CHAPTER - VIII

FINDINGS AND CONCLUSION

8.1. Introduction:

For the empowerment of women, the Government of India prepared the National Perspective Plan (1988-2000), which envisaged a multi-pronged strategy for integrating women into the mainstream. “Shramashakti” (1988), a comprehensive report of the National Commission for the Self-employed women and women in the informal sector, examined related issues concerning women workers in the informal sector and made valuable recommendations for improving their status.

The realization that women had a weak and vulnerable position in the family, the most informal and primary unit, made the policy makers focus their attention on woman in foetus, as girl child, in her adolescence and in her in-laws’ family. The strategy aimed at fighting against unsafe motherhood, nutritional anemia, iodine deficiency, the vulnerable years of the infancy and building up a woman’s capacity to cope up with the barriers and challenges of growth, change and stabilization.

Non-Governmental Organizations promoting women’s issues gained strength. They protested against violence against women, demanded right to abortion, sought amendments in the Dowry Prohibition Act 1961 for making the offence cognizable and non-bailable so as to increase its effectiveness and pleaded for a better deal for women in workplace, etc. As discussed already,
NGOs are also playing significant role in women empowerment by strengthening and promoting Self-Help Groups in rural areas and backward areas like slum areas in city. The present study was focused on the role of NGOs on women empowerment through Self-Help Groups. The summaries of findings from the study are as under.

8.2. Summaries of Findings:

As discussed already, both the rural women and urban women are surveyed to collect the primary data. As such, the primary data collected from rural women and urban women is also separately discussed. Based on total respondents, both rural and urban respondents, the major findings are derived as under.

**Rural Women:**

1. Present study covered total 300 women living in villages of Gulbarga district.

2. Age of the rural respondents' shows that, 26.0% are in the age group of 18 to 25 years, 34.6% are in the age group of 26 to 40 years, 27.6% are in the age group of 41 to 50 years and 11.6% are of more than 50 years.

3. Education revealed that, 21.0% of the respondents have not went to schools and are illiterates, 38.3% have completed primary education, 32.6% of rural respondents have completed secondary education and 8.0% have completed only under-graduation or pre-university course.

4. Religion of the respondents shows that, 82.6% of the rural respondents are Hindus, whereas 17.3% of the rural respondents are Muslims.
5. Caste of the respondents depicted that, 46.0% of the respondents are belongs to Scheduled Castes, 1.3% are belongs to Scheduled Tribes, 44.3% are from Other Backward Classes and only 8.3% of the rural respondents are belonged to others or forward castes.

6. Occupations of the respondents disclosed that, 14.3% of the respondents are unemployed housewives, 22.6% of the respondents are engaged in agriculture, animal husbandry, etc, 17.0% are working in small business, home industries, etc, 25.3% are engaged in unorganized sector work or seasonal employment and 20.6% are working in self-employment through their Self-Help Groups.

7. Marital status of the respondents revealed that, 90.3% of the respondents are married, 9.0% are widows and 0.6% of the respondents are divorcees or separated from their husbands.

8. The residential status of the respondents shows that, 57.6% are living in their own house, 19.6% are living in rented houses and 22.6% are living in temporary stay or huts.

9. It is noted that, 56.3% of the respondents are living in joint families, whereas 43.6% of the respondents are living in nuclear families.

10. On authority to make decisions in their families, 37.6% of the respondents have expressed that their parents or parents-in-law are making family decisions, 30.6% have mentioned that their husbands are making the family decisions, 22.0% of the respondents have felt that they are making family decisions along with their husbands and 9.6% of
the respondents have stated that other persons are making family decisions.

11. The number of children of the respondents shows that, 7.0% have no children, 41.0% have 1 to 2 children, 38.0% of the respondents have 3 to 4 children and 14.0% have 5 or more children.

12. On education of their children, 70.0% of the rural respondents have expressed that their children are going to schools and colleges, whereas 23.0% have stated that their children are not going to schools and colleges to get education and it is not applicable to 7.0% of the respondents as they don’t have children. The reasons for not sending their children to schools and colleges shows that, 6.6% of the respondents have stated that education is not useful to gain employment, 6.0% of the respondents have expressed that their children have already completed higher education, 10.3% have mentioned that their children are not interested in education and it is not applicable to 77.0% of the rural respondents as their children are going to schools and colleges to get education and a few of them don’t have children.

13. Surprisingly, only 53.0% of the respondents have agreed that education is needed for girls, whereas 35.3% have disagreed to the same and the remaining 11.6% of the respondents have not expressed their opinions.

14. The level of education needed for girls, 25.3% of the respondents have expressed that girls needed basic education only, 19.6% have mentioned that girls needed higher education, 8.0% of the respondents have stated
that girls needed technical or professional education and it is not applicable to 47.0% of the rural respondents as they have not agreed for girls’ education or even few of them have not expressed their opinions on the same.

15. On the purpose of education for girls, 13.3% of the respondents have expressed that girls needed education to get employment, 14.3% have mentioned that girls needed education to get better marriage prospects, 25.3% of the respondents have felt that girls needed education to know reading and writing and also to gain knowledge and it is not applicable to 47.0% of the rural respondents as they have not approved for female education.

16. On the dependence of future of girls, 16.6% of the respondents have mentioned that future of girls depends on education, 21.6% have remarked that future of girls depends on the employment of girls, majority that is, 60.3% have agreed that future of girls depends on husband and good family after their marriage and 1.3% have given other issues.

17. On the equal participation of women, many of the respondents have stated more than one aspect. Particularly, 47.6% of the respondents have stated that equal participation is needed for women in social status and family decision making, 66.0% have mentioned that equal participation is needed for women in economic independence, 18.0% have remarked that equal participation of women is needed in children’s education and
9.6% of the respondents have given other aspects in which women needed equal participation.

18. The marital relations with the husbands revealed that, 31.3% of the respondents have mentioned that their marital relations with their husband is cordial and best, 38.0% have stated that their marital relations is cooperative and understanding, 21.0% of the respondents have expressed that their marital relations is satisfactory and it is not applicable to 9.6% of the respondents as they are widows, divorcees and separated from their husbands.

19. Surprisingly, only 2.3% of the respondents fully oppose to dowry practice, 54.0% of the respondents approve dowry practice based on their parents’ wish and 43.6% approve dowry practice on their own. On the reasons for approval of dowry practice, 15.0% have mentioned that dowry is essential to lead new life for couples, 21.6% have opined that they believe in social culture related dowry practice, majority that is, 61.0% have felt that they can’t able to oppose elders and society in supporting dowry and it is not applicable to 2.3% of the rural respondents as they have opposed dowry practice.

20. Few of the respondents have given more than one way to improve and develop the status of women in society. Specifically among the rural respondents, 44.6% have stated that women’s status can be improved by higher education, 27.6% have mentioned that by employment, status of women can be improved, 31.6% have expressed that women’s status can
be improved by initiating self-employment among women and 5.3% have also given other ways to improve the status of women in society.

21. On the social equality in their families, 21.0% of the respondents are fully equal with all family members, 39.3% are equal with females and not equal with men in their families, 8.6% are somewhat equal with all family members and 31.0% are not equal with all family members.

22. Social life satisfaction of the respondents revealed that, 57.6% of the respondents are satisfied to a greater extent, whereas 42.3% are fully satisfied in their social life.

23. Many of the respondents have given more than one set of aims and objectives of their Self-Help Groups. Particularly, 16.0% have stated that rural women empowerment and organization are the aims and objectives of their Self-Help Groups, 37.6% of the respondents have mentioned that their Self-Help Groups are aimed towards providing self-employment to women, 23.6% have responded that their Self-Help Groups are aimed towards economic cooperation among rural women, 44.0% have remarked that their Self-Help Groups are aimed to avail benefits of welfare schemes and facilities from the Government and 5.6% have also mentioned other aims and objectives of their Self-Help Groups.

24. On the motivation to join Self-Help Groups, 21.3% of the respondents are self-motivated to form or join Self-Help Groups, 27.0% are motivated by their family members and relatives, 11.6% are motivated
by the Panchayat members or elders in village, 24.3% are motivated by NGOs and 15.6% are motivated by members of Self-Help Groups.

25. Period of memberships to Self-Help Groups revealed that, 8.6% of the respondents are members to Self-Help Groups since 05 years, 18.0% of the respondents are members to Self-Help Groups since 06 to 10 years, 52.3% are members to Self-Help Groups since 11 to 15 years and 21.0% are members to Self-Help Groups since 15 years.

26. Apart from their memberships, 12.3% of the respondents are functioning as President of Self-Help Groups, 27.6% are working as Secretary of the Self-Help Groups, 12.0% are working as Treasurer or Accountants and 48.0% are just members of Self-Help Groups.

27. On the role of respondents in income generating activities, 27.0% of the respondents have responded that they are independently owned self-employment on their own, 31.0% have stated that they are working with the Self-Help Group members, 17.3% are unemployed housewives and 24.6% of the respondents have expressed that their occupations have no relations with Self-Help Groups.

28. The nature of self-employment of the respondents revealed that, 13.6% of the respondents are engaged in animal husbandry, poultry, etc, 9.3% are engaged in handicrafts, artistic works, etc, 12.3% are working in small and petty shops, 9.3% of the respondents are engaged in skill based works, 6.0% are working in caste based occupations, 1.0% are engaged in other occupations and it is not applicable to 48.3% of the
rural respondents as they are working in the self-employment jointly with Self-Help Groups or unemployed housewives.

29. Many of the respondents have gained more than one types of benefits and helps from Self-Help Groups. Particularly, 11.6% of the respondents have gained benefits of capital investment, 21.0% have gained benefits of savings mobilization from Self-Help Groups, 24.0% have availed loan facilities, 18.0% have gained links with financial institutions, banks, etc, 27.3% have gained social contacts, 2.0% of the respondents have gained other benefits and helps from Self-Help Groups and it is not applicable to 48.3% of the rural respondents as they are working jointly with Self-Help Groups or unemployed housewives.

30. On their nature of works at Self-Help Groups, 4.6% of the respondents are engaged in handicrafts, artistic works, etc, 10.3% are working in preparation of Bakery items, Confectionaries, etc, 14.3% are involved in Home Industry, Cottage Industry, etc, 1.7% are working in other types of business and it is not applicable to 69.0% of the rural respondents as they are engaged in self-employment on their own or unemployed housewives.

31. Few of the respondents have gained more than one type of advantages from Self-Help Groups. Particularly, 38.3% have gained equal social status, 49.0% have gained economic independence, 22.0% have gained fame and recognition in society and 12.6% have gained other types of advantages also.
32. On the other hand, many of the respondents are facing more than one type of disadvantages from their self-employment. Particularly, 32.3% have stated that they don’t find time to look after their families, 15.0% have mentioned that they are suffering from stress, strain and frequent ill health, 51.0% have expressed that they can’t able to participate in socio-religious and cultural activities and 4.6% have remarked other disadvantages.

33. On the personal income of respondents before joining to Self-Help Groups, it is noted that, 61.0% of the respondents were not having any personal income, whereas only 39.0% were having personal income of less than Rs. 12000 per annum.

34. On the personal annual income of the rural respondents after joining to Self-Help Groups, it is noted that, 17.3% have no income, 21.0% have personal annual income of less than Rs. 12000, 38.0% of the respondents have annual income between Rs. 12001 to 24000 and 23.6% have personal annual income between Rs. 24001 to Rs. 48000.

35. Worth of properties owned by the respondents shows that, 22.6% have not owned any properties in their own name, 39.7% have owned properties worth of less than Rs. 25000, 13.6% have owned properties worth between Rs. 25001 to Rs. 50000, 10.0% have owned properties worth between Rs. 50001 to Rs. 1 lakh, 11.6% have owned properties
worth between Rs. 1 lakh to Rs. 2 lakhs and 2.3% have owned properties worth more than Rs. 2 lakhs.

36. Annual family income of the respondents shows that, 11.6% have annual family income of less than Rs. 24000, 48.7% have annual family income between Rs. 24001 to Rs. 48000, 38.6% have family annual income between Rs. 48001 to Rs. 1 lakh and 1.0% have family income of more than Rs. 1 lakh per annum.

37. About 57.6% of the rural respondents have borrowed loans from Self-Help Groups, whereas 42.3% have not borrowed any loans from Self-Help Groups. The amount of loans borrowed shows that, 25.6% of the respondents have borrowed loan of less than Rs. 5000 followed by, 20.7% have borrowed loan between Rs. 5001 to Rs. 10000, 22.6% have borrowed loans between Rs. 10001 to Rs. 25000 and it is not applicable to 42.3% of the rural respondents as they have not borrowed any loans from Self-Help Groups.

38. On the purpose of loans borrowed, among the rural respondents, 25.3% have borrowed loans for domestic or personal use, 30.0% have borrowed loans for self-employment and income generating activities, 2.3% have borrowed loans for other purposes and it is not applicable to 42.3% of the rural respondents as they have not borrowed any loans from Self-Help Groups.

39. Change of status after joining to Self-Help Groups shows that, 19.3% of the respondents have expressed that their status is fully increased in their
families after joining to Self-Help Groups, 48.0% have remarked that their status is increased to a greater extent in their families after joining to Self-Help Groups and 32.6% have mentioned that there is no change in their status in their families after joining to Self-Help Groups.

40. Many of the respondents have gained more than one type of non-financial benefit from their participation in Self-Help Group activities. Particularly, 27.6% of the respondents have gained social status and respect, 14.6% have gained equality in family and society, 54.6% have gained more freedom and self-confidence, 31.6% have gained social contacts and 5.0% have gained other benefits also from Self-Help Groups.

41. Frequency of attending to Self-Help Group meetings revealed that, 42.6% of the respondents are attending to the meetings followed by, 25.6% are attending to the meetings more frequently, 54 (18.0%) are rarely attending to the meetings and 13.6% are not at all attending to Self-Help Group meetings.

42. Regarding their influence on the decisions of Self-Help Groups, 12.0% of the respondents have stated that decisions are dominated by only few members, 26.0% have mentioned that the decisions are made as per the interests of forward castes, rich class, etc, 34.3% have remarked that the decisions are made as per the suggestions of Panchayats or NGOs and 27.6% have expressed that the decisions are made in the meetings on the basis of equal interests of all members of Self-Help Groups.
43. Surprisingly, only 41.6% of the respondents have expressed that women are aware about their equal rights with men in village, whereas majority that is, 58.3% have mentioned that women are not aware about their equal rights in their villages.

44. Many of the respondents have stated on the decrease of more than one type of social evil practice that is reduced in their villages or areas due to the impact of women empowerment activities. Particularly, 4.0% of the respondents have expressed that dowry practice has been reduced, 27.6% have mentioned that Devadasi practice is decreased, 34.0% have remarked that child marriage is declined, 22.3% of the respondents have stated that domestic violence is controlled, 13.6% have opined that gender inequality or female illiteracy is reduced and it is not applicable to 58.3% of the rural respondents as they have already stated that there is no awareness about gender equality due to women empowerment activities.

45. The area of NGOs supported to their Self-Help Groups shows that, among rural respondents, 11.6% have stated that their Self-Help Groups are served by NGOs set up at national level, a great majority that is, 71.3% have mentioned that their Self-Help Groups are served by NGOs set up at Karnataka state level, 9.3% have remarked that their Self-Help Groups are served by NGOs set up at Hyderabad-Karnataka regional level and 7.6% have opined that their Self-Help Groups are served by NGOs set up at Gulbarga district level.
46. Many of the respondents have gained more than one type of benefits and supports from NGOs for their Self-Help Groups. As expressed by rural respondents, 46.0% have gained guidance from NGOs to start Self-Help Groups, 24.3% have gained financial assistance through seed money to start Self Help Groups, 22.0% have borrowed loans from NGOs to their Self-Help Groups, 25.0% have gained self-employment training to the members of their Self-Help Groups, 27.6% have gained overall Self-Help Group management guidance from NGOs and 8.0% have also gained other benefits and support from NGOs for their Self-Help Groups.

47. Many of the respondents have stated more than one type of guidance which they are getting from NGOs to Self-Help Groups. Among the rural respondents, 25.3% have stated that they are getting motivation and encouragement to women to form Self-Help Groups, 37.3% have mentioned that NGOs are highlighting the benefits of Self-Help Groups to women, 21.3% have expressed that NGOs are influencing in decision making of Self-Help Groups from time to time, 28.3% have responded that they are resolving conflicts in Self-Help Groups and 3.0% have also given other types of guidance from NGOs to their Self-Help Groups.

48. Type of help gained by rural respondents from NGOs to their Self-Help Groups shows that, 51.0% have stated that NGOs helped their Self-Help Groups with bank linkage, 28.3% have mentioned that NGOs are playing significant role in conflict resolution in Self-Help Group
management and 20.6% have expressed that NGOs are leading authority in solving problems of the Self-Help Groups.

49. On the frequency of visit of members of NGOs to Self-Help Groups, 24.0% of the respondents have agreed that NGO members are visiting monthly, 44.3% of the rural respondents have stated that the NGO members are visiting to their Self-Help Groups as and when needed and 31.6% have stated that NGO members never visit to Self-Help Groups.

50. On the seed money gained by Self-Help Groups, among the rural respondents, 21.0% have mentioned that their Self-Help Groups have gained seed money up to Rs. 2500, 59.3% have stated that their Self-Help Groups have gained seed money between Rs. 2501 to Rs. 5000 and 19.6% have expressed that their Self-Help Groups have gained seed money between Rs. 5001 to Rs. 10000.

51. Regarding the amount of loans borrowed by their Self-Help Groups, 21.6% have expressed that their Self-Help Groups have not borrowed any loans from NGOs, 19.3% have stated that their Self-Help Groups have borrowed loans up to Rs. 5000 from NGOs, 54.3% have mentioned that their Self-Help Groups have borrowed loans between Rs. 5001 to Rs. 10000 and only 4.6% have remarked that their Self-Help Groups have borrowed loans between Rs. 10001 to Rs. 25000.

52. On the purpose of loans from NGOs, 42.0% of the respondents have expressed that loans are borrowed as initial capital to start income generating activities, 23.0% have stated that loans are borrowed to fulfill
the working capital requirements for self-employment, 11.0% have mentioned that loans are borrowed from NGOs to purchase machinery, if any, 2.3% have given other purposes for such loans and it is not applicable to 21.6% of the respondents as their Self-Help Groups have not borrowed any loans from NGOs.

53. Many of the respondents have given more than one type of training which NGOs are providing to Self-Help Group members to undertake income generating activities. Of the rural respondents, 54.3% have stated that NGOs are providing training in Self-Help Group management, 12.0% have mentioned that NGOs are providing training in handicrafts or preparation of artistic works, 14.3% have expressed that NGOs are providing training in preparation of Bakery items, confectionaries, etc, 8.3% have remarked that NGOs are imparting training in small and cottage industry, 10.3% have opined that NGOs are imparting training in home industries, 4.0% have responded that NGOs are imparting training in technology based occupations such as DTP works, 3.6% have stated that NGOs are also imparting training in other occupations and 20.3% have expressed that no training is imparted by NGOs to Self-Help Group members.

54. Only 54.6% of the rural respondents have agreed that the NGOs are providing financial assistance in addition to individual self-employment training to women, whereas 26.0% have not agreed to the same and the
remaining 19.3% of the rural respondents have not aware about the same.

55. On the purposes of financial assistance from NGOs, 15.6% of the respondents have expressed that NGOs are providing financial assistance to purchase machinery and equipments, 21.6% have stated that NGOs are providing financial assistance to establish self-employment personally, 16.0% have mentioned NGOs are providing financial assistance to meet working capital requirement, 1.3% have mentioned other purposes of financial assistance from NGOs and it is not applicable to 45.3% of the rural respondents as they are not getting such financial assistance from NGOs.

56. On the effectiveness of training provided by NGOs, 38.3% of the rural respondents have remarked that training is fully useful, 17.0% of the rural respondents have mentioned that they have gained expertise, but it is not useful, 24.3% have remarked that training is not useful and as such, they need more training and it is not applicable to 20.3% of the respondents as their NGOs are not imparting any self-employment training.

57. Regarding the role of NGOs in Self-Help Group meetings, 11.6% of the respondents have expressed that NGOs are encouraging active participation of all members in meetings, 14.6% have mentioned that NGOs promote discussion and participation of all members of Self-Help Groups in meetings, a great majority that is, 72.6% have opined that
NGOs ensure regularity of meetings of Self-Help Groups and 1.0% have also given other role of NGOs in Self-Help Group meetings.

58. NGOs initiated more than one type of efforts in women empowerment and rural development. Particularly, on the NGOs efforts in the development of Self-Help Groups and rural development, 65.3% of the respondents have expressed that NGOs helped Self-Help Groups in Bank linkage, 40.3% have mentioned that NGOs helped Self-Help Groups to solve grievances among the members, 34.3% have remarked that NGOs helped to eradicate alcoholism in village, 29.3% have stated that NGOs helped to ban on child marriage in village, 21.6% have responded that NGOs helped to prevent and restrict domestic violence, gender inequality, etc., in village, 47.6% have opined that NGOs taken efforts to promote female education in village and 18.0% have stated other efforts of NGOs for women empowerment and rural development.

59. The performance of NGOs in women empowerment through Self-Help Groups as rated by rural respondents revealed that, 31.0% have rated as excellent, 35.0% have rated it as good, 24.0% have rated performance of NGOs as satisfactory and 10.0% have rated it as not satisfactory or poor.

60. 58.6% of the rural respondents have agreed that NGO increase awareness of women on social welfare schemes, whereas, 41.3% have not agreed to the same.

61. 57.6% of the rural respondents have agreed that NGOs are undertaking other development schemes in their areas, 24.0% have opined that
NGOs are not taking any other development schemes and 18.3% of the rural respondents are not aware about the same.

62. Effectiveness and usefulness of NGOs for overall empowerment of women through Self-Help Groups as stated by rural respondents shows that, 24.3% have expressed that NGOs are fully useful and fully effective, 39.3% have mentioned that NGOs are highly useful and highly effective, 22.3% have stated that NGOs are somewhat useful and somewhat effective and 14.0% have remarked that NGOs are not at all useful and not effective.

63. 27.6% of the rural respondents have agreed that status of women is fully increased after NGOs taken up women empowerment activities, 35.3% have stated that status of women is somewhat increased after NGOs are taken up women empowerment activities and 37.0% of the rural respondents have remarked that status of women is not at all increased though NGOs taken up women empowerment activities.

Urban Women:

1. In urban areas also Self-Help Groups are formed, but their numbers is lower. As such, total 150 women who formed Self-Help Groups in urban areas are surveyed.

2. Age of the respondents’ shows that, 16.6% of the respondents are in the age group of 18 to 25 years, 52.6% are in the age group of 26 to 40 years, 21.3% of the respondents are in the age group of 41 to 50 years and 9.3% of the urban respondents are of more than 50 years.
3. Education of urban respondents revealed that, 13.3% of the respondents have not went to schools and are illiterates, 28.0% have completed primary education, 48.0% have completed secondary education, 7.3% have completed under-graduation or pre-university and only 3.3% of the respondents have completed graduate and graduate or more than graduation.

4. Majority that is, 67.3% of the urban respondents are Hindus, whereas 32.6% are Muslims.

5. The caste of urban respondents disclosed that, 42.0% are from Scheduled Castes, only 2.0% are from Scheduled Tribes, 52.0% of the respondents are from Other Backward Classes and only 4.0% are from other or forward castes.

6. Occupations of the respondents depicted that, 10.6% of the respondents are unemployed housewives, 4.6% of the respondents are working in agriculture, animal husbandry, etc, 15.3% are working in small business, home industry, etc, 36.0% are engaged in unorganized sector work or seasonal employment and 33.3% of the respondents are working in self-employment through Self-Help Groups.

7. Marital status of the respondents disclosed that, 87.3% of the respondents are married and living with their husbands, 9.3% are widows and 3.3% of the respondents are divorcees or separated from their husbands.
8. Residential status of the respondents depicted that, 54.0% of the urban respondents are living in their own houses, 28.6% are living in rented houses and 17.3% of the respondents are living in temporary stay or huts.

9. Only 25.3% of the urban respondents are living in joint families, whereas 74.6% are living in nuclear families.

10. On making family decisions, 23.3% of the respondents have expressed that their parents or parents-in-law are making the family decisions, 27.3% of the respondents have stated that their husbands are making family decisions on their own, 38.0% have remarked that they are making the decisions along with their husbands and 11.3% of the respondents have felt that other persons like their children are making the family decisions.

11. Numbers of children of the respondents disclose that, 10.6% have no children, 35.3% of the respondents have 1 to 2 children, 32.0% of the respondents have 3 to 4 children and 22.0% of the respondents have 5 or more children.

12. On children’s education, 62.0% of the respondents have mentioned that their children are going to schools and colleges, whereas 27.3% have stated that their children are not going to schools and colleges and it is not applicable to 10.6% of the urban respondents as they don’t have children. The reasons for not sending their children to schools, 11.3% of the respondents have mentioned that education is not useful to gain
employment, 9.3% have stated that their children have already completed higher education, 6.6% of the respondents have felt that their children are not interested in education and it is not applicable to 72.6% of the urban respondents as their children are going to schools and colleges to get education and a few of them don’t have children.

13. It is highlighted that, 80.0% of the respondents have mentioned that education is essentially needed for girls, whereas 12.6% have not agreed to the same and 7.3% have not expressed their views on the same.

14. The level of education needed by girls as stated by urban respondents, 23.3% have felt that girls need basic education, 44.0% have agreed that girls needed higher education, 12.6% of the respondents have mentioned that girls needed technical or professional education and it is not applicable to 20.0% of the urban respondents as they have not agreed for female education and a few of them have not expressed their opinions on the same.

15. On the purpose of girls’ education, 44.6% of the respondents have expressed that girls needed for girls to get employment, 20.6% have stated that girls needed education to get marriage prospects, 14.6% have mentioned that girls needed education so as to know reading, writing and also to gain knowledge and it is not applicable to 20.0% of the respondents as they have not approved female education.

16. Of the urban respondents, 13.3% have agreed that future of girls depends on education, 30.6% have felt that future of girls depends on
employment of girls, 54.6% have stated that future of girls depends on husband and good family after their marriage and 1.3% have given other issues on which the future of girls depends.

17. On the equal participation of women, many of the respondents have stated more than one aspect. Specifically, 69.3% of the respondents have stated that equal participation of women is needed in social status and family decision making, 55.3% have mentioned that equal participation of women is needed in economic independence, 15.3% of the respondents have remarked that equal participation of women is needed in children’s education and 5.3% have expressed that equal participation of women is also needed in other aspects.

18. On the marital relations with their husbands, 35.3% of the respondents have stated that their marital relations with their husbands is cordial and best, 26.6% have expressed that their marital relations with their husbands is cooperative and understanding, 25.3% have remarked that their marital relations with their husbands is satisfactory and it is not applicable to 12.6% of the urban respondents as they included separated, divorcees or widows.

19. It is surprising to note that only 3.3% fully oppose dowry practice, 59.3% approve dowry practice based on their parents’ wish and 37.3% of the urban respondents approve dowry practice.

20. On the reasons for supporting dowry practice, 35.3% of the respondents have stated that dowry is essential to lead new life for couples, 12.0%
have expressed that they believe in social culture related to dowry, 49.3% have responded that they can’t oppose elders and society regarding support to dowry and it is not applicable to 3.3% of the urban respondents as they have fully opposed dowry practice.

21. Few of the respondents have given more than one way to improve and develop the status of women in society. Among the urban respondents, 54.0% have responded that women’s status can be improved by higher education, 37.3% have remarked that women’s status can be improved by employment, 25.3% have stated that women’s status can be improved by initiation of self-employment and 2.6% have given other ways to improve the status of women in society.

22. On the social equality in their families as stated by urban respondents, 34.0% have mentioned that they are fully equal with all family members, 28.0% have agreed that they are equal with females and not equal with men, 21.3% have felt that they are somewhat equal with all and 16.6% have opined that they are not at all equal with all the family members.

23. Only 41.3% of the urban respondents are fully satisfied in their social life, whereas 58.6% are satisfied to a greater extent in their social life.

24. Many of the respondents have given more than one set of aims and objectives of their Self-Help Groups. Particularly, 9.3% of the respondents have expressed that their Self-Help Groups are aimed towards empowerment of women and organization, 43.3% have
mentioned that their Self-Help Groups are aimed to provide Self-employment to women, 34.6% have responded that their Self-Help Groups are aimed towards economic cooperation among women, 48.6% have remarked that their Self-Help Groups are aimed to avail benefits of welfare schemes and facilities from the Government and 7.3% have also stated other aims and objectives of their Self-Help Groups.

25. On the motivation to join or form Self-Help Groups, it is revealed that 10.0% of the respondents are self-motivated, 44.6% are motivated by their family members or relatives, 41.3% of the respondents are motivated by NGOs and 4.0% are motivated by members of Self-Help Groups.

26. The period of memberships to Self-Help Groups shows that, 2.0% of the respondents are members to Self-Help Groups since 05 years, 28.6% are members to Self-Help Groups since 06 to 10 years, 49.3% are members to Self-Help Groups since 11 to 15 years and 20.0% of the respondents are members to Self-Help Groups since 15 years.

27. Of the urban respondents, only 23.3% are functioning as Presidents of Self-Help Groups, 14.0% are functioning as Secretary of the Self-Help Groups, 10.0% of the respondents are officiating as Treasurer or Accountant of Self-Help Groups and 52.6% are just members of Self-Help Groups.

28. On the role of respondents in income generating activities, 28.0% of the respondents have mentioned that they are independently owned self-
employment on their own, 39.3% have remarked that they are jointly working with Self-Help Group members, 15.3% of the respondents have stated that they are unemployed or housewives and 17.3% have expressed that their occupations has no relations with Self-Help Groups.

29. The nature of self-employment of the respondents revealed that, 3.3% of the respondents are working in animal husbandry, poultry, etc, 11.3% are working in handicrafts, artistic works, etc, 17.3% are engaged in small and petty shops, 8.6% are working in skill based works, 4.6% are working in caste based occupations and it is not applicable to 54.6% of the urban respondents as they are working jointly with Self-Help Groups or unemployed housewives.

30. Many of the respondents have gained more than one types of benefits and helps from Self-Help Groups. Particularly, 9.3% have gained capital investment, 18.0% of the respondents have gained savings mobilization, 33.3% have availed loan facilities from Self-Help Groups, 28.6% have gained links with financial institutions, banks, etc, 40.6% of the respondents have gained social contacts, 2.6% have gained other benefits and help and it is not applicable to 54.6% of the urban respondents as they are working with Self-Help Groups or unemployed housewives.

31. On the nature of works at their Self-Help Groups, 15.3% of the respondents are engaged in Handicrafts, Artistic Works, etc, 9.3% are working in preparation of Bakery items, Confectionaries, etc, 12.0% are
engaged in Home Industry, Cottage Industry, etc, 2.7% are working in other types of works and it is not applicable to 60.7% of the urban respondents as they are engaged in self-employment individually or unemployed housewives.

32. Few of the respondents have gained more than one type of advantages from Self-Help Groups. Specifically, 35.3% of the respondents have gained equal social status, 56.0% have gained economic independence, 32.6% have gained fame and recognition in society and 16.0% have gained other types of advantages.

33. On the other hand, many of the respondents are facing more than one type of disadvantages from their self-employment. Particularly, 27.3% have expressed that they don’t find adequate time to look after family members, 25.3% have mentioned that they are facing stress, strain and ill health, 50.0% have remarked that they can’t able to participate in socio-religious and cultural activities and 6.0% have given other disadvantages from self-employment.

34. On the personal income of respondents before joining to Self-Help Groups, it is noted that, 52.0% of the respondents were not having any income before joining to Self-Help Groups, 31.3% were having personal annual income up to Rs. 12000 and 16.6% were having personal annual income between Rs. 12001 to Rs. 24000.

35. The personal annual incomes of the urban respondents after joining to Self-Help Groups shows that, 15.3% have no income, 32.0% have
personal annual income of less than Rs. 12000, 37.3% have annual income between Rs. 12001 to Rs. 24000 and 15.3% have personal annual income between Rs. 24001 to Rs. 48000.

36. Worth of properties owned by the respondents personally shows that, 31.3% have not owned any properties in their own name, 10.0% have owned properties worth less than Rs. 25000, 21.3% have owned properties worth between Rs. 25001 to Rs. 50000, 28.0% have owned properties worth between Rs. 50001 to Rs. 50001 to Rs. 1 lakh, 6.6% have owned properties worth between Rs. 1 lakh to Rs. 2 lakhs and 2.6% have owned properties worth more than Rs. 2 lakhs.

37. Family annual income of the respondents revealed that, 17.3% have family annual income of less than Rs. 24000, 38.7% have family annual income between Rs. 24001 to Rs. 48000, 40.0% have family annual income between Rs. 48000 to Rs. 1 lakh and 4.0% have family annual income of more than Rs. 1 lakh.

38. Only 54.0% have borrowed loans from Self-Help Groups, whereas 46.0% have not borrowed any loans from Self-Help Groups. The amount of loans borrowed by urban respondents revealed that, 30.6% have borrowed loans of less than Rs. 5000, 15.3% have borrowed loans between Rs. 5001 to Rs. 10000, 8.0% have borrowed loans between Rs. 10001 to Rs. 25000 and it is not applicable to the remaining 46.0% of the urban respondents as they have borrowed any loans from Self-Help Groups.
39. On the purposes of loans borrowed from Self-Help Groups, 16.0% of the urban respondents have borrowed loans for domestic or personal use, 35.3% have borrowed loans for self-employment or income generating activities, 2.6% have borrowed loan for other purposes and it is not applicable to 46.0% of the urban respondents as they have not borrowed loans from Self-Help Groups.

40. Among the urban respondents, 24.6% have mentioned that their status is increased in their families after joining to Self-Help Groups, 57.3% have remarked that their status is increased to a greater extent after joining to Self-Help Groups and 18.0% have stated that there is no change in their status in families after joining to Self-Help Groups.

41. Many of the respondents have gained more than one type of non-financial benefit from their participation in Self-Help Group activities. Specifically, among the urban respondents, 43.3% have gained social status and respect, 31.3% have gained equality in family and society, 48.6% have gained more freedom and self-confidence, 30.6% have gained social contacts and 6.0% have gained other types of non-financial benefits from Self-Help Groups.

42. On their attendance to Self-Help Group meetings, 37.3% of the respondents are always attending to the meetings, 23.3% are more frequently attending to the meetings, 24.0% of the respondents are rarely attending to the meetings and 15.3% are not at all attending to the meetings of the Self-Help Groups.
43. Influence in Self-Help Group meetings as stated by urban respondents, 18.6% have remarked that the decisions are dominated by only few members of Self-Help Groups, 25.3% have expressed that the decisions are made on the basis of interests of forward castes, rich class, etc, 26.6% have mentioned that decisions are made on the basis of Panchayats or NGOs, 26.0% have remarked that the decisions are made by considering the interests of all members of the Self-Help Groups and 3.3% have stated other persons influence the decisions of Self-Help Group meetings.

44. It is surprising to note that, only 58.6% of the urban respondents have agreed that women are aware about their equal rights due to women empowerment activities, whereas 41.3% of the respondents have not agreed to the same.

45. Many of the respondents have stated on the decrease of more than one type of social evil practice that is reduced in their villages or areas due to the impact of women empowerment activities. Particularly, 15.3% of the respondents have expressed that there is reduction in dowry practice, 52.0% have stated that there is decrease in Devadasi, 54.0% have mentioned that there is decrease in child marriages, 28.0% have remarked that there is reduction in domestic violence, 32.0% of the respondents have opined that there is decrease in female inequality or female illiteracy, 3.3% have mentioned that other social practices are reduced and it is not applicable to 41.3% of the urban respondents as
they have already stated that there is no awareness about gender equality due to women empowerment activities.

46. The area of NGOs supported to their Self-Help Groups shows that, among urban respondents, 26.0% have expressed that their Self-Help Groups are served by NGOs set up at national level, 50.6% have stated that their Self-Help Groups are served by NGOs set up at Karnataka state level, 17.3% have responded that their Self-Help Groups are served by NGOs set up at Hyderabad-Karnataka level and 6.0% have remarked that their Self-Help Groups are served by NGOs set up at Gulbarga district level.

47. Many of the respondents have gained more than one type of benefits and supports from NGOs for their Self-Help Groups. Particularly of the urban respondents, 50.6% have mentioned that they have gained guidance from NGOs to start Self-Help Groups, 36.0% have stated that they have gained assistance through Seed Money to their Self-Help Groups, 34.0% have mentioned that they have borrowed loans from NGOs to their Self-Help Groups, 37.3% have expressed that their have gained self-employment training to the members of their Self-Help Groups, 30.0% have remarked that they have gained guidance from NGOs on overall management of Self-Help Groups and 11.3% have responded that they have gained other types of support from NGOs to their Self-Help Groups.
48. Many of the respondents have stated more than one type of guidance which they are getting from NGOs to Self-Help Groups. Particularly, 19.3% of the respondents have expressed that they are getting motivation and encouragement from NGOs to form and manage Self-Help Groups, 31.3% have stated that the NGOs are highlighting the benefits of Self-Help Groups to women so that they can form Self-Help Groups, 34.0% have mentioned that NGOs influencing the decisions made in Self-Help Groups from time to time, 22.0% have remarked that NGOs are playing significant role in conflict resolution in Self-Help Groups and 3.3% have given other types of benefits and guidance gained by their Self-Help Groups from NGOs.

49. Among the urban respondents, 46.6% have stated that NGOs helped their Self-Help Groups in getting bank linkages, 22.0% have expressed that the NGOs helped in conflict resolution of the Self-Help Groups and 31.3% have remarked that NGOs are leading authorities in problem solving in Self-Help Groups.

50. Only 9.3% of the urban respondents have stated that NGO members visit to Self-Help Groups monthly, 62.6% have remarked that NGO members visit to Self-Help Groups as and when needed and 28.0% have mentioned that the NGO members are never visiting to Self-Help Groups.

51. On the amount of seed money gained by Self-Help Groups from NGOs, 28.0% have mentioned that their Self-Help Groups have gained seed
money up to Rs. 2500 from NGOs, 51.3% have responded that their Self-Help Groups have gained seed money between Rs. 2501 to Rs. 5000 from NGOs and 20.6% have agreed that their Self-Help Groups have gained seed money between Rs. 5001 to Rs. 10000 from NGOs.

52. Among the urban respondents, 18.0% have mentioned that their Self-Help Groups have not borrowed any loans, 30.6% have stated that their Self-Help Groups have borrowed loans up to Rs. 5000 from NGOs, 44.6% have remarked that their Self-Help Groups have borrowed loans between Rs. 5001 to Rs. 10000 and 6.6% have responded that their Self-Help Groups have borrowed loans between Rs. 10001 to Rs. 25000 from NGOs.

53. As stated by urban respondents, 36.6% have mentioned that their Self-Help Groups have borrowed loans as capital to start income generating activities, 32.0% have stated that loans are borrowed by Self-Help Groups to meet the working capital requirements of the Self-Help Groups, 10.6% have expressed that loans borrowed by Self-Help Groups from NGOs to purchase machinery, 2.6% have stated that loans are borrowed by Self-Help Groups from NGOs to meet other financial requirements and it is not applicable to 18.0% of the urban respondents as their Self-Help Groups have not borrowed any loans from NGOs.

54. Many of the respondents have given more than one type of training which NGOs are providing to Self-Help Group members to undertake
income generating activities. On type of training imparted by the NGOs to Self-Help Group members, 34.6% have expressed that NGOs are imparting training on Self-Help Group management, 19.3% have stated that NGOs are imparting training in handicrafts or artistic works, 20.6% have mentioned that NGOs are providing training in preparation of bakery items, confectionaries, etc, 12.0% have expressed that NGOs are imparting training in small and cottage industries, 14.6% have remarked that NGOs are providing training in home industries, 5.3% have responded that NGOs are providing training in technology based occupations such as DTP works, 4.0% have mentioned that NGOs are imparting training in other occupations or crafts and 12.0% have opined that NGOs are not providing any training in income generating activities to their Self-Help Groups.

55. Only 35.3% of the respondents have agreed that NGOs are providing individual self-employment training along with financial assistance to start individual self-employment, whereas 40.0% have not agreed to the same and 24.6% of the respondents are not aware about the same.

56. On the purpose of NGOs’ financial assistance, 12.0% of the respondents have expressed that the NGOs are providing financial assistance to purchase of machinery and equipments, 18.6% have mentioned that NGOs are providing financial assistance to establish self-employment personally, 4.0% have stated that NGOs are providing financial assistance to meet working capital requirements, 0.6% has given other
purpose for such assistance from NGOs and it is not applicable to 64.6% of the urban respondents as they are not getting financial assistance from NGOs.

57. Only 28.6% of the urban respondents have expressed that training imparted by NGOs is fully useful, 46.0% have mentioned that they have gained expertise from training, but it is not useful, 25.3% of the urban respondents have stated that training is not useful and as such they felt need for more training and it is not applicable to 12.0% of the urban respondents as their NGOs are not imparting any training.

58. It is noted that, 10.0% of the urban respondents have stated that NGOs are encouraging active participation of all members in Self-Help Group members, 11.3% have mentioned that NGOs are promoting participation and discussion of all members of Self-Help Groups in meetings, 77.3% of the respondents have stated that NGOs ensure regularity of Self-Help Group meetings and 1.3% have also mentioned other types of role of NGOs in Self-Help Group meetings.

59. NGOs initiated more than one type of efforts in women empowerment and rural development. On the efforts of NGOs in women empowerment and rural development, 52.0% have remarked that NGOs helped Self-Help Groups to gain bank linkage, 44.6% have mentioned that NGOs helped Self-Help Groups to solve grievances among members, 18.6% have stated that NGOs made campaigns against alcoholism, 12.6% have opined that NGOs prevented child marriages, 34.0% have mentioned
that NGOs prevented domestic violence, female inequality, etc, 41.3% have remarked that NGOs promoted female education and 22.0% have given other efforts of NGOs towards women empowerment and rural development.

60. As rated by urban respondents on the performance of NGOs in women empowerment through Self-Help Groups, 40.6% have rated as excellent, 29.3% have rated as good, 20.6% have rated as satisfactory and 9.3% have rated performance of NGOs as poor or not satisfactory.

61. 76.7% of the urban respondents have mentioned that NGOs are increase awareness of women in social welfare schemes, whereas 23.3% have not agreed to the same.

62. Of the urban respondents, 62.0% have stated that NGOs are undertaking other development schemes in their areas, 28.6% have remarked that NGOs are not undertaking other developmental schemes in their areas and 9.3% are not aware about the same.

63. Among the urban respondents, 17.3% have opined that NGOs are fully effective and useful for overall empowerment of women through Self-Help Groups, 33.3% have mentioned that they are highly useful and highly effective, 35.3% have responded that NGOs are somewhat useful and effective and 14.0% have stated that NGOs are not effective and not useful in empowerment of women through Self-Help Groups.

64. Only 34.6% have fully agreed that status of women is fully increased after NGOs have taken up women empowerment activities, 48.6% have
somewhat agreed to the same and 16.6% have stated that status of women is not at all increased though NGOs are taken up women empowerment activities.

**Major Findings:**

1. The present study is based on total 450 women, of which 300 are living in rural areas and 150 are living in urban areas.

2. Age-wise distribution of all the respondents shows that, 40.6% of the respondents are in the age group of 26 to 40 years followed by, 25.5% are in the age group of 41 to 50 years, 22.9% are in the age group of 18 to 25 years and only 10.9% are of more than 50 years. It shows that the young and middle aged women are more interested in Self-Help Groups and women empowerment activities and as such, they are actively participating in Self-Help Group activities.

3. Education of the total respondents shows that, 18.4% have not went to schools and are illiterates, 34.9% of the respondents have completed primary education, 37.8% have completed secondary education, 7.8% have completed under-graduation or pre-university and 1.1% of the respondents have completed graduation or more than graduation. It shows that majority of the respondents are low-educated and even few of them are illiterates.

4. Religion of the respondents disclosed that, 77.5% of the respondents are Hindus, whereas 22.4% are Muslims. It is surprising to note that none of
the respondents covered under the present study belonged to religions other Hindu and Muslims.

5. The caste of all the respondents revealed that, 44.6% of the respondents are from Scheduled Castes, 1.5% are from Scheduled Tribes, 46.9% of the respondents are from Other Backward Classes and the remaining only 6.9% of the respondents are from other or forward castes. It is noted that other backward classes and scheduled castes are getting more benefits from Self-Help Groups.

6. Personal Occupations of all the respondents shows that, 13.1% are unemployed housewives, 16.6% are working in agriculture, animal husbandry, etc, 16.4% of the respondents are working in small business, home industries, etc, 28.9% of the respondents are working in seasonal employment or work in unorganized sector and 24.9% of the respondents are working in self-employment through Self-Help Groups.

7. Marital status of the total respondents disclosed that, 89.3% of the respondents are married and living with their husbands, 9.1% of the respondents are widows and 1.5% of the respondents are divorcees or separated from their husbands. It shows that though Self-Help Groups are of immense useful to married women, still many of the widows, divorcees and separated women are getting benefits from Self-Help Groups.

8. Residential status of the respondents revealed that, 56.4% of the respondents are staying in their own house, 22.6% are living in rented
house and 20.9% are staying in temporary shelter or huts. It is noted that though, majority of the respondents are living in their own house, still there is considerable number of respondents don’t have their own houses.

9. Only 46.0% of all the respondents are living in joint families, whereas 54.0% are living in nuclear or single families. It is highlighted that there are more joint families in rural areas, whereas more nuclear families in urban areas.

10. The decision making in family shows that, 32.9% of the total respondents have mentioned that their parents or parents-in-law are making the family decisions followed by, 29.5% have stated that their husbands alone are making family decisions, 27.3% of the respondents have remarked that they are making family decisions along with their husbands and 10.2% have expressed that other persons like their children are making the family decisions. It shows that women are increasingly participating in family decision making in urban areas, whereas still to a greater extent, family decision making is in the hands of men that is husbands of the respondents in rural areas.

11. Numbers of children of the respondents shows that, 39.1% of the respondents have 1 to 2 children followed by, 36.0% of the respondents have 3 to 4 children, 16.6% of the respondents have 5 or more children and the remaining 8.2% have no children. It is observed that, majority of the respondents have more number of children and it may be assumed
that they may not aware about the family planning practices and even few of them are not willing to adopt family planning.

12. On children’s education, 67.3% of the respondents have remarked that their children are going to schools and colleges, whereas 24.4% have mentioned that their children are not going to schools and colleges and it is not applicable to 8.2% of the respondents as they don’t have children.

The reasons for not sending their children to schools and colleges to get education, 8.2% of the respondents have expressed that education is not useful to gain employment, 7.1% have mentioned that their children have already completed higher education, 9.1% of the respondents have felt that their children are not interested in education and it is not applicable to 75.5% of the total respondents as they are sending their children to schools and colleges and a few of them don’t have children.

13. Of all the respondents, only 62.0% have agreed that education is needed for girls, whereas 27.8% of the respondents have not agreed to the same and 10.2% have not expressed their views on the same.

14. On the level of education needed for girls, 24.6% of the respondents have expressed that girls needed basic education, 27.8% have stated that girls needed higher education, 9.5% of the respondents have felt that girls needed technical or professional education and it is not applicable to 38.0% of the respondents as they have disagreed for female education and even a few of them have not expressed their views on the same.
15. On the purpose of girls’ education, among the total respondents, 23.8% have stated that girls needed education to get good employment, 16.4% have mentioned that girls needed education to get better marriage prospects, 21.8% have felt that girls needed education to know reading and writing and also to gain knowledge and it is not applicable to 38.0% of the respondents as they have not approved for female education.

16. Among all the respondents, only 15.5% have agreed that future of girls depends on education, 24.6% have stated that future of girls depends on employment of girls, majority that is 58.4% have felt that future of girls much depends on husband and good family members after their marriage and 1.3% have given other issues on which the future of girls depends. Surprisingly, though education and employment are considered as most significant for overall development of girls, still majority of the respondents have argued that future of girls depends on husband and good family after their marriage.

17. On the equal participation of women, many of the respondents have stated more than one aspect. Particularly, 54.9% of the total respondents have expressed that equal participation of women is needed in social status and family decision making, 62.4% have mentioned that equal participation of women is needed in economic independence, 17.1% of the respondents have remarked that equal participation is needed for women in children’s education and 8.2% of the respondents have stated that equal participation of women is needed in other aspects.
18. Of all the respondents on their marital relations with their husbands, 32.6% have expressed that their marital relations with their husbands is cordial and best, 34.2% have mentioned that their marital relations are cooperative and understanding with their husbands, 22.4% have opined that their marital relations with their husbands is satisfactory and it is not applicable to 10.6% of the respondents as they include widows, separated and divorcees. To conclude, the marital relations of all the married women, who are living with their husbands now is best or good.

19. Surprisingly, only 2.6% of the respondents have stated that they fully oppose dowry practice, 55.8% have mentioned that they approve dowry based on their parents’ wish and 41.5% of the respondents have expressed that they approve dowry practice. It is surprising to note that due to orthodox social culture, though dowry practice is banned strictly by law, still it is prevailed in society.

20. The reasons for support to dowry practice as stated by all the respondents shows that, 21.7% have agreed that dowry is essential to lead new life for couples, 18.4% have stated that they believe in social culture related to dowry practice, 57.1% have mentioned that they can’t oppose elders and society regarding the dowry practice and it is not applicable to 2.6% of the respondents as they fully oppose dowry. It is highlighted from the discussion that due to the orthodox traditions followed by elders, the dowry practice is still prevailed. It is essential on the part of women to convince their elders to oppose against dowry.
21. Few of the respondents have given more than one way to improve and develop the status of women in society. Among all the respondents, 47.8% have expressed that women’s status can be improved by higher education, 30.9% have stated that women’s status can be improved by employment, 29.5% have remarked that women’s status can be improved by initiating self-employment among women and 4.4% have given other ways to improve the status of women in society.

22. On the social equality in their families, 25.3% of the respondents have expressed that they are fully equal with all family members, 35.5% have stated that they are equal with females and not equal with men in their families, 12.9% have remarked that they are somewhat equal with all and 26.2% have opined that they are not at all equal with other family members in their families.

23. Satisfaction of respondents in social life shows that, 42.0% are fully satisfied in their social life, whereas 58.0% are satisfied to a greater extent in their social life.

24. Many of the respondents have given more than one set of aims and objectives of their Self-Help Groups. Particularly, 13.8% of the respondents have expressed that their Self-Help Groups are aimed towards rural women empowerment and organization, 39.5% have stated that their Self-Help Groups are aimed to provide self-employment to women, 27.3% have remarked that their Self-Help Groups are aimed towards economic cooperation among women, 45.5% have opined that
their Self-Help Groups are aimed to gain benefits from the schemes and facilities of the Government and 6.2% have also given other aims and objectives of their Self-Help Groups. It is summarized that, the Self-Help Groups formed by the respondents have different aims and objectives, of which availing benefits from the Government schemes and facilities, providing self-employment to women, economic cooperation among women and rural women empowerment are main objectives of these Self-Help Groups.

25. On the motivation to join Self-Help Groups, 17.5% of the respondents have expressed that they are self-motivated to join or form Self-Help Groups, 32.9% have stated that they are motivated by their family members and relatives to form or join Self-Help Groups, 7.8% have mentioned that they are motivated by Panchayat members or elders in village, 30.0% of the respondents have remarked that they are motivated by NGOs to form or join Self-Help Groups and 11.8% have responded that they are motivated by members of Self-Help Groups to form or join Self-Help Groups. It is emphasized that family members, relatives and NGOs are playing significant role in formation of Self-Help Groups and also to motivate women to join Self-Help Groups.

26. On the years of membership to Self-Help Groups, 6.4% of the respondents are members to Self-Help Groups since 05 years, 21.5% are members to Self-Help Groups since 06 to 10 years, 51.3% of the respondents are members to Self-Help Groups since 11 to 15 years and
20.6% are members to Self-Help Groups since 15 years or more. It is summarized that majority of the respondents are members to Self-Help Groups for more than 10 years.

27. Apart from their membership, 16.0% of the total respondents are officiating as President of Self-Help Groups, 23.1% are functioning as Secretary of Self-Help Groups, 11.3% are officiating as Treasurer or Accountant of Self-Help Groups and 49.5% of the respondents are just members of Self-Help Groups.

28. On the role of respondents in income generating activities, 27.3% have expressed that they have owned self-employment independently, 33.8% of the respondents have stated that they are jointly working with Self-Help Group members, 16.6% have mentioned that they are unemployed or housewives and 22.2% of the respondents have remarked that their occupation has no relation with Self-Help Groups. It is emphasized that a great majority of the respondents are engaged in self-employment and of which majority have owned Self-employment owned by them or owned jointly by Self-Help Group.

29. The nature of self-employment of the respondents revealed that, 10.2% of the respondents are engaged in animal husbandry, poultry, etc, 10.0% are working in handicrafts, artistic works, etc, 14.0% are working in small and petty shops, 9.1% are working in skill based works, 5.5% are working in caste based occupations, 0.6% of the respondents are working in other occupations and it is not applicable to 50.4% of the
respondents as they are jointly working with Self-Help Groups or unemployed housewives. It is highlighted that majority of the respondents are engaged in skill based works and handicrafts.

30. Many of the respondents have gained more than one types of benefits and helps from Self-Help Groups. Particularly, of all the respondents, 10.9% have gained capital investment, 20.0% have gained savings mobilization, 27.1% have availed loan facilities, 21.5% have gained links with financial institutions, banks, etc, 31.8% have gained social contacts, 2.2% of the respondents have gained other benefits and help and it is not applicable to 50.4% of the respondents as they are working jointly with Self-Help Groups or unemployed housewives. It is emphasized that Self-Help Groups are helping self-employed women in many ways and as such, they are of immense useful in women empowerment.

31. As stated by all the respondents on the nature of their work at Self-Help Groups, 8.2% are working in Handicrafts, Artistic Works, etc, 10.0% are working in Bakery Items, Confectionaries, etc, 13.5% are engaged in Home Industry, Cottage Industry, etc, 2.0% are engaged in other types of business and it is not applicable to 66.2% of the total respondents as they are working in their own individual self-employment or unemployed housewives.

32. Few of the respondents have gained more than one type of advantages from Self-Help Groups. Particularly, of all the respondents, 37.3% have
gained equal social status, 51.3% have gained economic independence, 25.5% have gained fame and recognition in society and 13.8% have gained other types of advantages. It is highlighted that though initially Self-Help Groups were started for economic empowerment of women, due to their economic status, there is also increase in social status, fame in society, social contacts, etc.

33. On the other hand, many of the respondents are facing more than one type of disadvantages from their self-employment. Of all the respondents, 30.6% have stated that they don’t find adequate time to look after their families, 18.4% have mentioned that they face stress, strain and frequent ill health, 50.6% have stated that they can’t able to participate in socio-religious and cultural activities and 5.1% have given other disadvantages.

34. On the personal income of respondents before joining to Self-Help Groups, it is noted that, of all the respondents, 58.0% were not having any personal income, 36.4% were having personal income of less than Rs. 12000 and 5.5% were having personal income between Rs. 12001 to Rs. 24000. It shows that majority of the respondents were not working before joining to Self-Help Groups and as such, they were not having any personal income of their own.

35. The personal annual income of the total respondents, after joining to Self-Help Groups shows that, 37.8% have personal annual income between Rs. 12001 to Rs. 24000 followed by, 24.6% have personal
annual income of less than Rs. 12000, 20.9% have personal annual income between Rs. 24001 to Rs. 48000 and 16.6% have no personal income of their own respectively. It shows that there is good increase in the personal annual income of the majority of the respondents after they have joined to Self-Help Groups.

36. Worth of properties owned by the respondents shows that, 25.5% of the respondents have not owned any properties, 29.8% have owned properties worth less than Rs. 25000, 16.2% have owned properties worth between Rs. 25001 to Rs. 50000, 16.0% have owned properties worth between Rs. 50001 to Rs. 1 lakh, 10.0% have owned properties worth between Rs. 1 lakh to Rs. 2 lakhs and 2.4% have owned properties worth more than Rs. 2 lakhs. It is noted that respondents are financially authoritative as they have owned properties in their personal names.

37. On the family annual income of all the respondents, 45.3% have stated that their family annual income is between Rs. 24001 to Rs. 48000 followed by, 39.1% have expressed that their family annual income between Rs. 48001 to Rs. 1 lakh, 13.5% have remarked that their family annual income is less than Rs. 24000 and 2.0% have mentioned that their annual family income is more than Rs. 1 lakh.

38. Only 56.4% of all the respondents have borrowed loans from Self-Help Groups, whereas 43.5% have not borrowed any loans from Self-Help Groups. As stated by all the respondents, on the amount of loans
borrowed, 27.3% have borrowed amount of loans less than Rs. 5000, 
18.9% have borrowed loans between Rs. 5001 to Rs. 10000, 10.2% have 
borrowed loans between Rs. 10001 to Rs. 25000 and it is not applicable 
to 43.5% of all the respondents as they have not borrowed any loans 
from Self-Help Groups.

39. On the purpose of loans borrowed, as stated by all the respondents, 
22.2% have borrowed loans for domestic or personal use, 31.8% have 
borrowed loans for self-employment or income generating activities, 
2.4% have borrowed loans for other purposes and it is not applicable to 
43.5% of all the respondents as they have not borrowed any loans from 
Self-Help Groups.

40. Among all the respondents, 51.1% have mentioned that their status is 
increased to a greater extent in their families after joining to Self-Help 
Groups followed by, 27.8% have remarked that there is no change in 
their status after joining to Self-Help Groups and only 21.1% have 
agreed that their status in families is fully increased after joining to Self-
Help Groups. It shows that, the social status of women in their families 
to a greater extent is increased; still considerable women are not getting 
increase in their social status even after they are engaged in Self-Help 
Group activities.

41. Many of the respondents have gained more than one type of non-
financial benefit from their participation in Self-Help Group activities. 
As stated by all the respondents, 32.9% have gained social status and
respect, 20.2% have gained equality in family and society, 52.6% have gained more freedom and self-confidence, 31.3% have gained social contacts and 5.3% have gained other types of non-financial benefits from Self-Help Groups. It is highlighted that more freedom, self-confidence and social contacts are major gains for women from Self-Help Groups and still majority of women have to gain gender equality, social status and respect in their families and society.

42. Of all the respondents, 40.9% are always attending to the meetings, 24.9% are more frequently attending to the meetings, 20.0% are rarely attending to the meetings and 14.2% are not at all attending to the Self-Help Group meetings. It is noted that though majority of the respondents are attending to the meetings of Self-Help Groups, still many of respondents are not attending to these meetings. Hence, it is essentially suggested to the respondents to attend the Self-Help Group meetings regularly, so that they can know about the functioning of Self-Help Groups.

43. On their influence in Self-Help Group meetings, 14.2% of the total respondents have mentioned that decisions are dominated by only few members, 25.8% have expressed that the decisions are made considering interests of forward castes, rich, etc, 31.8% have stated that the decisions are made on the basis of suggestions from Panchayats or NGOs, 27.1% have mentioned that the decisions are made on the basis of equal
interests of all members and 1.1% have mentioned influence of other persons on the decisions of Self-Help Groups.

44. Surprisingly, only 47.3% have mentioned that women are aware about their equal rights due to women empowerment activities, whereas majority that is, 52.6% have not agreed to the same. Surprisingly, majority of the respondents are not aware about their equal rights with men, though participating in women empowerment activities actively.

45. Many of the respondents have stated on the decrease of more than one type of social evil practice that is reduced in their villages or areas due to the impact of women empowerment activities. Particularly, among all the respondents, 7.8% have expressed that there is decline in dowry practice due to women empowerment activities, 35.8% have mentioned that there is decrease in Devadasi practice, 40.6% have stated that there is reduction in child marriage, 24.2% have remarked that there is restriction in domestic violence, 19.8% have responded that there is decrease in female inequality or female illiteracy, 2.4% have given other social evils that are reduced and it is not applicable to 52.6% of the respondents as they were already agreed that there is no awareness on gender equality due to women empowerment activities. It is summarized that to some extent many of the female associated social evil practices such as Devadasi, child marriage, domestic violence, etc are reduced due to women empowerment activities, still there is need to reduce few practices such as dowry practice, female illiteracy, etc.
46. The area of NGOs supported to their Self-Help Groups shows that, among the total respondents, 64.4% have stated that their Self-Help Groups are served by NGOs set up at Karnataka State level followed by, 16.4% have mentioned that their Self-Help Groups are served by NGOs set up at national level, 12.0% have remarked that their Self-Help Groups are served by NGOs set up at Hyderabad-Karnataka regional level and 7.1% have responded that their Self-Help Groups are served by NGOs set up at Gulbarga district level. It is highlighted that huge network of State level NGOs are helping much in formation and promotion of Self-Help Groups and thereby encouraging women empowerment activities.

47. Many of the respondents have gained more than one type of benefits and supports from NGOs for their Self-Help Groups. Among all the respondents, 47.5% have expressed that they have gained guidance from NGOs to start their Self-Help Groups, 28.2% have responded that they have gained financial assistance through seed money to their Self-Help Groups, 26.0% have mentioned that their Self-Help Groups have borrowed loans from NGOs, 29.1% have remarked that the members of their Self-Help Groups have got training in income generating activities from NGOs, 28.4% have opined that they have gained expertise on overall management of Self-Help Groups from NGOs and 9.1% have gained in other ways from NGOs for their Self-Help Groups.
48. Many of the respondents have stated more than one type of guidance which they are getting from NGOs to Self-Help Groups. Of all the respondents, 23.3% have stated that NGOs are motivating and encouraging women to form Self-Help Groups, 35.3% have mentioned that NGOs highlighted the benefits of Self-Help Groups to women so that they can form Self-Help Groups, 25.5% have expressed that NGOs are influencing the decision making in Self-Help Groups from time to time, 26.2% have remarked that NGOs are playing significant role in conflict resolution in Self-Help Groups and 3.1% have also mentioned other types of guidance from NGOs to Self-Help Groups.

49. Of all the respondents, 49.5% have stated that NGOs have helped their Self-Help Groups in getting bank linkage, 26.2% have expressed that NGOs are resolving conflicts in the Self-Help Groups management and 24.2% have remarked that NGOs are leading authority in solving problems of Self-Help Groups.

50. On the frequency of visit of NGO members to Self-Help Groups, 19.1% of the respondents have expressed that NGO members are visiting to their Self-Help Groups monthly, 50.4% have mentioned that NGO members are visiting to Self-Help Groups whenever needed and 30.4% have stated that NGO members are not visiting to Self-Help Groups. It is highlighted that though majority of the NGO members are visiting to Self-Help Groups, still its frequency is lower. Hence, it is essential
that NGO members should visit to the Self-Help Groups at least once in a month or in a couple of months.

51. On the amount of seed money gained by Self-Help Groups, 23.3% have agreed that their Self-Help Groups have gained seed money up to Rs. 2500 from NGOs, 56.6% have felt that their Self-Help Groups have gained seed money between Rs. 2501 to Rs. 5000 and 20.0% have remarked that their Self-Help Groups have gained seed money from NGOs. Though all the Self-Help Groups have gained seed money from NGOs, as stated by the respondents the amount given by NGOs as seed money is lower. Hence, it is suggested to increase seed money assistance to the Self-Help Groups.

52. Regarding the amount of loans from NGOs to their Self-Help Groups, 20.4% of the respondents have stated that their Self-Help Groups have not borrowed any loans from NGOs, 23.1% have mentioned that their Self-Help Groups have borrowed loans up to Rs. 5000 from NGOs, 51.1% have remarked that their Self-Help Groups have borrowed loans between Rs. 5001 to Rs. 10000 from NGOs and 5.3% have responded that their Self-Help Groups have borrowed loans between Rs. 10001 to Rs. 25000.

53. On the purposes of borrowings from NGOs, 40.2% of all the respondents have stated that their Self-Help Groups have borrowed loans as capital to start income generating activities, 26.0% have mentioned that their Self-Help Groups have borrowed loans to meet the
working capital requirements of their Self-employment, 10.9% have remarked that loans are borrowed by Self-Help Groups to purchase machinery, 2.4% have felt that loans are borrowed by Self-Help Groups from NGOs to meet other financial requirements and it is not applicable to 20.4% of the respondents as they have not borrowed loans from NGOs to their Self-Help Groups.

54. Many of the respondents have given more than one type of training which NGOs are providing to Self-Help Group members to undertake income generating activities. Among all the respondents, 47.8% have expressed that NGOs are imparting training in Self-Help Group management, 14.4% have stated that NGOs are providing training in handicrafts or artistic works, 16.4% have mentioned that NGOs are providing training in preparation of bakery items, confectionaries, etc, 9.5% have remarked that NGOs are imparting training in small and cottage industries, 11.8% have mentioned that NGOs are imparting training in home industries, 4.4% have stated that NGOs are imparting training in technology based occupations such as DTP works, etc, 3.8% have remarked that NGOs are imparting training in other occupations or self-employment and 17.5% have remarked that no training is imparted by NGOs to their Self-Help Groups.

55. Among all the respondents, 48.2% have agreed that NGOs are providing financial assistance in addition to individual self-employment training to
women, whereas 30.6% have not agreed to the same and 21.1% of the respondents are not aware about the same.

56. Of all the respondents, 14.4% have mentioned that NGOs are providing financial assistance to purchase machinery and equipments, 20.6% have stated that NGOs are providing financial assistance to establish self-employment personally, 12.0% have expressed that NGOs are providing financial assistance to meet the working capital requirements, 1.1% have remarked that NGOs are providing financial assistance to meet other purposes and it is not applicable to 51.8% of the respondents as they are not getting financial assistance from NGOs for their personal self-employment.

57. Of all the respondents, 35.1% have stated that training imparted by NGOs is fully useful, 26.6% have remarked that they have gained expertise from training, but it is not useful, 24.6% have opined that training imparted by NGOs is not useful and as such they need more training and it is not applicable to 17.5% of the total respondents as their NGOs are not imparting any training.

58. Role of NGOs in Self-Help Group meetings shows that, 11.1% of the respondents have expressed that NGOs encourage active participation of all members in Self-Help Group meetings, 13.5% have mentioned that NGOs promote active participation and discussion of all members in Self-Help Group meetings, 74.2% have remarked that NGOs ensure
regularity of Self-Help Group meetings and 1.1% have also mentioned other role of NGOs in Self-Help Group meetings.

59. NGOs initiated more than one type of efforts in women empowerment and rural development. Of all the respondents, 60.9% have expressed that NGOs helped Self-Help Groups to gain bank linkage, 41.8% have stated that NGOs are solving grievances among Self-Help Group members, 29.1% have mentioned that NGOs are organized campaigns against alcoholism in village, 23.8% have felt that NGOs prevented child marriages, 25.8% have agreed that NGOs prevented domestic violence, female inequality, etc, 45.5% have stated that NGOs promoted female education and 19.3% have given other efforts of NGOs in women empowerment and rural development.

60. On the performance of NGOs in women empowerment through Self-Help Groups, 34.2% of the total respondents have rated it as excellent, 33.1% have rated performance of NGOs as good, 22.9% have rated it as satisfactory and 9.8% have rated performance of NGOs as not satisfactory or poor.

61. Only 64.6% of the total respondents have agreed that NGOs are increasing awareness of women in social welfare schemes, whereas 35.3% have not agreed to the same.

62. Of all the respondents, 59.1% have mentioned that NGOs are undertaking other developmental schemes in their areas apart from promotion of Self-Help Groups, 25.5% have stated that NGOs are not
undertaken any other developmental schemes in their areas and 15.3% have expressed that they are not aware about the same.

63. Among the total respondents surveyed, 22.0% have stated that NGOs are fully useful and fully effective for overall empowerment of women through Self-Help Groups, 37.3% have mentioned that NGOs are highly useful and highly effective, 26.6% have expressed that NGOs are somewhat useful and somewhat effective for overall empowerment of women through Self-Help Groups and 14.0% have remarked that NGOs are not effective and not useful for overall empowerment of women through Self-Help Groups.

64. Of the total respondents surveyed, 30.0% have fully agreed that status of women is fully increased after NGOs are taken up women empowerment activities, 39.8% have mentioned that status of women was somewhat increased after NGOs taken up women empowerment activities and 30.2% have remarked that status of women is not at all increased though NGOs are taken up the women empowerment activities.

8.3. Suggestions:

Following suggestions may be made from the present study.

1. It is essential on the part of NGOs to organize awareness on gender equality in rural area and backward areas.

2. It is suggested to family members of women to provide active participation of women in family decision making.
3. It is suggested to NGOs to spread awareness on family planning practices.

4. Women have to realize gender equality and as such, they think for education and employment of their girl children and on which future of their girls is depending rather than their husbands in future.

5. Women must realize the evil effects of dowry practices on women and society. As such, they must oppose to dowry practice though their elders have supported the same.

6. The Self-Help Groups must concentrate their aims towards starting income generating activities or self-employment rather than getting benefits from welfare schemes from Government.

7. It is suggested to the family members of women to share the family responsibilities, so that dual work burden of women should be reduced.

8. It is suggested to women members to actively participate in Self-Help Group meetings regularly.

9. It is suggested to NGOs to regularly visit to Self-Help Groups and guide in their affairs.

10. It is suggested to NGOs to increase seed money and amount of loans provided to Self-Help Groups.

11. NGOs must provide full expertise training in income generating activities and self-employment and get feedback from the participants of training.
12. It is suggested to different Self-Help Groups formed in group of areas or formed under single NGO, to unite together for marketing and sales promotion of their products.

13. It is essential on the part of NGOs to train their staff, so that they can work effectively for women empowerment activities.

14. Apart from women empowerment schemes, it is suggested to NGOs to spread awareness on different Government schemes, welfare policies and legislations passed for the welfare of women, etc among women.

8.4. Conclusion:

The NGOs are playing important role in promoting Self-Help Groups among women of middle aged and low-educated, as they can’t able to get employment in organized sector and even poor, as they can’t go for self-employment at large scale on their own. It is noted that Self-Help Groups are hope for new socio-economic life of low-educated and poor women and NGOs are acting as guiding force to promote and manage Self-Help Groups. Thereby, NGOs are highly influencing on women empowerment.

The study revealed that only women belonging to Hindus and Muslims are formed Self-Help Groups and hence, it is essential that women of other religions such as Christians, Sikhs, etc should also come forward to form Self-Help Groups. Similarly, as weaker sections of society more Scheduled Castes and Other Backward Classes are benefited from women empowerment through NGOs by forming Self-Help Groups. The occupational background of the
women surveyed shows that majority of them are from seasonal employment, unorganized sector, small business, self-employment and even few housewives. Regarding marital status of women, all respondents are married, but few of these respondents are widows, separated and divorcees.

Though majority of the women are living in their own houses, still many of the respondents are living in slum areas, temporary settlements and huts. In rural areas, still there are more joint families and in urban areas there are more nuclear families, in which the women covered under the study are living. It is surprising to note that though women are participating in income generating activities, still in majority of the families, they don’t possess decision making authority. Further, majority of the respondents have more number of children as they are not practicing family planning.

Due to empowerment, women have realized the significance of education and as such, majority of them are sending their children to schools and colleges for getting education. It is also emphasized that majority of women have realized the importance of education for girls and as such, sending their girl children to schools and colleges. Even many of them suggested for higher education or professional education for their girl children. But it is noted that though their girl children are getting education, they thought that the future of their girl children depends on their husbands and their family members in future rather than employment, education and knowledge. It shows that though women are educated, they have accepted subjugation to their husbands.
All the women surveyed have cordial, best or satisfactory marital relations with their husbands. Surprisingly, almost all the respondents have supported dowry due to their parents’ wish or social conventions. Higher education, employment or self-employment are essential for women for their overall development and empowerment as stated by all the respondents. Though there are women empowerment activities, still women in their own families have subjugated position and it shows that there is gender inequality in families. To conclude from the social background of the respondents, all the women surveyed are fully or moderately satisfied in their social life.

Though self-employment or income generating activities are main aims of Self-Help Groups, still considerable numbers of respondents have stated that their Self-Help Groups are aimed to avail benefits from Government welfare schemes. It shows that they are aware about the Government schemes towards women empowerment. Family members, NGOs and own wish are major motivating factors to form and join Self-Help Groups. Almost all the respondents are members to Self-Help Groups for more than 05 years. Even majority of the respondents surveyed are holding different positions such as President, Secretary, Treasurer, etc in Self-Help Groups.

On the income generating activities, many of the women are engaged in individual self-employment or income generating activities and a few are also engaged in income generating activities with Self-Help Groups. The income generating activities include animal husbandry, handicrafts, artistic works, skill
based works, etc and only a few of the respondents are engaged in caste based occupations. Though engaged in their individual income generating activities, majority of the respondents have gained benefits of loan facilities, savings mobilization, bank linkages, social contacts, etc with the Self-Help Groups.

Many of the benefits are gained by the women from Self-Help Groups. Particularly, equal social status, economic independence, fame and recognition in society are major benefits gained by women due to their participation in Self-Help Groups. On the other hand, there are also certain disadvantages as many of the women have felt that they can’t able to participate in socio-cultural activities, celebrate festivals, don’t find time for anything, stress, strain and even ill health. The incomes of women before joining to Self-Help Groups and after joining to Self-Help Groups reveals that there is considerable increase in income of the respondents and even women have owned properties in their names personally. Majority of the respondents have also borrowed loans from Self-Help Groups for income generating activities or self-employment and even for their personal or domestic use. It is noted that women’s status is fully increased or greater extent increased after joining to Self-Help Groups. There are also many non-financial benefits gained by women from Self-Help Groups and they include gaining social status, respect, equality in family and society, more freedom, self-confidence, more social contacts, etc.

Regarding regularity to attend Self-Help Group meetings, it is highlighted that though majority of women are participating in meetings regularly, still considerable portion of respondents are not attending or rarely
attending to Self-Help Group meetings. As such, the decisions in the meetings are biased towards only few members, panchayat, forward castes, rich, etc. Though women are actively participating in empowerment activities, still they have agreed that majority of women are not aware about female equality in their areas. Due to impact of women empowerment, to some extent, social practices such as child marriage, Devadasi, domestic violence, gender inequality, etc are reduced in villages or in their areas.

All the Self-Help Groups covered under the study are linked with NGOs. The majority of the Self-Help Groups are linked to NGOs at state level. The role of NGOs in women empowerment is multidimensional as they are helping women to guide in formation of Self-Help Groups, providing seed money to start Self-Help Groups, extending loan facilities, training to the Self-Help Group members in self-employment or income generating activities and even looking after overall management of the Self-Help Groups.

On the type of guidance provided by NGOs shows that, NGOs motivate and encourage women to form Self-Help Groups by highlighting benefits of Self-Help Groups to women. Even NGOs influence decision making in Self-Help Groups, provide bank linkages and resolve conflicts for the smooth functioning of Self-Help Groups. Even whenever needed, NGO members visit to Self-Help Groups so that they can function effectively in women empowerment. NGOs provide seed money to form Self-Help Groups and such seed money is up to Rs. 10000. The NGOs also provide loans to Self-Help
Groups and such loan amount varies between Rs. 5000 to Rs. 25000 depending on the nature of Self-Help Groups and income generating activities.

NGOs are also playing significant role in providing training to Self-Help Group members in different crafts and skills to start income generating activities. NGOs are also providing financial assistance and loans to start income generating activities individually to members of Self-Help Groups. But it is highlighted that as stated by many respondents, training provided by NGOs is not adequate and as such, more training is essential from NGOs in different crafts and income generating activities. NGOs are playing significant role in organizing regular Self-Help Group meetings and encourage active participation of all members.

Many of the Self-Help Groups produce different products such as artistic works, food items, confectionaries and NGOs even by organizing trade fairs, exhibitions, preparing brochures, etc advertise and market these products of Self-Help Groups. Apart from women empowerment activities, NGOs are also spreading awareness against child marriage, domestic violence, female inequality, etc. In that way, NGOs are playing multidimensional role in women empowerment at rural and urban areas. Still, as stated by few women, the performance of NGOs is poor due to reasons such as lack of coordination with Self-Help Groups, poor expertise of NGO members, etc. To sum up, NGOs, apart from women empowerment, increasing awareness of people in social welfare schemes, rural development schemes, female literacy, eradication of
social evils, etc. As such, status of women is increased fully or to a greater extent, after NGOs have taken up women empowerment activities.

To conclude, it is noted that women are equal to men in all aspects as they are also participating in income generating activities along with their household duties. But still, they don’t have family decision making authority. Such authority should be given to women. Further, men have to understand the position of women who are participating in income generating activities outside and as such, should help in household duties, so that burden of women can be reduced. It is essential on the part of NGOs to spread the message of family planning so that number of children should be reduced.

It is recommended to increase amount of seed money given to Self-Help Groups and also increase loan amount given to Self-Help Groups. Further, it is essential to provide effective training to women so that they can start their income generating activities with self-confidence and after starting of such activities, the NGOs must visit these self-employment or income generating activities and guide in different aspects such as technical and management areas. It is suggested to NGO members to regularly visit to Self-Help Groups and also encourage active participation of all members of Self-Help Groups in meetings. Further, NGOs should take feedback from Self-Help Groups on the performance of NGO members and improve their services.