

**ECONOMIC EMPOWERMENT OF RURAL WOMEN IN KARNATAKA – A STUDY OF
KODAGU DISTRICT**

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ABSTRACT:

Economic empowerment of rural women is vital for equitable development, enhancing community strength, and enabling women to accomplish financial stability and uplift the quality of their lives. They contribute to agricultural production and rural entrepreneurship. This study validates the economic empowerment of rural women in Kodagu district, highlighting the challenges faced by them. The rural women face challenges in attaining economic empowerment in education, healthcare, and financial resources that limit their ability to actively participate in decision-making, advance their economic status, and break free from cycles of poverty. The present study used secondary data and primary data collected from 150 samples of rural women in Kodagu district. This study examined factors like age, income, and occupation to assess the level of economic empowerment. A one-way ANOVA test was used to explore the relationship between demographic factors and the extent of economic empowerment. The analysis revealed that Kodagu district rural women face significant limitations in economic empowerment. Rural women need targeted initiatives, focused policy interventions, and development programs. The government and nongovernment bodies should prioritise education and skill development and financial stability to enhance rural women's economic level. Fostering economic empowerment not only improves their well-being but also helps in sustainable development and poverty reduction.

Key-words: Economic empowerment; rural women; Kodagu district; financial literacy; microfinance.

INTRODUCTION:

Economic empowerment is essential for accomplishing independence, enhancing quality of life, and promoting equality. When rural women are economically empowered, they not only achieve financial independence but also see social progress, improve health outcomes, and increase educational advancements within their family and community. Empowered women can uplift their community, as their financial autonomy often translates to improved education, healthcare, and social outcomes for future generations. Economically empowered women reduce gender gaps and increase national productivity and growth.

For rural women in Kodagu district, economic empowerment is a pathway to overcome social and economic barriers. Empowerment is transformative, reshaping traditional gender dynamics, promoting financial stability, and cultivating an environment where rural women can contribute to a resilient and inclusive rural economy. Economic empowerment of rural women is thus not merely a goal but an imperative for achieving sustainable, inclusive growth that benefits society at all levels..

REVIEW OF LITERATURE:

Smita & Rathore (2015) investigated, "Social and Economical Empowerment of Rural Women Through Self Help Group Formation in Jaipur District of Rajasthan". Rural women's potential in agriculture led to the formation of self-help groups (SHGs) for skill development and empowerment. The SHG members were trained in income-generating activities, enhancing their economic stability. Despite challenges, the groups functioned effectively, utilizing savings for member benefits. This

initiative promoted self-sufficiency and improved living standards. Empowering rural women through SHGs yielded sustainable impacts.

Melaku & Sabukuttan (2015) investigated, Economic Participation of Rural Women in Rural Development: The Role of Non-Formal Education. This study examined the impact of non-formal education on rural women's economic involvement in rural development. The study found a significant relationship between non-formal education and enhanced skills, knowledge, and productivity. Non-formal education increased rural women's participation in decision-making and marketing, contributing to poverty reduction. Overall, the study highlights non-formal education's crucial role in promoting rural women's economic involvement.

Saleh & Nahida investigated Economic Empowerment of Rural Women in Bangladesh. Bangladeshi women face significant economic and social barriers. RESOLVE, a program promoting regenerative agriculture and sustainable livelihoods, empowers women through alternative income sources. Homestead gardening, animal husbandry, and handicrafts have increased women's income and savings. Economic empowerment has boosted women's confidence, enabling them to participate in decision-making. RESOLVE challenges patriarchal norms, promoting gender equality.

Gloria & Charles (2021) studied “Economic empowerment of rural women: Assessing the effectiveness of the rural enterprise program (REP) in Ghana, West Africa”. This study evaluated the effectiveness of Ghana's Rural Enterprise Programme (REP) in improving rural women's livelihoods. A survey of 217 beneficiary women from various economic sub-sectors revealed that REP's education and training inputs enhanced their entrepreneurial skills and literacy. The study highlights rural women's vulnerabilities in accessing economic resources, predominantly controlled by men. It recommends further research on culturally responsive strategies for economically empowering women in traditional, male-dominated African contexts.

Bapan & Banu (2022) investigated Economic empowerment of rural and urban women in India. This paper showed economic empowerment tied to work participation and the comparison was done on urban and rural women's empowerment using census 2011. The Economic Empowerment Index (EEI) revealed rural women's higher workforce participation across dimensions, including literacy, education, marital status, and job profiles. Contrary to expectations, the study finds rural women are more economically empowered than their urban counterparts.

Dr. S. Premalatha (2018) examined Study on Investment Pattern of Women Investors, the factors that impact the investment decisions made by women as well as how they make decisions. The goal of the study is to better understand women's financial resource investment preferences, attitudes, and motives.

RESEARCH GAP:

There are many study's undergone on rural women in various district, but the study on the economic empowerment in Kodagu district is understudied.

PROBLEM OF THE STATEMENT:

Rural women in Kodagu district face many social and economic challenges despite India's economic boom, which hinders their empowerment and leads to poverty. Gender-based differentiation has led the whole of rural women to limit their access to healthcare, education, and financial resources, which stops the capacity of participation in rural economies. The main purpose of this study is to validate how economically empowered rural women are in Kodagu district at present.

SCOPE OF THE STUDY

The study covers Kodagu district. This study selected 150 rural women who belong to five taluks of Kodagu district, namely, Madikeri, Somwarpet, Virajpet, Kushalanagar, and Ponnampet taluk.

RESEARCH QUESTIONS:

1. What factors influence the economic empowerment of rural women in Kodagu district?

OBJECTIVE OF THE STUDY :

1. The main objective of the study is to assess the rural women's level of economic empowerment in the Kodagu district.

HYPOTHESIS OF THE STUDY :

H₀: Rural women’s in Kodagu district are not Economically Empowered.

H₁: Rural women’s in Kodagu district are Economically Empowered.

RESEARCH METHODOLOGY :

This study employed an exploratory-descriptive research design to assess the economic empowerment of rural women in Kodagu district. A sample of 150 rural women was selected from all five taluks of the district through a convenience sampling strategy. Primary data was collected using a pre-tested, structured questionnaire, ensuring data quality and reliability. The questionnaire captured demographic information, economic indicators, and empowerment-related variables. Collected data was analysed using statistical methods, including descriptive statistics (percentage, mean, and standard deviation) and inferential statistics (Analysis of Variance-ANOVA) to identify significant differences and relationships between variables.

DATA ANALYSIS AND INTERPRETATION :

Demographic Profile of the Respondents
Table 1

SL NO	Variables	Categories	Frequency	%	Cumulative %
1	Age	18-25	37	24.7	24.7
		26-35	32	21.3	46.0
		36-45	34	22.7	68.7
		46-55	18	12.0	80.7
		Above 56	29	19.3	100.0
2	Marital status	Single	34	22.7	22.7
		Married	106	70.7	93.3
		Widowed	10	6.7	100.0
		Divorced	0	0	0
3	Type of family	Nuclear	124	82.7	82.7
		Joint family	26	17.3	100.0
4	Educational status	Primary	34	22.7	22.7
		Secondary	22	14.7	37.3
		PUC	21	14.0	51.3
		Diploma	0	0	51.3
		Graduation	38	25.3	76.7
		PG	35	23.3	100.0

5	Mother tongue	Kannada	83	55.3	55.3
		Kodava	40	26.7	82.0
		Tamil	3	2.0	84.0
		Malayalam	11	7.3	91.3
		Tulu	1	0.7	92.0
		Urdu	7	4.7	96.7
		Byari	0	0	96.7
		Other.....	5	3.3	100.0
6	Religion	Hindu	139	92.7	92.7
		Muslim	8	5.3	98.0
		Christian	3	2.0	100.0
		Others	0	0	0
7	Category	SC	30	20.0	20.0
		ST	10	6.7	26.7
		OBC	105	70.0	96.7
		Others	5	3.3	100.0
8	Monthly income	Below 20,000	82	54.7	54.7
		20,001 – 40,000	49	32.7	87.3
		40,001 – 60,000	16	10.7	98.0
		60,001- 80,000	2	1.3	99.3
		Above 80,001	1	0.7	100.0
9	Family Annual Income	Below 2,00,000	74	49.3	49.3
		2,00,001 – 4,00,000	44	29.3	78.7
		4,00,001 – 6,00,000	22	14.7	93.3
		6,00,001- 8,00,000	6	4.0	97.3
		Above 8,00,001	4	2.7	100.0
10	Occupation	Salaried	74	49.3	49.3
		Business	8	5.3	54.7
		Home Maker	50	33.3	88.0
		Wages	18	2.0	100.0

Interpretation

DEMOGRAPHIC PROFILE OF RESPONDENTS :

The demographic profile of the respondents revealed interesting trends. Age-wise, the majority (24.7%) of the respondents fell in the 18-25 age group, followed by 22.7% in the 36-45 age group, and 19.3% above 56 years old (Sl. No. 1). This indicates a relatively young population with a significant presence of middle-aged and older women. Regarding marital status, 70.7% of the respondents were married, 22.7% were single, and 6.7% were widowed (Sl. No. 2). This suggests a stable family structure. The educational background of the respondents showed that 25.3% held a graduate degree, while 22.7% had primary education, and 14.7% had secondary education (Sl. No. 4). This indicates a relatively high level of education.

SOCIO-ECONOMIC CHARACTERISTICS :

The socio-economic profile of the respondents revealed that 70% belonged to the OBC category, 20% to the SC category, and 6.7% to the ST category (Sl. No. 7). The monthly income of the respondents showed that 54.7% earned below ₹20,000, 32.7% earned between ₹20,001-₹40,000, and only 1.3% earned above ₹80,001 (Sl. No. 8). Occupation-wise, 49.3% were salaried, 33.3% were homemakers, and 5.3% were business owners (Sl. No. 10).

HYPOTHESIS TESTING :

H₀: Rural women in Kodagu district are not economically empowered.

H₁: Rural women in Kodagu district are economically empowered.

Table 2: One way ANOVA result

Factors	F	Sig.
Regular Financial Stability	.566	.688
Permanent residence	.494	.740
investment in land/ real estate	.844	.499
Purchase automobiles	.824	.512
Children marriage	1.320	.265
Medical Treatment	.787	.535
Childs Education	2.238	.068
Post Employment financial security	.423	.792
Asset accumulation	.676	.610
Long term financial obligations	.376	.825
Reduce Tax Burden	1.089	.364
Acquisition of Consumer Goods	1.791	.134
Long Term Benefits	2.425	.051
Families Stability	1.206	.311

The F-values indicate the variance explained by each factor, while the p-values (Sig.) determine the statistical significance.

The hypothesis is tested with the one-way ANOVA (Table 2), and the value of F is statistically not significant at the 5% level of significance. So, the null hypothesis is accepted with a conclusion that rural women in Kodagu district are not economically empowered. While some indicators (child marriage, child's education, and long benefits) showed marginally significant differences ($p < 0.1$), the majority showed no significant difference ($p > 0.05$). These findings underscore the need for targeted interventions to enhance economic empowerment among rural women in Kodagu district.

FINDINGS OF THE STUDY

- The study's findings provide valuable insights into the economic empowerment of rural women in Kodagu district. The demographic and socioeconomic profile of the respondents reveals a relatively young population (24.7% aged 18-25), with a majority being married (70.7%) and having a graduate degree (25.3%). However, the occupation-wise distribution shows that 33.3% are homemakers, and 54.7% earn below ₹20,000 per month.
- The results of the hypothesis testing indicate that the null hypothesis (H₀) cannot be rejected, suggesting that rural women in Kodagu district are not economically empowered. The lack of economic empowerment is evident in various aspects, including regular financial stability, permanent residence, investment in land/real estate, and post-employment financial security. These findings are consistent with previous studies that highlighted the economic vulnerabilities faced by rural women in India.
- The findings are concerning, given the relatively high education levels and young age of the respondents. This suggests that education alone may not be sufficient to guarantee economic empowerment. Other factors, such as access to credit, entrepreneurship opportunities, and social networks, may play a crucial role.
- The study reveals some positive trends, such as marginally significant differences in child education and long-term benefits. This suggests that rural women in Kodagu district may have some control over financial decisions related to their children's education and long-term financial security.

- The absence of economic empowerment among rural women in Kodagu can be attributed to various factors, such as limited access to education and opportunities for skill development, patriarchal structures and restrictive social norms, and inadequate access to markets, credit, and support for entrepreneurship.
- To enhance economic empowerment of rural women in Kodagu district, prioritise education and vocational training programs that enhance their skills and job opportunities, promote financial stability, facilitate access to market opportunities, strengthen policy support, encourage community-based support networks, promote gender equality and awareness programs, engage NGO's, and encourage family and community involvement. Leveraging technology can bridge information gaps and offer remote learning opportunities, increasing women's knowledge and skills.

SUGGESTIONS :

To enhance economic empowerment of rural women in Kodagu district, prioritise education and vocational training programs that enhance their skills and job opportunities, promote financial stability, facilitate access to market opportunities, strengthen policy support, encourage community-based support networks, promote gender equality and awareness programs, engage NGO's, and encourage family and community involvement. Leveraging technology can bridge information gaps and offer remote learning opportunities, increasing women's knowledge and skills.

CONCLUSION :

Rural women in Kodagu district require economic growth, which needs a framework that enhances financial accessibility, asset ownership, education, and social and cultural constraints. The economic empowerment will be enhanced by sound policy reforms and community-based strategies that promote gender equality and sustainable development. Policymakers and developmental organisations must implement strategies that promote financial literacy, skill development, and access to credit. This study gives knowledge about rural women's economic empowerment while highlighting the need for better solutions.

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