

NGO'S Role in Women Entrepreneurship Development

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Introduction

It has been globally accepted that women empowerment results in overall economic and social development of the nation. Women constitute half the human resource potential available for economic activity. They perform multiple productive roles. In developing countries large proportion of female participation is seen in agriculture and allied activities, and in the industrial sector, women constitute an average of 27.0 per cent of the industrial task force. The role of women in productive activities in India has been increasing over the years. Women constitute 31 per cent of the adult labour force in India as stated by the Economic Survey (2000-01).

Problems related to women need to be viewed from the economic perspective and specifically as an important component of Human Resource. Due to historical reasons they have been invisible, but it has been realized that they are also equally potentially. Educating and giving opportunities in various fields of activities would empower them. Among the literates employed in urban sectors lack of entrepreneurial, managerial, and risk-taking skills are constraints to improve competitiveness. Economic and cultural concepts and complex social constraints governing women's lives make them to attach more on the non-monetized sector than those of men.

Employment satisfies the social, economic and cultural needs of individuals, empowers them, and entitles them too many benefits. Empowerment results from control over resources and the power to take decisions on all major issues concerned. "The empowerment process encompasses several mutually reinforcing components but begins with and supported by economic independence". (Ranjana Kumari). Empowerment would consist of greater access to knowledge and resources, greater autonomy in decision-making and free from shackles imposed on them by custom, belief and practice.

The importance of promoting women to engage in economic activities is being increasingly realized in all developing countries. The need is two folds- (i) to empower women by bringing them into main stream of development and by improving their economic status; and (ii) to provide new employment opportunities may be self-employment by entrepreneurship development among them.

Entrepreneurship Development

Entrepreneurship is the act of starting an industry, service or business. If entrepreneurship is to flourish, a number of conditions need to be satisfied such as finance, education and training, infrastructure, equal

opportunity, support from large units and incentives. Entrepreneurial skills involve the need for achievement, desire for responsibility, preference for risk, stimulation by feed back, future oriented and managerial excellence. When viewed from these preferences it can be seen that woman entrepreneurship is yet to emerge in developing countries.

A women entrepreneur has a complete understanding of the basic principles governing the industry or trade, ability to evaluate the available information and materials and a sense of social and economic responsibility, courage to carry out plans, continuing insistence on innovation and adaptability and ability to judge values by comparison with persons, time and energy. Women do procure the required qualifications and have been reported as being similar to men in leadership behaviors, problem solving enactment and managerial capabilities.

Constraints and Problems of Women Entrepreneurs

It is a challenging task for women to take up self-employment and become entrepreneurs. The constraints and problems faced by these women are of a different magnitude than those of women of developed countries. These constraints emerge from dominant position of males, economic dependence, traditional values and norms, law with participation, poverty and discrimination. At the same time a number of problems such as social, attitudinal and institutional barriers, inadequate employment opportunities, family ties, lack of need achievement, education, hindered freedom of expression and travel restrictions, lack of leadership qualities, fear of failure, the absence of an apex organization to oversee and promote their activities and performance, inappropriate and inadequate training, insufficient information and so on have hindered women from using opportunities of development. This in a way adversely affects their risk bearing ability.

Women entrepreneurship Development is a major programme of women empowerment in the low developed country. Both government and non-government agencies are experimenting many programmes for the promotion of the women entrepreneurship.

Several NGOs are contributing to entrepreneurship development in the country. National Alliance of young Entrepreneurs (NAYE) has been engaged in protecting and developing women entrepreneurs in the country. World Assembly of Small and Medium Entrepreneurs (WASME), Xavier Institute for Social Studies, SEWA of Ahmedabad, 'Y' Self-employment of Calcutta, Association of women Entrepreneurs of Karnataka (AWAKE), and Rural Development and Self Employment Training Institute (RUDSETI) based in Karnataka have proved as an effective agent in Developing entrepreneurship both in urban and rural areas of the country. The government agencies engaged in this activity strengthened the NGOs by cooperating and collaborating with them to encourage entrepreneurs among the lesser-known target groups.

Under Prime Minister Rozgar Yojana (PMRY), government programme for employment, an attempt is made to improve female participation rate as well as the pace of development of women through the promotion of women entrepreneurs. It becomes essential to evaluate the performance of the scheme with reference to its impact on the development of technological infrastructure, employment and income generation, benefit to the consumers and social justice.

Promotion of entrepreneurship among women can be considered one of the potent tools for achieving the ultimate objective of equal status with men. In spite of the keen interest taken by the government, and the financial and the institutional support being extended to the women entrepreneurship development in the country, it is generally felt that the socio-economic practices also play a very important role in the promotion of entrepreneurship in different society. The most widely recognized of

which the need for achievement (McClelland 1961) risk are taking propensity (Lites 1974) and the independence orientation (Collins, Moore and Unnawala). These studies have established that the characteristic of high achievement moderate risk taking and high independence drive individuals towards establishing a successful enterprise on their own initiative. Rao (1976) from the survey of opinions of trainers and other researchers prepared a list of characteristics of entrepreneurs. Some of the characteristics depict the entrepreneur as wanting recognition, rebellious, creative, innovative, adoptable, assimilative, individualistic, goal oriented, confidence etc. Other researcher have suggested successful entrepreneur as efficient decision makers future planners and efficient time managers. Some researchers have been undertaken to study entrepreneurial characteristics of women specially in order to understand their socio-psychological characteristics, motives and aspirations.

WED promotes productive employment and gender equality with in the focus on poverty alleviation and sustainable livelihood. It contributes to empowerment of women, employment and income distribution (UNIDO, 1999:1). Main objective of WED will be Skill development, Monitoring trainees and enterprises, Promoting enterprise net work, Market development, and other support services.

It may be observed from the review of literature on women entrepreneurship that they mainly discuss either on the socio-economic background as contributing the present status and performance of the women entrepreneurship, or the different measures of the level and the intensity of the entrepreneurship in different category. Most of the studies attempt to consider both the aspect and analyze the trends in the growth of entrepreneurship in the particular region.

Further, they are highlighting not only the relationship between growth and entrepreneurship under the given socio-economic profile but also the type of policy intervention that will have to be incorporated for developing entrepreneurial culture in specific situation. With this background, in paper an attempt is made to study the women entrepreneurship development programmes of NGOs.

Objectives and Methodology

Aim of this paper is to evaluate the effectiveness of the women Entrepreneurship development programmes organized by the three sample NGOs viz. Rural Development and Self-employment Training Institute of (RUDSETI), and the Association of Women Entrepreneurs of Karnataka (AWAKE), and Asian Center for Entrepreneurial Initiatives (ACENT). The primary objective of the paper is to explore and describe the extent to which the NGOs WED programmes has empowered participating women micro-entrepreneurs in the coastal Karnataka region of India. The specific **objectives** are,

To evaluate the WED programmes of organized by the sample NGOs

to asses the effect of WED of NGOs on women entrepreneurs comparing the extent of turnover, contribution to the household income, freedom to use own income and ownership of assets by WED participants and the control group

To assess the impact of the WED programmes on women empowerment and its contribution to the poverty reduction.

Both primary and secondary data were used for the analyses. Secondary data were collected from the sample NGOs Annual Reports for various years and the primary data were collected by interviewing the women beneficiaries of the NGOs. Effectiveness of NGOs WED and the resulted empowerment among

the women entrepreneurs are evaluated with 'Before-After' situation analysis and comparing the case with control group.

Shree Kshetra Dharmastal Rural Development Project (SKDRDP) and Rural Development and Self-employment Training Institute (RUDSETI) are the two leading NGOs working for the development of women entrepreneurs in the study region. SKDRDP is involved in rural and urban development activities, but women entrepreneur development is one of its several activities. RUDSETI is pioneer in training rural people in the rural area.

Rural Development and Self-employment Training Institute (RUDSETI)

The Rural Development and Self Employment Training (RUDSET) Institute is a Non- governmental organization jointly sponsored by Sri Dharmasthala Manjunatheshwara Educational Trust, Syndicate Bank, Canara Bank, SARD Foundation and CBPJRD Trust. RUDSET Institute is registered under Societies Registration Act; 1860. The supreme policy making body of the institute is the Board of Governors which consists of the Chief Executives of sponsor organizations. The policies are implemented and monitored by a Governing Council aided by the Central Secretariat headed by an Executive Director – an officer deputed by the sponsor banks. Dr. D. Veerendra Heggade, a great visionary and a religious head is the President of the Board of Governors as well as Governing Council.

The 20 branches of RUDSET Institute located at 12 states in all the four regions of India. RUDSET Institute is working with an avowed goal of alleviating unemployment in the rural and semi-urban parts of India. The philosophy of RUDSET Institute is transformation of rural youth to acquire productive identity through short duration intervention. This is achieved by motivating them for utilizing a little experience gained in their life and bringing technology, training and credit within their reach. Need-based training programmes are evolved taking into consideration the scope and sustainability of the activity by constantly scanning the environment.

RUDSETI received the FICCI award for RURAL DEVELOPMENT for the year 1998-99 in recognition of its role in helping rural areas develop. RUDSETI trained women entrepreneurs consistently win the National Award from IMM-NABARD.

RUDSET Institute conducts more than 50 types of training programmes, which are of short duration, ranging from 1 to 6 weeks. The entrepreneurship Development programmes conducted by the Institute are (1) women Entrepreneurship Development Program (2) Rural Entrepreneurship Development Programme (3) Self-employment training programme for unemployed youth

RUDSETI adopts a scientific method for conducting Entrepreneurship development programms which includes.

A carefully designed selection process to identify and select only interested and potential youths taking in to account their interest and aptitude.

Suitably designed programme schedules keeping in view the absorption level and future requirements of the candidate.

Use of experiential learning, group discussion, and field level experience and participation methods to impart training.

Use of market survey, interface with entrepreneurs and other techniques to acquaint trainee with field level situation.

Provision for technical training wherever needed.

Close and systematic follow up and monitoring system after the training so as to provide post training Counseling, support and liaison services.

Keeping in view the fact that most of the unemployed youth are from poor/middle class rural families, who are already burdened financially, entire training is provided **free of cost** including free boarding and lodging. The most astonishing fact is that over 66.0 per cent of the trainees who attended and took maximum interest have all successfully established entrepreneurial ventures, a spectacular and realistic result that no organization on similar grounds has been able to achieve so far. The secret of RUDSETI is the intense amount of planning and research that is undertaken to identify opportunities for the young generation with hands on experience. This programme is backed up by surveys based on facts.

The cutting edge of RUDSETI training is the post training follow-up to sustain motivation level and overcome teething problems of new entrepreneurs. This is achieved by Facilitating credit linkage with the banks for setting up of micro enterprises and Post training follow-up for 2-3 years after training through The Institute also co-ordinates with other agencies influencing the setting up of self-employment ventures viz. Banks, government department, etc.

The main objectives of this institute are,

To identify, orient, motivate, train and assist the rural youth to take up self-employment as an alternative career.

To train and motivate rural youth to develop an aptitude for working in rural areas, in rural development project etc.

To assist trained rural youth in self-employment, to obtain credit facilities from banks and other financial institutions and to support them in setting up ventures successfully.

To conduct various training programmes independently or in collaboration with other agencies connected with technology transfer and rural development.

To provide counseling and project consultancy services and render all possible help to the rural youth in the field of self-employment and rural development.

To promote rural development through research and development activities in the area of self-employment and rural development.

To promote rural entrepreneurship by motivating and inculcating necessary skills to take up the ventures.

The RUDSETI diagnoses prevailing market conditions to assess the demand requirements of various products and services. A closer look reveals gaps and avenues for assessment of demand potential. Systematic study, careful observation and documentation of raw-material based, market based and skill based opportunities help them to conduct 'demand-led' training programmes. Simultaneously, they conduct Entrepreneurship Awareness Programmes (EAPs).

Table-1 furnishes the details of programmes conducted by the RUDSETI. The details furnished in the table reveal that RUDSETI has adopted comprehensive approach to rural development and self-employment training programmes. And the table-2 gives the details of the weightage given by the RUDSETI to protect the interest of women.

Table-1
Training Programmes Undertaken

S.No	Particulars	Duration of training
I	Agricultural EDPs	
a	Organic Farming/vermi composting	13 days
b	Dairying and fodder cultivation	10 days
c	Bee keeping, horticulture, sericulture, piggery, mushroom cultivation etc.	7 days
II	Product and Process EDPs	
a	Dress designing (for women)	15 days
b	Dress designing (for men)	15 days
c	Fashion designing (for women)	15 days
d	Multi-product manufacturing	15 days
e	Food processing/bakery product manufacturing	15 days
f	Rexene utility articles	30 days
g	Beautician course (for women)	30 days
h	Generator and pump set repair	30 days
i	Motor rewinding	30 days
j	Radio/TV repair	30 days
k	Telephone and mobile repair	30 days
l	Domestic electrical appliances repair	15 days
M	Screen printing / photo lamination/commercial arts	15 days
N	Photography and videography	21 days
O	Cement and concrete product manufacture	15 days
P	Computer hardware	45days
Q	Computer desk top publishing	45days
III	General EDPs	
A	Entrepreneurship Development Training Programme	13 days
B	Rural Entrepreneurship Development Training Programme	21 days
C	Women Entrepreneurship Development Training Programme	13 days

Source: Annual Reports of RUDSETI-Ujire; Note: EDP-Entrepreneurial Development Programme

Table-2
Empowerment of Weaker Sections

Category	2001-02		2002-03		2003-04		2004-05		2005-06		2020-21		Cumulative	
	No.	% Share	No.	% Share	No.	% Share	No.	% Share	No.	% Share	No.	% Share	No.	% Share
S.C	79	11.97	56	8.13	73	8.71	70	11.16	102	14.09	3437	26.0	99545	20.0
S.T	25	3.79	35	5.08	35	4.18	33	5.26	33	4.56	1031	8.0	32184	6.0
O.B.C	420	63.64	468	67.92	593	70.76	427	68.10	494	68.23	5554	43.0	216341	43.0
Minority	52	7.88	61	8.85	99	11.81	60	9.58	62	9.58	827	6.0	45463	9.0
Others	84	12.73	69	10.01	38	4.53	37	5.90	33	4.56	2212	17.0	109187	22.0
Total	660		689		838		627		724		13061		502720	
Of which														
Women	187	28.33	251	36.43	425	50.72	222	35.41	167	23.07	9237	71.0	228514	45.0
Physically handicapped	7	1.06	26	3.77	8	0.95	9	1.44	7	0.97	180	1.38	5263	1.05

Source: Annual Reports of RUDSETI-Ujire

The table-3 provides the details of the RUDSETI's performance at the national level.

Table-3
Performance at a Glance (National Level)

Particulars	During the Years				Cumulative as on 31-03-2021
	2000-01	2001-02	2002-03	2003-04	
Self-employment Training Programmes					
Agriculture EDP batches	78	76	72	75	4001
Trainees	2603	2730	2624	2856	139185
Settled	1456	1820	1684	2265	110508
Training days	601	566	500	514	-
Product EDP-Batches	46	48	52	68	2736
Trainees	1481	1553	1676	2051	81567
Settled	1162	951	1198	1246	57251
Training days	892	704	781	1058	-
Process EDP- Batches	133	150	137	138	5397
Trainees	4142	4511	4276	4427	154462
Settled	2151	2726	2458	2676	70564
Training days	3648	3930	3580	3603	-
General EDP-Batches	120	127	123	129	3989
Trainees	4237	4277	4440	4813	120307
Settled	3313	3134	3230	3673	90529
Training days	1676	1797	1673	1818	
Total No. of Batches	377	401	384	410	16390
Total No. Trainees	12463	13071	13016	14147	502720
Settlement with Bank Finance	3712	3479	3844	4831	161118
Settlement without Bank Finance	4370	5152	4726	5029	168339
Total settlement	8082	8631	8570	9860	368581
Rate of Settlement	65%	66%	66%	70%	73%

Cost per trainee-Rs.	1054	1093	1250	1318	-
Cost per Trainees (including establishment expense of deputed officers) – Rs.	*	1788	2020	2122	-
Candidate/ Batch	33	33	34	35	31
Total No. Training days	6791	6997	6534	6999	-
Average training days	377	389	344	350	
Programme for established entrepreneurs					
Skill upgradation programmes	11	12	15	18	468
Trainees	182	237	327	359	10253
Growth Programmes	3	3	2	8	67
Trainees	66	76	45	87	1347
Rural Development Programmes	*	*	36	31	1724
Trainees	*	*	1522	2159	82697
HRD Programmes	*	*	9	42	4196
Trainees	*	*	225	1279	168393
Trainees				658	-
Trainers' Training Programme on ED	*	*	2	3	
Trainees	*	*	53	70	-
Facilitator's Programme on ED to NGOs	*	*	1	2	-
Trainees	-	-	27	55	-

Source: Annual Reports of RUDSETI-Ujire

Women Beneficiaries of NGOs EDP

To evaluate the NGOs EDP for women, 50 sample women entrepreneurs (NGOs beneficiaries) in the coastal district of Karnataka has been interviewed. Their general profile, motivational factors and opinion about the EDP are analyzed.

Table-4 shows the age of women entrepreneurs, their educational qualifications, training and location of sample units. The average age of women entrepreneurs is 32.6 years in industry, 31.5 years in service and 31.9 years in business indicating the new generation of managers. The average age of entire sample women entrepreneurs is 31.8 years. Generally, women enter into self-employment at a later stage as they play a dual role of mother and manager.

Table-4
Age wise Profile of Women on Entrepreneurs in the ISB Sector
(In Percentage)

Group	Total No. of Units	Average Age in Years	Educational Qualification					Training		Location	
			Secondary Level	Post Secondary Level	Graduate	Post Graduate	Technical Education	Yes	No	Industrial Estate	Non Industrial Estate
Urban	25	31.53	4.14	14.9	49.51	3.29	14.21	80.95	5.36	4.08	94.23
Rural	25	32.23	24.9	27.55	40.19	-	7.36	88.48	11.2	-	100.0
Overall	50	31.88	14.52	21.22	44.85	1.65	10.78	84.71	8.28	2.04	97.11

The educations wise distribution of the entire sample women entrepreneurs indicates that majority of them are graduates, accounting for 45.5 per cent. In the urban area, the proportion of graduate level is 49.51 per cent, postgraduate level is 3 per cent, secondary school level is 4.14 per cent and post secondary school level is 15 per cent. In the rural area, the proportions of graduates are 40 per cent and there are no postgraduates

Reasons for selecting the line of activity.

Entrepreneurs select a specific line of activity due to various reasons. Several studies identified that the family background decides, to a large extent one emerging as entrepreneur. The various reasons for choosing different lines of entrepreneurial activities by the sample women entrepreneurs are given in table-5.

Table-5
Reasons for Selecting the Line of Activity.
(In Percentage)

Group	Total No. of Units	Easy to Set up	Expectation Higher Margin of Profit	Similar Business in the Neighborhood	Previous Experience
Urban	25	26.03	18.96	4.09	50.92
Rural	25	29.71	12.41	5.03	52.85
Overall	50	27.87	15.69	4.56	51.89

As a whole, previous experience or the availability of technical know-how in the particular line becomes the major reason at 52.0 per cent, followed by ease of setting up an enterprise at 28.0 per cent, expectation of higher margin of profit at 15.5 per cent and the existence of similar business in neighborhood at 4.56 per cent. In the urban area, availability of technical know-how in the particular line becomes the major reason at 50.8 per cent, followed by ease of setting up an enterprise at 26 per cent, expectation of higher margin of profit at 19.0 per cent and the existence of similar business in neighborhood at 4.0 per cent. The same trend is seen in the rural area.

Motivational factors

Achievement motivation has been conceived as an urge to improve oneself in relation to a goal. It is the disposition to strive for satisfaction derived from success in competition with some standard of excellence. Ambitions are goal statements concerning future levels of achievement. These can be regarded, firstly, as an individuals concept of future prospects and secondly, as a form of self-motivation. Various ambitions of the sample women entrepreneurs are listed in table-6.

Table-6
Motivational Factors and Ambitions in Life

(In Percentage)

Group	Total No. of Units	Continuati on of Family Business	Financial Independe nce	Self-Realizati ons	Expectatio n of Higher Standard of Living	Dissatisfactio n with Earlier Jobs	Record of Successful Achieveme nts
Urban	25	9.2	9.2	33.3	26.6	14.2	7.5
Rural	25	5.0	13.7	33.7	32.5	11.3	3.8
Overall	50	7.5	11.0	33.5	29.0	13.0	6.0

For the whole sample, self-realization becomes the major motivational factor at 33.5 per cent followed by expectation of higher standard of living at 29 per cent, dissatisfaction with earlier jobs at 13 per cent, gaining financial independence at 11 per cent, continuing in family business at 7.5 per cent and making a record of successful achievements at 6 per cent. In the urban area, self-realization is ranked high at 33.3 per cent followed by expectation of higher standard of living at 26.6 per cent, dissatisfaction with earlier jobs at 14.2 per cent, continuing in family business and gaining financial independence each at 9.2 per cent, and making a record of successful achievements at 7.5 per cent. In the rural area, self-realization is ranked high at 33.7 per cent closely followed by expectation of higher standard of living at 32.5 per cent. Dissatisfaction with earlier jobs at 11.3 per cent, gaining financial independence at 13.0 per cent, continuing in family business at 5 per cent and making a record of successful achievements at 3.8 per cent are the other major motivational factors

Effects of Wed Programme

The effects of entrepreneurial development programme of NGOs on women have been analyzed in terms before-after situation analysis of annual turn over, profitability, value of assets and the level of satisfaction of post training support. Measures on these variables of WED beneficiaries are compared with control group.

Before and After Situation Analysis

While surveying the beneficiaries, an attempt is made to collect data on specific variables both for the current period and the period before they joined the NGOs scheme. Based on this simple, direct data provided out of memory by the beneficiaries, before-after conditions is analyzed.

'Before-After' situation analysis is carried out to assess change in income and asset position, expenditure and savings pattern, occupational structure etc. Change in asset position of the beneficiaries would indicate the extent of empowerment of the WED beneficiaries. But beneficiaries' socio-economic conditions may change over the years due to various reasons. Therefore, it is difficult to assess the contributions of a specific NGO to these changes. However, beneficiaries group being backward, any major change in their socio-economic conditions would be mainly due to NGOs project.

The detail furnished in table-7 reveals different aspects of changes in asset position of the beneficiaries.

Table-7
Change in Asset Position of the Beneficiaries
(In Rs.)

Sector	Before NGO				After NGO			
	Size of Land (acre)	No. of House Owned	Livestock Value	Value of Other assets	Size of Land (acre)	No. of House Owned	Livestock Value	Value of Other assets
Industry	2.58	16	3500	16940	2.58	17	6700	75000
Service	2.65	8	1280	17740	2.65	09	3450	60000
Trade	1.6	14	1500	12040	1.6	18	5600	95000
Average/ Percentage	2.27	38 (76.0)	2093	15573	2.27	44 (88.0)	5250	76666

Source: Field Survey; * Figures in parenthesis indicate percentage

It focuses on the asset position of the beneficiaries prior to joining the NGOs WED programme and the changes taken place after the programme. In addition to self-employment, most of the beneficiaries have continued farm activities as a supplementary activity. It is noteworthy that, the project has not extended financial assistance to the beneficiaries, but has created an urge among the beneficiaries to own a good conditioned house. With regard to changes in livestock's value, prior to joining the NGO, the average value of livestock was Rs. 2093 and after joining the project, the average value of the livestock in their possession increased to Rs. 5250. The impact is more visible in case of industry sector, i.e. Rs. 6700, followed by the trade sector i.e., Rs. 5600. While determining the value of other assets, approximate value of items such as television, radio, utensils, cycle, motor cycle, cooking gas, furniture, tractor/tiller, pump set etc; have been taken into consideration. The average value of other assets was Rs.15573 prior to joining the training programme. After joining the NGO, it has been increased to Rs. 76666, and it is the highest (i.e. Rs.95000) in trade sector and the lowest (i.e. Rs.60000) in service sector. The details pertaining to change in the income size of the beneficiaries is furnished in table-8.

Table-8
Change in Income Size of the Beneficiaries

No. of Persons Having Income level Before Joining NGO				No. of persons Having Income level After Joining NGO		
Sector	<25000	25-50 thousand	> 50 thousand	<25000	25-50 thousand	>50 thousand
Industry	5	2	2	4	8	8
Service	4	6	-	4	9	3
Trade	6	2	-	3	9	2
Total/ Percentage	15	10	2	11	26	13

Source: Field Survey; * Figures in parenthesis indicate percentage

Before joining the NGOs programme, all the beneficiaries were found in less than Rs.50000 category. After joining the project, the number of people in less than Rs.25000 category was reduced to 11 and 26 beneficiaries were elevated to Rs 25000 to Rs. 50000 category.

Economic empowerment of the weaker section is the necessary condition for fostering development in rural area. One of the criteria to assess the impact of their performance on the beneficiaries is the comparison of the size of income before and after their joining the NGO's project. An incremental change in the size of income of the beneficiaries is an indication of the positive impact of the NGO. In this study, the number of people belonging to less than Rs.50000 category, prior to joining the project, was more. After joining the project, the number of people belonging to less than Rs.50000 category declined sharply and there was an upward shift in the size of income. Therefore, it is evident that, the goal of economic empowerment of the beneficiaries has been realized under this project.

Prior to joining the training programme, the number of unemployed was 20 out of a sample size of 50. After joining the training programme conducted by NGO, almost 100 per cent of the sample population is engaged in self-employment activities in their respective fields. Of the 50 sample size, the number of small/marginal farmers was 30 and the number of agricultural labourers was 25 prior to joining the project. It is also observed that, small/marginal farmers in some instances were forced to work as agricultural labourers due to low level of income. After joining the training programme, 19 out of the total sample engaged themselves as small/marginal farmers and most of them are actively engaged in commercial farming activities such as dairying, fodder cultivation, vegetable cultivation, vanilla cultivation, bee-keeping, vermi composing, areca, cashew, rubber, jasmine, beetle leaves cultivation etc.

Prior to joining the training programme, the number of people serving as technical/skilled workers was 16, after joining the programme, all of them became self-employed. Prior to joining the training programme, number of people engaged in industry, service and trade sector was 4, 7, and 13 respectively. It is obvious from the above details that the NGO has certainly made a positive impact on creation of self-employment opportunities in rural areas and also on the pattern of cultivation. It is also evident that, increase in the level of income resulted in higher saving, higher rate of capital formation and increase in the volume of investment.

Occupational structure is one of the determinants of economic development in an economy. In the process of development, there will be a steady shift of working population from agricultural sector to other sectors. In this context, introduction of NGO to the beneficiaries has changed their pattern of occupation. Prior to joining the project, most of the beneficiaries were small/marginal farmers and agricultural labourers with few exceptions. After joining the training programme, they have settled down in other occupations like small-scale industries, service and trade sector. This indicates that, the impact of the programme in rural areas is spreading in the right direction.

In this context, productive expenditure refers to the expenditure incurred on food, clothing, shelter, education etc; and the unproductive expenditure refers to the expenditure incurred on consumption of liquor, gambling, smoking, etc. Prior to joining the training programme, average productive expenditure was Rs.16600, of which the highest (i.e. Rs.18700) was in service sector and the lowest (i.e. Rs.15100) in industry sector. On the other hand, after joining the training programme, average productive expenditure increased to Rs. 45203 and it is the highest (i.e. Rs. 48500) in industry sector followed by service sector (i.e. Rs.44000) and is the lowest (i.e. Rs.43110) in case of trade sector. It is interesting to observe that, there is no positive co-relation between the hike in income level and the unproductive expenditure; on the other hand it is negative. Prior to joining the project, the average unproductive expenditure was Rs. 583 which is reduced to Rs. 330 after joining the training programme. In case of unproductive expenditure, it was the highest (i.e. Rs400) in service sector and the lowest (i.e. Rs.290) in trade sector.

Change in household expenditure of the beneficiaries is an indicator of the improvement in the standard of living. Among the low class, though the volume of expenditure has been increased, it has not triggered any improvement in the standard of living. The same trend has been observed in Dakshina Kannada district prior to the introduction of this organization. Over the years, it has been observed that whatever support is given to the poor, has not made any drastic changes in their living condition, due to high rate of alcoholism in the villages. The farmers/labourers earn but use the money earned on alcohol consumption. This has proved to be a great challenge for achieving progress in rural areas. In this context, trainees have been educated regarding the evil effects of alcoholism. It is evident from the statistics furnished in the table that, the influence of the project is obvious. After joining the project, the volume of productive expenditure has increased. On the other hand, increase in income level has not made any proportional impact on unproductive expenditure and the data reveals that, it has declined to a great extent.

Before joining the training programme, beneficiaries were not able to save their income. It was mainly due to bad habits or low level of income and in some cases both. The average saving of the sample population is Rs. 7700 and is the highest (i.e. Rs. 8900) in case of industrial sector and the lowest (i.e. Rs. 6400) in case of trade sector. One of the important facts to be noticed here is that the commercial banks are playing an important role in mobilization of savings. The average rate of savings deposited in commercial banks is 95 percent. It is mainly because, most of the loan transactions of the project are done through commercial banks, and naturally, they prefer to deposit their savings in commercial banks only. It is evident from the above information that, the NGO has made a positive impact on the savings pattern of the beneficiaries.

Increase in the rate of savings is an indicator of economic development. Improvements in economic condition of a person exert influence on his saving capacity. The data furnished in the above table indicates that, the saving capacity of the sample beneficiaries has increased after they have undergone the training programme. After joining the project, their level of income has increased and it has resulted in emergence of savings to a certain extent. It can also be noticed that, most of the beneficiaries opted for commercial banks to deposit their savings. This is mainly due to the educative effect of the programme. The average amount of loan availed by the sample population prior to joining the NGO was Rs. 3600, and is the highest (i.e. Rs. 4500) in case of service and the lowest (i.e. Rs. 2800) in case of trade sector. NGOs WED beneficiaries, the average loan availed has increased to Rs. 54722, and is the highest (i.e. Rs. 60456) in industry sector and the lowest (i.e. Rs. 48360) in trade sector. It is evident from the above analysis that, the loan availing capacity of the beneficiaries has increased after joining the project. One more observation can be made from this information, that is, prior to joining the project the average share of relatives and friends in the source of loan was 71.6 per cent, cooperatives 10 per cent and commercial banks 18.3 percent. After joining the project, the share of relatives and friends as a source of loan declined to zero per cent, government schemes 12.9 per cent, cooperatives 11.73 per cent and commercial banks 75.3 per cent.

Empowerment of women through WED may be analyzed in terms of women contribution to the household income, freedom to use income, in addition to the improvement in the asset position. Measures on these variables are given in table-9.

Table-9

Women's contribution to household income, freedom to use income before and after.

Parameter	Rural		Urban		Total	
	Category of Respondents		Category of respondents		Category of respondents	
	WED	Control Group	WED	Control Group	WED	Control group
<i>Amount contributed before</i>						
Less than Rs 25000	11(44.0)	9(36.0)	4(16.0)	3(12.0)	15(30.0)	12(24.0)
25000-50000	2(8.0)	3(12.0)	8(32.0)	9(36.0)	10(20.0)	12 (24.0)
50000 above	0	0	2	7	2	7
Did not contribute	12(48.0)	13	11	6	23	19
Total	25(100)	25(100)	25(100)	25(100)	50(100)	50(100)
<i>Amount contributed after</i>						
Less than Rs 25000	6(24.0)	9(36.0)	5(20.0)	15(60.0)	11(22.0)	24(48.0)
25000-50000	14(56.0)	4(16.0)	12	4	26(52.0)	8(16.0)
50000 above	5(20.0)	3(12.0)	8	3(12.0)	13(26.0)	6(12.0)
Did not contribute	0	9(36.0)	0	3(12.0)	0	12(24.0)
Total	25(100)	25(100)	25(100)	25(100)	50(100)	50(100)
<i>Freedom to use income</i>						
Yes	8(32.0)	3(12.0)	14(56.0)	8 (32.0)	24(48.0)	11(22.0)
No	17(68.)	22(88.0)	9(36.)	17(68.0)	26(56.0)	39(78.0)
Total	25(100)	25(100)	25(100)	25(100)	50(100)	50(100)

Figures in parentheses indicates percentage

Empowerment of women in terms of participation in the entrepreneurial activities is given in table-10

Table-10
Empowerment of women in terms of participation

Parameters	Rural		Urban		Total	
	Category of Respondents		Category of Respondents		Category of Respondents	
	WED	Control Group	WED	Control group	WED	Control Group
Invovement in business association						
Before	0	0	0	0	0	0
After	25 (100)	0	25(100)	2(8.0)	50 (100)	2(4.0)
Participation in Trade faire						
Before	0	4(16.0)	0	8932.0)	0	12(24.0)
After	25(100)	5	25(100)	9(26.0)	50 (100)	14(28.0)
Freedom of movement						
Before	8(32.0)	4(16.0)	9936.0)	14(56.0)	17(34.0)	18(36.0)
After	17(68.0)	15(60.0)	19(76.0)	15(60.0)	36(72.0)	30(60.0)

Field survey; Figures in parentheses is the percentage

Participation in trade fair, involvement in business association and freedom of movement of the WED beneficiary women entrepreneurs positively changed, because of NGOs programme.

Conclusion

Technology has been instrumental in increasing productivity and poverty alleviation by inducing development of different sectors and through trickle-down process also. Where the trickle-down is not realized, the disadvantaged sectors and groups are not able to realize the benefits of technology. For this purpose, endogenous technology development and adaptation of suitable technology have enabled direct and positive impact, given the requisite infrastructure and institutional frameworks. The NGOs programmes, which are introduced for providing employment opportunities, assume path-breaking and ameliorating forms. The WED along with other self-employment programmes had positive effect and empowered women entrepreneurs.

An attempt to consider the efficacy of these programmes in bringing the desired changes, the women empowerment in the given environment reveals the following:

1. NGOs are playing crucial role in training women entrepreneurs both in rural and urban areas.
2. NGOs WED programmes are effective in terms of increased turnover, incremental income, and improved asset position.
3. Wherever the quantum of investment is viable, the performance on the whole has been satisfactory.
4. In the absence of these programmes of NGOs, the situation of omen would have deteriorated.
5. Impact of NGOs WED programmes are seen empower women entrepreneurs in terms of managing the ventures profitably, contributing to family income, independence to spend their income, and freedom to move around.

Imparting knowledge and skill among the rural women is the need of the hour to make them self-employed entrepreneurs. There is need to think of such programmes in collaboration with the appropriate NGOs to bring the women in entrepreneurial activities.

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