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Role of NGOs in Women Entrepreneurship Development: A Grass Root Level Experience

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Abstract

The developing countries have realized that it is important to promote women to engage in economic activities. It is due to two reasons viz - (i) to improve the economic status of women and thereby empower them and (ii) to provide self-employment opportunities for women by instilling entrepreneurship skills in them. Women entrepreneurship development is a major tool of women empowerment in the under developed countries. Both government and non-government agencies are experimenting with many programs to promote women entrepreneurship. This is due to trickledown effect of such programmes. Several NGOs are contributing to entrepreneurship development in India. This paper attempts to study the role of such NGOs in entrepreneurial development of women. The aim of this paper is to evaluate the effectiveness of the women entrepreneurship development programmes organized by three sample NGOs viz., Association of Women Entrepreneurs of Karnataka (AWAKE), Asian Center for Entrepreneurial Initiatives (ACENT) and Rural Development and Self-employment Training Institute (RUDSETI). The study is based on both primary and secondary data. Secondary data were collected from the annual reports of the sample NGOs. The primary data were collected from sample women beneficiaries of NGOs through interview. Effectiveness of NGO's WED programmes and the resulted empowerment among women entrepreneurs are evaluated with 'Before-After' situation analysis and comparing the case with control group.

Key words: Women, Entrepreneurship, NGOs, Empowerment, Development

JEL Classification: L31

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Introduction

The role of women in economic activities was brought to the forefront by the World Conference on Agrarian Reforms and Rural Development in 1979. The Conference proposed participation of women in social, economic and political process of development on par with men. The major factors that determine the socio economic status of women are education and occupation., Not only the female labor force has gone up but also has undergone far reaching structural changes in industrialized countries since 1990. The age and composition of female labor force has changed. Along with this, there has been a shift from agricultural to industrial and service sector occupations. In developing countries, there has been rapid increase in policies and programmes designed to assist women belonging to economically weaker sections. This concern for the needs



of women belonging to the lower income group is accompanied by recognition of their important role in development.

Thus, the developing countries have realized that it is important to promote women to engage in economic activities. It is due to two reasons viz - (i) to improve the economic status of women and thereby empower them and (ii) to provide self-employment opportunities for women by instilling entrepreneurship skills in them.

With the increased unemployment problem, self-employment is the need of the hour. It is essential to inculcate entrepreneurial skills in youth force and make them self-employable. In this context, the paper attempts to analyse the role of NGOs in the development of women entrepreneurship.

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 feedback, future orientation and managerial excellence.

An entrepreneur must have 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 of Women Entrepreneurs

It is a challenging task for women to take up self-employment and become entrepreneurs. The problems faced by women of developing countries are of different magnitude than those of women of developed countries. These constraints emerge from dominant position of males, economic dependence, traditional values, 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 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.

To empower women, women entrepreneurship development acts as a major tool in the low developed and developing countries. Both government and non-government agencies are experimenting with many programs to promote women entrepreneurship.

Literature Review

Several studies have been conducted on women entrepreneurship. The findings of such studies are discussed in this section. Raka Gupta and Bibin Kumar Gupta (1987) in their study on 'role of women in economic development' have observed that the rural women contribute more time compared to men in income formation activities but however their socio economic

condition remain poor. Begum (1993) in her research work on 'A study of the problems of women entrepreneurs in Kerala' made an attempt to bring out the issues concerned with establishing small enterprises by women such as food processing, readymade garments, handicrafts and marketing of products. She found that shortage of capital and equipment, insufficient credit facilities, competition from large units and difficulty in debt repayment are the major problems faced by women entrepreneurs.

Rani (1986) examined the characteristics of women entrepreneur and the factors that motivate them to start a business. The study revealed that the major motivating factor is the desire to do something independently. The other factors were to supplement family income, to get technical knowledge to earn money.

Rajeshwari and Sumangala (1999) in their study on 'problems and prospects in women entrepreneurship' observed that the small amount of capital and human skills among women can be pooled through involvement in income generating activities and used for productive purposes. The problems which come in the way of progress could be solved through introducing appropriate systems in practice.

Planning Commission (2001) stated that micro enterprises are an important source of income and employment for a significant proportion of rural women. It also pointed out that relationship between micro enterprises and poverty reduction is being considered seriously by policy makers and developmental programme implementers.

Shiralashetti and Huger (2008) in their study on 'women entrepreneurs in Karnataka' observed that 77 percent of rural and 54 percent of urban women entrepreneurs are facing the problem of shortage of capital in the beginning of entrepreneurship activities. They concluded that entrepreneurship among women improves the family in particular and wealth of a nation in general.

Robert Edwin Chester (2007) studied the types of micro enterprises run by women such as book binding, clothing business, tailoring, fancy stores, selling vegetables. He identified major problems faced by women micro enterprises as lack of marketing knowledge, under utilization of capital, lack of skills, lack of ability to face competition, and dependence on own funds. Soumya Gaddam (2007) made a conceptual analysis of factors influencing entrepreneurship behavior in which she found economic, social, psychological, environmental, demographic and cultural factors.

Shankar and Vijayalakshmi (2008) in their study on 'The motivating factors of women entrepreneurs' examined various motivating factors and found that they were motivated by 'pull' factors. These factors were independence, professional growth, control over their financial future, satisfaction and flexibility. Entrepreneurship acts as a tool to empower women socially, economically and politically.

Thangamani and Sithara Balan (2004) observed that though women constitute almost half of the population in the world, their representation in the gainful employment is very low. The reason for less participation of women in entrepreneurial activities is the presumption that they are weak, passive and dependent. Bharathi Rani and Jayaram (2004) in their study on 'self-help group and women entrepreneurial development' found that self-help groups are the agents of socio-economic transformation in rural areas. Many of the self-help groups are formed by women and are supported by NGOs. They act as an instrument to guide the poor women and to inculcate entrepreneurial abilities. They concluded that if various agencies come forward to help the SHGs it will take a leading role in women entrepreneurship development.

Research Gap and Contribution of the Study

Women entrepreneurship has attracted the attention of many researchers. Many studies are conducted in this area. But these studies have focused on aspects such as need for women to become entrepreneurs, motivating factors of women entrepreneurs, role of self-help groups in promoting women entrepreneurship etc. Of late, many NGOs are engaged in promoting women entrepreneurial activities. Existing studies have not focused much on this issue. Therefore the study is undertaken to analyse the role of such NGOs in women entrepreneurship development.

Role of NGOs in Women Entrepreneurship

Several NGOs are contributing to entrepreneurship development in India. National Alliance of young Entrepreneurs (NAYE), World Assembly of Small and Medium Entrepreneurs (WASME), Xavier Institute for Social Studies, 'Y' Self-employment of Calcutta, Association of women Entrepreneurs of Karnataka (AWAKE), SEWA of Ahmedabad and Rural Development and Self Employment Training Institute (RUDSETI) of Karnataka have proved as effective agents in developing entrepreneurship both in urban and rural areas of the country.

Women Entrepreneurship Development (WED) promotes women to engage in economic activities, creates more employment opportunities and results in gender equality and poverty alleviation. Main objectives of WED are

- to develop entrepreneurial skills
- to monitor trainees and enterprises
- to promote enterprise network
- to develop market for products
- other supporting services

With this background, this paper is an attempt to study the women entrepreneurship development programmes of NGOs.

Objectives

The aim of this paper is to evaluate the effectiveness of the women entrepreneurship development programmes organized by three NGOs viz. Association of Women Entrepreneurs of Karnataka (AWAKE), Asian Center for Entrepreneurial Initiatives (ASCENT) and Rural Development and Self-employment Training Institute (RUDSETI).

The primary objective of the study is to know the extent to which the WED programmes of NGOs have empowered women micro-entrepreneurs in the Coastal Karnataka region of India. The specific objectives of the study are:

1. To analyse the functioning of NGOs in promoting women entrepreneurship.
2. To evaluate the WED programmes organized by the sample NGOs.
3. To analyse the effect of WED programmes by NGOs on women entrepreneurs.
4. To assess the impact of the WED programmes of NGOs on women empowerment and its contribution to poverty reduction.

Research Methodology

The study is descriptive and analytical in nature, based on both primary and secondary data. Secondary data were collected from the annual reports of the sample NGOs. Primary data were collected from sample women beneficiaries of NGOs through face to face interview.

Sample size of the study is 50. Non random sampling technique is used to select the sample. Effectiveness of NGOs WED and the resulted empowerment among women entrepreneurs are evaluated with 'Before-After' situation analysis and comparing the case with control group.

Organizational Features of the Sample NGOs

Association of Women Entrepreneurship Development (AWAKE)

AWAKE – Association of Women Entrepreneurs of Karnataka is one of India's premier institutions which is involved in entrepreneurship development of women. It was established in 1983.

The mission of AWAKE is (1) to promote entrepreneurship among women and thereby empower them to join the economic mainstream (2) to improve the status of women in the society in both rural and urban areas (3) to develop successful models of entrepreneurship. Entrepreneurship development programs of AWAKE are targeted to (1) All women from urban, rural, national and international areas who want to be socially and economically self reliant, irrespective of their academic, social and economic background (2) All women entrepreneurs seeking guidance to grow.

AWAKE conducts general Entrepreneurship Development Programs (EDPs) normally after every awareness program or at periodic intervals or as the need arises. In Entrepreneurship Awareness Program, AWAKE informs its clients about services it offers and motivates them to take up entrepreneurship. In this programme, women entrepreneurs discuss about business ideas, incentives offered by agencies and thereby motivate a large number of women to take up entrepreneurial activities. It is often conducted in interior rural areas to reach out to larger number of women.

It conducts EDPs with the help of core training faculty along with training coordinator. More than ten thousand women from different districts of Karnataka are trained.

Asian Center for Entrepreneurial Initiatives (ASCENT)

Asian Center for Entrepreneurial Initiatives (ASCENT) is a not-for-profit social enterprise established in the spirit of enterprise in August 1988 in Bangalore as International Institute for Entrepreneurial Development (IIED). In April 1996 it was renamed as Asian Center for Entrepreneurial Initiatives (ASCENT) for better focus and defined scope. ASCENT now stands at the helm of entrepreneurship with its range of activities and programmes for those in the development sector who are looking for effective interventions.

ASCENT's Entrepreneurship Development Services include Hand holding and enabling, Creating enabling environment and support mechanisms, Concentrated exposure to entrepreneurial initiatives, Contextual interventions and co-created programmes, Action research, studies, trend spotting, and response programmes.

ASCENT mainly attempts to (1) inculcate the spirit of enterprise, self-reliance and self-help in individuals and organizations and nurture a sense of self-esteem in people, especially among women. (2) facilitate various transition processes: the transition from individual to group enterprises; from income generating programmes to enterprise development programmes; from women-exclusive focus to women-in-the-mainstream focus; from traditional to modern business; and family enterprise to professional enterprise and the like.

ASCENT has been working for over a decade with International agencies like UNIDO, UNDP Africa, India and Sri Lanka, UN Economic Commission of Africa, ILO Geneva & ILO-SAAT, World Bank, International Trade Centre, Geneva, European Union, British High Commission and DFID etc.

Rural Development and Self-employment Training Institute (RUDSETI)

The Rural Development and Self Employment Training (RUDSET) Institute is a Non-governmental Organisation jointly sponsored by **Sri Dharmasthala Manjunatheshwara Educational Trust, Canara Bank, Syndicate Bank, CBPJR Trust and SARD Foundation**. RUDSETI is registered under Societies Registration Act 1860.

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) Rural entrepreneurship development programme (2) Women entrepreneurship development program (3) Self-employment training programme for unemployed youth.

The forefront of RUDSETI training is the post training follow-up programme. This is done to sustain motivation level and overcome the problems of new entrepreneurs. This is attained by facilitating credit linkage with the banks for setting up of micro enterprises. The Institute also co-ordinates with other agencies influencing the setting up of self-employment ventures viz. Banks, government department, etc. Banks have supported in a big way by financing the trainees to establish their ventures.

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 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 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 promote rural entrepreneurship by motivating and inculcating necessary skills to take up the ventures.
- To promote rural development through research and development activities in the area of self-employment and rural development.

Results and Discussion

To evaluate the NGOs' Entrepreneurship Development Programme for women, 50 sample women entrepreneurs (NGOs beneficiaries) in the coastal district of Karnataka are interviewed. Their general profile, motivational factors and opinion about the EDP are discussed. Changes in the status of women are studied through before and after analysis.

Table-1 shows the age of women entrepreneurs, their educational qualifications, training and location of sample units. The average age of women entrepreneurs is 31.53 years in urban area and 32.23 years in rural area. 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-1: Table showing Age wise Profile of sample Women Entrepreneurs

Group	Total No. of Units	Average Age in Years	Educational Qualification					(In Percentage)			
			Secondary Level	Post Secondary Level	Graduate	Post Graduate	Technical Education	Training		Location	
								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

Source: Field Survey

The education wise distribution of the entire sample women entrepreneurs indicate that majority of them are graduates, accounting for 44.85 per cent. In the urban area, the proportion of graduate level is 49.51 per cent, postgraduate level is 3.29 per cent, secondary school level is 4.14 per cent and post secondary school level is 14.9 per cent. In the rural area, the proportions of graduates are 40.19 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. The various reasons for choosing different lines of entrepreneurial activities by the sample women entrepreneurs are given in Table-2.

As a whole, previous experience becomes the major reason for selecting a specific line of activity (51.89 per cent), followed by ease of setting up an enterprise at 27.87 per cent, expectation of higher margin of profit at 15.6 per cent and the existence of similar business in neighborhood at 4.56 per cent. In the urban area, previous experience in the particular line becomes the major reason at 50.9 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.

Table-2: Table showing 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

Source: Field Survey

Effects of WED Programme

The effects of entrepreneurial development programme of NGOs on women is analyzed in terms of 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 information given by the sample women, before-after conditions are 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-3 reveals different aspects of changes in asset position of the beneficiaries.

Table-3: Table showing Change in Asset Position of the Beneficiaries

								(In Rs.)
Before NGO					After NGO			
Sector	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

Note: 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, before 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 are 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-4.

Table-4: Table showing Change in Income Size of the Beneficiaries

Sector	No. of Persons Having Income level Before Joining NGO			No. of persons Having Income level After Joining NGO		
	<25000	25-50 thousand	> 50 thousand	<25000	25-50 thousand	>50 thousand
Industry	13	5	2	4	8	8
Service	10	6	-	4	9	3
Trade	9	5	-	3	9	2
Total/Percentage	32	16	2	11	26	13

Source: Field Survey

Before joining the NGOs programme, all the beneficiaries were 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.

The details furnished in the Table-5 reveal the changes in the pattern of occupation among the beneficiaries after joining the training programme.

Table-5: Table showing Changes in the Pattern of Occupation

Sector	No. of Unemployed		No. of Small/Marginal Farmers		No. of Agricultural Labourers		No. of Small Businessmen		No. of Rural Industries Owner		No. of Technical/Skilled workers		No. of Persons in Service Sector	
	1	2	1	2	1	2	1	2	1	2	1	2	1	2
Industry	14	-	20	15	25	-	6	-	4	40	8	-	-	-
Service	18	-	24	13	19	-	-	-	-	-	6	-	5	40
Trade	16	-	28	19	16	-	7	40	-	-	2	-	2	-
Total	48	-	72	47	60	-	13	40	4	40	16	-	7	40

Source: Field Survey

Note: 1-Before joining NGO, 2-After joining NGO

Prior to joining the training programme, the number of unemployed was 48. After joining the training programme conducted by NGO, 100 per cent of the sample population is engaged in self-employment activities in their respective fields. It clearly indicates that training programmes conducted by NGOs have succeeded in removing unemployment problem in the sample areas. It can be observed that the number of small/marginal farmers was also reduced after joining the training programme. Small/marginal farmers, in some instances, were forced to work as agricultural labourers due to low level of income. After joining the training programme, no one is working as agricultural labourer rather they 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. Before joining the training programme, number of people engaged in rural industries, service sector and small business sector was 4, 7, and 13 respectively. This has increased to a great extent after joining the training programme. It is obvious from the above details that the NGO has certainly made a positive impact on the pattern of cultivation and also on creation of self-employment opportunities in rural areas. 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 entrepreneurship development programme in rural areas is spreading in a positive way.

Table-6 furnishes the details regarding change in the household expenditure pattern of the beneficiaries.

Table-6: Table showing Change in Household Expenditure Pattern of the beneficiaries

Sector	Productive Expenditure		Unproductive Expenditure		Total Expenditure	
	1	2	1	2	1	2
Industry	15100	48500	400	300	15500	48800
Service	18700	44000	950	400	19650	44400
Trade	16000	43110	400	290	16400	43400
Average	16600	45203	583	330	17183	45533

Source: Field Survey

Note: 1-Before joining NGO, 2-After joining NGO

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 and the highest (Rs. 18700) was in service sector and the lowest (Rs. 15100) was in industry sector. On the other hand, after joining the training programme, average productive expenditure increased to Rs. 45203 and it is the highest (Rs. 48500) in industry sector followed by service sector (Rs. 44000) and is the lowest (Rs. 43110) in 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 (Rs. 400) in service sector and the lowest (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 spend 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 positive. 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.

The details furnished in Table-7 reveal the changes in saving practices of the beneficiaries.

Table-7: Table showing Change in Saving Practices of the Beneficiaries

Sector	Savings per Annum		Sources of Savings(In %age)					
			Chit fund				Bank	
	1	2	1	2	1	2	1	2
Industry	-	8900	-	-	-	5	-	95
Service	-	7800	-	-	-	4	-	96
Trade	-	6400	-	-	-	6	-	94
Average	-	7700	-	-	-	5	-	95

Source: Field Survey

Note: 1-Before joining NGO, 2-After joining NGO

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 the highest (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 a significant 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 Table-8 indicates that, the saving capacity of the sample beneficiaries has increased after undergoing 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 details pertaining to changes in liability of beneficiaries are furnished in Table-8.

Table-8: Table showing Changes in Liability of the Beneficiaries

Sector	Amount of Loan		Sources of loan(In percentage)							
			Relative/Friends		Govt. Schemes		Cooperatives		Commercial Bank	
	1	2	1	2	1	2	1	2	1	2
Industry	3500	60456	75.0	-	-	12.6	-	8.4	25.0	79.0
Service	4500	55350	60.0	-	-	15	10	10	30.0	75.0
Trade	2800	48360	80.0	-	-	11.2	20	16.8	-	72.0
Average/Total	3600	54722	71.6	-	-	12.9	10	11.73	18.3	75.3

Source: Field Survey

Note: 1-Before joining NGO, 2-After joining NGO

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. The average loan availed has increased to Rs. 54722, and is the highest (i.e. Rs. 60456) in industry sector and is the lowest (i.e. Rs. 48360) in trade sector. It is evident from the data 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 per cent. 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 contribution of sample women to their household income, freedom of women to use their income, in addition to the improvement in the asset position. Measures on these variables are given in Table-9.

Table-9: Table showing Women's contribution to household income and 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)
Freedom to use income						
Yes	8(32.0)	3(12.0)	14(56.0)	8(32.0)	24(48.0)	11(22.0)
No	17(68.0)	22(88.0)	9(36.0)	17(68.0)	26(56.0)	39(78.0)
Total	25(100)	25(100)	25(100)	25(100)	50(100)	50(100)

Source: Field Survey

Note: Figures in parentheses indicate percentage

Table-9 shows that after joining the entrepreneurship development programme, women are contributing more to their family income. At the same time, majority of them are enjoying freedom to use income. It can also be observed that in urban areas, sample women are having more freedom compared to that of rural women.

Table-10: Table showing 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
Involvement 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 fair						
Before	0	4(16.0)	0	8(32.0)	0	12(24.0)
After	25(100)	5	25(100)	9(36.0)	50(100)	14(28.0)
Freedom of movement						
Before	8(32.0)	4(16.0)	9(36.0)	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)

Source: Field survey

Note: Figures in parentheses is the percentage

Empowerment of women in terms of participation in the entrepreneurial activities is given in Table-10. It shows that participation in trade fair, involvement in business association and freedom of movement of the WED beneficiary women entrepreneurs has changed positively because of NGOs programme.

Limitations of the Study

The study is confined to only three NGOs namely RUDSETI, AWAKE and ASCENT of Karnataka state. It has considered a small sample of 50 women beneficiaries only which is drawn by using non random sampling technique. Therefore the results may be subjected to sampling errors.

Scope for Future Research

Today many NGOs are engaged in promoting entrepreneurial activities among women all over the country. A comparative analysis study of NGOs belonging to different states can be made in order to know where they are functioning more effectively with regard to women entrepreneurial activities.

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 in the women empowerment in the given environment reveals the following:

- NGOs are playing crucial role in training women entrepreneurs both in rural and urban areas.
- NGOs WED programmes are effective in terms of increased turnover, incremental income, and improved asset position.
- Wherever the quantum of investment is viable, the performance on the whole has been satisfactory.
- WED programmes of NGOs, has resulted in improved status of women.
- Impact of NGOs WED programmes on empowering women entrepreneurs is seen in terms of ability to manage ventures profitably, capacity to contribute to family income, freedom to utilize their earnings and social recognition as a person.

Hence, NGOs WED programmes are effective and empower women entrepreneurs significantly.

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