Chapter – I

INTRODUCTION AND RESEARCH DESIGN

1.1 About the Study

The principles of gender equality and gender equity have been basic to Indian thinking. It has been observed that women enjoyed a higher status in the ancient India compared to the contemporary Greek and Roman civilization. Women in India were given equal rights with men in all walks of life including education. Ladies have been quoted as authors of some of the samhitas of RigVeda. We hear of lady philosophers and Brahma Vadinis who dedicated their whole lives to education. We find that women had the freedom to remain single as well as freedom to choose their life partners. We have ample evidence to prove that co-education existed in the Ashramas. Women philosophers like Sulabha Maitreyi and Gargi to mention a few have made real contribution to the advancement of knowledge.

After the Vedic period, the status of women started to decline. Girls started to lose the privileges of education. The marriage age came down. They lost their equality. Women came to be considered as mere possessions by around 100AD i.e., the Hindu Law giver Manu’s time. They were ascribed completely to a dependent status. This law giver has said that by a girl, by a young woman or even by an aged, nothing must be done independently even in her own home. Further, the status of women reached its all time low under the Islamic rule when economy and status of women stagnated for long time. During the middle ages, seclusion or “Purdha” was added to the existing subordinate and subservient status of women and in course of time women became completely illiterate and
entirely dependent on men-father, husband and son, economically, socially, and culturally.

**Trends Towards Women’s Empowerment**

Historical evidences indicate that in India women’s movement began with a small group of urban elite and such movement’s success was largely due to male associational politics of the late 19th and early 20th century. The issue was creation of a new cultural identity and an upliftment through a revival of the ancient glory of Indian womanhood, rather than an onslaught of the patriarchal base of Indian culture. The perspectives for the movement were provided by the reformist and revivalist men in the forefront of the freedom struggle. The freedom fighters conceived the complementary sex roles and staked their demand for sharing and transferring political power on enlightened social leadership. The men had a view of projecting progressive image to Britain. They infused in their women relatives their ideologies and encouraged them to participate in public life through forming associations and holding conferences. The WIA and AIWC were two women’s associations formed in the early years of the century. The movements remained elite without mass mobilization. However, the participation of women in the freedom struggle had its impact on the society, family and on women themselves. It helped women acquire right to franchise and the eligibility for membership in legislatures.

The women’s movement in pre-independent India remained largely male directed and associational. It was a bourgeois feminist movement, involving middle class women who campaigned for extension of educational opportunities, voting rights and later property rights.
The 19th and early 20th centuries saw a succession of women's movements first around social issues and later around the freedom struggle itself.

**Women Empowerment - Post Independence Scenario**

The constitution of India adopted in 1950 grants equality to women. It also empowers the state to adopt measures of affirmative discrimination in favour of women. The constitution further imposes a fundamental duty on every citizen to renounce practices derogatory to the dignity of women.

In pursuance of United Nations suggestion the Government of India appointed a committee on the status of women in India in 1971 to examine all questions relating to the rights and status of women in the context of changing social and economic conditions in the country. The report of the committee led to a recognizable shift from viewing women as targets of welfare policies in the social sector to regarding them as critical actors of development. The Sixth 5 year Economic Plan (1980-85) conceived of a multi-pronged strategy as essential for women’s development relating to (1) employment and economic independence, (2) education, (3) access to health care and family planning, (4) support services to meet practical gender needs, and (5) the creation of an enabling policy - institutional and legal environment.

An organizational structure to coordinate efforts towards gender equality and gender equity was initiated with the establishment of Central Social Welfare Board (CSWB) in 1953. A Department of Women and Child Development (DWCD) was set up in 1985 under the newly created Ministry of Human Resource Development (HRD). There have been subsequent growth of many new institutions to interact with and add on
to the existing network. Among these one of the most significant is the setting up of the National Commission for Women by an Act of parliament in 1990.

The 73rd and 74th constitutional amendment Act of 1993 constitute a water shed for the advancement of Indian women. These amendments ensure one third of the total elected seats and positions of Chairpersons in rural and urban local elected bodies to women. About 1 million women are estimated to emerge as leaders of the grass roots levels in the rural areas alone. Of these 75000 are to be Chairpersons.

The Department of Women and Child Development promoted and set up the Rashtriya Mahila Kosh (National Credit Fund for Women) an autonomous organization designated to promote the flow of developmental credit to poor women in the informal sector through the intermediation of Non-Governmental Organizations. Women’s cells set up in the Central Ministries and Departments of Labour, Industry, Rural Development Science and Technology work to develop strong linkages between the national machinery and the women related Ministries/ Departments.

The Legislative Measures to uphold Constitutional Mandate are plenty in India.

The state has enacted various legislative measures intended to ensure equal rights to counter social discrimination and various forms of violence and atrocities and to provide support services especially to working women and women from weaker sections. Although all laws are not gender specific the major provisions affect women significantly. Amendments have been periodically carried out to keep pace with emerging demands. They include among others the following;
• The Special Marriage Act, 1954.
• The Hindu Marriage Act, 1955.
• The Hindu Succession Act, 1956.
• The Family Courts Act, 1954.
• The Criminal Law (Amendment) Act, 1983.
• The Immoral Traffic (Prevention) Act, 1983.
• The dowry prohibition Act, 1961

Commended in 1984 and 1986
• The Equal Remuneration Act, 1976
• The factories (Amendment) Act, 1986
• The Plantation Labour Act, 1951
• The employees state insurance Act, 1948
• The Contract Labour (Regulation and Abolition) Act, 1976
• The Medical Termination of Pregnancy Act, 1971
• The Indecent Representation of women (prohibition) Act 1986

The above legal edifice thus effectively affirms and promotes the principles of equity and equality of women and takes care of their special needs.

**Women’s Empowerment Reports in India During Five Year Plans**

A brief account of the Government approach towards the women’s empowerment during the Five year plans has been provided here. This will focus on the government’s approach towards the implementation of the
constitutional mandate towards the development of this vital social sector in the country.

The first five year plan was mainly welfare oriented as far as women's issues were concerned. The Central social welfare Board undertook a number of welfare measures through the voluntary sector.

During the Second Five Year Plan the government of India made efforts to organize “Mahila Mandals” (Women’s groups) at grassroots level to ensure better implementation of welfare schemes.

In the Third, Fourth and Annual plans that is from 1961 to 1974, Women’s education was accorded high priority during this period. Measures were initiated to improve maternal and child health services and supplementary feeding for children nursing and expectant mothers were also introduced.

During the Fifth Five Year Plan, between 1974- 78, there was a shift in approach from ‘welfare’ to ‘development’ with regard to women’s issues were concerned. The new approach integrated welfare with developmental services.

The Sixth Five year plan during 1980-85 has been a land mark as women's development received recognition as a specific development sector. The plan document included a separate chapter on women’s development. The plan adopted a multi disciplinary approach with three pronged thrust on health, education and employment.

During the Seventh Five Year Plan 1985-90 A very significant step to identify and promote beneficiary oriented programme was initiated to extend direct benefits to women. Development programmes for women
were continued with the objective of raising their economic and social status.

The Eighth Five Year Plan (1992-99) aimed at ensuring the benefits of development reaching the women. Special programmes were implemented in favor of women during the plan period. Women must be enabled to function as equal partners and participants in the development process. The Eighth plan approach was a definite shift from development to empowerment of women.

The Ninth Five year plan : (1997-2002) : The Ninth Five year plan aimed at 'empowering women' through creating an enabling environment where women can freely exercise their rights both within and outside their homes as equal partners along with men. The Ninth plan aimed at realizing through “The National Policy for empowerment of women” with definite goals, targets and policy prescriptions along with a well defined gender development index to monitor the impact of its implementation in raising the status of women.

The following strategies governed the objective of empowering women as the agents of socio economic change and development.

Strategies

(i) To legislate reservation of not less that 1/3 seats for women in the Lok Sabha and in the state Legislative Assemblies and thus ensure adequate representation of women in decision making

(ii) To adopt an integrated approach towards empowering women through effective convergence of existing services, resources infrastructure and man power in both women specific and women related sectors.
(iii) To adopt a special strategy of “Women’s Component plan” to ensure that not less than 30 percent of funds/benefits flow to women from other developmental sectors.

(iv) To organize women into Self Help groups and thus mark the beginning of a major process of empowering women.

(v) To accord high priority to reproductive child health services and thus ensure easy access to maternal and child health services.

(vi) To ensure easy and equal access to education for women and girls through the commitments of the special Action plan of 1998.

(vii) To initiate steps to eliminate gender bias in all educational programmes.

(viii) To institute plans for free education to girls up to college level including professional courses.

(ix) To equal women with necessary skill in the modern up coming trade which could keep them gainfully engaged besides making them economically independent and self-reliant and

(x) To increase access to credit through setting up of a “Development Bank for Women Entrepreneurs in small and tiny sectors.

Non-Governmental Efforts

Governmental interventions in the women empowerment sector are operationalised largely through NGOs. The initiatives, innovative experiments and alternative models that the NGOs themselves have developed are rich and diverse. These efforts have demonstrated the success of alternative models of empowerment of women in the areas of
welfare and support services, micro credit, employment and income generation activities, awareness generation/gender sensitization programmes and organizing women into self help groups. The central social welfare board which is an apex organization for voluntary action has been networking with more than 12000 voluntary organizations.

Tenth Five year plan (2002-2007): The Tenth Plan has the objective of translating the National Policy for empowerment of women (2001) into action through

i) Creating an environment through positive economic and social policies, for the development of women to enable them to realize their full potential

ii) Allowing the de jure and de facto Enjoyment of all human rights and fundamental freedom by women on par with men in all spheres – political, economic, social cultural and civil.

iii) Providing equal access to participation and decision making for women in social, political and economic life of the nation.

iv) Ensuring equal process to women to health care, quality education at all levels career and vocational guidance, employment equal remuneration, occupational health, and safety, social security and public office etc

v) Strengthening legal systems aimed at the elimination of all forms of discrimination against women

vi) Changing societal attitudes and community practices by active participation and involvement of both men and women.
vii) Mainstreaming a gender perspective into the development process.

viii) Eliminating discrimination and all forms of violence against women and the girl child and; Building and strengthening partnership with civil society particularly women's organizations corporate and private sector agencies.

The Tenth Plan has the following Three – Fold Strategy for empowering three women

1. Social Empowerment – to create an enabling environment through various affirmative developmental policies and programmes for development of women besides providing them easy and equal access to all the basic minimum services to as to enable them to realize their full potentials.

2. Economic Empowerment to ensure provision of training, employment and income generation, activities with both “forward and backward” linkage with the ultimate objective of making all potential women economically independent and self reliant and

3. Gender Justice – to eliminate all forms of gender discrimination and thus, allow women to enjoy not only the de jure but also the de facto rights and fundamental freedom on par with men in all spheres viz., political, economic, social, civil, cultural etc. organization of the study

Women Empowerment – Policies and Programmes

Government has consciously fostered an enabling policy environment in which women's concerns are properly reflected, articulated and seriously addressed. The policy environment has been fostered within
the broad goals laid down by the Five Year Plans. Many policy instruments have been brought forth over the years. The following are some of the major policy approaches.

**National Perspective Plan for Women (1988)**

The National Perspective Plan for Women (NPP) contains a set of recommendations aimed at the welfare and development of women, guided by principles and directives germane to existing development parameters. The plan has envisioned an alternative strategy which provides not just additional space to women but creates for them a democratic, egalitarian, secular, and cooperative social structure.


The Shramashakti Report for the first time underlined the critical contribution of the marginalized poor women in both rural and urban areas to the growth of the formal economy. The Report has made very useful recommendation for the empowerment of women.

**Report of the National Expert Committee on Women Prisoners (1986)**

The Report has made some useful recommendations on prison reforms for women prisoners.


The Government has launched a number of initiatives for survival, protection and development of children in the light of United Nations Declaration on the subject. They include enactment of legislation to ban sex determination tests to prevent female infanticide etc.
Reservation for Women in Grass root level Democratic Institution (1983)

This policy is sought to be implemented as per the 73rd and 74th constitutional Amendment Act of 1993 which ensures one-third of total seats for women in all elected offices of local bodies in rural and urban areas.

Poverty Eradication Programmes

The various poverty eradication programmes of the rural development sector ensure that 40 percent of benefits are reserved for women below the poverty line.

Mahila Samriddhi Yojana (MSY) (1993)

The MSY is a major initiative to empower women by raising their economic status. The Yojana aims at promoting saving habits and improve their financial assets. The scheme offers facilities of small deposits with attractive rates of interest through the network of post offices.

National Credit Fund for Women (1993)

This scheme under “Rastriya Mahila Kosh” provides facilities of credit to asset-less women in view of the non-accessibility to formal credit. It gives credit to poor women at confessional rates of interest through NGOs. Its aim is to boost self employment, micro enterprises and small business.

Support to Training and Employment Programmes (STEP)

The STEP was launched in 1987 with the aim of upgrading the skills of poor and assetless women and provide employment to women in the
traditional sectors such as agriculture, dairying, fisheries, sericulture, handlooms and handicrafts. The STEP has three special features, "gender sensitization", "women in development inputs" and "support services". Budgetary provision has been made under the Five year plans.

Training-cum-Employment-cum-production Centres

Women are given training by public sector undertakings, corporations, autonomous bodies and voluntary organizations in non-traditional trades and ensure employment to them in these areas. Financial assistance to these concerns is provided under the plan allocations. Priority is given for training in electronics, electrical equipments. Watch assembly, computer programming printing and binding, hotel management etc. are the areas conversed of late for women employment and training.

Socio – Economic Programmes

This programme is implemented by the Central Social Welfare Board (CSWB). Under this programme training and employment is provided to needy women such as widow, deserted women, economically backward and handicapped women. Financial resources are allocated under the plan allocation.

Condensed Courses of Education and Vocational Training for Adult Women (CCE and VT)

The scheme was started by the Central Social Welfare Board in 1958 and was recast in 1975. The scheme provides new avenues of employment through continuing education and vocational training for those who are school dropouts. Special Plan allocation of funds is provided for this scheme programmes.
Monitoring of Beneficiary Oriented Schemes (BOS) for Women

This is a programme being monitored by the Prime Minister's office. The office keeps close watch on the development indicators relating to the goal of "equality for woman" in the priority programmes of the Government. This scheme helps in maintaining consciousness raising within Government.

Gender Sensitisation and Awareness Generation.

This scheme involves an integrated campaign projecting a positive image of both women and girl child through electronic, print and film media. A large number of TV spots, documentary films, radio programmes with positive messages about the girl child and women have been produced for wide publicity. Awareness generation programmes and programmes to check atrocities against women are funded by Government. To sensitize planners, policy makers, the enforcement machinery and development agencies a countrywide gender sensitization programme has been launched since 1991.

Support services

A large network of support services for women and children belonging to the weaker sections have been set up. These services represent an important plank for the empowerment of women as they reduce the burden of child care and other employment related problems. They include hostels for working women, crèches for children of working mothers, short stay homes for women and girls in different circumstances.

Legal Literacy Manuals

These manuals educate women about the laws concerning about their basic rights. These manuals include laws relating to working women,
child labour, contract labour, adoption and maintenance, Hindu Muslim and Christian marriage laws including right to property, issues of dowry, rape and details of police procedures. These manuals are written in simple language so that even semi-literates and neo-literates are able to comprehend them.

**National Resource Centre for Women**

This centre will act as an apex body for promoting and incorporating gender perspectives in policies and programmes of the Government.

**Women Empowerment- Impact of Government Interventions**

It is clear from the preceding analysis that all efforts of the Government have been directed towards mainstreaming of women into the national development process by raising their overall status-social, economic, legal and political. The impact of various developmental plans, policies and programmes have brought about perceptible improvement in this regard. Significant gains have been achieved in respect of women's health status. The expectancy of life at birth for females has risen in our country. The sex differential infant mortality Rate has now been almost bridged. Maternal Mortality Rates have also been declining. There has been a distinct orientation in favour of women’s equality and empowerment in the field of education. There has been a marked rise in women’s employment and work participation. The quality of life for women has increased considerably lending to the extended longevity.

A significant outcome of policy debates in social and economic fields and advocacy efforts of the women’s movement in the seventies was a shift in recognition from viewing women as targets of welfare policies in the social sector to regarding them as critical groups for development. From
the fervent feminism of the sixties to the introspections on women’s status in the seventies to women in development debates in the eighties and to focus on gender issues in the nineties, has been a momentous but short transition. From women’s problems to women’s issues finally to women’s perspectives there has been a whole reshaping of paradigms of development.

Areas of Concern

Most women as in the rest of the world continue to be excluded from decision making processes. The exclusion pervades all levels-Government, corporate, societal and household. Such exclusion *ipso facto* excludes participation in the overall development process. Lack of access to social entitlements further exacerbates poverty Women continue to be in marginal employment and low levels of skills. Their contribution is largely invisible. The present social construction of gender largely relegates women to the inside sphere. Reproduction and responsibilities of nurturance, management of a fragile environment, and low paid or unpaid but heavy work responsibilities in agriculture, animal husbandry and other traditional sectors create a syndrome of gender stereotype marginalization, alienation and deprivation.

Women still comprise the largest section of population living in absolute poverty. Gender discrimination today is one of the most all pervading forms of deprivation. Gender violence both societal as well as domestic continues unabated. Low self esteem, institutionalized subordination in society, ignorance of laws, and above all threat of violence create a vicious intergenerational cycle of poverty and deprivation. Many women themselves are often conditioned and brow beaten into
insensitivity and unquestioned submission to biases and discriminations which they end up viewing as socially ordained and irrevocable. It is this ideology of patriarchy and the accompanying culture of silence which need to be challenged and broken if development is to touch the lives of women.

**Women Empowerment – Interventions by NGOs and NSS**

There are several institutional establishments in the country which are interested in the welfare of women for which they have evolved the programmes of the kind of their own and have been able to sustain themselves for long of which the National service scheme and the non-governmental organizations (NGOs) are worth mentioning.

NGOs are a new phenomenon in the country. However the advent of NGOs has to be seen in the conversion of voluntary organizations into an instrumentality for developmental and empowerment interventions. This has changed what was once an organic part of civil society into merely another formal sector.

The emergence of NGOs was partly due to the relative inability of both the official planning system and the market economy to create a significant dent in India’s poverty and inequality indices which has given rise over the years to deep skepticism about the ability of the institutional structures of democracy. It is in the context of the search for an alternative efficacy instrument to foster development change that the need for the non government organizations (NGOs) has been felt.

The term NGO has been a recent coinage in India. Earlier the common term was voluntary organizations (VOs). Now the terms NGOs and VOs are used interchangeably. In the logic of language there is no difference between non governmental organization (NGO) and private
voluntary organization. But NGOs still carries neutral connotations and applicability to a diverse range of political actors whereas private voluntary organization suggest moral approval of a more limited range of groups.

The several roles of the NGOs were performed in the past by a variety of local organizations. History bears a continuous testimony to non-state efforts and initiatives towards building structures of socio-economic security by the people for themselves. The state did not constitute a frame of reference for these activities. The traditional mode of organizing self help and philanthropy was essentially societal and not statist in nature. It is only with the growing centrality of the modern state that terms such as 'voluntary' and 'non governmental' sectors came into prominence to describe those few welfare and developmental activities which originate outside the state structure and within society.

**NGO's work on empowerment**

The NGO's work on empowerment in general and empowerment of women in particular is related to the following factors.

1. As a Process: empowerment is not considered as an end product. It is deemed as a process NGOs try to understand the socio political structure and the environment where in the powerless men and women strive to live. NGOs facilitate the communities to continue their struggle and bargain their rights.

2. Work with Holistic Approach

The approach of the NGOs in their work towards the empowering of the poor and the marginalized men and women is holistic. They work to a whole range of economic, social and political activities. The activities include areas like agriculture animal husbandry skill
training, adult and non formal education etc. All these activities converge towards the common aim of empowering.

3. Related to context: operationally empowerment is understood as a context a specific activity. The activity is related to a given local social, cultural, economic and political context.

4. Organizing marginalized Groups: Marginalized groups are the focus of empowerment approach. These groups consist particularly of women, the rural poor, the landless, the oppressed dalits, tribals etc. For instance Self Employed Women’s Association (SEWA) a leading NGO based at Ahmedabad Gujarat has selected poor women working in the urban informal sectors as its target group.

5. As a strategic Endeavour: The empowerment approach of NGOs is mainly directed in strategic aspects those which are aimed at attacking the fundamental causes of powerlessness. Empowerment implies redistribution of power between the poor and rich men and women, caste Hindus and untouchables etc. NGOs with empowerment objectives aspire to create conditions for incremental structural change from below.

6. Democratizing: NGOs help the communities to execute democracy at the village level through orientation trainings and other capacity building programmes. NGOs promote community bases organizations wherein a collective leadership and decision making with the involvement of all members of the associations are facilitated.

7. Sustainability: empowerment of people comprehends self reliance. This can be realized only when the “Sanghas” are able to sustain as
a social unit and their projects manageable by themselves. NGOs are keen on ensuring the same. (Bose, 2003. p.169)

NGOs and voluntary organizations are better suited than the government agencies in the direction of women empowerment since members of these organizations are willing to spend more time, energy and even money for an activity which they think is good. This motivation and commitment make them work more sincerely for the cause when compared to government officials. The NGOs have the necessary flexibility in operations. Revisions and modifications in the light of experience could be incorporated. The NGOs' limited size of operations ensure efficiency and immediate accountability to the target groups. Further NGOs are best suited for Awareness building and conscientisation among the poor, deprived and women who are prone to accept sufferings as their fate.

Women’s organizations are now working in a variety of fields - like Kindergartens, health care and nutrition, training and skill development etc. These are indications of new opportunities available to women in modern times. Opportunities are also available for women’s ability and willingness to play positive and creative role in society. Mahila Mandals which were hitherto the preserves of women from affluent have now become mass and grass root based. Since women’s organizations hold out great promise for the empowerment of women and for enhancing their status there is need for sincere efforts at organizing Mahila Mandals throughout the country. “The role of women’s activist groups in empowering women and strengthening their capacity to react to gender issues is vital. They can sort out and highlight issues, mobilize women and the public, create aspiration and motivate individuals and groups among
women and take up the cause of gender justice in a stronger, bigger and better way than Mahila Mandals which operate at micro level and whose goals are local and limited even when they embrace women’s empowerment programmes. It is very rightly observed that the present measures of empowering women are only palliatives. They are only treating the symptoms not the disease. Only a radical change in the value system re establishing the principles of gender equality and gender justice will be able to achieve woman’s equality and ensure honorable co-existence of women with men in society.” (Nayar, 1998, p.35)

**Functional Complementarity of NGOs and SHGs:** In Women Empowerment Shelf Help Groups are increasingly becoming a very important method of organizing women to take action and transform their socio-economic position. The strength of SHGs is based upon the fact that the people who are facing problems are likely to be most committed to solving them. SHGs have emerged as one of the major strategies for the convergence of services and activities. The concept of SHGs understood and implemented in right spirit, the triple role of women (reproductive work, productive work and community work) can easily be translated into practice. The SHGs are working successfully in many states of the country. 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 resources available to them 4) improve their inter personal relationship and 5) help women counter their unequal context and improve the quality of the lives on several fronts. (Singh & Singh, 2003, p.38)

Formation of SHGs and “Stree Shakti” groups help the empowerment of women in economic and social fields through SHG and
Bank credit linkage. The SHGs can obtain credit at lower interest cost and help their women members to develop their entrepreneurship. Simultaneously the SHGs can mobilise small savings of the women members and obtain bank credit on the basis of the deposits of their savings in banks. In view of the several distinct advantages of SHGs women should be motivated to improve their economic condition through the formation of SHGs in informal sector of the economy. This will help in generating income and employment to women members of SHGs – It will also create a sense of economic self reliance in them.

The NGOs and SHGs play a complementary role in the process of women empowerment. The NGOs are one of the main sponsors of SHGs in additions to other agencies like banks, Kisan clubs women and child development Dept. etc. Because of their functional complementarity and similarity of objectives SHGs and NGOs are considered identical and the two terms are used interchangeably in the present research study relating to women empowerment. The objective of women empowerment is practically implemented by the SHGs while the NGOs provide the necessary ideological and practical support in the functioning of SHGs.

**NSS and Women Empowerment**

The National Service Scheme which involves the male and female student volunteers from the colleges and other academia is a student centred organization. The 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 faculty in colleges and universities with the necessary minimum financial support from the Government. The NSS, though student centred, has an indirect impact on
the social issues like women empowerment and other areas of social upliftment of the poor, weak, and the marginalized people. Both the female and male volunteers of the NSS are made to realize the social issues confronting the women folk and they will be motivated to involve in the women empowerment works within certain limitations. The volunteers can involve in planning and executing development projects which may be of relevance to the helpless and ignorant rural women. NSS becomes an instrument in producing intellectually alert, socially committed and morally upright leaders for society. This would help indirectly the development of the different sections of the community including women.

1.2 Need for the Research study

Several initiatives have been taken by the Government to improve the status of women. These have been supplemented by concerted efforts of the women movements and the NGOs/voluntary organizations. The progress in the last few decades has been noteworthy. Significant gains have been achieved in areas relating to women’s right education, employment and health. Inspite of these singular achievements some critical areas require attention viz.,

- Inadequacy of institutional mechanisms for the advancement of women
- Persistent and institutionalized discrimination against the girl child
- Feminisation of poverty
- Gender blindness in macro economic policies.
- Invisibility of women’s contribution to the economy and environmental sustenance.
- Poor participation by women in decision making structures and process.
- Gender gaps in literary, education and health.
- Growing trend of violence against women
- Barriers encountered by women in accessing in legal entitlements
- Gender biased societal norms

It is the empowerment strategy which is emerging as an unique Indian response to the challenges of equality, development and place of women are to be empowered. It is necessary to provide an expanding networking of support services so that they are freed from some of their gender related shackles. If women are to be economically empowered they are to be provided with additional channels of credit, training, employment, greater visibility, management skills and social security. If women are to be politically empowered the immediate imperative is to resort to different forms of affirmative discrimination so that their voices are heard. If women are to be given access to knowledge, power and resources they should be empowered to demand such education and knowledge resources.

The above aspects of women empowerment need a proper assessment taking into account the precious time, energy and resources involved in this direction by the non-government organizations (NGO) and the newly emerging voluntary force of National service scheme (NSS). The working of self Help Groups (SHGs) in implementing various schemes of women empowerment needs to be assessed and appraised since they have been doing pioneering work in the direction of women empowerment in the areas of economic betterment and socio political awareness of women. The need for the research is further felt in view of the very inadequate research
work done by academics and institutions in the field of women’s development and empowerment.

Various NGOs (SHGs) and NSS units engaged in women empowerment programmes have been found inadequate in their functioning. Such areas need to be diagnosed through an intensive research study. Hence the present work is taken up to make a diagnostic study of the functioning of the NGOs (SHGs) and NSS units in the direction of women empowerment.

1.3 Objectives of the Study

The following objectives have been set forth for the present research study

1. To provide a theoretical and practical dimensions of the institutions of women empowerment, namely, the NGOs (SHGs) and NSS

2. To study the socio economic status of the respondent members of the NGO (SHGs) and NSS and to provide the detailed profile of the respondents and the areas covered by the study.

3. To examine the participation of the members of the SHGs and NSS in the socio economic activities in the study area.

4. To investigate the extent to which women have been converted into socio-economic assets through the efforts of SHGs and NSS.

5. To enquire into the contribution of NSS and SHGs in the empowerment of women in the study area.

6. To study the extent to which women in the study area have been made to be participative in the social and economic activities by the members of the SHGs and NSS.
7. To assess the impact of NSS and SHG in changing the attitudes of the rural women towards their own social and economic status.

1.4 Scope of the Research study and Statement of the problem

The present study is an empirical survey of the role of NSS and NGO in the empowerment of women. The study provides a comprehensive socio-economic profile of the respondent members of NGO (SHGs) and NSS covered by the survey in the talukas of Dharwad and Navalgund in Northern area of Karnataka state in India. The profile provides details of the social and economic background of the selected 300 respondents (150 each from SHGs and NSS). The responses of the members of NSS and NGO (SHG) about the institutional objectives of the NSS and SHG about their involvement in the social problems and issues of the areas covered by them. Areas of social problems like family matters, employment savings women's status, women problems etc. are analysed. The study has tried to obtain responses of the NSS and SHG members about the economic aspects like self employment, bank loans, entrepreneurship etc. Information on political empowerment of women has been obtained and analysed. Other women related aspects like education, health and hygiene, cultural aspects and general aspects of women empowerment in the study areas have been covered by the study.

The above aspects of the study and the major objectives of the research have been helpful in the final statement of the problem of the research as under

"Role of NSS and NGO in the Empowerment of Women – A Comparative Study"
Hypotheses

1. NSS and NGO (SHGs) have created awareness about the socio-economic and political rights and status and women.

2. The participation of women in NSS and NGOs (SHGs) leads to their socio-economic empowerment.

3. The functioning of NSS and NGOs (SHGs) has not contributed to women empowerment in the study area.

1.5 Methodology

The present research study is an empirical socio-economic survey. The study is based both on primary and secondary data.

The primary data is collected through interview method. Two sets of pre-tested interview schedules have been used for obtaining data from selected members of the NGO *SHG and NSS. The interview schedules are largely structured to obtain accurate and exact responses from the respondents.

Selection of Respondents

A total number of 150 members of the Self Help Groups were selected for personal interviews for obtaining their responses as per the items in the interview schedules of the 150 respondent members of SHGs. 5 members each from 10 Grade 1 SHGs (50) and 5 from 5 Grade II SHGs (25) were selected from Dharwad Hubli taluka. This is a total number of 75 respondents were selected from 15 SHGs in Dharwad Hubli taluka. Similarly 75 respondents from 15 SHGs were selected in Navalgund taluka.
The total number of 150 respondent female volunteers of NSS were selected from different colleges in Dharwad district. The following table provides the details.

**Table No.1.1: NSS Respondents from Dharwad District**

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Taluka</th>
<th>No. of Colleges</th>
<th>No. of NSS Volunteers selected from each colleges</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Hubli</td>
<td>15 X</td>
<td>5</td>
<td>70</td>
</tr>
<tr>
<td>2.</td>
<td>Dharwad</td>
<td>14 X</td>
<td>5</td>
<td>65</td>
</tr>
<tr>
<td>3.</td>
<td>Navalgund</td>
<td>21 X</td>
<td>5</td>
<td>105</td>
</tr>
<tr>
<td>4.</td>
<td>Kalaghatgi</td>
<td>1 X</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>5.</td>
<td>Kundgol</td>
<td>1 X</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>30 X</strong></td>
<td></td>
<td><strong>5</strong></td>
<td><strong>150</strong></td>
</tr>
</tbody>
</table>

The field survey was conducted during September 2005 to February 2006.

**Selection of the Study Area**

The field study covered two talukas of Dharwad and Navalgund in the newly organised Dharwad district for NGO-SHG. The choice of the talukas was followed in the basic of their relative economic status.

Accordingly Dharwad taluka was selected as it happened to be economically forward while Navalgund was chosen as it is relatively backward with a view to find out any relative difference, if at all that is there, in the activities of the women empowerment programmes of SHG and NGO. For the NSS volunteers purpose, all the degree colleges in Dharwad district are covered under the study.

**Profile of Dharwad District**

Dharwad district is located in the northern part of Karnataka state. It lies on the East Longitude 75° - 20 and 75-00 and North Latitude 15°-15 and 15° - 35. The district is bordered by Belgaum district on the northern side, Haveri district on the southern side, Gadag district on the eastern side and Uttar Kannada district on the western side.
The district comprises of only 5 talukas of Dharwad, Hubli, Navalgund, Kalghatgi and Kundgol after the reorganization of the districts. The total area of the district has now came down to only 4763 square kilometers. It accounts for 2.22 percent of the states total area.

Kalghatgi taluka of the district lies in the Malnad area, Dharwad taluka in semi Malnad area and the talukas of Hubli, Kundgol and Navalgund are in the plains.

i. Agro – Climatic conditions:

The district receives an average rainfall of 772 mms per year. The district has a total land area of 4,27,329 hectares of which 3,62,874 hectares are cultivable. The net area sown is 3,31,471 hectares. The irrigated land in the district is 43,569 hectares, which is a little over 10 percent of the total extent of land. Income from agriculture constitutes about 35.5 percent of the total income of the district.

The western parts of Dharwad and Kalghatgi talukas come under Malnad area. Crops like paddy and sugarcane are grown here. The traditional belt of the district comprises eastern parts of the Dharwad, Hubli and Kalghatgi blocks where crops like cotton, chilies, and potatoes are mainly grown. The agro-climatic conditions of Dharwad Hubli and Kalghatgi are suitable for growing horticulture/plantation crops such as Mango, sapota, coconut, Floriculture and Vegetable. The dry track comprises of mainly Navalgund Block, where crops like maize, jowar and Cotton are grown.
ii. Demographic Features:

With the division of erstwhile Dharwad district into Dharwad, Gadag and Haveri district the population of new Dharwad district stands reduced to 16,03,794 as per 2001 census. The population comprises of 8,23,415 males and 7,80,379 females. The urban population of the district is 8,81,726 and the rural population is 7,22,068. The density of population of the district is 376 per sq. kms as per 2001 census. The literacy percentage of the district is 63 percent.

iii. Industrial Profile

Dharwad district is ideally located in Northern part of the State with well spread out industrial infrastructure. Hubli-Dharwad is a major industrial centre in the state next only to Bangalore National Highway No. 4 passes through the district and major industrial locations in the district are connected with Broad Gauge Railway line. The district is well connected with telecommunications network and well served by the banking sector. The district has an airport. The district has as many as 11,759 industrial units with an investment of Rs. 23,978.77 lakhs and employing 1,12,723 persons. Apart from these SSI units the district has 20 large / medium scale industries.

Dharwad/ Hubli areas have the following industrial areas:
1. Belur Industrial area
2. Tarihal Industrial Area
3. Lakamanahalli Industrial Area
4. Sattur Industrial Area
5. Rayapur Industrial Area
7. Gokul Industrial Estate No. 2
iv. Communication Facilities

There were 69 post offices in Dharwad talukas 51 in Hubli, 30 in Kalghatgi, 27 in Kundgol, 39 in Navalgund taluka. The total number of post offices in the district was 216. There were 157 telegraph offices in the district of which 47 in Dharwad, 32 in Hubli, 26 in Kalghatgi, 20 in Kundgol and 32 in Navalgund taluka. The district had a total number of 61 telephone exchanges of which 15 were in Dharwad, 18 in Hubli, 8 in Kalghatgi, 9 in Kundgol, and 11 in Navalgund taluka.

v. Banking Network in Dharwad District:

The district has a total number of 222 bank branches of which 51 were in rural areas, 25 in semi urban areas and 146 branches were in urban areas. The following table provides the details.

<table>
<thead>
<tr>
<th>Serial No.</th>
<th>Type of Institutions</th>
<th>Total Branches</th>
<th>Number of Branches</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>Rural</td>
</tr>
<tr>
<td>1</td>
<td>Public Sector Banks</td>
<td>117</td>
<td>17</td>
</tr>
<tr>
<td>2</td>
<td>Private Sector Banks</td>
<td>25</td>
<td>01</td>
</tr>
<tr>
<td>3</td>
<td>New Generation Banks</td>
<td>07</td>
<td>-</td>
</tr>
<tr>
<td>4</td>
<td>RRB’s (Malaphrabha Grameena Banks)</td>
<td>52</td>
<td>30</td>
</tr>
<tr>
<td>5</td>
<td>Co-operative Banks</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>KCC Bank</td>
<td>14</td>
<td>03</td>
</tr>
<tr>
<td></td>
<td>PLD Bank</td>
<td>5</td>
<td>-</td>
</tr>
<tr>
<td></td>
<td>KIC Bank</td>
<td>1</td>
<td>-</td>
</tr>
<tr>
<td>6</td>
<td>KSFC</td>
<td>1</td>
<td>-</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>222</td>
<td>51</td>
</tr>
</tbody>
</table>

It is estimated that there is one bank branch for every 7224 persons (As per 2001 census)
vi. Employment

The employment position of Dharwad district indicates that there were 3,54,898 full time workers 67,077 semi-employed workers. The total number of persons without employment was 3, 84,355.

There were 1, 69,965 agriculturists and 1, 75,486 agricultural labourers in the district, persons employed in domestic work were 9,756 of which 6,285 were male and 3,471 female workers. The total number of workers engaged in other services was 78,472 of which male workers were 64,304 and female workers were 14,168.

vii. Factories in Dharwad District:

The district has total no. of 362 factories employing 17,772 workers. Hubli taluka leads the other talukas in the number of factories with 257 followed by Dharwad (81), Kalghatagi (11), Kundagol (7) and Navalgund (6).

viii. Forests:

The district has a forest area of 35,235 hectares which forms about 8 percent of the total geographical area of 4, 27,329 hectares. This is below the prescribed average of 33.38 percent under the National Forest Policy. Major part of the forests of the district fall along the western borders of Dharwad and Kalghatgi blocks. The forest consists mainly of timber trees such as Teak, Matti, Honne, etc. However large part of the forests belongs to shrub category.

ix. Co-operation and Agricultural Marketing:

The district has a total number of 1020 co-operative societies. The following table provides the details.

<table>
<thead>
<tr>
<th>Taluka</th>
<th>Agricultural</th>
<th>Dairy</th>
<th>Housing</th>
<th>Marketing</th>
<th>Others</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dharwad</td>
<td>27</td>
<td>27</td>
<td>57</td>
<td>01</td>
<td>209</td>
<td>327</td>
</tr>
<tr>
<td>Hubli</td>
<td>30</td>
<td>09</td>
<td>99</td>
<td>01</td>
<td>225</td>
<td>376</td>
</tr>
<tr>
<td>Kalghatgi</td>
<td>30</td>
<td>18</td>
<td>-</td>
<td>01</td>
<td>38</td>
<td>89</td>
</tr>
<tr>
<td>Kundagol</td>
<td>29</td>
<td>17</td>
<td>-</td>
<td>01</td>
<td>37</td>
<td>85</td>
</tr>
<tr>
<td>Navalgund</td>
<td>41</td>
<td>14</td>
<td>-</td>
<td>01</td>
<td>85</td>
<td>143</td>
</tr>
<tr>
<td>Total</td>
<td>157</td>
<td>85</td>
<td>156</td>
<td>05</td>
<td>594</td>
<td>1020</td>
</tr>
</tbody>
</table>

Source: District Statistical Office, Dharwad.
Hubli leads the other talukas in the total number of co-operative societies (376) followed by Dharward (327), Navalgund (143), Kalghatgi (89) and Kundgol (85). Housing societies are working only in Hubli and Dharward talukas while each taluka has one marketing society. It is significant to note that dairy co-operative units are set up in each taluka Dharward taluka leading with 27 dairy co-operative societies followed by Kalghatgi (18), Kundgol (14) and Hubli with 9 dairy co-operative societies. All the five talukas have agricultural co-operative credit societies and each taluka has one marketing society.

x. Agricultural Produce Marketing Committees

All the five talukas in the district have one regulated market (APMC) each. In addition to these Hubli and Dharward have one sub-market and Kundgol and Navalgund talukas have 2 and 5 sub APMC’s respectively. The total number of APMC’s in the district was 5 and submarkets 11. The total number of main and sub APMC’s is 16.

xi. Transport:

The district has 1,28,152 motor cycles, 14,043 cars, 9233 Auto rickshaws, and 8,201 transport vehicles. Other type of vehicles were 25,265 in the district. The total number of vehicles was 1,84,894.

The district has 151 kms of broad gauge railway line and 21 railway stations. The total length of national highway was 137.60 kms and 529 Kms of district highways. The total length of village roads was 2,788 kms, BDA roads 265 kms, forest roads 32 kms and irrigation roads 189 kms. The total length of roads in the district was 4,194 kms.

xii. Education:

The district has 942 primary schools of which Dharward taluka has maximum of 179 primary schools and Navalgund taluka has minimum of 111 primary schools. The total number of students in the 942 primary schools is 2,61,287.
There are 229 high schools with a total number of 64,584 students in Dharwad district and 59 pre-university colleges with student strength of 24,007.

The district has 56 colleges with student strength of 18,253, 8 polytechnic with 3,051 students, 2 Engineering colleges with 4,266 students. The district has 4 medical colleges including allopathic and Indian system of medicine with a total number of 269 students and one dental college with 100 students. The district has 73 libraries.

There are 2 universities in Dharwad district-Karnataka University and University of Agricultural sciences.

xiii. Health

There are 5 Allopathic hospital one each in Dharwad, Hubli, Kalghatgi, Kundgol, and Navalgund with a total beds of 1120. There are 67 private hospitals including nursing homes with 962 beds.

The district has 76 primary health centres with 156 beds and 3 health units. There is one dispensary in Dharwad with 3 beds. There are total number of 6 family welfare centres in the district with 185 beds.

There are 899 medical shops in the district.

xiv. SC/ST Communities and Backward Communities:

There are 1.32 lakh persons belonging to scheduled Castes and 0.70 lakh scheduled tribes. They constitute 12 percent of the total population of the district.

The Government has established 15 hostels for prematric, 4 postmatric hostels and 5 hostels with grants for the promotion of education of SC/ST students in the district.

There are 23 prematric and 9 postmatric hostels for the students belonging to backward communities. There are also 7 post matric hostels with grants for the benefits of students belonging to backward communities.
Civic Amenities Available to Families in the District

The following table provides details of the families with civic facilities.

<table>
<thead>
<tr>
<th>Sl.No</th>
<th>Details</th>
<th>Total</th>
<th>Rural</th>
<th>Urban</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Protected Drinking water</td>
<td>81.51</td>
<td>78.01</td>
<td>88.14</td>
</tr>
<tr>
<td>2</td>
<td>Electricity</td>
<td>54.81</td>
<td>46.65</td>
<td>70.31</td>
</tr>
<tr>
<td>3</td>
<td>Latrines</td>
<td>21.63</td>
<td>8.28</td>
<td>47.01</td>
</tr>
<tr>
<td>4</td>
<td>Protected Drinking water and Electricity</td>
<td>45.33</td>
<td>36.41</td>
<td>62.30</td>
</tr>
<tr>
<td>5</td>
<td>Electricity and Latrines</td>
<td>20.32</td>
<td>7.33</td>
<td>45.00</td>
</tr>
<tr>
<td>6</td>
<td>All the above three facilities</td>
<td>17.93</td>
<td>6.32</td>
<td>39.98</td>
</tr>
<tr>
<td>7</td>
<td>Families without any of the above facilities</td>
<td>8.80</td>
<td>11.58</td>
<td>3.53</td>
</tr>
</tbody>
</table>


The details in the above table indicate that all the facilities mentioned therein are available to higher percentage of families in urban areas compared to the families in the rural areas. The facilities of latrines, electricity and latrines and all the three facilities together are available to a very small percentage of rural families. Percentage of families without any of the facilities is high in rural areas (11.58) compared to the families in urban areas (3.53).

The foregoing presentation of the profile of the respondents from the NGOs (SHGs) and the NSS will be used in the analysis of the views, opinions and perceptions of the respondents in the following chapters.

Secondary Data

Secondary data has been obtained from the publications of reports of the concerned Government departments like child and women welfare.
and social welfare Department and Departments of Economics and statistics and other related government and semi government offices and the NGOs. Other sources of secondary data included Journals and periodicals, books and research publications.

**Data Compilation and Analysis**

The data collected from primary and secondary sources have been properly compiled and tabulated in suitable statistical tables. The data thus tabulated have been analyzed scientifically for obtaining appropriate conclusions and inferences.

**Use of Statistical Techniques**

For the data analysis and presentation we have made use of simple statistical tools like average and percentages. However few other techniques like chi square tests, regression etc. have been used in suitable context to obtain precise results of the findings.

**1.6 chapterisation**

**The present research report is divided into the following seven chapters:**

**Chapter one** includes Introduction and Research Design. The discussion in the first chapter is focussed on the introduction to the research problem of women empowerment. The major aspects covered here relate to the socio economic status of women in the different phases of ancient India during Vedic period and the contributions of women in different social and cultural area of society. The changing status of women in the wake of Manu Smriti and then the suppressive regime of Muslim rulers in India, and a new approach towards women welfare during pre and post-independence period have been provided. The significance of the
provisions of the constitution of India relating to women’s rights and their welfare and development and the subsequent legislative measures taken by the government have been analyzed in this chapter. The approach of the central government towards empowerment of women during the different Five Year Plans and the schemes implemented for women’s development have been discussed. The significance of the study and the need for the study has been analyzed by taking into account the inadequacies of governmental measures towards women empowerment has been described. The role of NGOs and NSS in this direction has been explained. Other aspects included in this chapter pertain to the specifications of the objectives of the research study, hypotheses, methodology of data collection, data analysis, interpretation etc.

Chapter Two provide the Review of Literature. The main thrust of the discussion in this chapter has been to provide a comprehensive survey of literature on 'women empowerment'. The discussion helps in providing a good theoretical and applied aspects of the research topic and its various dimensions. Different aspects of women empowerment viz., social, political, economic and other aspects have been analyzed by different writers in their valued publications. The review covers publications on the subjects in the form of books research reports, research articles, published and unpublished dissertations and doctoral theseses etc. There is a very vast literature on the subject published at various levels. However the researcher has selected some very relevant publications. A total number of 44 publications on the relevant aspects of the research topic on women empowerment have been reviewed in this chapter.

Chapter Three is about the Women Empowerment, NGOs and NSS conceptual Dimensions and Functional Parameters.
A comprehensive theoretical analysis of the conceptual aspects of women empowerment with special reference to the role of NGOs and NSS has been made in this chapter. The analysis relates to the concepts of empowerment, women empowerment, components of women empowerment and objects of women empowerment have been analyzed in detail. The concept of women empowerment in social, political, economic and legal context has been discussed with reference to Indian environment.

NGOs and women empowerment aspects is discussed with reference to the concepts of NGOs and their role in empowerment of women. The close relationship between NGOs and SHGs has been examined. The functional parameters of SHGs has been narrated in detail.

NSS and women empowerment aspect has been explained in this chapter. The constitution and organization of NSS at various colleges and their functioning have been discussed in detail.

**Chapter Four** provides the Profile of Member Respondents of NGOs and NSS and the profile of the study area

This chapter contains profile of 150 selected members of NGOs and 150 selected NSS women volunteers in the study area. The profile also contains details of major socio economic aspects of Dharwad district covering the two talukas of Dharwad and Navalgund which have been the selected areas of the study.

The personal profile of the respondent members of NGOs (SHGs) and the NSS women volunteers relate to their socio-economic background like the caste, religion, family occupation, income and family size. In addition to this, the personal details of the respondents covered in this chapter
relate to age, education, marital status urban/ rural background. Other details relate to the duration of their membership of the NGO/NSS membership of other organizations, training undergone, and familiarity with mass media etc.

**Chapter Five** is about the Role of NGO (SHGs) in Empowerment of women

This chapter provides a detailed analysis of SHGs involved in women empowerment in the study area. The analysis covers information on the benefits of SHGs and the membership, social aspects of SHGs relating to family and social practices like dowry, gender inequality etc. Economic aspects dealt with by SHGs relate to financial help, self employment, bank loan facility and the repayment capacity etc. Political and leadership aspects relate to women's rights, women exploitation and the SHGs role in developing leadership qualities etc. Educational aspects covered here relate to training, knowledge, awareness creation, importance of literacy etc. Aspects related to health and hygiene have been discussed in this chapter. Aspects relating to cultural aspects and activities relating to women empowerment have also been discussed in this chapter.

**Chapter Six** is on the role of NSS in women empowerment. This chapter provides details of the responses of the 150 NSS women volunteers regarding their involvement in women empowerment. The chapter provides details of the NSS volunteers regarding their involvement in social empowerment of women in the areas of their activities and to build up the morale of exploited women and encourage them to fight against social evils like dowry system etc. The other aspects relate to the welfare of senior citizens, old age homes, problems of slum dwellers, physically challenged, persons affected by natural calamities etc. The chapter also provides
details of responses of NSS volunteers about Shramadan and economic aspects like self employment, training and instilling self confidence in women etc. Responses of the NSS volunteers about health and hygiene, political aspects like women reservation in public bodies, educational institutions etc. have been detailed. Other aspects presented here relate to leadership, cultural and educational aspects etc. Women empowerment aspects like gender equality, and the impact of NSS training on their ability competence, skill acquisition motivation, confidence to face problems etc. have been discussed.

Chapter Seven includes the major findings, Conclusions and suggestions. This chapter is devoted to provide a summary of major findings and conclusions based on the research study. Some useful suggestions made on the basis of the research study have been provided in this final chapter.