

**A CRITICAL INVESTIGATION INTO
VOLUNTARY ORGANIZATION
APPROACHES TO WOMEN EMPOWERMENT
IN TUMKUR DISTRICT
FINAL REPORT**

**To,
The Director UGC (Deputy Secretary)
University Grants Commission
South western regional office
Bangalore**

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CHAPTER – 1

INTRODUCTION

1.1 Introduction

Voluntary organization, also known as Non-Governmental organization (NGO), have evolved over the years to the present position where they are seen as very valuable partners in all spheres of development.

Despite all efforts by the governments at various levels, national and international, through the adoption of their sound development policies, planning and programmes aiming at alleviation of poverty, improving the quality of life, there has been little impact on the lives of people particularly, on the lives of the deprived, marginalised and under-privileged sections of the society. A large section of the society is by-passed by the process of development. The models of ‘development from above’ with the basic assumption that the benefits of economic growth would trickle down to the poorer sections of the society did not succeed in achieving expected goals. Similarly, the models of ‘development from below’ with an equitable, need-based approach could not achieve the desired results. The recognition of the dehumanising, inequitable and environmentally unsustainable consequences of these conventional production-centered development models stimulated a search for an alternative development paradigm and strategy. The quest for alternative approaches to development is also the result of continuing global economic crisis that has put financial constraints on governments for pursuing the developmental and social welfare endeavors. The economic crisis called for innovative, new opportunities and alternative sources of financial mobilization (Manoranjan Mohanty, 2001).

In the nineties Empowerment is the observable reality and in the development of women it popular. To bring out women from the darkness of the society it becomes one of the key solutions. Empowerment has multi dimensional views which facilitate folks and groups to understand their occupied uniqueness and

powers in all stages of life (Human Development Report, 1995). Escalating individuals and communities, social, economical, political and spiritual is refers to Empowerment. Establishment of employment, decline of poverty and erasing disparity are the three significant elements of Empowerment of the poor (Jagadish, P, 2012). Resolving comprehensive issues of poverty, hunger, population growth and the preservation of the environment are inextricably associated with empowerment of women, which emerged in a string of global conferences at Cairo, Copenhagen and Beijing. There is collective considerate that women and children are exaggerated by the perseverance of starvation and horrible poverty (Kumar Raj, 2000).

1.2 Women status

At the 4th World Conference on Women in Beijing in 1995, the UN said that “poverty has a Women’s face”, and that 70% of the world poor were female .The simple statement hides a complex reality .The ‘bottom line’ measure of poverty is lack of income, but it also consists of lack ‘measure of poverty is lack of income, but it also consists of lack of access to services and opportunities for human development, lack of a voice in political life and decision making, and social subordination and exclusion .All poor people experience these deficits, but in almost all cases women and girls suffer from them to a greater degree than men. (Shrivastav, 2004)

The UN commission on status of women observed ‘women who contribute half of the world’s population by virtue of accident of birth, perform two third of the worlds work, receive one tenth of its income and own less than one-hundredth of its property’. In India women produce 30% of all food commodities consumed but get only 10% of the income, and own 10% of the property or wealth of the country (Karmakar, 1999)

The participation of women –half the world’s population-is indispensable in the conduct of daily life and policy –making, from the community to the national and international level. Everywhere, women are initiators and catalysts of environmental and developmental activism. Their

perspectives, values, skills and diverse experiences must be brought into leadership and policy-making, but their virtual exclusion from leadership and disregard for their needs and views are among the major factors responsible for environmental degradation, worsening poverty, pervasive militarism and violence against people and nature. (Sinha, 1998)

These facts clearly illustrate the financial vulnerability of women across the globe. In such a state the condition of women becomes very miserable. In India the state of rural women is very shocking they suffer from financial as well as social marginalization.

1.3 Meaning of Empowerment

Empowerment is an active multidimensional process to enable women to realize their identity, position and power in all spheres of life. Empowerment provides a greater access to knowledge and resources, more autonomy in decision making, greater ability to plan lives, more control over the circumstances which influence lives, and freedom from customs, belief and practices. Empowerment demands a drastic and basic change in the system of marriage and family, husband and wife relationship and attitude towards socialization and remarriage. Empowerment is a process that gives a person freedom in decision making.

Empowerment is not fundamentally political single-handedly; it is a progression having individual, fiscal, social and political magnitude with individual empowerment being the center of the empowerment progression. Actuality political empowerment will not achieve something in the nonappearance of economic empowerment. The Scheme of Micro-financing through SHGs construct empowerment promoting circumstances for women to move from positions of marginalization within household decision making development and prohibiting within community, to one of bigger centrality, inclusion of voice. The Social processes of Micro financing programmes strengthens women's self esteem and self value, inspire a superior logic of attentiveness of social and political issues principal to augmented mobility and

abridged traditional isolation of women. Most significantly micro-finance programmes make possible women to supply to the household economy, escalating their intra-household bargaining supremacy. Thus, micro financing through Self-help groups has transferred the authentic economic control in the hands of women and has significantly abridged their dependence on men. But the lack of education frequently comes in the way and they had to ask for assist from their husbands or any other educated man/ woman for day-to-day work. Absence of women education in skills and vocation will complete. Although it is also true that economic empowerment alone does not always lead to reversal in gender relationship. (Sabharwal, Gita (2003).

1.4 Historical Overview of women empowerment

1.4.1 In India, the early years

Self-help groups (SHGs) first emerged in MYRADA in 1985. In 1986/87 there were some 300 SHGs in MYRADA's projects. Many had emerged from the breakdown of the large cooperatives organized by MYRADA. In these areas, a number of members asked MYRADA to revive the credit system. They usually came in groups of 15-20. When reminded of the loans they had taken out from the cooperative, they offered to return them to MYRADA, but not to the cooperative, which in their experience was dominated by a few individuals. MYRADA staff suggested that they return the money to themselves – in other words to the members who had come in a group to present their case to MYRADA. After some hesitation, they decided to continue meeting in these smaller groups.

MYRADA staff realized that they would need training: how to organize a meeting, set an agenda, keep minutes, etc. Efforts were made to train the members systematically. On analysis it emerged that the members were linked together by a degree of affinity based on relationships of trust and support; they were also often homogeneous in terms of income or of occupation (for example, agricultural labourers), but not always. Caste and creed played a role, but in several groups affinity relationships and economic homogeneity were

stronger; as a result, several groups included different castes and creeds. From the time that the first SHGs emerged in 1985 to the inclusion of the SHG strategy in the annual plan for 2000/01 (Government of India, 2000), several important steps were taken by the National Bank for Agriculture and Rural Development (NABARD), the Reserve Bank of India (RBI) and leading NGOs, as well as by multilateral agencies, particularly IFAD.

1.4.2 1987 to 1992

During this phase – largely omitted in recent studies – NABARD focused on supporting NGO initiatives to promote SHGs and on analysing their potential and performance. In 1987 NABARD first put funds into the SHG/SAG4 movement (in response to a proposal from MYRADA submitted in 1986). In 1987 it provided MYRADA with a grant of 1 million Indian rupees (Rs)5 to enable it to invest resources to identify affinity groups, build their capacity and match their savings after a period of 3-6 months. The grant was based on MYRADA's experience in promoting SHGs since 1985 and the initiative of the NABARD chairperson at that time, Shri P.R. Nayak. As a result of the feedback from this initiative, in 1989 NABARD launched an action research project in which similar grants were provided to other NGOs. After an analysis of this action research, and owing to the efforts of successive NABARD chairpersons and senior management, in 1990 RBI accepted the SHG strategy as an alternative credit model. NABARD (1992) issued guidelines to provide the framework for a strategy that would allow banks to lend directly to SHGs. Based on these initial experiences; the SHG-Bank Linkage Programme was launched in 1992. Since then – and on the basis of its extensive network of officers – NABARD has promoted and monitored the SHG programme, provided funds for capacity building and innovation, and helped change policy to create an enabling environment.

The Tamil Nadu Women's Empowerment Project, an IFAD-supported project implemented through the Tamil Nadu Women's Development Corporation, was the first project in the country, in about 1990, to incorporate

the SHG concept into a state sponsored programme. MYRADA was asked to play a lead role, which it agreed to doing Dharmapuri District. This was a year or more before the launch of the SHG-Bank Linkage Programme. The empowerment of women was sought through SHG strengthening, with capacity-building modules, and through the provision of credit for income-generating activities.

Although an enabling policy framework was not yet in place for the SHG-Bank Linkage Programme, RBI nevertheless decided to extend credit to the groups, with some modifications in the design and paperwork. As a result, this became the first state supported project to initiate the SHG-bank linkage strategy. This experience also contributed to the initiatives undertaken by NABARD to shape policy on microfinance models, which resulted in the launching of the SHG-Bank Linkage Programme through a pilot project.

1.5 Nature of Voluntary Organization

The voluntary organization Providing Functional Literacy Classes for women where they would learn things pertinent to their practical life like keeping an account of their grains, learning to count profit from vegetable sales, knowing the basics of health -care like reading a thermometer, knowing the nutrition needs of their family etc. Besides these, providing basic literacy know-how of simple reading and writing, knowing-how to sign their names. It provides small-scale income generation schemes for women so that they may have alternative sources of income during the period when they do not have agriculture. This would also help the women to be self-dependant, giving them power to stand-up on their own during adverse circumstances. Supportive health care for women through health awareness camps, promoting healthy living & nutrition through nutrition demonstration camps and providing awareness on cheap, indigenous nutrition alternatives.Skill-trainings through Capacity Building processes. This would give a scope for the women to have a better life and a better tomorrow. Also these trainings would have a social impact. Trainings on local, emergency health care for young women, making

environment-friendly products, developing food products using locally available resources would be some of the trainings imparted under this scheme (Swadhina: Changing Life & Living, 2016).

1.6 Voluntary organization and women empowerment

Government of India initiated micro-entrepreneurship as important approaches to assist poor households survive with the financial changes, and to recover their well-being and accomplish fiscal enclosure. Self-Help Groups (SHGs) programme was one of the new 1991 policies on Small Scale Industries initiated with an emphasis on development of entrepreneurship among the poor (NABARD 1992). As a result, the number of SHGs financed by banks in the country has grown annually ten times and the annual loan disbursement by about thirty-seven times over the last decade (Nair S, 2012). National Bank for Agricultural and Rural Development (NABARD) finds SHG-BLP to be the most preferred and viable model of financial inclusion of the unreached poor (NABARD 2012). A study by NABARD revealed that the SHG has turned out to be a channel for social mobilization, women empowerment, and new business with quality clients and significantly increased wellbeing. However, although poverty ratio in India is declining, its persistence and the deterioration in quality of employment in terms of increased casualisation of labour and rising inequality since the initiation of 1991 reforms policy have resulted in a rise in human deprivation in the country (NSS 2006). Women being the most affected under such circumstances, the Self-Help Groups (SHGs) programme has laid special emphasis on the development of entrepreneurship among women through training.

It was envisaged that SHGs would empower women folk by bringing them together and enabling the creation of multiple rural micro-enterprises. The initial few months/years are used as capacity building for the women to work in groups as this is the most challenging aspect of a formation of a SHG. Behavior change, as we know, is the most difficult outcomes to achieve in a development sector programme. Once the women are acquainted with working

in groups, and the group dynamics are somewhat stable, then they are taken to the next level of developing a business plan, or are trained in specific trades which act as the foundation for setting up an enterprise.

Many organizations in India have been extensively working in the field of women empowerment through SHGs. The most common observation from these organizations has been that once the women reach the stage of financial stability, they become more confident and aware of their rights. When they become aware, they demand, this demand has seen many a changes in the rural areas of the country wherever SHG model has been a success.

The Self Help Group model for poverty alleviation has been a success wherever it was implemented in a manner as it was envisaged in the beginning, and has been a failure with many lessons wherever it was implemented with an agenda to only alleviate poverty from a region (VipinVijayan 2014).

CHAPTER-2

REVIEW OF LITERATURE

Women empowerment involves the transformation of economic, social, psychology, political and legal circumstances of women. Women NGO's have been recognized as a very important tool for the empowerment of Nigeria women. Another institution which holds enormous potentials for the empowerment of women in Nigeria is the office of the First Lady. The issue of women empowerment has undoubtedly become an integral part of contemporary discourse in development and democratization worldwide. Women were largely ignored in planning, design and implementation of development programmes or policies which affect them directly. This is despite the fact that they play roles which are central to development process.

According to Asogwa (1995:1) for instance pointed out that Nigerian women comprises of almost half of the entire population, produce about 60% of the food crops, are involved in 90% of food processing, raise the children, maintain the household, fetch all the drinking water and fuel, tend livestock and trade in commodities. Yet, they perform these key tasks under harsh conditions, and with poor training tools, as a result, often at very low levels of productivity.

As noted by Oluwasola (1998:59) A number of factors were responsible for the situation whereby women's roles in promoting economic and social change continues to be inadequately recognized and undervalued, such factors include; The male dominated cultures in Nigeria like in most developing nations which give women an inferior position in the society. Customs, taboos and the sexual division of labour which keeps women subordinate to men The failure of economics to put value on unpaid production activities performed by women at the domestic front, and in their family farms (Oluwemimimo, 1998).

The United Nations declared 1975 through 1985 "Decade for Women". Four world Conferences on women were held; Mexico City 1975, Copenhagen 1980, Nairobi 1985 and 1995 Beijing Conference. These conferences directed

the searchlight on a variety of issues affecting the status of women in the society. These issues among others include Violence against Women, Women's Rights as Human Rights and Women's Reproductive Health etc. It was not until then, that the woman's question entered the political agenda in Nigeria. Various national development plans (before and post Independence), were gender blind, and gave no specific place to gender issues in Nigeria. These Conferences spurred Nigerian women to come together and form Non – Governmental Organisations (NGO's) to empower themselves.

According to Hussain et.al., (2017) This study has been conducted in Pairaband Union under Mithapukurupazilla in Rangpur district by following qualitative and quantitative method .The objectives of the research is to examine the control over loans, savings and income of the study population and also either the women can control over their own resources or influenced by other male members and to assess the decision making power of women in family and society and to review the role of NGO in that context of economic and political empowerment of women. The study revealed that Non-Government Organization (NGO) is working for the empowerment of women in rural area in Rangpur through providing its microcredit and training program. NGOs work like a catalyst to empower women from different side and to turn them into mainstream society and economy. Currently 95.7 percent women have loan form NGOs whose current mean and SD are 2.6778E4 taka and 29504.64 taka respectively and mean and SD of their involvement with NGOs are 4.88 year and 4.46 year respectively and 80.5 percent women have participated in program offer by NGOs. The study also found that 64.9 percent women have independence to engage themselves in income generating activities and they also acknowledge that NGO have contributed that context. By getting financial assistance from NGO within minimum interest rate,women are able to be entrepreneur and make them financially independent, by that they can raise their voice in family and can be able to control over own resources, participate in decision making process. Then society respects her and it creates

social values for a women. Also by getting training program, rural women in Rangpur are more concerned about their self-esteem, self-sufficiency, gender equality and gender mobility, voting behavior and political participation. There are changing trend that male members are going to be more cooperative to women in family and society.

Women Empowerment refers to the creation of an environment for women where they can make decisions of their own for their personal benefits as well as for the society. That's why, the empowerment approach comes from women's groups who seek to empower themselves through greater self-reliance and economic sufficiency, which is important catalyst in that context. They do not seek integration into mainstream development, in which they have no choice in defining the society they want .Women seek to influence their own change, the right to determine their own choice in life. They also seek to gain control of and access to resources. This approach differs from the equity approach in origin and strategies. The empowerment approach seeks to meet both strategic and practical needs (Union Padokkhep,1995: 77). The empowerment of women would result in overall development of society both at micro and macro level. Active participation of women in economic activities and decisions, would contribute towards overall economic development. But they faces Challenges, because of the inherent superiority complex among the males, they often doesn't allow their female counter-part to rise as high as them(Erickson andDitomassi,2003).

In the literature of women empowerment various approaches have been developed by the different scholars. Among them the welfare, equity, anti-poverty, efficiency and empowerment approaches are prominent ones. The welfare approaches widely followed during the period 1950-70 aims at beginning women into development as better mother mothers which is considered their most important role in development. Some reproductive role, relating particularly to food aid, malnutrition and family planning, women have seen as passive beneficiaries of development by NGOs with focus on their reproductive role. The equity approach and anti-poverty are the two phases of a

single approach popularly known as the women in Development (WID) approach. Equity approach tries to gain equity for women in the development process as active participants while the anti-poverty approach strives for ensuring the increase of poor women's productivity where women's poverty seen as problem of underdevelopment, not of subordination. To gain equity for women in the development process, NGO try to present women as active participants in development. In Equity approach, NGOs are trying to ensure political and economic autonomy for women by reducing inequality with men comparing subordinate position of women in terms of socio-economic relationship with meninges support poor and marginal women to ensure their productivity. Efficiency and Empowerment approach is predominant Women in Development (WID) approach that recognizes women's economic contribution to development, in this approaches, women's economic participation seen as associated with equity and efficiency. To prepare women in three roles like women seen entirely in terms of delivery capacity, ability to extend working day and increasing control over resources. The main motto of Empowerment approach is to empower women through greater self-reliance; women's subordination seen not only as problem of men but also of colonial and neo-colonial oppression , grassroots organization like NGO united that women community to confront oppression and play role to make self-reliant women who are largely unsupported by government and agencies. By that procedure, women participation in household decision making indicates household empowerment, participation of women in economic decision making indicates economic empowerment, and physical freedom of movement indicates social empowerment (Coroline, M, 2000: 56-57).

CHAPTER – 3

RESEARCH METHODOLOGY

3.1 Objective

The study has the following objectives

1. To prepare a general profile of the NGOs involved in women empowerment process in Tumkur district of Karnataka
2. To learn about the women empowerment approaches adopted by each of the NGOs chosen for the study
3. To study the various successes experienced by each of the selected NGOs in their efforts towards empowering women
4. To understand the different kinds of constraints faced by the selected NGOs in their efforts towards empowering women
5. To evolve a more relevant approach for the empowerment of women of Tumkur district through partnership of NGOs

3.2 Hypotheses

The study has following hypotheses

1. Most of the NGOs in Tumkur district have adopted conceptual approach to women empowerment rather than experiential approach
2. The approaches adopted by selected NGOs in Tumkur district for women empowerment are very generic in nature rather than being indigenous and culture relevant
3. There is very little action reflection done by the NGOs to evaluation improve their approach towards women empowerment
4. There is very little networking and experience sharing by NGOs so that their shared experiences could be used to improve their approach towards women empowerment.

3.3 Methodology

The study was based on the case study of selected NGOs operating in Tumkur district carried out through various discussions, semi structured interviews with both NGO management and women beneficiaries and study of the documents available in these organizations.

3.4 Research Design

Researcher adopted descriptive research design, rather than fit realities into ideological frames, the study was facilitated the sharing of the experiences of NGOs to seriously explored experiences towards women empowerment. The study documented the ground realities and their cross NGO comparison and validation was utilized for theoretical understanding of the reality and for evolving more effective approach for women empowerment.

3.5 Universe of the Study

All NGOs involved in to women empowerment constitute the universe of the study.

3.6 Sampling

Sampling leftovers to be the important pace. At this point researcher had to be carefully done and chosen sampling as the accurate universe was not identified and it was only an estimated universe that one had to work on. The following criteria were kept in mind to avoid causality errors:

- The Voluntary organization which has been working since at least three years in existence
- The Voluntary organization which has been catering to at least 50 beneficiaries in a group and Working in the era throughout the year
- The Voluntary organization which has active has active link with community
- The Voluntary organization extensively involved in the programmes and processes of women empowerment

A Non-Probability sampling design was used. Particularly, purposive sampling procedure was conducted to collect the information. The subjects were selected on the basis of their availability and accessibility across the Tumkur district..

Based on the above conditions, 6 NGOs have been selected for detailed investigation for the present study with the stipulation that at least one NGOs is selected from Tumkur District.

3.7 Sampling Size

The estimated universe of the study is 69 NGOs in Tumkur district and researcher decided to collect data from have five percent sample for the purpose i.e., 4 voluntary organizations actively working in the field of women empowerment in Tumkur District. And selected purposefully 300 samples from 4 voluntary organization, based on the women participation rate.

3.8 Sample Size

List of Voluntary organization selected based on the sampling criteria

Sl. No	Name of the Voluntary Organization	Working Area	Sample Size
1	IDF-Initiative Development Foundation	Kunigal	68
2	Sri KhetraDharamastalaGrameenabivruddiSamsthe	Tumkur	86
3	Buzz India/Navyadisha	Madugiri	78
4	Avishkar	Tumkur	68
Total			300

3.9 Method of Data Collection

Researcher use three very important methods of data collection viz., field work, survey and documentary research. In the present research fieldwork was adopted for the purpose of its advantages over other methods. The term ‘field’ refers to the place where the members of the community the investigator plans to study reside (*VishavRaksha, 2012*).

3.10 Tools and Techniques

For the purpose of the study researcher used two different parameter, i.e., one questionnaire for NGOs and interview schedule for women beneficiaries.

Interview as one of the primary tools to gather data from the field. Therefore a self-prepared interview schedule was used by the research to collect the data. This technique involves face-to-face conversation between investigator and the respondent. For interviewing the respondents, he goes to the field, asks question from them and records the responses given by the respondents. This face-to-face conversation helps the investigator look into the life of the people covered by the interview. With the decision of applying structured interviewing technique, the construction of interview schedule was plays a significant role. So the researcher ahead of finalizing the interview schedule, pilot study was conducted for pre-testing the schedule. For this function the schedule was applied to discover the shortcoming in the construction of schedule. In the radiance of the responses obtained and the difficulties in conducting interview, modifications and improvements were made in the schedule and these were finalized for conducting the fieldwork.

The tools of inquiry required for the study were constructed at different stages. At the first stage, the researchers reviewed available secondary data and details, available with the official document of the Union and State Governments documents as well as of the NGOs viz. their MOUs and the annual reports which were helpful in identification of relevant attributes for the purpose of the study. At the second stage, various discussions were held with the officials at different levels of the government as well as the management of the selected of the NGOs which helped the researched to focus on the significance of the study and preparing suitable the tools for the study.

3.11 Data Analysis

Complete data was available for all measures and coded for computer analysis, using SPSS Version 17 and Microsoft Excel 2013. The data has been analyzed Descriptive statistics method such as mean, standard deviation and variance. The significance of mean score has been statistically tested by using independent sample t-test. The analysis were two-tailed and the probability level of $P < 0.05$ indicated statistical significance.

3.12 Inclusive and Exclusive Criteria

3.12.1 Inclusive Criteria

The researcher included for his research the NGOs working for the empowerment of women in Tumkur

3.12.2 Exclusion Criteria

NGOs were not concentrating on women empowerment or excluded

NGOs working other than Tumkur were excluded

3.13 Limitation of the study

1. Given the nature of the objectives the study has set for itself, a certain level of subjectivity may colour the views of the respondents.
2. The subjectivity which is likely to influence the views of the respondents will be almost completely eliminated with the help of statistical analysis.
3. Even allowing for the fact that a bit of subjectivity may still obtain post data analysis, it will not be significant enough to affect the accuracy associated with the findings of the study.

3.14 Ethical Aspect

The subject of the research was clearly informed about the research rationale. The collected data was kept confidential. The investigator never created unfavorable situation in the field with his respondents. If any one of the

respondents felt uneasy because of some questions, he was asked indirect questions for the same purpose or they were asked to skip it. The participation of the interviewed in the research was voluntary. Nobody was forced to take part in the study. Whenever the interview was to be audio-taped or visualized or of photo to be taken, they were informed in advance. Also, they were informed that a pseudonym would be used if they wanted to hide their identity in the research document.

3.15 Challenges

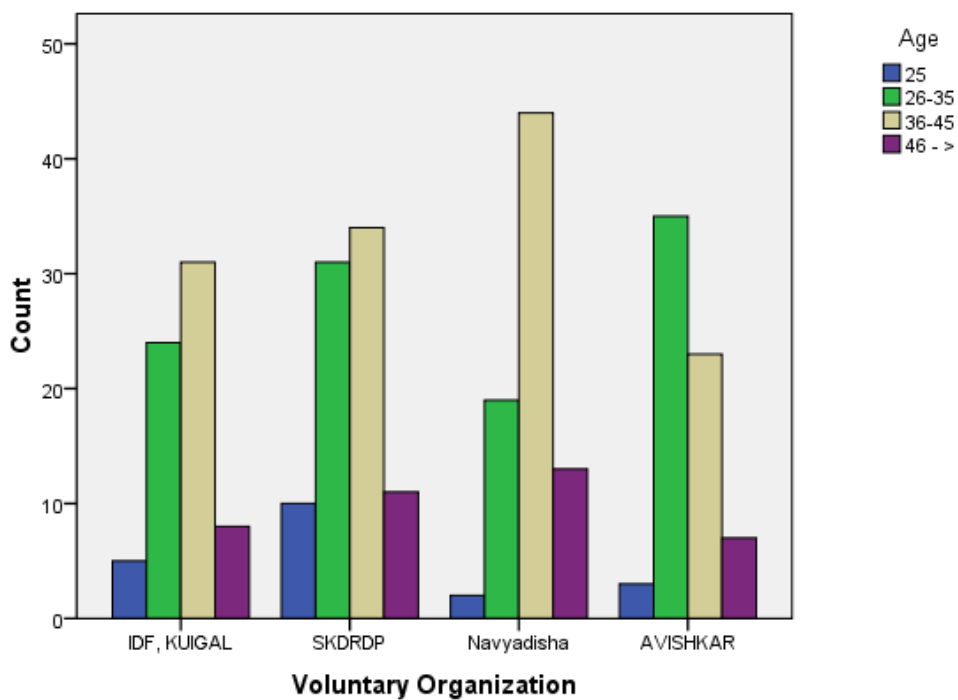
This research project was quite free from environmental risks and challenges of any kind. However, some difficulties were faced while studying their socio-economic conditions. The respondents would not want to share their personal information relating to their economic status. The respondents could hide the realistic data and might over report. For example while asking about loans, income, own land, housing, the investigator was equipped for estimates and such data were attempted to be varied as far as possible. So the investigating team used the rapport method to combat the difficulties nonetheless.

CHAPTER-4 ANALYSIS AND INTERPRETATION OF THE DATA

Shows the Age of the Respondents

Voluntary Organization	Age				Total	Chi-square value
	20-25	26-35	36-45	46 - >		
IDF, KUNIGAL	5 1.7%	24 8.0%	31 10.3%	8 2.7%	68 22.7%	19.132 df=9 p=.024
SKDRDP	10 3.3%	31 10.3%	34 11.3%	11 3.7%	86 28.7%	
Navyadisha	2 .7%	19 6.3%	44 14.7%	13 4.3%	78 26.0%	
AVISHKAR	3 1.0%	35 11.7%	23 7.7%	7 2.3%	68 22.7%	
Total	20 6.7%	109 36.3%	132 44.0%	39 13.0%	300 100.0%	

Bar Chart

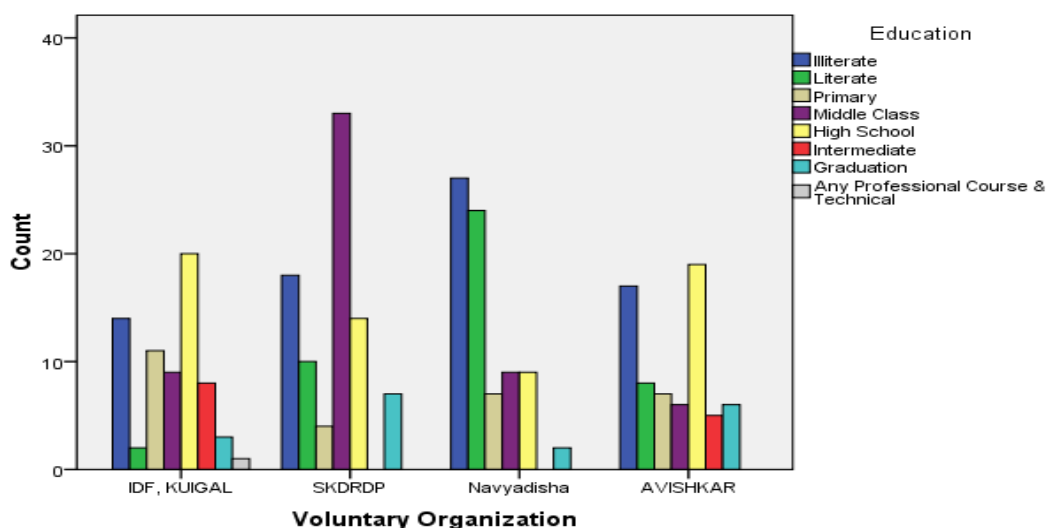


The above table indicates the age of the respondents, the majority 44.0% of the respondents belongs to the age group of 36-45, followed by 36.3% of the respondents belongs to the age group of 26-35, 13.0% of the respondents belonged to the age group of 46 and above, finally 6.7 percentage of the respondents belongs to the age group of 20-25.

Table 4.2 : Shows Education Qualification of the Respondents

Voluntary Organization	Education								Total	x2
	Illiterate	Literate	Primary	Middle Class	High School	Intermediate	Graduation	Any Professional Course & Technical		
IDF, Kunigal	14 4.7%	2 .7%	11 3.7%	9 3.0%	20 6.7%	8 2.7%	3 1.0%	1 .3%	68 22.7%	x2=86.66 df=21 p=.000
SKDRDP	18 6.0%	10 3.3%	4 1.3%	33 11.0%	14 4.7%	0 .0%	7 2.3%	0 .0%	86 28.7%	
Navyadisha	27 9.0%	24 8.0%	7 2.3%	9 3.0%	9 3.0%	0 .0%	2 .7%	0 .0%	78 26.0%	
AVISHKAR	17 5.7%	8 2.7%	7 2.3%	6 2.0%	19 6.3%	5 1.7%	6 2.0%	0 .0%	68 22.7%	
Total	76 25.3%	44 14.7%	29 9.7%	57 19.0%	62 20.7%	13 4.3%	18 6.0%	1 .3%	300 100.0%	

Bar Chart



The above table indicates the education qualification of the respondents, the highest 25.3% of the respondents are illiterates, followed by 20.7% of the respondents were completed their high school, 19.0% percentage of the respondents had finished their middle schooling, and 14.7% of the respondents

were literates and 9.7% percentage of the respondents were completed their only primary education and 6.0% of the respondents were graduated, followed by 4.3.% of the respondents are completed their PUC education and remaining 0.3% of the respondents were completed their technical education.

Table-4.3: Shows Category of the Respondents

Voluntary Organization	Category				Total	X2
	OBC	SC	ST	Minorities		
IDF, Kunigal	22 7.3%	32 10.7%	4 1.3%	10 3.3%	68 22.7%	X2=62.256 df=9 p=.000
SKDRDP	44 14.7%	19 6.3%	6 2.0%	17 5.7%	86 28.7%	
Navyadisha	44 14.7%	9 3.0%	3 1.0%	22 7.3%	78 26.0%	
AVISHKAR	11 3.7%	34 11.3%	14 4.7%	9 3.0%	68 22.7%	
Total	121 40.3%	94 31.3%	27 9.0%	58 19.3%	300 100.0%	

The above table indicates the category of the respondents, the highest 40.3% of the respondents were belonged to the OBC community, followed by 31.3% of the respondents were belonged the Scheduled caste, 19.3% of the respondents were minorities such as Muslim and Christian community, and remaining 9.0% percentage were scheduled tribes.

Table-4.4: Shows Descriptive result of Annual Income of the Respondents

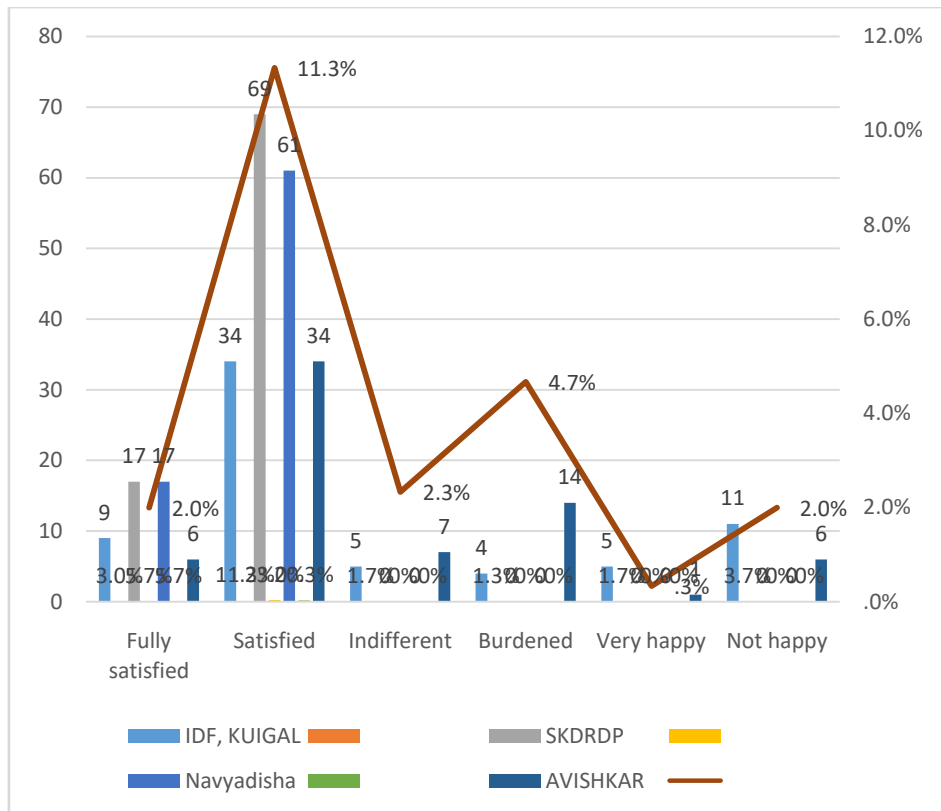
	N	Minimum	Maximum	Mean	Std. Deviation
Approx. Annual Income (Rs)	240	3000	102000	24262.50	20076.888
Valid N (listwise)	240				

The above table indicates the descriptive statistical result of household annual income of the respondents. The minimum income is Rs. 3000.0 and Maximum is Rs. 10,2000.00 and Mean income was Rs. 24262 and variance income is Rs. 20,076.888.

Women empowerment status

Table-4.5: Shows feel with family after participation with Voluntary organization

Voluntary Organization	Feel with family						Total	x2
	Fully satisfied	Satisfied	Indifferent	Very happy	Burdened	Not happy		
IDF, KUNIGAL	9 3.0%	34 11.3%	5 1.7%	4 1.3%	5 1.7%	11 3.7%	68 22.7%	x2=100.498 df=15 p=.000
SKDRDP	17 5.7%	69 23.0%	0 .0%	0 .0%	0 .0%	0 .0%	86 28.7%	
Navyadisha	17 5.7%	61 20.3%	0 .0%	0 .0%	0 .0%	0 .0%	78 26.0%	
AVISHKAR	6 2.0%	34 11.3%	7 2.3%	14 4.7%	1 .3%	6 2.0%	68 22.7%	
Total	49 16.3%	198 66.0%	12 4.0%	18 6.0%	6 2.0%	17 5.7%	300 100.0%	



The above table indicates that feel with the family after involvement with voluntary organizations. The majority 66.0% of the respondents feel satisfied with their family, followed by 16.3% of the respondents were fully satisfied, 6.0% of the respondents were very happy, 5.7% percentage of the respondents were not happy, and 4.0 percentage of the respondents were indifferent and only 2.0% percentage of the respondents were feel burdened even after involved with voluntary organizations.

Table-4.6: Shows Decision making in family matters

Voluntary Organization	Response			Total	x2
	Yourself	Husband	Both		
IDF, Kunigal	19 6.3%	24 8.0%	25 8.3%	68 22.7%	x2=34.075 df=6 p=.000
SKDRDP	49 16.3%	11 3.7%	26 8.7%	86 28.7%	
Navyadisha	16 5.3%	22 7.3%	40 13.3%	78 26.0%	
AVISHKAR	20 6.7%	25 8.3%	23 7.7%	68 22.7%	
Total	104 34.7%	82 27.3%	114 38.0%	300 100.0%	

The above table shows the decision making in the family matters, it clearly shows that majority i.e. 38.0% of the respondents takes decision by discussing with their husband, followed by 34.7% percentage of the respondents takes decision by their own and only remaining 27.3% percentage of the respondents opined that their husband takes decision in their houses even after involvement themselves with voluntary organizations.

Table-4.7: Shows recognition in family after involvement with Voluntary organization

Voluntary Organization	Recognition in family				Total	x2
	Increased	Somewhat increased	Same	I don't Know		
IDF, KUNIGAL	23 8.3%	24 8.6%	0 .0%	0 .0%	47 16.9%	x2=93.679 df=9 p.000
SKDRDP	33 11.9%	14 5.0%	39 14.0%	0 .0%	86 30.9%	
Navyadisha	51 18.3%	27 9.7%	0 .0%	0 .0%	78 28.1%	
AVISHKAR	19 6.8%	13 4.7%	33 11.9%	2 .7%	67 24.1%	
Total	126 45.3%	78 28.1%	72 25.9%	2 .7%	278 100.0%	

The above table indicates the recognition in the family after involved with voluntary organization. The highest 45.3% of the respondents expressed that their position in the family was increased,, followed by 28.1% of the respondents opined that somewhat their position was increased in the family, 25.9% respondents expressed that their position in the family was same even after involvement with the voluntary organization, and finally .7% of the respondents don't know about their recognition in the family.

Conclusion

From the study, it is shown that Voluntary organization plays a positive role in empowering women in multidimensional view. Voluntary organizations have helped women through SHGs and other module in the decision making in terms of income generation, accumulation of savings, asset creation and sharing and shouldering responsibility on family activities. These kinds of development among women SHG members in rural area clearly show that that the SHG members feel their self-esteem, self-progress and self-reliance. In research area some voluntary organizations are functioning successfully whereas in some areas they face challenges. The study is clearly an evidence of

increased household income. Participation in local institution and accessing government and privation organization was increased among women in rural area after indolent themselves with voluntary organization. It has been found that Voluntary organizations have contributed the reason of women empowerment, social solidarity and socio economic betterment of poor women. Voluntary organizations encouraged women through SHG to increaseself-reliance by generating its own funds.

In the framework of rural development as a mechanism of rural empowerment within the outline of the growth of the nation, it is resumed that a voluntary organization is an informal organization of women, who have come ahead willingly to work for their own economic, social and political development. It affords the rural poor with the means of economic and social entitlements. In more accurate way, as acknowledged by a variety of research studies, it confirmed that the SHG is the suitable approach to empower the rural poor women who are the example of rural empowerment via rural development through abolition of rural poverty in particular and the all sided sustainable development of the nation in general.

Conclusion

The idea of empowerment had been discussing since 1970s, especially the empowerment of women is key for empowerment of a family. Women uplifting in the economic, social and political status of women in India is more required. These aspects are converting the idle society into self-sustainable society. Women empowerment can be achieved by facilitating required education facilities, political support, and effective legislation system and employment generation for women. In this concern the role of voluntary organization plays a significant role, it focuses empowerment of women though self-help groups (SHG), its also plays a vital role towards women empowerment by providing basic education, vocational training, training for self-employment, legal aid, protection for women and self-awareness programs.

The current study was carried out in the Tumkur district, it was identified that the empowerment of women by means of voluntary organizations and the advantages entrepreneurship among the rural women. Empowered women were based on feminist ideology and wish to empower other deprived women. Many of empowered women by associating with voluntary organization, whose task is closely related to their ideology, will be gifted to realize their opinions, and this gives them a high level of fulfilment and accomplishment.

Financial independent and freedom of women must be the chief mission of these women based voluntary organization. While existing open-minded favorable action programs assistance many persons of different segments achieve social and financial status in Tumkur District by providing entry into leading professions and the political field, there is huge level of attention and ground work should be invested. In the educational empowerment concern there much more intervention needed from the voluntary organization side. The collaborative effort of public, voluntary organization and Government can make an effort to assurance that more women, especially those from backward regions, receive higher education and training in interpersonal skills and are employed to volunteer. Along with this, community support is required to enable wider dispersal effort of voluntary organizations, the themes that are part of the feminist viewpoints, namely, concern for equity and social justice.

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