

Empirical Research On Women's Empowerment of Gender Conflicts in Economic Studies.

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Abstract

This paper examines the intricate relationship between women's empowerment and gender conflicts within the context of economic studies. By analysing various empirical data, it aims to highlight the significant role that women's economic participation plays in mitigating gender-based disparities and fostering inclusive growth. This study investigates the relationship between women's empowerment and the frequency of gender-based disputes within economic systems. The findings suggest that increased economic participation not only uplifts women but also contributes to a more equitable society. Ultimately, the research underscores the necessity of integrating gender considerations into economic policies to promote sustainable development. The study looks at cross-country data and case studies to see how differences in women's empowerment affect economic outcomes and gender-related disputes. The findings show that enhanced women's empowerment is associated with improved economic performance and a decrease in the incidence of gender disputes, albeit contextual factors moderate these benefits, such as cultural norms, legal frameworks, and access to education and resources.

1. Introduction

Women's empowerment is a key driver of economic growth and gender equality. However, the process may spark disagreements over evolving gender roles, resource allocation, and labour market involvement, which can lead to resistance from traditionalists and impact the effectiveness of empowerment initiatives. Empirical research on these processes provides insights for policy and development strategies, highlighting the need for targeted interventions that address the challenges and opportunities arising from women's empowerment in various sectors.

Women's empowerment is a critical driver of economic growth and progress toward gender equality. Nonetheless, this process has the potential to create tension as gender norms, resource distribution, and labour market participation evolve. Such contradictions may elicit pushback from traditional groups, jeopardising the effectiveness of empowerment measures, particularly when these groups feel their established roles and privileges are threatened by the changes in gender norms and economic participation. An empirical study of these processes provides useful insights for policymakers and development practitioners, particularly in developing methods for effectively addressing and managing disputes related to shifting gender roles, resource allocation, and labour market participation.

Women's empowerment is widely recognised not only as a social imperative but also as an important economic stimulus. In rural Karnataka, however, this narrative encounters a complex reality in which increased female labour force participation does not always translate into intra-household equality. This empirical study investigates the economic features of "gender disputes", which are characterised as disagreements over resource distribution, financial decision-making, and the valuation of labour inside the home. While Karnataka is a progressive state with a reasonably high Human Development Index (HDI), rural areas continue to face structural inequities that impair women's negotiating power, such as limited access to education, healthcare, and financial resources, which further exacerbate gender disparities in decision-making within households.

Traditional economic assessments frequently approach households as a "unitary" model, presuming a pooling of resources and shared desires. This study challenges that assumption by using a bargaining model. In rural Karnataka, gender conflicts typically arise in two economic arenas. Evidence indicates that, although women often contribute as much as a quarter of household income, their authority over significant assets and expenditures is restricted, typically to minor consumer necessities rather than capital investments.

Unlike male migration to nonfarm jobs, which is mostly "growth-induced" (opportunity-driven), female labour mobility in rural Karnataka is typically "distress-induced" (poverty-led). This different incentive diminishes women's leverage in domestic disputes, because their money is perceived as a survival tool rather than a status-enhancing contribution.

LITERATURE REVIEW:

1. **Ajisafe and Oladime (2003)** studied the role of selected NGOs engaged in microcredit delivery across the country. The results indicated that the membership and outreach of these institutions have been greatly expanding; however, the overall effective cost of credit from these institutions is too high to encourage entrepreneurs.
2. **Myth:** Recent polls show that women's labour force participation in Karnataka has increased to around 35.4%, but this does not always transfer into final decision-making authority. A 2025 study of NFHS-5 data discovered that just 17.49% of recently married Indian women make home decisions on their own. In rural Karnataka, decisions on significant assets (land, cattle) are overwhelmingly male-dominated, with women "permitted" autonomy only in smaller consumption categories (food and cleanliness).
3. **Purohit (2003)** conducted a study of a microcredit lending NGO, Rashtriya Seva Samithi (RASS), in Andhra Pradesh. The study revealed that SHG members' income levels improved, and NGOs could effectively utilise local knowledge and resources through SHGs. Additionally, regular meetings of SHG members assisted them in effectively tackling their problems. Loan recovery was found to be 100%. It was observed that lack of support from male members as we
4. **Sharma's (2001) study** on the performance of SHGs in general in India found that through SHGs, women's empowerment was promoted. Their participation in economic activities and decision-making at the household and societal levels was found to be increasing, making the process of rural development participatory, democratic, sustainable, and dependent. Thus,

microfinance through SHGs contributed to the development of rural people's lives in a meaningful way.

5. **Smgh (2001) stated** that SHGs are now replacing moneylenders since loans can be accepted at any time and for any reason. There were few procedures required, and the transaction cost was judged to be too cheap. The study revealed that in the pre-SHG condition, members had accepted loans from money lenders for consumption purposes, but none of the members approached money lenders following the creation of the SHG. The study concluded by noting that commercial banks were not as quick to link with SHGs.
6. **Thmgalaya (2002) found** that encouraging thrift resulted in savings of small amounts among SHG members, which tended to find their way to the banks. He suggested that for obtaining better and long-lasting results, there was a need to coordinate the efforts of the developmental agencies, including the NGOs at the grass-root level, to ensure that SHGs are effectively supported and integrated into the financial system. There was an imperative need to avoid imposing "targets" for the formation of SHGs. The operations of the banks Conduct family surveys and appraise their demands elastically before forming SHGs.
7. **Gupta and Laxmi (2002) found** NGOs were involved in building social capital in the form of groups that can generate a sound base for their members to develop credibility as borrowers and encourage financial institutions to develop confidence in establishing a lending relationship with the group. Thus, NGOs transform the beneficiaries into 'borrowers', leading to the establishment of systems and structures in which a sustainable process of linking the
8. **Nagarajan and Lalitha (2002) discovered** that, in India, microcredit studies conducted on women SHGs dealing with income generation activities have noted positive profit levels and short payback periods for loans. Such undertakings significantly contributed to enhancing the household's physical well-being.
9. **Rangi et al. (2002) attempted** to examine the economic empowerment of rural women through SHG in Shaib District of Punjab. The study revealed that the formation of SHGs (Self-Help Groups) opened up a new avenue for the rural women for additional employment and income for the household. Furthermore, the rural women were saved from social and economic exploitation by moneylenders, landlords, and others, which allowed them to gain greater control over their financial decisions and improve their overall quality of life. It was also observed that SHG, or Self-Help Group, had provided social respect to the rural women by providing.
10. **Rao and Galab et al. (2003)** studied the impact of SHGs on poverty alleviation and women's empowerment by using different models in Andhra Pradesh. The study revealed that access to credit helped the poor to meet their consumption and production needs, and there was some reduction in gender inequalities. The women have invested the credit obtained from SHGs in new economic activities and strengthened the earlier activities taken up by them, such as starting small businesses or improving agricultural practices, which have further enhanced their economic independence and social status. They have contributed
11. **Chiranjeevulu (2003)**, in the Warangal District of Andhra Pradesh, highlighted that the organisation of women into SHGs had truly taken the shape of a movement in the district. Indeed, it is a conscious path chosen by women to shape their own destiny. The promotion of non-farm-related micro-enterprises gave birth to some very spontaneous innovations of women

in the district. The study showed that some kind of coordination and convergence were needed in marketing the product and

12. **Tnpathy (2006)** showed that the inherent limitations of the formal and informal financial sectors in providing financial services to the needy and poor led to the emergence and extension of microcredit programmes in the developing world. The study felt that the battle for total eradication of poverty from the lives of more than one billion poor worldwide required combining microcredit schemes with parallel complementary programmes at the local, national, regional, and multinational levels.

OBJECTIVES:

These objectives aim to provide a comprehensive understanding of how empowering women can influence broader economic conditions and societal norms. By addressing the interplay between economic circumstances and gender equality, the study seeks to offer insights that can inform policy decisions and enhance the effectiveness of development programmers.

METHODOLOGY:

This research will employ a mixed-methods approach, combining quantitative analysis of economic data with qualitative interviews to gather personal experiences. This dual strategy will enable a deeper exploration of the nuances surrounding women's empowerment and its implications in various contexts. The findings from this comprehensive approach will not only highlight the barriers women face but also identify successful strategies that have been implemented in different regions. Ultimately, the research aims to contribute to a more equitable future by providing evidence-based recommendations tailored to diverse socio-economic landscapes.

CORE DIMENSIONS OF THE STUDY:

1. **Bargaining Theory and Dispute Resolution:** Research employing Bargaining Theory shows that women with independent income or land ownership have more bargaining power. This is empirically connected to a decrease in the severity and frequency of family disagreements.
2. **Intra-household Resource Control:** Research repeatedly shows that when women have the "final say" in household expenditures, spending is frequently redirected to children's health and education rather than personal consumption.
3. **Social Norms vs. Legal Rights:** Empirical evidence suggests that formal legal rights frequently conflict with informal social norms. Even with constitutional equality, patriarchal customs can prevent women from accessing marketplaces alone or having their own bank accounts.
4. **Motherhood Penalty:** Economic data demonstrates a large "penalty" in which women's workforce involvement falls dramatically after childbirth compared to males, highlighting a key source of economic gender conflict in the workplace.

SIGNIFICANCE ANALYSIS:

1. **Trends in Female Labour Force Participation in Karnataka:**

Since the implementation of the Shakti plan, the female labour force participation rate (LFPR) in Karnataka has improved. The LFPR rose from 25.3% prior to the scheme to 30.2% after its adoption. Similarly, worker participation increased from 27.6% to 28.8%. The scheme has served as a catalyst for women's empowerment and economic participation in the state.

According to a survey performed by the Fiscal Policy Institute and others, 64.43% of respondents thought the free travel option on government buses was a good idea, while 55.27% of women reported switching from private to government buses. Furthermore, 57.45% of women reported saving money that they may now put toward other goals.

2. Female education in Karnataka:

Female education in Karnataka has advanced significantly, yet difficulties remain. The state has adopted a number of projects aimed at improving women's socioeconomic, educational, and financial positions. These include targeted initiatives like Stree Shakti, Shakti Scheme, Gruha Lakshmi, Udyogini, and Sanjeevini, which aim to promote financial inclusion, income generation, entrepreneurship development, and social welfare.

Government scholarships, lodging facilities, transport concessions, digital literacy programmes, vocational training, and NGO-led efforts have all helped to promote skill development and empowerment. Rural women, particularly those from marginalised social groups, face additional challenges due to financial restrictions, limited institutional access, social norms, and safety concerns.

To promote rural women's access to higher education, a comprehensive plan encompassing government, community, and educational institutions is required. This includes bolstering rural universities, expanding residential and transportation options, offering targeted financial assistance, running awareness efforts, and connecting higher education to local job prospects.

The study emphasises the importance of a holistic approach to ensuring equitable access to higher education for rural women, not only for gender justice, but also for Karnataka's inclusive social, economic, and cultural growth.

3. Female Health in Karnataka State

Karnataka has made tremendous progress in addressing female health issues, particularly through programmes to improve menstrual health and provide comprehensive healthcare facilities. Here are a few noteworthy achievements:

Karnataka has zero dengue deaths in 2025, despite thousands of reported cases. Improved surveillance, early testing, timely treatment, and increased vector-control efforts contributed to this success. The Karnataka High Court has instructed the state government to strictly enforce the menstrual leave policy, which recognises menstruation health as a fundamental right under Article 21 of the Constitution.

A study examined the health state and demand for healthcare among rural women in Karnataka, indicating that women entering menopause experience a variety of health issues, such as anaemia, stress, menstrual abnormalities, cardiovascular disease, arthritis, and diabetes. Karnataka has treated 35 lakh women (55% of the total 63.17 lakh participants) through the Ayushman Bharat Arogya Karnataka health initiative, the highest in the country..

RESULTS:

The positive impact of these initiatives is evident in the improved health outcomes for many women, as they receive essential support and resources. Continued investment in targeted healthcare services will be crucial to address the ongoing challenges faced by rural women, particularly as they navigate the complexities of menopause and its associated health risks. Addressing these challenges requires a multifaceted approach that includes education, community support, and access to specialised healthcare professionals. By fostering an environment where women feel empowered to seek assistance, Karnataka can further enhance the quality of life for its female population.

DISCUSSION:

These insights suggest that while immediate challenges may accompany efforts to empower women, the long-term benefits significantly outweigh these initial setbacks. By fostering an environment that prioritises education and workforce participation for women, Karnataka could not only bridge salary gaps but also cultivate a more equitable society overall. This approach could serve as a model for other regions facing similar disparities. Ultimately, investing in women's empowerment is not merely a moral imperative but a catalyst for sustainable economic growth and social stability.

CONCLUSION:

Empirical research demonstrates that women's empowerment is critical to economic development and gender equality. While conflicts may arise initially, the long-term results are overwhelmingly beneficial, as they lead to increased economic participation, improved social status, and enhanced decision-making power for women in various sectors. Future study should concentrate on the mechanisms of adaptability and successful intervention design.

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