CHAPTER-VI

SUMMARY AND CONCLUSIONS

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SUMMARY AND CONCLUSIONS

Gender equality and women's development has been the long time goal set by the international, national and governmental and non-governmental agencies everywhere during the past more than two decades. Among the development agencies, it is Non-Governmental Organisations (NGOs) that have greater role to play for the development and enhancement of social harmony. For the development of women and for their empowerment, NGOs have the greater responsibility to take further the development that has been achieved already. In this respect let us discuss the summary of the research we have done especially the field observations, the important policy implications and the main conclusions.

I. Objectives of the Study

The important objectives that were set for the present study are:

• To understand the status of women in the selected study areas.

• To investigate the impact of NGO strategies on the status and living conditions of women.

• To examine the role of NGOs in empowerment of women.
II. Data and Methodology

There were several methods used for the present research problem. The research was dealt with the role of the NGOs in women’s empowerment. For the case study purpose, we selected two NGOs from two different districts Dharwad and Dakshina Kannada in Karnataka. Of the total 260 women, we considered 65 women from non-SHG background and 65 as SHG members from a particular NGO in each district. The procedure for selecting sample districts was based on socio-economic development of the districts and the two districts were selected on the basis as the medium development and the high development respectively.

For the field survey purpose, we used two structured questionnaire sets. One for non-SHG members and the other for SHG members. Only women SHG members were consulted. For the non-SHG members, the questions on different issues of women’s status were asked while for the SHG members, the questions on the living conditions before their joining to the SHGs and after their joining to the SHGs.
III. Hypotheses.

As we studied the status of women earlier to the research, the following hypotheses we have set for the present study.

- The peer members of self-help groups (SHGs) display the improved status of living than the non-SHG members.

- NGO strategies positively contribute for the development of women.

- Despite their participation in SHG activities group members display certain level of gender disparities.

IV. Analytical Framework

For the analytical framework, we have used the concept of human development and tied to build the interlinkage between the development process and the human development (Figure 1.1). For the analysis of status of women, we have adopted UNDP's human development report methodology of assessing the human development using the three broad indices.
Table: Indicators Used for the study

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<th>Indicators</th>
<th>Issues</th>
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| Education  | • The state improvements in Knowledge. | • Education status  
|            |        | • Capability gained  
|            |        | • Reasons for educational deprivations. |
| Health     | • The severity of health deprivations | • Frequency of illness  
|            |        | • Cooping with medical expenses  
|            |        | • Cooping Strategies |
| Resources  | • The usage of different resources for empowerment | • Food and nutrition  
|            |        | • Decision-making  
|            |        | • Access to public participation:  
|            |        | • Control over labour etc. |

Education status, Capability gained, and Reasons for educational deprivations that could help assess the improvements in the areas of gender development. Similarly, the health aspects are captured by frequency of illness Cooping with medical expenses and Cooping Strategies. Lastly, resources are the indicator that has strong reasons to use for female empowerment. This is associated by the variables such as Food and nutrition, Decision-making Access to public participation, Control over labour etc.
VI. NGOs in Karnataka and Role of NGOs

Karnataka with its diverse geographic structure has different levels of socio-economic and cultural heritages. Different levels of development pattern among the districts have contributed for the varied level of social development as well as women's status and their development. For the development and upliftment of human capital government agencies and non-government agencies (NGOs) have activated for last more than two decades. As per the requirement of present research, we studied two NGOs, BIRD-K in Dharwad and NST in Dakshina Kannada.

Two decades ago, there were as much as 500 active NGOs in Karnataka. MYRADA (Mysore Resettlement and Development Agency) was one of the largest NGOs in India with an annual budget of over Rs. 200 Million. According to a study a number of funded organizations rose by 5 per cent annually between 1991-2000.

A study of funding under FCRA classification for the period 1998-2000 shows that activities falling under the rubric of “welfare” account for a quarter of all receipts and relief funds varied by year, based on major disaster like cyclones or earth quakes occur while rural development activities account for 15 percent and building construction activity
between 11-14 percent. This is in contrast to state funding, 40 percent of which went to rural development followed by 18 percent for social justice and empowerment work, and another 13 percent for activities related to human resource development, like education (Table 3.1).

There are a number of NGO headquarters, urban oriented NGOs and support groups, which are based in Bangalore, that work across a range of issue areas. A study of 102 social action groups and 215 activists by George Joseph provides a clearer picture of the NGO sector in Karnataka in 1995.

Apart from rural development NGOs, there are number of urban groups that are working on various development initiatives on various issues. Some of the these groups have emerged in response to specific problems, which include: Child labor, communication skills, lack of urban services, the problems of low income settlements in migrant communities and so on.

Until now, we can find a wonderful NGO networking at National, state and local level in Karnataka. Karnataka has strong formal networks and federations of NGOs in rural as well as in the urban. The best known amongst these is the State level Federation of Voluntary Organizations for
Rural Development in Karnataka (FEVORD-K). The latter is one of the well-known state level rural developments NGO networks that started in 1981. Its main objectives include promotion and cooperation and understanding amongst member NGOs, strengthen existing NGOs through appropriate training initiatives.

The two NGOs that are selected for the present study represent the two diverse regions one semi-malnad cum northern plateau and another the coastal and southern district. BIRD-K Dharwad has involved in agricultural and rural development that also includes women's development. NST, Guruvayankere (Dakshina Kannada) has engaged itself in agricultural and environment conservation and sustainable development with women's SHG promotion activities.

Despite their development excellence, NGOs need to incorporate some important and necessary development policy prescriptions and try to implement in their agendas for the development women, lack of which, our field observations held that, a greater level of gender disadvantages are persisting. From the gender perspective, some roles of NGOs for the important gender sensitive issues can be discussed as follows.
Health issues have the important implications over the gender development. This was our main focus while dealing with field study. There is much space NGOs to play necessary roles to improve the health care facilities. There is greater bias against the accessibility over the medical doctor and medical facilities especially for women in Dharwad and educational backwardness has contributed much ignorance among women (Table 5.1). It is also due to lack of awareness about the medical knowledge and also about the extent of the severity of the problems (Table 5.2).

When we talked to the respondents about their educational achievements, we thought that we should seek the advantages of education. Women in medium developed district are much able to read and write with 83.33 percent as against 71.43 of D Kannada (Table 5.4).

Income has been seen as an important factor in removing the poverty. Much importance is given to women's control over the resources rather than simply possessing the resources. Here the women were asked to furnish the information on their possession of income resources as well as their control over the same resources (Table 5.5).
The credit has a larger appeal for development of the women worldwide. We clearly understand the factor that the developed district has the borrowers due to their children’s marriage and children’s education. Only respondents from high-developed region (Dakshina Kannada) have taken loans for the children’s education and there is no example of this activity for the less developed district (Dharwad). This is the very indication of the regional disparities in the socio-economic fronts of the selected districts and is having much impact over the status of women and particularly on education of children including those girl children (Table 5.5).

Decision-making process is seen in the form of exercising the choices. The micro-level decision making process has been captured through the different indicators based on the very vital areas of decision making in an intra household context. For the decision-making by the respondent jointly with the husband alone, Dakshina Kannada has the favorable figures since Dharwad lags behind in terms of the same. The socio-economic development process has its own impacts on the growth of human capital (Table 5.9). This kind of the situations would result in non-participation of the women in at least important fields such children’s
schooling has resulted most deprived situations for children's growth (Table 5.10)

Public participation has been most opted tool of researchers and development practitioners. The deep-rooted gender bias in the society has caused the women a depressed class and vulnerable. Women's public participation has its own preconditions to achieve women's development such as socio-economic development and access to basic education (Table 5.12).

The violence so far suffered by the respondents is shown in the table 5.18. While poverty is playing major role in violence against women in Dharwad, it is husbands' drinking in Dakshina Kannada that is creating much space for women's violence (Table 5.18)

Here, we have tried to analyse the scope for the possible role to play Non-government organizations to develop and empowerment women. Each issue we have discussed has its own importance from he policy-making point of view. So far we discussed here the field results that directly reflected the respondents' perspectives on gender deprivations.
VI. Policy Implications

The present study has several policy implications on the issues related to the women's development and empowerment.

Health:

- Health is the area of much gender sensitivity. A number of respondents have disclosed their state deprivations especially on accessibility and the control over health care resources. This type of the deprivations found in Dharwad.

- Women tend to be sensitive over the physical as well as the mental health hazards that best reflected in the field observations and need to be taken care off.

- Low literacy contributes much for the women's declined status of health, and hence should be tackled (Table 5.1).

Education:

- Literacy/education has the vital perspectives on the gender development. Lack of education and knowledge women tend to suffer exploitation and discrimination, which is the direct outcome of male dominance.
o Illiteracy and ignorance is basically influenced by the socio-economic advancement of particular region and this has direct impact on women’s status (Table 5.4)

Resources:

o Women’s decision-making within and outside their household and their public participation could be important resources of empowerment and NGOs should concentrate on these issues so that proper strategy should be initiated (Various tables on this issue in Chapter 5).

o Credit proves to be strongest strategy for women’s empowerment and SHG-NGO interlinkages to promote women’s development, has rich dividends.

VII. Conclusions

The research so far we have discussed in this thesis reveals that the analysis of field survey conducted in the two sample districts of Karnataka. The study also bears the analysis of the secondary data on the present status of women in the state. Much of our work is related to the NGO roles in development of women. Much of the field survey dealt with the preliminary enquiry about the status of women who are not related to
any SHG/NGO activities and to the women who are members of SHGs. Our goal was to differentiate the advantages and disadvantages of being and not being the NGO participants and its implications on women's living conditions.

The field survey in Dharwad district revealed that women being non-SHG members obviously show poor performance in terms of their status. But the regional development also influences the living status of women. The similar experiences were observed in Dakshina Kannada but were actually influenced by the socio-economic cultural diversities and development of the region. This a lot of influence over women's status. The relevant findings that are visible in this study are more qualitative in nature since the study itself has the qualitative approach and would be much open to the everyday realities. Women in Karnataka have more or less present the similar set of experiences that are found in this study, which are of much concern for the policy making point of view and to develop the further research problems that may contribute for other such studies.