



## MUSLIM WOMEN PARTICIPATION IN SHGs OF KARNATAKA: AN ANALYSIS

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### **Abstract**

*In this paper, an attempt was made to examine the Muslim Women Participation in SHGs of Karnataka. Since the beginning of 21<sup>th</sup> century, women empowerment has been gaining much attention across the world in general and in development economics in particular. The term empowerment has different meanings and connotations for different sections of women. When it comes to Muslim women, the notion of empowerment and agency are reduced to the myth of their passivity. It is generally believed that Muslim women are passive, backward and incapable of waging, struggle for rights and justice. Several factors like location in class and region, educational status etc., influence the experience of women. SHGs is one of the good platform for women to empower, it shapes the women and gives dignity to live by their own. The information required for this study was collected from the secondary sources and hence the study was based on the secondary data. The results of the study shown that the participation of women belonged to Muslim community in South Karnataka were found to be relatively lower than their counterparts in North Karnataka. However, in overall Muslim women participation in SHGs was not satisfactory. Therefore, the government must come up with special minority women empowerment targeted programmes for inclusive development. Finally, the study indicated that the Muslim women participation is increasing and their participation in SHGs has positively contributed to empowerment in Karnataka.*

**Keywords: Gender, empowerment, Participation, Self-help Groups.**

### **Introduction**

Increase in gender inequalities among the poor increases risk and vulnerability in the head of personal or family crisis, as well as during economic shocks. Gender disparities are more prominent among the poor. The costs of gender inequality are statistically higher in low-income countries, with the poor bearing the brunt of the burden. (Husain 2019). Development is impossible without taking into account of women in general and Muslim women in particular. Gender equality and women's empowerment are widely acknowledged as critical components of a country's social and economic development. As one of their seven goals, the United Nations Millennium Development Goals (MDGs) promote gender equality and women's empowerment. There is broad agreement that achieving the other MDGs is dependent on creating an equitable society in which women are empowered and have equal rights. (Anjali 2012) and even the sustainable development goals says the same. Muslims are India's second largest religious minority community. According to the 2011 census, they account for 14.2 percent of the total population of the country. Several studies have found that Muslims lag behind in the majority of human development indicators. They are the poorest, most illiterate, and least politically represented groups in India. Although there is a scarcity of literature documenting the status of Muslims in India, a few studies have highlighted their backwardness. (Khalid 2021). Liberation of Muslim women means liberation of her own self from the darkness of its social customs and religious prejudices that have reigned for centuries; it takes great courage and strength to free the Muslim women from the indignity that has been



inflicted on her for millennia; and the Muslim youth can take the lead in augmenting this change with the support of the young Muslims, the women can be liberated from their abhorrent state in society. Everything is changing; it's a natural law. The universe, the world, the subcontinent, and men and women are all subject to change. However, the fate of Muslim women remains unchanged for centuries. They require warmth to change, and it is with the assistance of their youth that they can step into a bold new world.

While discussing the relationship between Muslim women's subordination and the need for their empowerment in society, it is important to note that the dominant discourse on Muslim women's marginalisation always portrays their marginal conditions in terms of structural disempowerment. The dynamics of lack of access to basic primary goods such as education, employment, income, and health play a significant role in the development of structured disempowerment. Aside from that, stereotypes of Muslim women have been ingrained as a result of multiple marriages, purdah based on religion, and personal laws. A nation's development is dependent on its women. In order to progress and develop as individuals, women must open their eyes and take an interest in subjects such as science and technology, as well as household chores (Sharmila Mitra 2012) and should develop themselves as real women. It is felt that individual work is not enough to develop their fate. This way the concept of Self-Help emerged. This takes about the necessary for organizing them in a group by which they get the benefit of cooperative perception, collective decision- making and collective implementation of programmes for mutual benefits. The association holds power and provides strengths; It can be an antidote to the helplessness of the poor (Husain 2019) According to Das women as members of Self-Help groups can become economically independent by being able to meet their credit needs and avoid manipulation by local money lenders. They also develop leadership and learn to work in groups which increase their confidence and independency towards life.

## **2. SHGs and Women Empowerment**

Mohammad Yunus was introduced the concept of SHGs into the micro credit in Bangladesh. SHGs is a platform for a women to improve their financial security, social awareness, leadership quality, and overall socio-economic stability. Gender mainstreaming and women empowerment are important to a nation's inclusive growth. To help women become financial independent, the Central government, State government several non-Governmental organizations have shaped SHGs in India. The Economic Empowerment for a woman through SHGs was not only benefited for any particular participant women but also get benefited for her family and Community as a whole. Furthermore Self-Help groups have risen women's savings and investment in development activities, and have had a significant impact on their overall economic status such as financial Independency, decision making, leadership, etc. The SHGs are contributing the rural economy through the linkages with Banks and NGOs, which contributes to the country. The Hashim committee recommended a programme of single self-employment for rural poor people after reviewing these programmes in February 1997 as well as the use of a group and cluster approach rather than focusing on individual beneficiaries replacing the IRDP, Swarnajayanthi Gram Swarajgar Yojana (SGSY) was launched in 1<sup>st</sup> April 1999 to promote self-employment among the jobless/ unemployed rural population. This was achieved through establishment of SHGs, Thus the members of SHGs have organised them in a group by which they got the benefit of collective perception, collective decision making and collective implementation of programmes for common benefits. The organization holds power and provides strengths. It can be an antidote to the helplessness of the poor (Husian 2019)



Therefore SHGs was Shaped as a part of the Sthree-Shakthi programme and they have proven to be effective in promoting empowerment of women. Until 2010, many non-governmental organisations played an important role in women's empowerment through formation of SHGs. The GOI, Ministry of Rural development has reformed SGSY as "Aajeevika" –National Rural Livelihoods Mission (NRLM) in 2010-2011, in twelve states which have high rate of rural poverty. The main objective of this programme is to reduce the rural poverty and build long-term livelihood opportunities among the rural poor.

### **3. Empowerment of Muslim Women through Self-Help Groups of Karnataka**

According to famous theories male domination of Muslim women by their counterparts was mainly due to the social and Economic dependency with men in society. According to government reports, Muslim Women are the poorest, Educationally disenfranchise, Economically vulnerable, politically marginalized group in the country. In Karnataka 52.1 percent of male work participation and 19.9 percent of Female work participation and in 2011 54.2 percent of male work participation and 20.5 percent of female work participation, which shows the low work status of Muslim women. The reason for the backwardness of Muslims was that had kept their women in bondage within the four walls of the harem. The issues of poverty, low literacy rate, early marriages, poor nutrition and health add to the complexity of the situation particularly in rural areas. The SHGs gave women an identity, access to information, exposure to the outside world, and the power to negotiate. They are seen as instruments of financial inclusion, participatory institutions, and as community –based organizations having the potential of social mobilization to achieve women empowerment. It has generally been recognized that organizing women around thrift and credit services as one of the effective ways in alleviating poverty and empowering women. Thus, SHGs came to be seen as the effective instruments of financial inclusion and empowerment of women. In Karnataka, majority of the Women's have joined SHGs to maintain household expenditure and to promote income generating activities after joining the SHGs their socio economic conditions are improved but some of the social taboos are still the reason behind their low participation rate in Karnataka. Self-help movement through savings has been taken up a mass movement by women a path chosen by them to shape their destiny for better. The state govt. is consciously making an effort to assist SHGs by providing revolving fund/ Matching grant under various programs." Self-help groups also empower the poor women, with 1.40 lakhs groups functioning in the state Approximately 20.00 lakhs women members are organized in Karnataka.

## **Section-II**

### **2. Review of Literature**

Review of research articles helps to know the concept, methodology used and results of the studies and hence the review of research articles was undertaken as follows;

**Rokeya et.al (2015)** were found that Islam gives men and women equal rights, but in rural areas, female children are disgraced, and the parents of a daughter are ill-treated. In rural families, women are still dominated in the name of Quran and Sunnah, and women are forced to marry, forced to stop education, and other such coercive activities that ignore their daughters' decision-making power. However, the Participating in SHGs while also being housewives and caring for their families will result in a waste of their vast potential. The Self-Help group provides them a platform to utilize their vast potential and obtain Self-Employment while also making them aware of their rights (**Yasmeen (2012)**).

**Srinivas, Asgar and Padmaja (2010)** have noted in leveraging Livelihoods for Muslim women in Hyderabad that with an increases in employment and earnings has resulted in the creation of durable



assets such as gold and land through stabilising the members' livelihoods. The members made use of the opportunities of savings and credit. Their confidence levels have gone up as well as their self-esteem and self-respect within their families. The SHGs provided opportunities to move out of their vicinities, even to come together occasionally and engage with the activities of the federation, through it required some amount of persuasion and convincing to their family members. Moreover, the few SHGs members did learn to save and deposit their savings in Banks, Post offices, chit funds etc. they also increased their household consumption expenditure in moderate level. Majority of SHG members have reported purchasing home appliances, land to increase their Economic status, also many of them used the loan amount for income generating activities (**Reddy and Reddy, 2007**). Thus women from relatively high socio-economic family background are highly empowered. Therefore it is essential that the government and NGOs working in the field should design the income generating programmes and provide skill development training to these women. This will ultimately improve the socio-economic condition of the household and lead the women to be empowered (**Husain, 2019**).

### Section-III

#### 3. Objectives and Methodology of the study

The present study was based on the specific objective that to examine the Participation Rate of Muslim Women in Karnataka and suggest the measures to increase the women participation in development process in general and Muslim Women in particular. Therefore, the Information required for this study was collected from the research articles published in National and International Journals, Magazines, reports of State and the Central Government of India. Further, NRLM and SRLM reports and hence the study was based on secondary data. Muslim women participation means woman subscribe the membership either voluntarily or any kind of motivation in SHGs is considered as participation of women in Self-Help Groups.

### Section-IV

#### 4. Results and Discussion

In this section based on the specific objectives of the study results of the study discussed and presented as follows;

Women participation in SHGs directly as well as indirectly contributes to social, economic and political empowerment. Woman participation is mainly concerned with either subscription of membership or actively involved in SHGs are considered as women participation in SHGs. Therefore, the information related to Muslim women participation in SHGs collected from secondary sources and presented in the table-1. Women participation in SHGs was broadly categorized as Women Participation in SHGs of South and North Karnataka which was based on religion. In this study, women in SHGs were classified as Hindu, Muslim and Other Minorities (Christian, Sikh, Jain, Buddhism and Zoroastrians).

Overall category consists of women belonged to Hindu, Muslim and Other Minorities in the state of Karnataka. In the overall category, nearly 3178471 women were members of SHGs of Karnataka. It was observed from the table that women belonged to Hindu religion (2971353) was found to be highest members followed by Muslim (175063) and Other Minority women (32055). Therefore, it could be inferred that the women belonged to Minority community in general and Muslim women in particular are lagged behind in utilizing the women empowerment programme like SHGs. It was very interesting result that the highest number of women participation in SHGs was found to be in Southern Karnataka (1942883) compared to the North Karnataka (1235588). Hence it was inferred that the women in South Karnataka are head in subscribing the membership and participation in SHGs for taking the advantages than the women in North Karnataka.



**Table.1, Muslim Women Participation in SHGs of Karnataka**

Sl. No.	Particulars	Religion-Wise Distribution of SHGs Members			
		Hindu	Muslim	Other Minorities	Overall
1	South Karnataka	1857028 (95.6)	71911 (3.7)	13944 (0.7)	1942883 (100.0)
2	North Karnataka	1114325 (90.2)	103152 (8.3)	18111 (1.5)	1235588 (100.0)
<b>Total</b>		2971353 (93.5)	175063 (5.5)	32055 (1.0)	3178471 (100.0)

**Source: Authors calculation from SRLM report of Karnataka 2021**

In South Karnataka, women belonged to Hindu religion (95.6%) accounts the highest participation in SHGs than the women belonged to Muslim (3.7%) and Other Minority religious communities (0.7%). Though the minorities comprises 17 percentages of total population in Karnataka, their participation in SHGs is not satisfactory. Similar results were found with respect to North Karnataka where more than 90 percent of women belonged to Hindu Community participated in SHGs compared to the Muslim (8.3%) and Other Minority Communities (1.5%). It was fact that the Muslim women in North Karnataka were more aware of the SHGs and encouraged them to utilize the benefits of SHGs compared to Muslim women in South Karnataka. Similar results were found with respect to Other Minority Communities. Regional imbalance has been glaring in overall development of Karnataka which was evident from the Prof Nanjudappa Committee report and uneven development of Minorities in general and Muslim Community (Sachar Committee Report) in particular and hence this study supports the regional disparities in care of south and north as well as Muslim women participation in SHGs.

### **Suggestions and Recommendation**

1. It was very clear from the study that the state has divided as north and south in respect of development as well as among different communities. Therefore, it is necessary to encourage the women to become member and adopt the strategy of inclusive growth for increasing the membership in SHGs especially in North Karnataka.
2. Inclusive development is an important strategy to inclusion of excluded in development programmes and hence it is important to create awareness about role of SHGs in overall empowerment of women. Therefore, the government should make use of local bodies, workers of anganawadies, gram panchayath members etc., for organizing the awareness programmes in large scale across the state in general and minority community dominated areas.
3. Muslim Women are politically aware but they are not politically empowered, because they cast the vote however the decision was being taken by their husband or any male member of the family. Therefore there is need to empower these women not only politically even economically and hence encourage the Muslim women to participate in SHGs actively that can use their vote as well as their right in a more democratic manner.
4. In order to uphold a balance between knowledge and confidence of Muslim women there is a need to alternate the leadership roles among group members. It also helps in distribute of work and responsibility. Therefore, training to potential leaders must be conveyed with focus on developing leadership skills, group dynamics and handling group conflicts.
5. Muslim women should participate in decision making of the village and community development programme. Muslim Women prefer men to take up the initiatives for the development of village hampering their voice in policy making.



## Conclusion

It can be concluded that in this study it was clear that Muslim women are lagging behind in the participation of SHGS in Karnataka. Many of them are the group members however they are not engaging actively and fully in any developmental activities of the group. Backwardness of any religion men or women in any part of the country is a national calamity that should be treated as an impediment to the entire nation. To overcome the situation of Muslim women in Karnataka efforts must be made to raise community awareness of development, greater inspiration, self-reliance, and self-correction. The overall development of Muslim women is urgently required. The need for overall development and change in Muslim society stems from their low level of aspiration, frustration, cultural retardation, and societal depression.

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