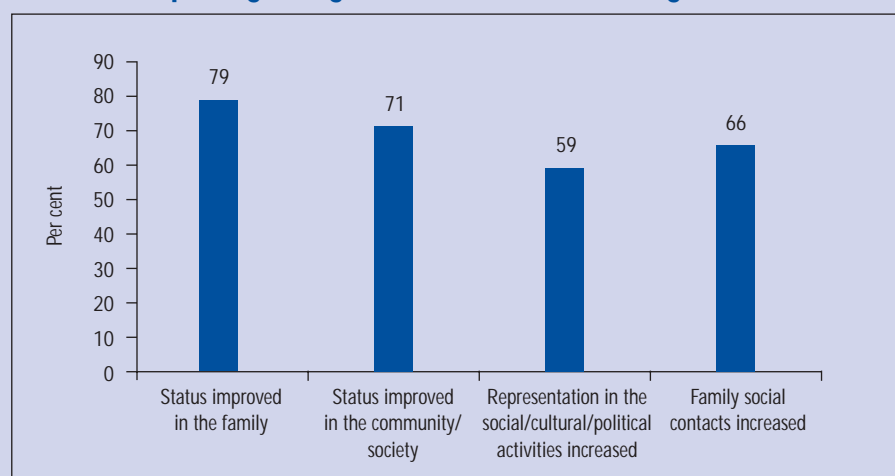
### Improvement in knowledge/skills/awareness

Programme goals in both *Stree Shakti* and *Swashakti* include increasing women's knowledge and awareness on a number of levels ranging from managing an SHG, soft skills such as leadership and communication skills, to sensitisation about gender, health, education etc. Ideally, participation in SHGs, by providing women with access to markets and enabling an interface with institutions such as banks and government agencies, promotes the accumulation of skills and knowledge in participants. More than half the women surveyed said they were aware of issues relating to children's education, health and sanitation and family planning. The role of

**Programme goals in both *Stree Shakti* and *Swashakti* include increasing women's knowledge and awareness on a number of levels ranging from managing an SHG, soft skills such as leadership and communication skills, to sensitisation about gender, health and education.**

FIGURE 8.5.4

### Women reporting changes in status after becoming SHG members



**SHGs had satisfactorily mediated property issues, ill treatment by spouses, family quarrels about money, marital problems and advising members about addictive habits like smoking, using pan and tobacco.**

the *anganwadi* worker in imparting information about healthcare, nutrition and pre-school education is an important aspect of the ICDS or Integrated Child Development Scheme. Since the *anganwadi* worker is also the facilitator for the *Stree Shakti* groups, it is clear that she uses the group as a forum for imparting information about health and education quite successfully. Over 40 per cent claim to have derived improved levels of knowledge, skills and awareness in many other areas including gender equality (Table 8.5.4).

#### Community participation

Participation in *gram sabhas* or village assemblies, which are statutory bodies constituted under the Karnataka Panchayat Raj Act 1993 where many decisions are made regarding selection of works or beneficiaries under various schemes, is a crucial first step into both community and political space for women and other marginal sub-populations. As many as 83 per cent had attended *gram sabhas*, with 38.4 per cent attending 6–10 *gram sabhas* and 24.8 per cent attending two to five meetings. This level of participation in a scenario where many villagers do not attend *gram sabhas* regularly is very good. A small number (11.4 per cent) had been elected to local bodies and 18.0 per cent were members of political parties.

#### Community and social activism

The performance of SHGs in dealing with community and social issues is disappointing.

About 30 per cent of the members had dealt with anti-child marriage issues. Anti-dowry (8), domestic violence (4.9), girls' education (3.6), village sanitation (5.3), interacting with local officials for improved services (3.6) barely figure.

SHGs did better when it came to helping members sort out personal problems. SHGs had satisfactorily mediated property issues (78 per cent), ill treatment by spouses (76), family quarrels about money (53), marital problems (33) and advising members about addictive habits like smoking, using *pan* and tobacco (21). This indicates that women's collectivism can and does provide counselling services followed by interventions where necessary.

#### How can the programme improve?

Women responded that must-haves are capacity building in gender issues (62 per cent), legal literacy classes (62.2 per cent) and training in health issues (54.6 per cent). Some of the core inputs were found wanting either because they were insubstantial or because they were not provided in time or both. Over 54 per cent found the government subsidy inadequate and 27 per cent said they did not get it in time. Over 51 per cent were not satisfied with the training in book keeping imparted to them and 21.9 per cent said it was not conducted in a timely manner. Bank lending was described as inadequate by 50.8 per cent and 23 per cent said it was not given in time. Training in vocational skills needed improvements according to 41.8 per cent while 24.3 per cent noted it was not available at all. Only 9.8 per cent said it was available. Marketing support was another area which needed improvement (47.4) and only 9.6 per cent said it was available. A high 52.6 per cent wanted improvements in literacy classes and 19 per cent said this facility was not available.

Clearly, SHG members are in a position to identify areas where programme inputs must improve as well as the knowledge and/or skills they need to upscale incomes and enhance their capacity as gender-class. Moreover, the household and their status therein are critically important for

these women and constitute the first critical step towards enlarging their choices.

### Critical issues

At state level, only 62 per cent of the one lakh SHGs formed under *Stree Shakti* have taken loans from banks. The average saving per group is Rs.28,856. Repayment to SHGs by members is about 70 per cent which clearly needs to improve. The *Swashakti* model was implemented in 5 states including Karnataka. A baseline survey was undertaken at the start of the project and the World Bank claims that all-India data indicates: (i) incomes of women increased from Rs.4,300 to Rs.8,766; (ii) illiteracy among SCs and STs declined from 74.3 to 30.9 per cent and 78 to 55.7 per cent respectively; (iii) about 90 per cent of the women claimed access to and control over their resources and 96 per cent had a say in sending their daughter to school compared with 21 per cent at baseline.

The difference between the two projects is that *Stree Shakti*, which is bigger and has greater coverage, has a more limited objective but attempts to do a great many things on a tight budget.

The survey points to the risks associated with rapidly upscaling a project, as has happened with *Stree Shakti*, without providing matching budgetary support for programme inputs such as training and revolving funds. It is also a matter of concern that the poorest are unable to get credit for various reasons. The poorest women are the constituency the programme is supposed to address. Since the main objective is to give credit to the very poor and enhance their incomes, the programme falls short here and more analysis is needed so that this shortcoming is redressed.

The groups surveyed comprise primarily SC, ST and backward class women, 87 per cent of whom are below the poverty line. While group savings and lending is small scale, group lending reached the majority of the members. Repayment is higher than the state average. Since some members reported a decline in poverty from 87 to 77.2 per cent, the programme could be said to have

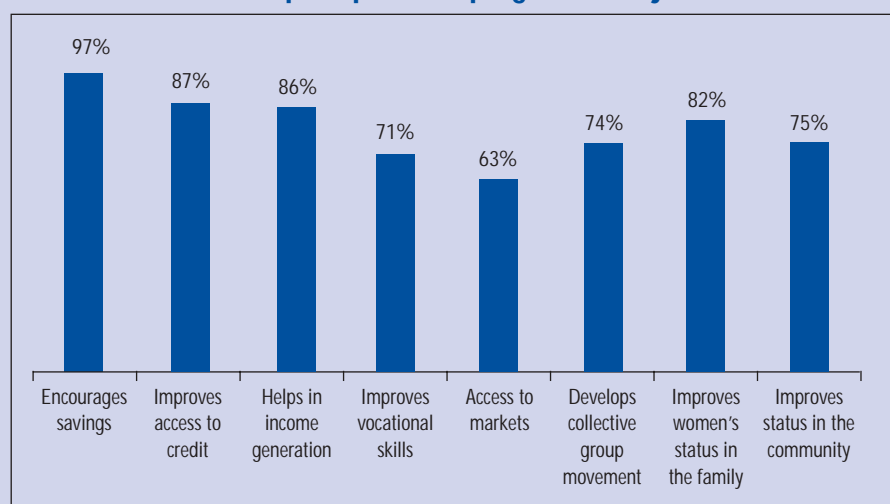
TABLE 8.5.4

### Improvement in members' levels of awareness and knowledge

Level of awareness and knowledge	Yes	Partly	No
Communication skills	49.7	37.3	13.0
Banking knowledge	44.3	34.8	20.9
Leadership qualities	41.9	36.5	21.6
Income generating programmes	47.7	35.1	17.1
Records maintenance	27.0	33.2	39.8
Gender equality	43.1	34.3	22.6
Health and sanitation	52.4	35.1	12.6
Children's education	67.2	25.3	7.4
Family planning	65.4	24.4	10.1
Common property management	28.4	36.0	35.7
Government programmes	30.6	41.0	28.4

FIGURE 8.5.5

### Women's perceptions of programme objectives



impacted rural poverty in a limited way. While gender equity and empowerment in a larger sense were not part of the *Stree Shakti* game plan, the results in terms of an improvement in women's sense of self and self-worth are evident. Enhancement of women's status in the family and the community was a spin-off that women rated highly. If the groups have not been successful in working as gender empowerment catalysts then it is because the programme does not provide for it by way of capacity building of either groups or the facilitators. As agents of socio-economic change, the groups were able to bring about changes within families especially with regard to domestic

violence, which came down by 50 per cent. At community and societal levels, the groups were less visible. Participation in *gram sabhas* improved and this is a significant step towards enlarging women's community participation.

The majority of the members wanted more loans, more revolving funds and more capacity building in book keeping, vocational skills, marketing, health education and gender issues. The importance of providing inputs in time was repeatedly emphasised by groups. The best way of ensuring that the programme shapes up to their expectations is to build a strong participatory element. The department must use these inputs to improve the programme's services.

### **Recommendations**

Given the fact that SHGs are the preferred anti-poverty strategy for women, it can be concluded

that the strategy has met with some success since groups have reduced poverty, reached out to very poor women and raised their awareness levels quite significantly. An important caveat is that the programmes have not reached the poorest women who are not in a position to save and who are poor credit risks. What *Stree Shakti* must now do is to focus on the poorest women (BPL) who are not getting credit for various reasons and ensure their needs are met by linking them with local rural wage employment programmes to build a sustainable base for micro-credit. A second set of actions must focus on strengthening/diversifying the vocational base and developing marketing linkages. Ensuring that services are provided in time and efficiently speaks of the need for better governance. Gender sensitisation, literacy, health and nutrition awareness would be the third set of actions. All actions must be complementary, not sequential.

# KARNATAKA

## Sex Ratio 2001

