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COMMERCE COLLEGE FOR WOMEN,
RANEBENNUR**

Haveri Dist., Karnataka State, India

(Affiliated to Karnataka State Akkamahadevi Women's University, Vijayapura)

**One Day National Seminar On
MULTI-DISCIPLINARY RESEARCH
APPROACHES- CHALLENGES
AND OPPORTUNITIES**

30th June 2023

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– Challenges and Opportunities**

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“A study on Women Empowerment and Community: A special reference to an economic empowerment pre and post covid-19 period through a cooperative society”

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Abstract:

The concept of empowerment has a long tradition in the school of social sciences and exploited society. Since its appearance in the 1970s, within the framework of civil rights demand movements, the term has been used to refer to the acquisition of power by the least hierarchical population groups of the society to change their state of domination and subordination. In the days earliest, definitions of empowerment Zimmerman argues that it should be understood as the “It is a process through which pupil, organized groups and socio-communities gain mastery over hurdles and problems those relates them”. Thus, this empowerment is the result of a process of “learned hope”, this understood as it is a process of learning and using the relative skills required for solving problems and achieving some authoritative control over the man and their immediate environment, be it real control or just apparent. Besides, in this framework, community participation or involvement in organizations has a significant and positive effect on empowerment. Here we present an over study enlighten a group of women's living in the remote area of Gadag city. These women's area will iterate and kept in darkness of social life by their life partners before covid-19. Among them some women's have lost their life partners and some are seriously bedridden during the novel corona virus spread. This situation drags them from the darkness of social life and kept them into a real situation they must do some business to save their offspring's and life partners but they are not at good economic condition. In this situation one of the unregistered cooperative society “Sri Rajeshwari mahila swa – sahahaya sakarasanga” Gadag extended financial help and empowered them to do a small scale

Introduction:

Women's empowerment economically is a large-scale issue in determining the status of women and discussion on women's right is at the forefront of formal and informal campaigns worldwide. 2001 is declared as women's empowerment year by India. Empowerment is a multi-dimensional process, which enables to realize their full identity power and potentialities, capabilities and competencies of one's rights and opportunities for development in all spheres of life especially in terms of economic status. Thus, it is the process of acquiring the ability to make strategic life choices in the context.

The core elements of empowerment have been defined as agency (the ability to define one's goals and act up on them), awareness of gendered power structures, self-confidence (Kabeer 2001). Empowerment is the capacity of women to increase their self reliance and internal strength. CK and Stuart (1992) suggests that we need not “empowerment women but “power man”. According to Pillai (1995) “Empowerment is an active multi dimensional process which enables women to realize their full identity and powers in all spheres of life (1996) developed five indicators to measure women's empowerment: mobility, economic security, ability to make larger purchases, realize freedom from domination within the International Women Empowerment is a significant topic of discussion, mainly in underdeveloped and developing nations. They have lately realized that the development that they aspire cannot be achieved unless we support economically by empowering the women. The economic empowerment of women refers to their right to control the economic decisions, income, assets and other equivalents; improving their economic as well as social status. Women Empowerment means promoting women in their social and economic development,

providing them equal opportunities of employment, education, economical development and allowing them to socialize; the freedoms and rights that were denied before. It is that they too can achieve their aspirations as the men. The essential factors for empowerment are: (1) Education: Education gives one the ability to think wisely and take thoughtful decisions. (2) Gender Discrimination: A society which discriminates between the genders can never be empowered. (3) Discrimination based on caste, particularly rural women has become an issue in the strategies of balanced development with social justice, ability to influence or make a right decision, increase confidence better status and role in household etc.

Recently the second G20EMPOWER meeting of the Ministry of Women & Child Development will take place from April 4th to 6th, 2023, in Thiruvananthapuram, Kerala. The meeting aims to accelerate women's leadership and empowerment in the private sector, taking forward India's women-led development agenda. The G20 EMPOWER 2nd Meeting will be initiated with an opening plenary session on Achieving Economic Prosperity by Empowering Women, followed by panel discussions. The closing plenary session will focus on identifying key outcomes and establishing actions across G20EMPOWER priorities on points of consensus. The main discussions and deliberations in the various sessions will reflect in the Communique of G20EMPOWER and will be provided as recommendations to G20 leaders.

During the Covid-19 pandemic many of the pupils lost their lives, get unhealthy and some of them became permanently disabled especially the earning person of the family. In this regard here we are reporting the some women who suffered in this regard of the same community situated in the city centre of the Gadag.

Methodology:

The Study is purely on survey by the author. The Study is based on secondary data sources. The necessary information about the Economic empowerment and its various components are collected from interviews.

Table I: Showing the loan amount received and the tenure taken to clear, repay the loan amount.

| Sl No | Name of the Beneficiary | Age | Marital status | Amount borrowed | Business/Month (Thousands) | Period taken to repay the loan (In Months) |
|-------|-------------------------|-----|----------------|-----------------|----------------------------|--------------------------------------------|
| 1 | Dyamavva | 21 | Married | 5000=00 | 4800 | 8 |
| 2 | Kenchamma | 24 | | 5000=00 | 5300 | 12 |
| 3 | Kamala | 26 | | 5000=00 | 6100 | 13 |
| 4 | Rathnavva | 29 | | 5000=00 | 7000 | 19 |
| 5 | Sundaramma | 22 | | 5000=00 | 4000 | 15 |
| 6 | Basamma | 28 | | 5000=00 | 3300 | 16 |
| 7 | Duragavva | 35 | | 5000=00 | 4000 | 19 |
| 8 | Neelavva | 48 | | 5000=00 | 3900 | 20 |
| 9 | Kusuma | 51 | | 5000=00 | 3800 | 20 |
| 10 | Reshma | 49 | | 5000=00 | 4100 | 20 |

Data collection:

The samples (Women's) selected by the cluster method. All the samples were in the middle age group. Data collected by the interview with the samples and the secondary data collected by

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theunregisteredcooperativesociety"SriRajeshwarimahilaswa-sahahayasakarasang" Gadag.

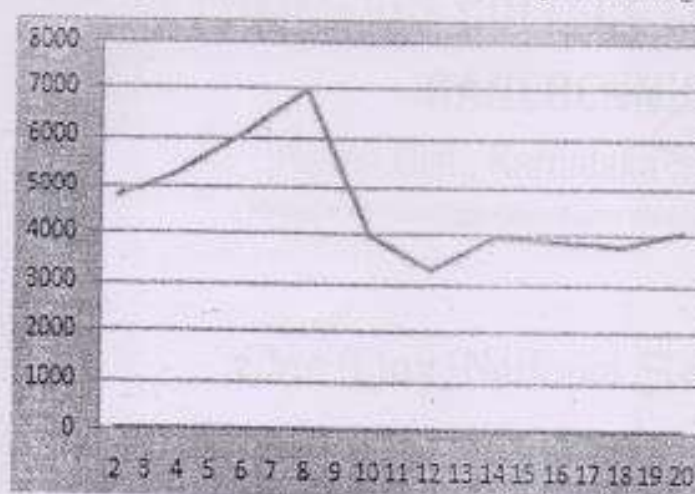


Fig1: Earning Vs Repayment Tenure

Findings: From the above graph.

1. It is found that the younger age samples were repaid the loan early because they are so energetic and did the business more time in a day.
2. In total they samples were totally not having the background of any kind of business knowledge and marketing skill hence they didn't do the business in large scale.
3. 80% of the samples took long term to repay the loan because most of the samples were spend their earnings for their dependents healthcare.

Conclusions:

The motto of the study is completely fulfilled. During the covid-19 the economic support really uplifted the economic status of the target group. The beneficiaries return the principal amount within the stipulated period; this indicates that this model can be applied for all needy peoples of the society.

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