CHAPTER -I

INTRODUCTION

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I. The Background

Human development can be attributed to different factors that directly affect the process of the growth of the human capital in any corner of the world. The successive human development reports that begin to appear since 1990's have indicated that the role of government and more recently non-government agencies, play and important role to improve the living conditions of people and more particularly that of the women with the notion of empowerment.

Human development concept necessarily includes the issues of development of women. For the first time in 1995, the tools and the methods to measure the well being conditions of women was proposed by the human development Report 1995 brought out by the United Nation’s Development Programme (UNDP hence onwards) (UNDP 1995). But the quest for women’s development goes back to the writings of Adam smith to contemporary scholars. The economists, sociologists, anthropologists and demographers have more effectively portrayed the vivid picture of women’s vulnerability in diverse societies and their status as second-class citizens. Despite government efforts to reduce gender inequalities and to achieve welfare, there exist severe gender inequalities in the present societies. In India, the scenario of women’s vulnerability in rural areas\(^1\) is most serious and needs a quick attention.

\(^1\) It can be learnt from the existing literature that even though there prevail much gender inequalities in the urban areas, rural villages present a very serious and systematic gender bias due to poverty and socio-economic backwardness as compared to the women in urban areas. Hence, the present research work mainly focuses on the living conditions of women in the rural villages.
Since from the two decades, there is a growing body of literature on voluntary organizations that have been working for the development and empowerment of women in Karnataka and elsewhere. A number of voluntary organizations have come with the agenda of women's empowerment with different strategies. A number of studies on Non Governmental Organizations (NGO's for short) have explored the working and achievements of the voluntary organizations that display a range of issues for policymaking and further research in this field. The present research aims at exploring the roles of NGO's in empowerment of women in the selected districts.

II. Statement of the Problem

Gender inequality has caused the much-discussed problem of feminisation of the poverty. In order to develop and empower women, the government has been formulating policies and plans that have been executed by either five-year plans or other development projects since independence. Among the review of studies to evaluate the plan programmes operationalised by the government of India, the studies to evaluate the development projects including that of women development and empowerment programmes have resulted in an important paradigm shift from 'welfare' to 'development and empowerment' especially after the 1970's. Since 1980's and 1990's, in the areas of women and child development, a number of women development schemes have been
implemented through the Panchayat Raj Institutions (PRIs) everywhere in the country.

During the 1990’s, NGO’s emerged as the major stakeholders in the area of the development and welfare of the society. Among the development initiatives taken by the NGO sectors, the issues of women’s oppression and gender equality are more vital.

Stree Shakti programmes to empower women through Self Help Groups (SHG for short) have been initiated and implemented by the Department of Women Development and Children (DWDC) in Karnataka are important steps towards the upliftment and development of poorer sections of the society and particularly the women. Similarly, rural women’s empowerment programmes have been initiated by World Bank and implemented by the women development corporations and the NGO’s anywhere in the state are aiming at the empowerment of women in the society.

III. Review of Literature

During the last more than two decades, the literature on women’s development and the non-governmental agencies in the development of women has been growing. Much of the literature is produced by the international aid agencies such as World Bank and United Nations Development Program (UNDP) on the issues of women’s labour, gender
inequalities, empowerment, etc. Here, the literature is based on the selected studies of women’s issues and the NGO’s in the developmental perspective and the empowerment of women has been reviewed as below.

**Women Empowerment and Non-Governmental Organizations: A Look at Concepts**

The literature on the empowerment of women has been appearing in the area of the development field since at the beginning of the 1980’s and came as a fundamental development paradigm at the latter part of the 1990’s. Before this, it was the women’s Movements in the early 1970’s and the beginning of the 1980’s that contributed the different paradigms and concepts such women’s emancipation within and outside the household, women’s discrimination in labour market and gender discrimination within and outside the household. Among these different paradigms empowerment of women is more glaring and garbing the attention of the scholars and researchers worldwide. In the following we will deal with the review of the literature on emergence of the concept of empowerment of women.

- **Evolution and Concepts of Women’s Empowerment**

A number of empirical studies on the empowerment of women have been undertaken by the NGO’s, Government agencies, scholars and researchers and so on. Some of the important studies have been reviewed here so as to attain the concept of the term *Women’s Empowerment*. 
Karl (1995) brings about the clear picture of the empowerment approach backed up by women's work participation and decision-making in all the major strata of the life. The author examines women's socio-economic and the legal participation in decision-making and empowerment and the different problems that the women face throughout the world.

Stein (1997) held that empowerment is a strategy that has the utmost goal of an equitable distribution of power and resources. In her empowerment concept, the author is mainly concerned with women's health, and the three important concepts such as Equity, Education and Empowerment.

Narasimhan (1999), in her case study, used empowerment approach as an alternative strategy that addresses the gender issues taking NGO, Action for Welfare and Awakening in Rural Environment (AWARE). In her work, the author has recorded the AWARE's working on empowerment approach, that is empowerment of women by the psychological perspective first so that they should prepare themselves to develop with confidence.

Sommer (2001) found empowerment approach that intends to liberate the poor to liberate themselves from a system of bondage that leads to their own improvement. The author has showed the experiences of NGO's and individuals. Self-Employed Women's Association (SEWA) has the much credit to involve the trade union members, bonded labours including poor agricultural workers.
Empowerment: A conceptual look

The concept of 'empowerment' has been gaining much attention as an important development strategy since 1990's. Many development activists and researchers have produced sufficient literature in this regard.

Beteille (1999), with the conceptual issues of the term 'empowerment', has deeply thought over the Indian way of empowerment approach i.e. the safe way of providing quotas on the basis of community, caste and gender. According to Beteille, the idea of empowerment may be invoked in any context in speaking about human rights, about basic needs, about economic security or about the conditions of dignified social existence.

Stein (1997) studied the empowerment approach especially with the health care methods. According to the author, the empowerment approach has the important concept of control of resources that leads women to access the power and certain entitlements to improve their living conditions.

As Singh Roy (1995) found the central thrust of the process of the 'empowerment' as the dynamics of power. Power has widely been defined as 'one's capacity to influence or control others by having effective control over resources and ideology'.

Karl (1995) discussed the concept of empowerment in terms of work participation and decision-making. The empowerment process for women that took place in South Asia, Africa, the Middle East and Latin America.
Townsend et al (1999), in their work focused a new light on empowerment by showing how women can take power into and over their own lives. The researchers introduced the achievements of rural Mexican women, with introducing a new paradigm of 'Self Empowerment'. According to the authors, 'empowerment' more psychological, more convenient and participatory perspective and is based on the 'power' and it involves gaining access to a full range of human abilities.

According to Mohanty (1995), there is a certain definition of empowerment, suggested in this statement as structuring women's capacities that can be achieved through 'full participation of population'. Mohanty observes, 'many scholars and activists of some social movements have uncritically accepted the use of the term, 'empowerment, partly because of the global discourse which actually is an outcome of western discourse in the sense that it emerged as a result of women's movements in the west, and he puts it as 'the concept of empowerment implies formal rather than substantial power and it involves a kind of external upper level agency that grants power than pursuing it by any kind of external force'.

Non-Governmental Organizations: Evolution and the Conceptual Emergence

The concept of NGO's goes back to the era of Budha and Mahavira to Basaveshwara. Today, NGO's are emerging everywhere in the field of welfare and development. These are referred to as voluntary organisations,
and non-profit organizations synonymously. The following review of literature will trace the evolution and conceptual overview of Non-Governmental Organisations.

Following the emergence of the concept of the NGO's, Lawani (1999) has the study of a case in Solapur district of Maharastra, India. He studied the voluntary organizations purposely to evaluate their mode of functioning, feature of their working and the difficulties they face during their functioning in the Sholapur district. In his study, the author argues that voluntary organizations came into existence soon after the attainment of National Independence but the real influence of the NGO's was seen during the period when India opened its economy and accepted the globalisation of market.

Bhose (2003) with his experience of working with the NGO's, tries to build the relationship between the voluntary organizations and rural development and has seen the same with the lenses of rural development. Here, the author tries to develop a theory of voluntary organizations introducing the seven kinds of voluntary organizations.

**Role of Non-Governmental Organizations:**

Dhabi (2004) explores the role of Non-Governmental Organisations on advocacy and human right approach to the development. In his study the author has argued that the development of people requires their active participation and the possible roles that NGO's must play for development of people through the grassroots level organizations.
Another study, UNDP’s human development report (2002), with its thematic title of ‘deepening democracy in a fragmented world’, emphasizes much on the developmental roles of NGO’s at the global level. The report has given the utmost importance for the NGO’s that are helping to reshape the global polities by playing two distinct roles. First is to put pressure on the decision makers through campaigns, second, being involving them directly in global negotiations. However, with its conclusion, it warns the NGO sector that they should be accountable for their actions, otherwise, they risk in loosing the public confidence.

Tilak (2004) traces the role of NGO’s in education in India with briefing seven major NGO’s working in the sector. The author, here, opines that the NGO’s should realize that they could play an important role in creating good practices, agenda setting, networking, and assisting social movements. However, he concludes that though with the limited coverage, NGO’s could produce significant demonstration effects, influence public action and policies of government and also of other NGO’s.

**Micro Credit, SHGs And NGO’s**

As mentioned earlier, NGO’s are working through the SHGs at grassroots levels for the development of women. These groups are working with the micro credit programmes as important tool of women’s development and empowerment. As the literature reveals, micro credit by the SHGs leads the beneficiaries to actively involve in the group formation and peer monitoring, much of the literature is dealt with the former issue.
In his study of two NGO's, Shylendra (1999) deals with the working of self help groups (SHGs) promoted by Self Employed Women's Association (SEWA) and Aga Khan Rural Support Programme (AKRSP) in Gujarat. The SEWA and AKRSP, the two most leading NGO's, that have been selected by the researcher for the case study on the ground that they have successfully implemented the concept of SHG in the quest for the full employment, self reliance, and the empowerment of the women. The author, here, concludes that SHGs can certainly be effective instruments of the financial intermediation for the poor and given the kind of the efforts involved in initiating them, NGO's can certainly play a major role in their formation and ensuring their successful functioning.

Rajasekhar (2000) in another study, showed the performance of two NGO's Sreya's and RASTA (Rural Association for Social and Technological Advancement) in Kerala. In his study, the author examines the belief that government agencies, donors and NGO's link micro-finance to poverty alleviation and women's empowerment directly and argues that the above belief does not hold any water since there exist a lot of hindrances in the way that the NGO's face.

Geetha Rao (1999) attempted to explore the possible potential of micro - credit as a tool of empowerment of women. With the case studies of the two NGO's, the researcher tried to investigate the impact of NGO's intervention (through SHGs) to the empowerment of women in the selected areas and
concluded that the respondents did reveal no idea of decision-making and gender equality and it made development sensitive approaches to empower women and showing the fact that micro credit alone cannot empower women.

Madheswaran and Dharmadhikari (2001) in their study based on the activities of Self Help Groups promoted by the Maharastra Rural Credit Project to empower women, examine whether the scheme serves as the important tool to empower women. Using Joseph Stiglitz’s ‘theory of asymmetric information and peer monitoring’ concluded that the factors such as lending for consumption purposes (especially for poor), savings and rotation of savings by group of members are attributable to the success of group lending. They also feel that for the poverty alleviation and empowerment of women, intervention should be a continuous, with the intervention at a steady pace rather than with the target oriented intensive efforts.

Rajasekhar (1994) Studies the savings and credit patterns of the SHGs promoted by the 13 NGO’s that come under the NOVIB and HIVS and tried to explore the objectives behind the formation of SHGs and their operational objectives. Whereas Rao (2003) in his study that dealt with the development of women with the dairy cooperatives in Andhra Pradesh and Karnataka, found that the gradual development of women in decision making which
was possible by the training given by the Support to Training and Empowerment Programme (STEP) introduced by the ministry of Human Resource Development. Also the study has analysed the performance of STEP and the non-STEP related women development activities.

IV. Objectives of the Study

The main objectives of the study being undertaken can be seen as below.

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

The available literature enlightens us about the prevailing status of women in Karnataka. It is evident from the studies that there exist a widespread gender inequalities in the state. Karnataka being medium developed state in terms of socio-economic development and merely occupying a seventh place in terms of human development. Women experience a severe gender inequalities in the intra household context. The Karnataka human development report (1999) can show a better picture of the persisting situations regarding women's discrimination and emancipation in the state. The first objective of the study will aim at analyzing the persistent socio-economic status of women so as to give the clear understanding of the situations.

• To investigate the impact of NGO strategies on the status and living conditions of women. During the last two decades, the impact of the NGO strategies is more evident. There are a number of NGO's that are
involved in the developmental activities for the welfare of the society particularly for the development and empowerment of women in the different parts of Karnataka. Here, we want to see, particularly through the second objective, the strategic impact of the ongoing NGO efforts on the living conditions of beneficiaries in the selected study areas.

*To examine the role of NGO's in empowerment of women* The foremost aim of the present research is to examine the developmental role of NGO's. Most of them have their agendas that work for development of the society. Some NGO's proclaim that they are involved in the welfare of the society and some other are involved with entirely new agendas. Our aim, here is to clearly explore the appropriate roles of the NGO's that will well work for the welfare of the target group, particularly in empowering women.

Hypotheses:

Since this study is entirely based on the primary data from the two selected districts and selected NGO's, the method of data collection gives us enough scope for testing our hypotheses based on the empirical results. Here, we will try to test the assumptions made on the population parameters. The important hypotheses are as below.

* The peer members of self-help groups (SHGs) display the improved status of living than the non-SHG members.
The beneficiaries of the development project are expected to show improved status of their living. It is also evident from the various empirical studies (Shylendra 1999) in general and from the living situations of project beneficiaries that their living conditions are improved. Hence, we here, hypothesize that the peer members of the selected SHGs show improved status of living after their joining to the respective NGO’s (after participating in SHG projects).

- **NGO strategies positively contribute for the development of women.**

A number of NGO’s are coming with the notion that they provide advocacy and empowerment for the poor and marginalized sections of the society. At the very grassroots level, NGO’s provide the development support to the respective beneficiaries with this experience; we put the second hypothesis to test whether NGO strategies could benefit the poor group.

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

Despite development initiatives, there persist gender inequalities. The problems are more glaring in the areas, where the pro-development activities are prevalent and that is too by NGO’s. Under these circumstances, it is hypothesized that,
despite the working of NGO's in the selected field areas, there still prevails gender discrimination in different forms.

V. Research Methodology and the Database

Before going to the main methodological issues that come before the present research work, let us go for the analytical framework of the interrelation between development process and human development. Here, we will see a specific emphasis on NGO's roles (development efforts) and human development.

NGO's and Human Development: A Conceptual Framework

NGO's are expected to result into welfare of the society particularly the achievement of human development in different respects. We will accept this approach if we see the UNDP's human development reports that define the aim of the development (Economic) is to expand the human capabilities and choices (Huq 1991). The figure 1 shows the same theme.

As the figure reveals, there exists a lot of human deprivation and inequalities\(^2\) that is to be addressed by the government and Non-government efforts by their appropriate interventions. These interventions are expected to result into the overall development that could enhance the opportunities for human development.

\(^2\) A detailed discussion of statistical data on these issues can be seen in the chapter 2.
Figure 1 Interlinkage between Development Process and Human Development

Human Deprivations and Inequalities

Intervention By

GOVT Efforts

Development Process

Leads to

Human Development

Leads to

Women's Development/Empowerment
And obviously human development aught to result in the reduction of human deprivations and gender inequalities. According to the several studies, women’s empowerment leads to the development of women and to achieve the socio-economic advancement of the poor and their control over the resources, due to lack of which they were previously marginalised (UNDP HDR 1995).

Chapter Scheme

The focus of the research is on the nature of the work of the NGO’s for the empowerment of women. The following are the chapters that will further add to the analysis of the thesis.

**Chapter 1 Introduction** deals with the general introduction to the thesis. It also explains the statement of the problem and the review of the literature with the methodology of research and particulars on the database. The chapter finally presents the organization of the thesis.

**Chapter 2 Status of Women in Karnataka: An Overview** looks into the analysis of the panel data on the status of the women in Karnataka. The chapter contains the data on the persistent gender inequalities with the special look on the demographic situations.

**Chapter 3 NGO’s and Women’s Empowerment: A Conceptual Overview** looks after discussion of the concepts and paradigms that rose out of the emergence of NGO’s, and empowerment approaches. The chapter also
discusses the women's movements that mainly contributed for the new concepts, particularly the concept of empowerment.

Chapter 4 Sampling Methodology presents the sampling methodology adopted for the present research in the detailed manner. In addition to this, the chapter gives a brief account of the study of NGO's in the selected districts.

Chapter 5 NGO Roles and Women's Empowerment: An Analysis of Empirical Results gives the information on the analysis of the empirical results for the assessment of the strategic impact of the empowerment process on the beneficiaries. The data would be analyzed by testing the proposed hypotheses on our observation of the population data.

Chapter 6 Summary and Conclusions concludes with detailed summary of the research work done.

The Database

The primary data are collected through the interview schedules and questionnaires. The more qualitative is captured by the method of focus group discussion (FGD). The secondary data are collected from the census reports, various study reports, research reports, and NGO reports on women's issues. The most important data on the women's status were procured from the Census reports and the National Family Health Survey (NFHS - 2) report.
As a researcher of the women’s issues, we wanted to see behavioral attitude of women beneficiaries of the particular NGO’s. To achieve this goal, it was decided to consider only women beneficiaries of SHGs in the selected study areas. Accordingly the interview schedule and the questionnaire were prepared. For the in-depth interviews, the focus group discussions were conducted. To substantiate the impact of the NGO strategies on the living conditions of the women, we divided the respondents into two categories such as SHG members and non-SHG members so that we can create some space for the comparative analysis of the empirical results. A separate set of the questionnaire was prepared for SHG members and the alternative schedule for the non-SHG members. For the in-depth interview of the all the members (irrespective of sex, gender, age group, community etc), the FGDs were conducted in the selected villages of the sample districts.

The method of constructing the questionnaire

Since we have shown the interrelation between the Development process and the state of human development. As per methodology of UNDP HDR indices, we have used the following variables in the questionnaire to capture the status of women. These variables can be seen under different indicators.

- **Education**
  - Education status
  - Capability gained
  - Reasons for educational deprivations.

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3 For the detailed reports on the FGDs, see the appendix.
• **Health**
  - Frequency of illness
  - Cooping with medical expenses
  - Cooping Strategies

• **Control over resources**
  Access and control over financial resources
  - Control over money
  - Maintaining savings
  - Effective control over earned income
  - Borrowing from banks

• **Food and nutrition**
  - Food System
  - Food intake
  - Food deprivation
  - Victims of food shortage

• **Decision making**
  - Management of finances
  - Decision making about children’s schooling
  - Decision making about children’s marriage
  - Family purchases
  - Decision making about spending personal income
  - Decision making about the agriculture activities

• **Access to public participation:**
  - Participating in social organization
  - Participating in voting
  - Attitude about the women’s capabilities
  - Attitude about women’s obedience
• **Control over labour**
  - Time spent for work in own field
  - Time spent for work in other's field
  - Time spent in cattle rearing
  - Time spent in government service.
  - Time spent in Domestic chores
  - Time spent in leisure

• **Control over marriage and reproductive rights**
  - Age at marriage
  - Disadvantages of early marriage
  - Fertility
  - Use of birth control methods

• **Control over physical security and mobility**
  - Violence against women
  - Experience of mental depressions
  - Status of mobility

For the sake of comparative assessment, we kept the questionnaire in such a way that the questions were asked to the experiences of women on the above mentioned variables before they were the SHG members and their experiences on the same information after their joining the groups. On basis of this method the two separate questionnaires were framed. For obtaining more in-depth and qualitative information the Focus Group Discussions were conducted. This method was applied mainly due to the inability of our questionnaire or interview methods to grab the qualitative information as it was done successfully by the FGD methods.
For the analysis of empirical results, the simple percentages and averages have been used since much of the analysis is based on the qualitative approach. For the processing and analyzing the field data, the Statistical Package for Social Scientists (SPSS) is being used.