Chapter – VII

SUMMARY OF FINDINGS CONCLUSIONS AND SUGGESTIONS

The study was undertaken with the objective of making an assessment of the NGOs/SHGs and the NSS in relation to their role in the empowerment of women. The study has been based on empirical survey of the selected SHGs and the NSS and the selected members and volunteers respectively. The study has provided an extensive and exhaustive analysis of the conceptual dimensions of the two social service oriented organizations, their functions and their impact on the members volunteers involved in relation to the broader aspects of women empowerment. Obviously the researcher has provided a comprehensive background of the socio-economic profile of the respondents, their views and perceptions on issues relating to women empowerment in different areas like social, political, economic, legal and cultural etc.

The study conducted in some selected areas in the two talukas of Dharwad district has yielded some useful results and findings. The same have been summarized in this chapter. The major findings and conclusions on the theoretical, and factual aspects of the research topic have been presented here.

Findings And Conclusions :

1.1 Women enjoyed higher status in ancient India compared to their counter parts in contemporary Greek and Roman civilization. Some samhita of Rigveda were written by women and lady philosophers and Brahma Vadinis dedicated their whole life to education. Co-education existed in Ashramas and women enjoyed freedom relating to their marital status. Women philosophers like sulabhi, Maitreyi and Gargi made real contributions to the advancement of knowledge.
1.2 A decline in the status of women started after the Vedic period. Marriage age was reduced. By 100 AD during the period of the Hindu Law giver Manu women came to be considered as mere possession of men. The status of women further reached its all time 100 during the Islamic rule. Purdha was introduced during the middle Ages. In course of time women become completely illiterate and dependent on men.

1.3 Women's movement in India began with a small group of urban elite and its success was largely due to the associational politics of the late 19th and early 20th century. Freedom movement gave an impetus to it. Men tried to project progressive image to the British. The two women's associations WIA and AIWC were formed and it helped women to acquire right to franchise and the eligibility for membership in legislatures.

1.4 The post independence period saw concrete measures of women empowerment. The constitution of India grants equality to women and empower the state to Adopt measures for affirmative discrimination in favour of woman. In pursuance of UN's suggestion the Government of India appointed a special committee on the status of women in the context of changing social and economic conditions in the country. There came about a shift in viewing women as targets of welfare policies in social sector to regarding them as critical actors of development.

1.5 Successive Five Year Economic Plans emphasised the need for women empowerment through some major strategies viz. (1) employment and economic independence (2) education (3) access to health care and planning (4) support services to meet practical
gender needs and (5) the creation of an enabling policy institutional and legal environment.

1.6 Organisational structure for women development emerged with the establishment of Central Social Welfare Board KG3) and setting up of the Department of Women and Child Development (DWC) in 1985. Setting up of National Commission for women by an Act of Parliament is a significant step.


1.8 Some major policy approaches have been brought forth in which women's concerns are properly reflected articulated and seriously addressed viz.

The impact of various development plans, policies and programmes have brought about perceptible improvements in the direction of mainstreaming of women into the national development process. Significant gains have been achieved in the areas of women's health status. Sex differential infant mortality rates have been bridged. Maternal mortality rate has declined. There has been a distinct orientation in favour of women's equality and empowerment in the field of education. There has been marked rise in women's employment and work participation.

Despite the implementation of various schemes progress and policies for the women development and empowerment there are still some areas of concern which need to be probed and addressed by the government and NGOs to that the true spirit of the India Constitution in the direction of women empowerment is realized.

One of the major areas of concern is that most of the women as in the rest of world continue to be excluded from the decision making process. The exclusion pervades all levels government, corporate, societal and household. Lack of access to social entitlements further exacerbates poverty. Women continue to be in marginal employment and low levels of skills. The present social construction of gender largely relegates women to the inside sphere. Gender discrimination today is one of the most all-pervading forms of deprivation. Gender violence both societal as well as domestic continues unabated. Law self esteem, institutionalized subordination in society, ignorance of laws and above all thread of violence creates a vicious intergenerational cycle of poverty and deprivation.
1.11 Non-Government Organisations and National Service Scheme are two voluntary organization which have been engaged in women welfare and development in India.

NGOs consider women empowerment as a process and facilities the communities to continue their struggle and bargain their rights. The approach of NGOs in this area is holistic and contextual NGOs organize the marginalized groups and follow a strategic approach. Self Help Groups as a variant of NGOs have emerged as a major strategies for the convergence of services and activities. (1) The economic participation of women through SHG will enhance women confidence and decision making ability (2) Develop in them leadership qualities (3) help them control/manage the resources available to them (4) improve their interpersonal relationship and help women counter their unequal context and improve the quality of their lives. NGOs and SHGs play a complementary role in the process of women empowerment. The objectives of women empowerment is practically implemented by the SHGs while NGOs provide the necessary ideological and practical support in the functioning of SHGs.

National service scheme aims at developing a sense of social consciousness among the students by involving them in some social service schemes planned and administered by the colleges and universities with the necessary minimum financial support from the Government. Both the male and female volunteers of NSS are made to realize the social issues confronting the womenfolk and they will be motivated to involve in the women empowerment works within some limitations. The volunteers can involve in planning and executing development progress which may be of relevance to the helpless and ignorant rural women.
2.1 Reviews of the publications on NGOs and women empowerment in the present work relate to a few case studies and large number of other studies have focused on macro analysis of the women empowerment, women exploitation and the role of NGOs in the area of empowerment of women at the national level.

Vanita Vishwanath’s study on “NGOs and Women Development in Rural South India – A comparative Analysis” is focused on the measurement of the efficiency of NGOs in deriving economic benefit, development of leadership capacity and increasing the collective power of women. The study is based on the analysis of the working of two NGOs in Karnataka – India Development Service (IDS) and Grama Vikas. Making a comparative analysis the author has observed that programme related initiative and decision making aspects of leadership capacity are better addressed in Gram Vikas programme than in IDS projects.

2.2 The study on 'status of Rural Women in Karnatak' by National Institute of Advanced Studies in based on an empirical survey on issues relating to economic social, political and legal aspects or women in regional setup like Karnatak. The study is unique both conceptually and in methodology. The findings indicate the highlights of violence against women, property ownership healthcare and others that impact on women's lives.

2.3 The study by P. Jameskil by on “NGOs and Empowerment – A study of Women SHGs in India” is based on a survey of 15 NGOs in Karnataka and Maharasthra. The author interviewed 77 SHGs of Poor women. Findings of the study indicate that women closely respond to the notion of changes in their agency as being key to what they see as empowering.
2.4 The research project on "Income Generating Activities for Women: Some case studies" by Indian co-operative union and sponsored by UNILEF has scrutinized four projects (i) Lijjat Papad Centre, Gujarat (ii) Tamil Nadu Sarvodaya Sangh (iii) Woollen Handloom Weavers of Pam pore and (iv) Sikri Grass Handicraft Work Sursand Bihar. The study has revealed that these units have failed in meeting adequately the needs of women.

2.5 The study on "Women's Place" by U N Nahar and others is based on personal interviews with women respondents belonging to three type of professionals viz., teaching, medicine and law. The main refrain of the study relates to options and limits in women's professional career. The findings of the study reveal a high degree of job satisfaction among medical and teaching respondent professionals. Lady professional have not experienced harassments. However family duties have come in the way of their professional duties. Rise in status, financial wellbeing, self-confidence etc. are the perceived positive effects of work.

2.6 The study on “NSS and change in social perception” by Mohammad and Soman is “field survey covering 150 NSS volunteers. The authors have conducted that NSS helps the NSS volunteers in imbibing the qualities of initiative, persistence, fearlessness, freedom of thought, independent decision making, capacity for solving problems, self confidence, assertiveness, capacity for persuasion, openness to correction etc.

2.7 The major part of the reviews on the related literature pertains to general discussion of the empowerment of women and the role of NGOs SHGs and the NSS. The main refrain of the books and research papers on the subject relate to the analysis of the major areas of
empowerment viz. social, political, legal and economic. The various authors have tried to provide a macro level picture of the implications of empowerment of women in these vital areas.

2.8 The book "Empowerment of Women" aspects of women empowerment viz. general, political, legal, social, economic and cultural. The contributors to the book are experienced academics, social activities, legal experts and research associates etc. The book is an outcome of papers presented at the seminar on "Women Empowerment" organized at the centre for gender studies. University of Madras, 1995.

2.9 Jyoti Mitra in "Women and Society - Equality and Employment" has provided an extensive compass of views on different aspects of women's development with particular emphasis on women empowerment and the goal of equal opportunity.

2.10 Joel SGR Bose has made an attempt to assess the role of NGOs in development of the rural society in the country. He has aptly described that for NGO commitment its spinal cord, professionalism is its brain, and values are its lungs.

- Is Sundaram in his book "Voluntary Agencies and Rural Development" has urged for ensuring peoples participation at various stages of the planning process
- Raj Pruthi and Bela Rani Sharma in their book "Post Independent India and Women" have referred to varied aspects of progress achieved by women viz. social, political, population, education and economic.
- C. Thomas, Abraham in his book "Ten steps towards partnership with the community has discussed the objectives of NSS. He has mentioned the ten steps as (i) Orientation and motivation of
volunteers (2) identification of community (3) identification of local leaders (4) attract invitation for social service (5) Fact finding (6) Public meeting group meeting (7) Formation of development committee (8) Orientation for the development committee (9) launching of first acting and (10) Develop a peoples organization.

- Chaya Patel in her book (Ed) "Social Work Practice Religio Philosophical Foundations" has provided different view points of writers on NGO sector and Disciplinary concerns She has pleaded for addressing the issue of women's development step by step so that a major feminist socio-political movement can emerge.

- Arundhati Chattopadhya has observes in her article "Women and Entrepreneurship" that economic empowerment is a sinquo non for elevating the status of women in our country. She has pleaded for entrepreneurship.

- Damayanti Shridharan has tried to bring out the distinctive features of NGOs and SHGS in her article "Encourage self help groups". The author asserts that the basic difference between NGOs and SHGs is that although many NGOs work directly with the poor, SHGs are informal organizations of the poor which form such an informal alliance for a common goal to be achieved collectively.

- Dr. K.D Gangrade and others in their article "NGOs Today" have observed that the spirit of voluntarism is gradually dying out in the social service sector and is replaced by a new brand of professionals who approach the question of development with a completely new perspective.
• Mahipal in his article “Voluntary sector and Credibility Issues” has focused on the need for NGOs to incorporate good governance practices. He has observed that voluntary organizations should work in a transparent and accountable manner in order to win the confidence of the people among whom they work.

• Cynthia Stephen in her article “NGO and Accountability” has observed that NGOs working selflessly among the poor and the needy are bright spots in the generally gloomy picture of development in India. However the author has drawn the attention of the stakeholders of the NGOs that there should be a higher sense of accountability to society especially in organizations involved in processes for positive social change.

• Bindu Sricthar has appreciated the progress of entrepreneurship among women in India in her article “Women Entrepreneurs”. She has emphasised that women entrepreneurs are as competent as their male counterparts. She has stressed the need for the women entrepreneurs to be as persistent and assertive to make their presence felt in a predominantly male business world.

• Meenakshi Malhotra has edited a book “Dimension of Women’s Exploitations”. Paper in this book have analysed aspects on violation of women’s rights, trafficking in women etc... The discussions on the different aspects provide a comprehensive picture of issues involved in the exploitation of women.

• The book on “Economic Empowerment of Rural Women in India” edited by Gopal Singh et. al. brings into focus the role and status of rural women in India and their problems arising from given socio-economic setup of our society.
• Jaya Pillai’s book “Women and Empowerment” is an analytical study of women in different fields of socio-economic set up in India. The author has observed that women have to understand the causes of the existing inequality of women in all sectors and take initiative to change their status.

• Sunita Gupta and Mukta Gupta in their book "Role of Women in the Twenty First Century" have stressed the need for an all-round development of women through imparting of education and providing employment.

• Usha Sharma and B.M. Sharma in their book (Ed) "Women and Society" have observed that status of women in India has changed in different fields – Social-economic, political, technological and ideological. For this the authors have given credit to various social reformers educationists and others.

• Ashok Kumar in his book “Women and Development” has pleaded for sustaining equality of status, augmenting credit lending programmes, skills training business development job counseling and women’s participation in economic decision making.

• Sumitra Mahajan in her article “Empowerment of Women-philosophy, Goals and Achievement” has observed that moving towards gender equality is not technocratic goal; it is a political process. It requires a new way of thinking that regards all people irrespective of gender, as essential agents of change.

• Meera Seth in her article “Generating Awareness” on empowerment of women has advocated for an atmosphere of positively hope, encouragement and enthusiasm for increasing access of women to all the benefits created by development
efforts. The author has observed that women’s awareness about development is basic to her empowerment.

- C. Jayanthi in her article “Catching-Up with Education” has suggested that careful planning on the part of the government to raise educational level across the country will result in empowerment of women.

- Harjeet Ahluwalia in her article “Need for Larger Participatory Role” has observed that education and independence can alter the mental landscape altogether as isolated success stories demonstrate. The challenge lies in replicating these experiments a million times over so that gender problems engulfling women today beat a speedy retreat.

- Ratna Sudarshan perceives that economic empowerment of women is a market compatible approach and hence in consonance with prevalent macro economic policy approaches.

- Sujata Manohar in her article “Law and Gender Justice” has suggested that creating and new equitable environment is a major challenge. She has stressed that law being a major player in the effort, law reform remains a vital measure for empowerment of women.

- Bina Agarwal in her article “Land Rights and Gender Equity,” has observed that getting secure and effective land rights which are of critical importance for women’s welfare and empowerment there is need for concerted efforts by gender progressive NGOs, especially women’s groups as well as by those within the government who are concerned about women’s empowerment.

- Neela Tapan in her book, “Need for Women Empowerment” has focused on four major aspects of the problem of women gender
discrimination, issues of population dynamics, health, education and employment. The author has felt that it is only through proper status in these four aspects that women empowerment is possible.

- K.V. Naik in his article "Women Empowerment through SHG- A success Story" has observed that self employment opportunity is the only solution for women empowerment Self Help Group has proved to be major tool for women empowerment.

- J. Bhagyalakshmi in her article of " Human Rights and Freedom" has mentioned that the emphases in all governmental programmes is on self help groups and co-operatives to have equal access to economic opportunities to women through employment or self employment.

3.1 Empowerment is a process aimed at changing the nature and direction of systemic forces, which marginalize Dalits, Tribes, Women and other disadvantaged sections in a given context. It is directly related to the power to control the resources. The resources over which control can be exercised fall into five categories viz. physical resources, human resources, intellectual resources, financial resources and the self (intelligence, creativity, self-esteem and confidence).

3.2 Women empowerment comprehends providing women of social, political, economical and religious rights, so that the status of women may become equal to the men in society. Women empowerment has been a basic aim of feminism and can be viewed as carrying forward of development paradigms. The main element of women empowerment are
• Equal opportunity to women for participation in decision-making process at par with men in all walks of life.

• Independent recognition (identification) of women for developing and utilizing their full latent talent.

• Elimination of all kinds of discrimination (economic and non-economic) based on sex, such as wages, employment, share in property, status in family and society etc...

• Inculcation of feeling for self pride by women themselves so that they should not feel weak, helpless powerless comparatively to their men counterparts.

• To provide opportunity to women to determine their own way of life based on their talents, capabilities, virtues and likings.

3.3 Political empowerment of women includes not only equal right to franchise but also the more important right to gain access to formal institutional centres of power. Constitution of India has granted to women equal political and social status. Despite changes constitutional, legal and structural the impact of women on the political process has been negligible. This is mainly due to gender stratification power tends to be self perpetuating. People with power tend to retain it. Women empowerment strategies require a dual pronged effort viz. (11) structural systemic change and GD basic attitudinal and value change.

3.4 Legal empowerment of women has been in the direction of enactment of legislative measures by the state as per the mandate of the constitution. Fundamental rights are enforceable in the court of Law. However the process of legislative reform is inadequate. There is difference in legal rights between Indian women of different faith and between male and female in rights in important areas. This is due to...
absence of common civil rights. Statutory change done is inadequate for social change women’s movement could play a vital role in safeguarding women’s rights.

3.5 The role of education is of prime importance in the social aspects of empowerment of women. Education plays the win roles of preserving the cultural traditions and values of the post and creating new values and new goals thus bringing about a smooth and orderly social change. Empowerment strategies include education followed by health care awareness, higher age of marriage greater work participation in the modern sector, self employment, access to position of power, knowledge of rights and duties and self reliance.

3.6 Economic empowerment of women relate to income generation programmes initiated by government and NGOs. Money is an indicator of status with economic independence women would gain social status. Self-employment is the best alternative for eking out a living. Many poor women try to supplement their family income through self-employment ventures such as snacks, traits and vegetable vending, pickle making, papad making tailoring etc. However they are unable to obtain bank loans as they cant offer collateral or security. Then borrow from moneylenders, pay high interest and fall into debt trap. They will be forced to wind up their business venture. In such context NGOs intervention could be of much help.

3.7 An NGO is an independent voluntary association of people acting together on a contain was basis for some common purpose other than achieving government office, making money, or illegal activities. The term NGO come into currency in 1945 because of the need for UN to differentiate in its charter between participation rights for inter governmental specialized agencies and those are international
private organizations some special features are associated with NGOs. (i) NGO is not constituted as a political party, (ii) It is a non-profit making organization, (iii) It will not indulge in violent activities.

However the bound areas are sometimes blurred many NGOs generate income from commercial activities not ably consultancy, contracts or sales of publications.

NGOs are (i) Charity NGOs (ii) Relief and Rehabilitation NGOs (iii) Service Providing NGOs (iv) Development NGOs (v) Social Development NGOs and (vi) Empowerment NGOs.

3.8 The concept of Self Help Groups emerged as a popular activity among the NGOs during 1990s. The concept of SHG evolved out of women's organizations (women's sangams). NGOs organized women's sangams in villages. Sangams used to obtain financial help from State Social Welfare Boards, Panchayat Unions, Banks etc.

NGO's organized SHGs with the following objectives.

i) to inculcate self help attitude among women folk.

ii) to develop collective leadership

iii) to enhance effective participation by women in their development programmes.

(iv) to promote savings habit and develop an indigenous banking system within the village among the womenfolk.

To federate these SHGs under one umbrella or apex body not only for credit purpose but also to promote women's solidarity and eventually women's empowerment.

SHG is a homogenous group of rural people including women who decide to form voluntary organizations to save small amount which is known as 'corpus' (capital fund) our of which productive and
contingent credit requirement of the members of the group to met with

3.9 SHGs are motivated by NGOs to function as agents of social change. Gender awareness social education and training are imparted to these groups to improve their knowledge's and skill and elevate their decision making power while traditional women's Associations look up for help from outside. SHGs help themselves with their savings and resources.

The role of NGO's and SHGs in the field of women empowerment is considered identical However NGOs tend to operate on a broader societal level and act as facilitators of SHGs. NGOs are able to act as conduit between SHGs on the one hand and other organizations and government on the other.

3.10 NSS is a student centered programme. The overall objective of NSS is educational and service to the community. Whatever the community gets is the by product and the principal product should be the educational expert once which the volunteer student is likely to obtain as a result of his participation in the project the student volunteer is exposed to a myriad of social realities to which various sections of the society are put in NSS has some specific objectives of arousing the students social conscience and to provide him/her opportunity to (1) work with and among people (ii) to engage in creative (iii) and constructive social action (iv) to enhance his/her knowledge of himself or the community (v) to put his/her scholarship to practical use in mitigating at least some of the social problems (vi) to gain skills in the exercise of democrats leadership and (Vii) to gain skills in programme development to enable him/her to get self employed.
3.11 NGOs and NSS have broadly similar aim of providing voluntary service to the poor and the weaker sections of the society. A regular networking between them can produce a wide range of synergistic effects.

NSS women volunteers have immense opportunity in working for the empowerment of women particularly in the rural sector. Their training and motivation should provide them the necessary skill, aptitude and ability to provide the needed assistance to the womenfolk in their aspirations for attaining better socio-economic status in the society.

4.1 The socio-economic status of the respondent members of SHGs and NSS volunteers provides a good backdrop for the analysis of the women empowerment activities of the member volunteers of these two voluntary organizations. The data collected on the profile of these active members of these voluntary organizations relate to age composition, educational status, caste and religions affiliations, marital status, occupation and income of their families, family size and type of residences etc. All these details have given a good insight into their socio-economic states which in turn has its relationship with their involvement in women empowerment activities.

4.2 Majority of the members of the SHGs belonged to the age group of 35-44 years followed by those in the 25-34 years age group. There were a minimum number of 7 SHG members who were in the advanced age group of 55 years or more. Smaller number of SHG members were in the young age group of 20-24 years.

4.3 It is significant to note that 50.7 percent of the respondent members of SHG were illiterate and 30 percent of them had only primary education. SHG members constituting 12.7 percent only had
secondary education. SHG members with other type of education constituted our 6.6 percent.

Educational status of SHG women members indicates high level of illiteracy which is a cause for concern in the direction of women empowerment.

4.4 Religions affiliation of the 150 women members of the SHGs indicates the predominance of Hindus who constituted 54.7 percent while Muslim, Christian and Jain members constituted 36, 3.3 and 6 percent respectively.

Cast wise Lingayat women members of the SHGs constituted 31.3 percent and Brahmin women members were in equal number. Women members of SHG from SC and ST communities were 12.8 and 11.3 percent respectively. Women members of SHGs belonging to other castes were 13.3 percent of the total.

4.5 Maximum number of women members of SHGs hailed from family size of 5-7 members followed by those coming from small size families or 2-4 members. A small number of women members of SHGs came from large sized families of 8-10 members.

Maximum of 143 women members of SHGs lived in Kachcha houses while only 7 members lived in pakka houses.

4.6 Occupation wise maximum number of 71 women members of SHGs belonged to agricultural families followed by 61 women members from business families. A few women members came from families of government or private service.

4.7 Women SHG members belonging to annual income of Rs. 5001-10000 constituted maximum of 47.3 percent followed by those with family income of Rs. 1000-5000 (28 percent), and those with family income of Rs. 1001-15000 (19.3 percent). Women members of SHG
with maximum family income of Rs. 20001 and above were only 4.7 percent of the total.

The income status of the large numbers of women members of SHG is indicative of very low income of their families. Hence economic empowerment of women is a dire necessity in the study area.

4.8 Use of electricity is asserted by a large number of SHG women members. However, a few members of the SHG have not been using electricity, which is a drawback in the women development and empowerment. The non-use of electricity varied from 13 to 25 percent in different age groups of SHG members. The respective percentages for different cases groups were 5% and 41.2%, religions groups 11.1% to 20.4%, education groups 13.3% to 22.4%, family size groups 7.7% to 35.7%, occupation groups – 26.8%.

Non-use of electricity is found among all categories of respondent women members of NGOs/SHGs. This indicates their economic poverty.

4.9 Use of toilet is important for hygienic living. However, this facility is not available to a large number of families in the rural areas. The present study has revealed that 42.9 percent to 88 percent of families of women members of SHGs in different age group do not have toilet facility. Similarly, 60 to 95.7 percent among caste groups, 52.6 percent to 84.2 percent groups of different educational level; 75.8 percent to 92.3 percent in different family size group, 78.3 percent to 85.7 percent living in different type of houses, 65.5 percent to 95.2 percent among different income group and 66.7 percent to 85.9 percent of women members of SHGs do not have toilet facilities of their own.
4.10 The study on the profile of the respondent women members of SHGs has revealed that the members have been using forty pes of Ration Cards under the Public Distribution System Viz. Green, Red, Yellow and Orange. It is found that Green and Yellow card holders among the different categories of respondents are more compared to Red and Orange Card holders.

4.11 The responses of the majority of the women SHG members indicate that they are not member of any other organizations. This indicates the lack of interest among the women members of SHGs in associating with social or cultural activities and they are prone to devote their energy and time only for their routine family work.

4.12 Participation in extension programmes of the SHGs is limited to only 50 percent of the respondent women members of the SHGs. Other women members have abstained from such programmes and activities. This trend is found uniformly among women members of SHGs belonging different socio-economic groups based on age, education, caste and religion, occupation and income etc. The responses also indicate that majority of women members of the SHGs did not undergo any training relating to their organaisation. This aspect needs proper attention by the concerned groups and proper arrangements for training in different aspects of the organization be made for improving the knowledge and skill of the members.

4.13 Use of mass media like Radio, T.V. Newspapers etc is asserted by majority of the respondent members of the SHGs. This happy trend is observed among the women members of SHGs belonging to different socio-economic groups based on age, caste, religion, education, occupation, income, family size and marital status etc.
4.14 Majority of student (women) volunteers of NSS covered by the study belonged to age group of 22-23 years of which urban based volunteers are more in number. The next large group of NSS volunteers are more. The total number of rural NSS respondent volunteers were 70 while those from urban areas were 80.

4.15 Caste and religion wise Lingayat caste women NSS volunteers constituted the largest group with a total of 91 constituting 60.7 percent followed by SC/ST who numbered 19 accounting for 12.7 percent of the total. There were 15 Brahmin NSS volunteers constituting 10 percent of the total.

Hindu NSS women volunteers were the largest religious group with 139 volunteers they constitute 92.7 percent while Muslim women volunteers (11) accounted for 7.3 percent of the total.

4.16 The NSS women volunteers covered by the study included students from the facilities of Arts, Science, Commerce and law. Majority of the women NSS volunteers were from Arts faculty constituting 60.7 percent of the total. The rural and urban students were almost in equal number. Majority of NSS volunteers of B.Sc. courses belonged to urban areas while those of B. Com. courses belonged to rural areas. NSS women volunteers of law course belonged to urban areas.

4.17 Maximum number of NSS women volunteers belonged to family size of 2-4 members. They constituted 54 percent of the total majority of them belonged to urban areas.

4.18 Majority of the NSS women volunteers came from families with annual income of Rs.5001-10000. The number of volunteers in this group belonging to urban and rural areas were in equal numbers. Agriculture has been the family occupation of majority of NSS women volunteers covered by the study.
4.19 Maximum number of respondent NSS women volunteers has NSS experience of two years. Of these majority of them belonged to the age group of 22-23 years. Caste wise majority of NSS volunteers belonged to Lingayat caste with two year NSS experience. Similarly maximum number of the volunteers with two year experience were from Arts faculty and belonged to family size of 2-4 members and income range of Rs.5001-10000 and came from agricultural families.

4.20 Maximum number of NSS volunteers had not become members of any organization. Of these majority of than were in the age group of 22-23. They belonged to Lingayat caste, and Hindu religion. They belonged to Arts faculty and family size of 2-4 members and income size of Rs.5001-10000 majority of these volunteers belonged to business families.

4.21 Majority of NSS women volunteers did not undergo specific training under NSS. Of these maximum number of them belonged to 22-23 age group, and belonged to Lingayat caste and belonged to Arts faculty of education. They belonged to family size of 2-4 members and family income of Rs.5001-10,000. These volunteers belonged to agricultural families.

4.25 The number of the NSS women volunteers participating in extension programme is marginally higher than those who did not participate in the extension programme. Majority of these were in the age group of 24-25 years, belonged to Lingayat community and were in Arts faculty. They were in the family size group of 2-4 members and in the family income range of Rs.5001-10000. Majority of them belonged to agricultural families.

4.26 The use of mass media is marginally higher among the NSS women volunteers compared to those who do not use it Among those who
use mass media majority of them are in the age group of 24-25 years and belong to Brahmin caste and Hindu religion. They belong to Arts faculty and belong to family size of 2-4 members. They come from family income of Rs.5001-10000 and belong to business families.

4.27 There are some distinct features of Dharwad district which are having a bearing on the socio-economic status of the people.

The district is located in the northern part of Karnataka State with a total geographical area of 4763 Sq Kms accounting for 2.22 percent of total area of the state. The district has five talukas consisting of Dharwad, Hubli, Kalghatgi, Kundgol and Navalgund. Kalghatgi taluka is in the Malnad area and Dharwad taluka is in semi Maland area.

4.28 The district receives an average rainfall of 772 mm per year. It has a total cultivable area of 36284 hectors. The net area sown is 331471 hectares. Income from agriculture constitutes about 35.5 percent of the total income of the district.

4.29 Paddy and Sugarcane are grown in Kalghatgi and Dharwad talukas. In the eastern part of Dharwad, Hubli and Kalghatgi, Cotton, Chillies, Potatoes are grown. These areas are suitable for horticultural and plantation crops. In the dry tracks of Navalgund taluka crops like maize, Jowar and cotton are grown.

4.30 The population of Dharwad district is 16,03794 as per 2001 census of which male population is 823415 and female population is 780379. Urban population of the district is 881726 and the rural population is 722068. The dimity of population is 376 per Sq. Kms.

4.31 Hubli-Dharwad is the industrial centre in North Karnataka region. The district has as many as 11759 industrial units with an investment of Rs.23972.77 lakhs and employing 112723 persons.
There are 20 large/medium industries in the district. There are 7 industrial areas in Hubli-Dharwad area.

4.32 Transport and communication facilities are adequately provided in the district. The district has 151 Kms of broad-gauge railway line with 21 railway stations. The total length of national high way is 137.60 Kms. The length of the district high ways is 599 Kms. There are large number of vehicles of all types cars, motorcycles, auto rickshaws, buses and goods vehicles.

The communication facilities of the district consist of post and Telegraph offices, telephone exchanges and telephone connections. The district is well served with T.V., Radio and print media for mass communications.

4.33 The district has 222 bank branches of which 51 were in rural areas, 21 in semi urban areas. It is estimated that there is one bank branch for every 7224 persons.

4.34 The employment position in the district in dicates that there are 354898 fulltime workers, 67088 semi employed workers. The total number of persons with out employment was 384355.

There are 169965 agriculturists, 175486 farm workers, there were 9756 engaged in domestic work of which 6285 were male 3471 female workers. Total number of persons engaged in other services was 78472 of which 64304 males and 14168 females.

4.35 The total forest area in the district was 35235 hectares. The major part of the forests falls along the western borders of Dharwad and Kalghatgi blocks the forest consists of timber trees teak, matti, hone etc.
4.36 There are 157 agricultural cooperative credit societies, 85 dairy societies, 156 housing societies, 5 marketing societies and 594 other societies.

The district has 16 AMCS of which 5 were main APMCs and 11 sub APMCs.

4.37 The district has 942 primary schools, with 261287 students. There are 229 high schools with 64584 students. 56 colleges with 18253 students. 8 polytechnics with 3051 students, 2 engineering colleges and 4 medical colleges. There are 2 universities in Dharwad-Karnataka university and university of Agricultural sciences.

4.38 Dharwad district has 5 allopathy hospitals, 67 private hospitals. There are 76 PHC’s and 3 PHGs. There are 6 Family Welfare centers and 599 medical shops.

5.1 The benefits of joining SHGs have been perceived different by the women members of SHGs viz. Financial help from the SHG, organizing ability, awareness about women’ status and obtaining of more information on different aspects of women’s welfare etc. Large number of the women SHG members have referred to the benefits of awareness about women’s rights, economic and social status.

5.2 Large majority of the women SHG members had joined the ‘group’ with the main objective of achieving overall development of the family. The implication of this is that the purpose of joining the SHG relates not only to economic betterment but an all-round improvement of their socio-economic status. Majority of the women SHG members had joined the ‘groups’ within the last five years. A smaller number of women respondents joined the SHG for (1) getting help for children, (2) Self employment, (3) for savings their money income and (4) for building up their ‘social’ awareness.
5.3 Rural women need an initial motivation to join organizations like NGOs/SHGs. Since they are accustomed to routine domestic duties with little social exposition. Hence the SHG women members covered by the study were motivated by ‘Anganwadi’ workers in case of majority of the respondents. Motivation to join SHGs in case of other women members came from chairman of Taluka Panchayat, friends and NGOs. A very small number of the SHGs joined the ‘groups’ on their own ‘self interest’.

5.4 Membership of SHG and participation in its activities has enabled the respondent women members in taking important decisions in family matters. This happy change in the family status indicates the progress towards women empowerment through organizations like SHGs. However the exploitation of women in general is still prevalent according to a majority of women SHG members covered by the study.

5.5 A large number of women members of SHG vowed to fight against the dowry system. They believed in proactive measures to fight this social evil. A good number of the respondent women members of SHGs would prefer the persuasive method of avoiding dowry practice by way of spreading the information on the evils of dowry. Convincing of people about the dowry prohibition Act was another option suggested by a small number of women members of SHG covered by the study.

5.6 The involvement of women members in the activities of SHGs has been quite purposeful and productive. The women members have imbibed the spirit of women development and welfare. Thus the SHG activities have positively helped the process of women empowerment. Despite the active participation in the activities of the SHG’s the women members have not been affected in any way in
fulfilling their family duties. This has been asserted by majority of women respondent members of SHG's. However a small number of respondents could not subscribe to the majority view.

5.7 Gender inequality has been the major hurdle against. Women empowerment in our tradition bond society. This social malady has to be overcome through active involvement of women in social organizations like SHGs/NGOs. Gender inequality manifests at different levels-education of girl child, employment, wages and political representations etc. this social evil has to be banished if the aim of women empowerment has to take place in a meaningful way. Women members of SHGs have made a strong plea for giving equal opportunities to women in all walks of life. This suggestion is voiced by big majority of 100 respondent women members of SHGs covered by the study. A smaller number of women members of SHGs referred to other options to deal with gender in equality viz. education of women, economic independence and building up of awareness among the people in general and among womenfolk in particular about the need and importance of gender equality.

5.8 SHGs have been actively involved in the improvement of women's status in the contemporary patriarchal society large number of women members have referred to the communication benefit of associating with the programs of SHGs. Another way of raising the status of women through participation in SHG activities is by way of understanding legal enactments relating to women welfare and protection of women from harassment discrimination and exploitation. SHGs have helped the women members by enhancement of their knowledge and development of courage, SHGs initiate and leverage the process of women empowerment through these approaches.
5.9 Self employment has been the major approach of SHGs in improving the economic conditions of their women members. This aspect has been endorsed by maximum number of respondent women members of SHGs. Financial help and building up self-confidence in women members of SHG have helped in improvement of their economic conditions.

5.10 Women empowerment through SHG is evident from the fact that women members of SHGs have been enabled to earn and spend money through their economic activities. This view has been subscribed by majority of the respondents. Further it has been possible for women members of SHGs to take loan from bank through NGOs. SHGs to meet their financial requirements. It is also found that the women members of SHGs have been able to repay their loan as attested by majority of them.

Despite the improvement in economic conditions of the members of the SHGs employment position of their family members has not improved much.

5.11 NGOs/SHGs have been successful in enlightening the women members about the women's rights. They have provided adequate information women exploitation, child labour etc to women members of SHGs. Thus these organizations have built up sufficient knowledge base among the women folk regarding their rights and privileges. This is a welcome step towards women empowerment.

5.12 SHGs have helped their women members in developing leadership qualities. Responses of the women SHG members have affirmed that development of leadership qualities among the members has been facilitated by including sense of responsibility. This view has been subscribed by large majority of women members of SHGs in the
study area. SHGs have been successful in developing leadership qualities of members by means of promoting sense of dedication, duty consciousness and by developing organizing ability of women members.

5.13 The educational impact of SHGs on women members has been felt through training of members in different aspects of women development and welfare. SHGs have provided knowledge input on the objectives and activities of the groups in relation to women empowerment and on opportunities for self employment. The significant aspect of the SHG is the activities on educating of women members related to the enhancement of the women’s decision making capacity. This aspect has been particularly mentioned by a large majority of respondent women members of SHGs. In fact this is a very substantial contribution of SHGs towards women empowerment, since traditionally women have been denied this advantage in their family or social affairs.

5.14 Women literacy rate has gone up due to efforts made by the SHGs in the study area. Measures like creation of awareness about the importance of literacy among women folk through dramas highlighting the significance of literacy, sending of illiterate women to night schools, and sensitising the women about the adverse effects of illiteracy have been initiated by the SHGs. The spreading of literacy through sending illiterate women to high schools spread of literacy among women through stating of dramas was supported by a good number of respondent women members of SHGs.

5.15 Health Care activities of SHGs include (i) creation of awareness about pulse polio (ii) free health check up (iii) Lectures on nutritious
food (iv) awareness about pregnant women's health and (v) demonstrations on hygienic living etc.

Responses of women SHG members have particularly mentioned the SHGs activities relating to pulse polio awareness and arranging lectures on nutritious food, free health checkup arrangements by the SHG has been mentioned by a good number of women members of SHGs. Creation of awareness about the pregnant women's health has been another activity of SHG which has been mentioned by a good number of respondent women members of SHG. The SHGs have also arranged demonstrations on hygienic living in the rural areas.

5.16 Cultural empowerment of women has been a priority of the SHGs in the study area. The SHGs have been arranging Kala Melas (Art exhibitions) in the rural areas and provide opportunities for the display of talents of rural women folk. These meals also involve outside artistes and there is something like a cultural exchange between the local and outside artists.

Participation in Kala Mela organized through NGOs has the benefit of identifying potential talent of the rural women and others. Cultural exchange is another benefit of participation in Kala-Melas. The SHG activities have the empowerment implications.

5.17 Mass Media is an instrument to highlight and social activities leading to cultural and social empowerment of rural people in general and rural women in particular. Mass Media like Radio, T.V, Newspapers etc help organize the dramas relating to women empowerment and other rural oriented programmes. The participants develop self confidence and the public get better
information on the activities of NGOs/SHGs towards socio-economic empowerment of women

5.18 Women empowerment involves the personal observations of issues and problems related to women. SHGs/NGO do involve in identifying such problems through proper study. The women members of the group (SHGs) have confirmed this aspect of women empowerment SHG members do visit the places of concerned problems of women and then initiate activities to solve the problems.

5.19 The type of approaches of the SHGs in the process of women empowerment related to (i) training of members (ii) building awareness (iii) helping self employment (iv) facilitating bank loans and (v) building self confidence.

Empowerment of women involves multi-pronged strategy of transforming the social, economic, political, cultural status of women. Hence NGOs/SHGs are considered the best agencies to achieve this goal in the Indian context.

5.20 Self employment of women members of the SHGs is an important strategy of empowering women. They try to provide economic independence to women though self employment. Towards this end they try to educate and enlighten the women members about the benefits of self employment. SHGs try to build confidence in the women members to takes up self employment ventures by providing moral support and by facilitating bank loan for the units started by the women members.

6.1 Varied interests have prompted women volunteers/students to join NSS. It is heartening to note that large number of respondent volunteers joined the NSS with the lofty ideal of doing social service. Joining NSS was in their own personal interest according to a few
curiosity to know rural problems was the purpose in joining NSS for others. Ambition of developing leadership qualities prompted a few students to join NSS. Obtaining NSS certificate was the main purpose of joining the organization (NSS) in case of a few volunteers. The purposes mentioned by the student volunteers for joining NSS are quite in tune with the basic objectives of NSS to promote the spirit of social service along with the development of the students personality.

6.2 Parents have been the main source of motivation for majority of respondent student volunteers in joining NSS. This is a heartening trend since parents have shown the broad vision of developing the personalities of their daughters through NSS training. Friends have motivated a good number of women volunteer students to join the NSS. NSS programme officers too have been a major source of motivation for a small number of women volunteers to join NSS. A few women student volunteers joined NSS out of their own interest in the organization.

Motivation from outside has naturally played an important role in case of large number of women student volunteers to join NSS. This trend is found in relation to student NSS volunteer belonging to different groups based on age, caste/religion, education, family size and occupation, income status etc.

6.3 It is found from the survey that majority of the NSS volunteers covered by the study attended 2 NSS camps followed by those who attend one camp. The number of respondent NSS volunteers who attended more than 2 NSS camps has been small.

Maximum number of NSS volunteers attended university level camps followed by those who attended college level camps, state
level camps. The number of those who attended NSS camps at National level is small and the number of those who attended camps at ID/RD/NI level is much smaller.

6.4 Major benefits of joining NSS to the student volunteers related to (i) Development of self confidence (ii) Personality development (iii) Disciplined life (iv) Leadership qualities and (v) others. The responses of the student-volunteers indicate that majority of NSS volunteers felt that they were benefited by becoming NSS volunteers by way of developing their personality and by leading a disciplined life. A good number NSS volunteers covered by the study referred to the benefit of developing leadership quality due to their association with NSS. A small number of NSS volunteers felt that they gained self confidence by involving in NSS activities. The benefits of joining NSS have been quite useful to the NSS volunteers in chaping their future careeer.

6.5 Women empowerment involves some concretesteps by government as well as nongovernment organizations. NSS too has its role to play is this direction. Women volunteers of NSS have suggested some positive actions against the exploitation of women in families. The optional measures include legal action against exploitation proactive steps and fight against exploitation of women identifying problems leading to exploitation, informing of women about their rights and convincing family members about the bad effects of women exploitation. Responses of majority of NSS women volunteers indicate a preference for convincing family members about the bad effects of women exploitation. A substantial number of women NSS volunteers would like to identify the problems and convince the concerned members of the family. Thus majority of NSS women volunteers
prefer persuasive methods of preventing women exploitation. Another measure suggested by women volunteers relates to informing of women of their legal rights against exploitation. Lastly a small number of women volunteers preferred legal steps against women exploitation.

6.6 Prevention and controlling of violence against women is one of the objectives of women empowerment. Organisations like NSS could contribute towards the achievement of this objective by involving NSS women volunteers. Suggestions made by NSS women volunteers in this direction included (i) educating people against domestic violence (ii) creating awareness about women's rights (iii) creating awareness through street plays (iv) creating awareness through cultural programmes and (v) creating social awareness against domestic violence.

Responses of maximum of women NSS volunteers relate to creation of social awareness against domestic violence. The proposal for creation of awareness about legal rights of women to prevent domestic violence has also been made by a substantial number of women NSS volunteers.

All the measures suggested by the women NSS volunteers are constructive and persuasive.

6.7 Awareness about the UN declaration concerning violence against women is low among NSS women volunteers. This calls for proper steps by the NSS units/colleges to enlighten the student volunteers on this vital aspect of women's interest.

6.8 The NSS women volunteers have supported the idea of women as head of the family. This view naturally challenges the patriarchal system of family in the Indian context. Large majority of NSS women
volunteers have subscribed to the view that women should be head of the family.

6.9 The evils of dowry system in the Indian context are realised by large number of NSS women volunteers belonging to different age and educational level, caste and religions affiliations, income and occupational status. However majority of NSS women volunteers covered by the study indicated their unawareness about the Dowry Prohibition Act of 1961. The NSS units in the colleges should try to give attention to such aspects of women welfare and empowerment. Making women economically independent as a remedy against dowry has been advocated by maximum number of NSS women volunteers. A substantial number of NSS women volunteers have suggested proactive fight against dowry system while a good number of respondents would like women to deny marriage with those who demand dowry. An effective method against dowry is for the women to take up to self employment according to a few NSS women volunteers. Methods of convincing the concerned parties that taking and giving of dowry is an office is suggested by a few NSS women volunteers.

6.10 NSS women volunteers covered by study are sympathetic about the social problems of senior citizens. Many of the NSS women volunteers have suggested for starting 'old age homes' for senior citizens.

6.11 The opinions of NSS women volunteers regarding the empowerment of slum dwellers are quite constructive and indicate a good level of their social awareness. Large number of NSS women volunteers have stressed the importance of education for slum dwellers. An almost equal number of respondents have pleaded for raising the literacy level among them. A good number of NSS women volunteers have
advocated that empowerment of slum dwellers could be achieved through making them form Self Help Groups. Creation of awareness about health/sanitation among the slum dwellers is considered a useful measure in improving the social life of slum dwellers. Creation of self employment is suggested to slum dwellers by a few NSS women volunteers.

6.12 NSS women volunteers belonging to different groups based on age, education, caste and religion, income and occupation are expressed sympathy for the physically challenged. The respondent women volunteers would prefer to help them by way of boosting their morale and building self confidence in them. They would exort the physically handicapped to give up their inferiority complex. The NSS women volunteers expressed the desire to help the physically challenged people to join schools for physically challenged people and gain knowledge and training for self employment.

The responses of the NSS women volunteers with regard to physically challenged people clearly indicates their concern for such people and the social commitment for the disadvantaged people. The NSS women volunteers have exhibited the true spirit of NSS

6.13 “Sharmadan” (voluntary labour service) has been deemed as a selfless service in the progress of community by majority of respondent NSS women volunteers. Sharmadan develops team work according to an almost the same number of NSS women volunteers. Shramadan develops creativity among the volunteers according to a substantial number of respondent NSS women volunteers. Shramadan provides opportunity of physical exercise according to some NSS women volunteers. It is possible to maintain cleanliness through Sharmadan as suggested by other NSS women volunteers. The opinions of the respondent women volunteers about shramdan
indicate the true spirit of NSS. Hence NSS training and orientation has been a useful input for the women students towards their efforts to achieve women empowerment.

6.14 NSS camps help the volunteers to come in close touch with the problems of rural community. The volunteers see the plight of the poor and the exploited. They develop a sense of involvement in community welfare.

The spirit of community welfare is promoted through interaction with down trodden. This leads to community contact and a service zeal. It also encourages team spirit. The NSS volunteers develop a broad outlook.

6.15 Self employment is an effective method of economic empowerment of women. The NSS women volunteers perceived that women should be encouraged to seek self employment to over come their gender related problems in the family and society. Economic independence for women is ensured through self employment according to the NSS women volunteers. The volunteers opined that self employment instills self confidence in women. They suggest that women should be provided with proper training in their pursuit of self employment. Women in self employment get exposed to proper social life.

6.16 The impact of training through NSS camps on the women volunteers has been felt in some important areas of personality development.

- Increase in the knowledge of rural life and problems of rural people.
- Gaining the capacity to state self employment
- Learning of skills in different areas
- Increase of self confidence
- Knowledge about economic independence
The NSS women volunteers covered by the study have expressed satisfaction about the training they have got through NSS camps.

6.17 NSS camps have helped the NSS women volunteers in gaining knowledge on various aspects like (i) awareness about smokeless chullas (ii) biogas plants (iii) wormy compost (iv) plantation (v) water conservation (vi) soil conservation (viii) pulse polio (viii) family planning (ix) AIDS (x) Yoga Training (xi) water and environmental daintiness etc.

6.18 Women’s Reservation Policy has been supported by large number of respondent NSS women volunteers. Reservation policy is a proper step towards women empowerment. It is effective in bringing about gender equality and asserting women’s rights. It helps women to come forward in various fields in the society. These are the main benefits of women reservation policy according to majority of NSS women volunteers. Other benefits of women reservation policy as mentioned by NSS women volunteers relate to providing opportunity for women to prove their capacity and controlling harassment of women.

6.19 The programmes of NSS relating to legal awareness have been appreciated by women volunteer covered by the study. They have observed the benefits as

(i) It instills self confidence in women.
(ii) Makes women capable of decision making.
(iii) Fight against harassment.
(iv) Educative effect on women.
(v) Helpful in knowing more about women’s rights.

6.20 Leadership qualities are generated among the NSS women volunteers as consequence to their involvement in NSS activities.
The major leadership qualities thus generated have been mentioned by the respondent NSS women volunteers covered by the study. They are:

(i) Communication skill  
(ii) Capacity to assume responsibility  
(iii) Increase in self confidence  
(iv) Development of organizing capacity  
(v) Development of courage

6.21 NSS training has enabled the women volunteers in getting awareness of modern challenges and the capacity to face them. They have developed the courage to stop evil practices in the society and to face challenges confidently. The women NSS volunteers have developed the boldness to take the challenges and to think and act practically. This is the way of women empowerment that takes place at the NSS women volunteers through NSS training and orientation.

6.22 Cultural programmes organized by NSS have been found helpful by the NSS women volunteers in

i) Exhibiting potential talent  
ii) Conveying the message of social empowerment of women to the public  
iii) Getting stage courage for volunteers  
iv) Developing presentation skills, and  
v) Providing information on social and economic issues.

6.23 Women volunteers of NSS have realized the significance of education women's empowerment. The responses of volunteers about the education for women's empowerment relate to the following generalization

(i) Education provides capacity to lead independent life.  
(ii) It increases capacity to think.
(iii) It helps to gain mental strength.
(iv) It develops knowledge and opens the door for women empowerment.

The NSS women volunteers have recognized the importance of literacy and have suggested to raise the level of literacy among women by creating awareness among women and convince them to attend night schools.

6.24 NSS women volunteers have expressed their concern about school drop out among girls children. They have made some suggestions to overcome the problem of drop out of girls from schools. They related to

\begin{itemize}
  \item[i)] Convince the parents to send girls to schools.
  \item[ii)] Find out the reasons for school drop out.
  \item[iii)] Convince parents that education is a right of children.
  \item[iv)] Provide financial help to girls to continue their education.
\end{itemize}

6.25 Girl child labour has been a major problem in India. Women empowerment policies have to be oriented to solve. This evil in our social system. The NSS women volunteers have responded by way of suggesting measures to over name the problem of child labour among the girls. They related to

\begin{itemize}
  \item[i)] Convince the parents to send girls to schools
  \item[ii)] Find out the reasons for school drop out
  \item[iii)] Convince parents that education is a right for children
  \item[iv)] Provide financial help to girls to continue their education.
\end{itemize}

6.26 Girl child labour has been a major problem in India. Women empowerment policies have to be oriented to solve this evil in our social system. The NSS women volunteers have responded by way of suggesting measures to overcome the problem of child labour among
the girls. They relate to (i) creating interest to learn, (ii) educating of parents, (iii) sending girls child workers to rehabilitation centers, (iv) fight against child labour at different forums and (v) create awareness about Child Labour Act.

6.27 Gender inequality, which is at the heart of the problem of women empowerment, has been studied by NSS women volunteer. The responses of the volunteer have come in the form of suggestion to overcome the problem of gender inequality, viz.

i. Girls should be given equal opportunity
ii. Awareness creation against the gender inequality
iii. Educating parents about the evil effects of gender inequality.

6.28 The NSS Women volunteers have mentioned that NSS training has helped them in acquiring.

(i) Communication skill
(ii) Leadership skill
(iii) Cooking skill
(iv) Skill to perform arts, and
(v) The skills relating to employment.

6.29 The training provided by NSS to women volunteers has helped them in changing their personality for the better in the following ways.

(i) Understanding of social life
(ii) Development of sociability
(iii) Becoming more active and creative, and
(iv) Becoming more responsible.
(v) Development of service motto

6.30 The NSS training and information has empowered the NSS women volunteers for their future life in the following ways,

(i) Courage to start income generating activities
(ii) Self confidence
(iii) Courage to gain economic independence
(iv) Enhancing decision making capacity,
(v) Courage to face any problem in society.

6.31 The women NSS volunteers have expressed their views about how they would help other women and empower them. The women volunteers have suggested the following measures,

(i) Motivate women to come up in life
(ii) Make them aware of their rights
(iii) Inform women to make use of bank loans
(iv) Encourage women to develop self confidence
(v) Support them to develop courage.

The NSS women volunteers have gained significantly by the training obtained through the NSS. They have improved their knowledge of social and economic problem of women and have gained good deal of knowledge and the skill to analyse the problems of women. By the very training under the NSS programme they have empowered themselves by developing their own personality and in turn they have become capable of helping other women in the direction of their development and empowerment.

Hypotheses and the Research Findings

I. The first hypothesis that NSS and NGOs/SHGs have created awareness about the socio-economic and political rights and status has been indicated by the responses of large majority of NSS volunteers and members of SHGs covered by the study. Responses of women members of SHGs indicate that (i) they are enabled in taking important decisions in family matters (ii) They voice against dowry practice (iii) they express their awareness about women development, gender equality, legal rights and legal enactments relating to women, about self employment, economic independence,
bank loan etc they have mentioned about their decision making ability and leadership qualities after becoming members of the SHGs.

NSS women volunteers too have expressed similar views on the different aspects like dowry practice, awareness about girl child labour, gender equality etc. They have asserted that they have absorbed leadership qualities, self confidence, sense of discipline and responsibility. The NSS women volunteers are infavour of woman as head of the family and women's reservation policy etc.

The above responses of large majority of women members of SHGs and women volunteers of NSS indicate the hypothesis.

II. The responses of the women members of the SHGs and women volunteers of NSS indicate that their participation in the activities of SHGs and NSS have instilled confidence and they are taking independent decisions in their family matters and have gained economic independence through self employment (SHG members) and they have gained awareness about socio-economic problems of women and they have imbibed qualities of leadership and self confidence etc. Hence the second hypothesis that the participation of women in NSS and NGOs/SHGs has led to their socio-economic empowerment is indicated.

III. The responses of the women volunteers of NSS and women members of NGOs/SHGs do not support the third hypothesis that the functioning of NSS and NGOs/SHGs has not contributed to women empowerment in the study area. Hence the hypothesis is null and void.

Suggestions

1. The research study has revealed that very high percentage of women members of the Self Help Groups are illiterate. It is found that 50.7
percent of the 150 women members covered by the study are illiterate. This is a startling revelation since the successful functioning of SHGs requires literacy and minimum level of education of the members. At the macro level the illiteracy among women is high compared to the illiteracy level among men. A major area where action is needed for women empowerment is in the promotion of people centered sustainable development through the provision of basic education, life long education, literacy and training for girls and women. The NGOs and SHGs should try to incorporate provisions in their working rules that every woman member should become literate within a period of one year after becoming member of the SHG/NGO. This would help in involving the SHGs/NGOs in the literacy drive and enable the members to understand their responsibility in the direction of women literacy.

Women members of the SHGs covered by the study belonging to scheduled castes and Scheduled Tribes constitute a low percentage of the total members. The SC and ST women members of the SHGs covered by the study constituted 19 and 17 percent respectively compared to 47 percent each of the women members belonging to Brahmin and Lighayat castes. This is an anomalous position since there is need for inducting more women belonging to SC/ST caste as the incidence of poverty exploitation, and harassment and deprivation is more among the women belonging to these socially and economically backward communities. Thus the sponsoring agencies like NGOs/Banks/ Government and others should try to encourage formation by SHGs of women belonging to these caste and community groups. women empowerment process becomes more meaningful only when women belonging to these valuable sections in the rural areas form SHGs.
SHG-Bank credit Linkage does not provide any scope for the banks to exercise control over the proper utilization of the bank loans given to SHGs. SHGs have the freedom to extend loans to individual women members. Here the SHGs many times misuse their position by charging excess rate of interest on their loans to members even though they have obtained bank loans at a lower rates. Hence some SHGs may simply turn out to be moneylenders in relation to their women members. There is therefore need for obviating such practices by involving the banks in someway in the supervision of the SHG loans given to the members and ensure the proper utilization of the SHG loans for productive purposes.

Participation in extension programme of SHG by the women members of the SHGs is limited to only 50 percent of the total. There is need for involving all the women members of SHGs in extension programme so that their level of awareness about the women's problems and the extent to which they can contribute towards solutions of the problems can be enhanced and there by help promote women empowerment. SHGs should properly build up awareness about this aspect through proper training and orientation.

There is need for training of women members by the SHG in the different aspects of organization, management and about the different aspects of awareness legal, women's rights, economic and self employment opportunities, social issues affecting women etc. This is an area where proper awareness programmes and training and making women members of SHG to compulsorily participate should be addressed by the NGOs and other agencies interested in the promotion of SHGs.

A good number of scheme of assistance to women entrepreneurs are introduced by the government in the areas of training, finance,
marketing, health and family welfare, education etc. However women members of SHGs/NGOs fail to properly utilize the facilities. This calls for building up of awareness about the government schemes of women welfare and development among the women members of SHG. NGOs and other agencies should try to play their role in this direction and help promote women empowerment.

7 NGOs are found deficient in follow up measures after they sponsor SHGs and introduce schemes of women development. They are found to proceed in other areas and in other regions to sponsor other voluntary organizations with the result that the needed follow up of the previously sponsored organizations is ignored. This lack of follow up measures are likely to weaken the organizations like SHGs who need moral and active support of NGOs in their functioning.

8 The women NSS volunteers need more exposure to the women related legal provisions against the women exploitation, dowry practices etc. The responses of the women volunteers of NSS belonging to the law faculty indicate that many of the women volunteers are not aware of the provisions of the Dowry prohibition Act of 1961. this is a matter for necessary action to enlighten the NSS volunteers through special lectures workshop etc. The NSS organizers should try to give more attention to such aspects of legal awareness among the women volunteers.

9 The involvement of students in NSS activities show some regional imbalance. The number of women volunteers from urban areas is relatively more compared to those coming from rural areas. There is need for motivating more and more rural based students to join NSS.

10 The Government has issued guidelines to the college units of NSS that they should select and adopt villages which are within 15 kms of their respective college locations for their NSS camps and service activities.
This stipulation restricts the NSS activities of the college units to a few villages and consequently other villages in the area miss the benefits of service activities of NSS units of the colleges. It is therefore desirable that the college NSS units be allowed to choose other villages beyond the stipulated geographical limit of 15 kms. Hence the present stipulation of choosing villages within 15 kms for adopting them for service cultivities of the NSS units of college be relaxed by the Government. Such relaxation of Government’s restriction would help other villages and also the NSS volunteers in gaining an insight into the rural problems of different villages with different socio-economic background.

11 There is need for setting up NSS units compulsorily in Engineering and medical colleges. These are professional courses and the products of these colleges have more stake in social life of rural areas. The services of medical graduates are more intensely felt by rural people since medical facilities are inadequate in villages. Hence medical students with NSS background would be more keen on tendering services to the rural masses same is the case with engineering graduate. With their knowledge of health engineering and rural infrastructure they would be able to improve the sanitation and hygienic of the rural areas. They have better knowledge of rural requirements of water and irrigation, drainage etc. Hence NSS training and orientation would be an added advantage to the women engineering and medical graduate to render better social service therefore compulsory introduction and setting up of NSS units in engineering and medical colleges should given priority by the concerned colleges and universities.

12 NSS units/ cells should organize Mahila Conferences for women empowerment at central and state level. It is desirable that
representatives of student volunteers, colleges and programme officers/coordinators of NSS should participate in such conferences and discuss the problems of women. This would be an ideal way of involving women volunteers of NSS as an NSS units in the important function of women empowerment.

13 The NSS units should organize compulsory training in handicrafts for women volunteers further the NSS units should arrange to provide information on bank loans facility. The NSS units should arrange to provide the information through experts in the field like bankers etc.

14 Programme officers of the NSS should try to identify the potential talents of the student women volunteers and to further develop their talents. The role of programme officers of NSS is crucial in this direction and it would immensely help to promote women empowerment.

15 Women and Child Welfare Departments should try to make use of the help from the NSS units of colleges in the implementation of the SHG programmes. Such coordinated approach would help promote women empowerment in different directions viz. social, economic, cultural etc.

16 The teaching workload of the programme officers of the NSS need to be reduced so that they can devote more time and energy in organising NSS activities and programmes.