

## Contribution of Third Sector Organisations (TSOs) towards Women Empowerment in Karnataka

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### ABSTRACT

Third sector comprises of charities, social enterprises and voluntary groups supporting community at a local level. The study focused on the contribution of third sector organisations towards women empowerment. In all, the total number of third sector organizations selected for the study from Kolara, Chikkaballapura and Tumkuru districts was 30. The sample consists of different types of TSOs which include non-governmental organisations (NGOs), Self-help groups (SHGs) & Primary level cooperatives. The primary data was collected from 141 women members/beneficiaries of TSOs. To achieve the specific objectives of the study, percentages along with the chi-square test, McNemar & Wilcoxon sign rank test was used to find significant difference in social conditions & economic impact on women was adopted between the period before and after joining the TSO. The study found that the economic & socio-political empowerment of women in Kolara, Chikkaballapura & Tumkuru districts of Karnataka has increased due to their participation in TSO. After joining TSO, women were able to start income-generating activities; they were buying assets and were involved in social activities. It was found that their decision making power and self-esteem had increased significantly. Performance of SHGs is encouraging in almost all respects except the training part which needs the government attention as out of total expenditure from the allocated funds, less fund has been spent on marketing and very less on imparting training. Hence, there is a need to make the SHG movement more entrepreneurial.

Keywords : Women empowerment, TSOs, NGOs, SHGs, PACS

THE 'third sector' is an umbrella term that covers a range of different organisations with different structures and purposes, belonging neither to the public sector (*i.e.*, the state) nor to the private sector (profit-making private enterprise). Further, TSOs also include charities, voluntary and community organisations, social enterprises and cooperatives, think tanks and private research institutes (excluding universities and colleges).

Women Empowerment is a broad-based concept. Following are the forms of empowerment like social empowerment which addresses the social discriminations existing in the society based on disability, race, ethnicity, religion or gender, thus

strengthening women's social relations and their position in social structures is important. Political empowerment is an important tool for empowerment. The participation of women in the political field and various decision-making bodies increases their knowledge of their equal rights and development. In the economic empowerment through employment, women earn money and it enables women and girls to become 'bread earners', contributing members of households with a strong sense of their own economic independence 'Economic empowerment is a powerful tool against poverty' (Prasanna Kumar *et al.*, 2010).

Self-Help Groups (SHGs) are used as an entry point for wider empowerment interventions. In India, SHGs

have been instrumental in women empowerment by enabling them to work together in a collective spirit (Chaithra & Gowda, 2017). In most cases, SHGs are constituted by persons known to one another and coming from the same village community or neighbourhood. These groups start with regular saving and then uses the same to extend loans to SHG members to meet their emergency and other attendant needs. The empowerment of women through SHGs would give benefits not only to individual woman but also for the family and community as a whole through collective action for the development. SHGs have not only produced tangible assets and improved living condition of members but also help in changing much of their outlook, worldview and attitude. (Santhosh Kumar Samantaray and Ananth, 2018).

During FY 2020-21, banks provided loans totalling more than Rs.58.07 thousand crores to about 27 lakh SHGs. Clearly, more and more SHGs are availing credit from banks. The recent rise in loan disbursement has mainly been due to loans provided to SHGs under the NRLM programme (<https://rbi.org.in>).

In Karnataka, about 40,295 Anganwadi workers, 561 NGOs, eight Regional Rural Banks, 20 District Central Co-operative Banks and many Commercial Banks are engaged in SHG promotion. Together they have facilitated the promotion of nearly to 1,95,000 SHGs in Karnataka (<http://Karnataka.pscnotes.com>).

There are many organisations which are dealing with women issues. NGO is a private organisation that pursues activities to promote the interest of the poor, provide essential social services, protect the environment and undertake community development. They are legally constituted organisations, operate independently from the government and are generally considered to be non-state, non-profit oriented groups that pursue the purpose of public interest (Nisha, 2019).

India has nearly 34 lakhs NGOs with a coverage of one NGO for every 400 Indian citizens. In 2020, According to Nitti Aayog, there were 1,17,147 NGOs registered in the country. Among these 53 per cent are rural based and the rest are Urban based (<https://indianexpress.com>).

Primary Agricultural Credit Societies (PACS) are considered as vital agencies to resolve a host of problems in agricultural development and uplift the socio-economic status of the poor and weaker sections of the society (Senapati and Bhatia, 2018).

In Karnataka out of 5546 PACS in state 5355 PACS are functioning and are affiliated to 21 District Cooperative Banks (DCCB) with 744 branches. The District Cooperative Banks secure refinance facilities from NABARD through Karnataka state Co-operative Apex Bank. The average lending per farmer is Rs.45008 and average advance per PACS is Rs.180.34 lakhs (<https://sahakara.kar.gov.in>).

Interest subsidy to Self-help groups: The scheme of advancing loans at interest rate of 4 per cent through primary agricultural credit societies to Self Help groups (SHGs) in Karnataka has been implemented from 01.04.2007. The differential rate of interest is being reimbursed as interest subsidy by the Government to the co-operative societies (Srimathi, 2021).

The Karnataka State Govt. introduced Karnataka Kayaka Yojana for enhancing skills to empower women. Wherein, the loan up to Rs.5 lakhs is interest free. There are fewer studies on the contribution of TSOs toward women empowerment. Keeping these facts in view, the present study was carried out in the Kolara, Chikkaballapura & Tumkuru districts of Karnataka to analyse the contribution of TSOs towards women empowerment.

## METHODOLOGY

### Study Area

The present study was carried out in Kolara, Chickballapura and Tumkuru districts of Karnataka. The three districts were purposely selected for the study due to the presence of large number of TSOs in all the three districts.

### Sampling Frame Work

The total number of Third Sector Organizations selected for the study from three districts were 30.

Since different types of TSOs are functioning in the study area, the sample comprised of NGOs (15), SHGs (10) and Primary level cooperatives (5). Primary data was collected from 141 women members/beneficiaries of TSOs.

To fulfil the specific objectives of the study descriptive statistics including percentages along with Chi-square test, paired Z test, McNemar Test & Wilcoxon Sign Rank Test were used.

### Chi-Square Test

A chi-square ( $\chi^2$ ) test statistic measures how a model compares to actual observed data.

$$\chi^2 = \sum \frac{(O_i - E_i)^2}{E_i}$$

Where,

O = Observed value(s)

E = Expected value(s)

### McNemar's Test

McNemar's test is used on paired nominal data. It is applied to  $2 \times 2$  contingency tables with a dichotomous trait, with matched pairs of subjects, to determine whether the row and column marginal frequencies are equal.

The test is applied to a  $2 \times 2$  contingency table, which tabulates the outcomes of two tests on a sample of  $N$  subjects, as follows.

	Test 2 positive	Test 2 negative	Row total
Test 1 positive	$A$	$B$	$a + b$
Test 1 negative	$C$	$D$	$c + d$
Column total	$a + c$	$b + d$	$N$

### Wilcoxon Signed Rank Test

The Wilcoxon signed rank test (also called the Wilcoxon signed rank sum test) is a non-parametric test to compare data. The Wilcoxon signed rank test should be used if the differences between pairs of data are non-normally distributed.

### Self Confidence

Self-confidence is a feeling of self-assurance from appreciating your unique qualities and abilities. It's that inner belief that you are enough and inherently worthy. Five indicators have been used in the study to measure the level of confidence self-worth, facing a family financial crisis, coming forward to help neighbours, being a decision-maker, and acquiring a respectable position in the family. Following hypothesis has been formulated to test the change in level of self-confidence before and after joining TSO.

$H_0$ : There is no significant difference in level of self-confidence between pre and post joining of TSO.

$H_1$ : There is a significant difference in level of self-confidence between pre and post joining of TSO.

In, order to test this Hypothesis, McNemar Test has been used in the present study. The  $\chi^2$  test statistic using McNemar was tested for significance.

### Communication Skills

Communication skills are defined as the skills that help us speak, listen, observe and empathize with others by using verbal and non-verbal communication in an effective manner. Verbal communication skills include the way you use written or spoken words while non-verbal communication refers to your body language, facial expressions sorts of nonverbal signals. To check whether TSO have played a role in improving their communication skills the study has used three indicators *viz.*, degree of communication in the group meetings, Number of officials approached by the women, and response to field workers on developmental survey. Hypothesis has been framed and tested with the help of the Wilcoxon Signed Rank Test.

$H_0$ : There is no significant difference in communication skills in pre and post-joining of TSO.

### Economic Impact Variable

Impact of TSOs on the economic conditions of rural and semi urban women of Kolar, Chikkaballapur & Tumkur has been analyzed by using variables like

assets holding, annual income, expenditure, savings and borrowings. Further assets holding has been analysed on the change in value of assets after becoming beneficiary of TSOs. Annual income has been analysed on the basis of average income, profession wise income of the women before and after joining TSO. Expenditure analysis has been performed by total annual expenditure and consumption expenditure pattern before and after joining TSO. Savings have been checked on the parameters of avenues of savings and number of savings of a member per annum and total amount of savings per annum. As far as loans are concerned it has been checked on the basis of total loan amount, frequency, change in loan pattern regularity in repayment and its source, reason of default and purpose of taking loan, in order to measure the impact of these economic variables.

The null hypothesis stating that there is no significant difference in the economic conditions of the members before and after joining TSO has been tested with the Chi-square.

*Assets Holding* : Assets are the possessions and a means of livelihood for the members. However, the amount and composition of these assets may vary from family to family. The most common assets are agricultural equipment, land, houses, utensils, electronic items, bullock carts and jewellery etc. Assets holding has been analysed on the parameters of value of assets before and after becoming members of TSO.

## RESULTS AND DISCUSSION

### Women Empowerment

Empowerment of women refers to equipping women to be economically independent, self-reliant, have positive esteem to enable them to face any difficult situation and to participate in development activities. Besides, the empowered women should be able to participate in the process of decision-making (Hazarika, 2011).

The details of different types of women empowerment by TSOs are presented in Table 1. The types of women empowerment has been classified into:

TABLE 1  
Type of women empowerment by  
TSOs in 2021-22 (n=30)

Type of empowerment	No. of beneficiaries	Percentage
Economic Empowerment	52,324	21.48
Social Empowerment	1,89,287	77.73
Political Empowerment	1,914	0.79
Total	2,43,525	100.00

- a. Economic empowerment which includes income generating activities like providing training for tailoring and embroidery skills (30-45 days), agarabathi making (5-10 days), agricultural production and livestock activities etc.
- b. Social empowerment which includes personal and menstrual hygiene practices and various other community awareness programs and ;
- c. Political empowerment which includes strengthening elected women's leadership & political participation.

The total number of women benefited from 30 TSOs selected accounted to 2,43,525, out of which, 77.72 per cent of women were socially empowered (1,89,287) followed by 21.48 per cent of women with economic empowerment and the rest 0.79 per cent had political Empowerment (Table 1). It shows that a vast majority of TSOs are involved mainly in social empowerment of women followed by economic and political empowerment.

### General Information of Women Beneficiaries

The sample for the study comprised 141 women beneficiaries in the study area. The general information about women is presented in Table 2. It can be observed from the table that the majority (49.65 %) of the members belonged to the age group of 30-40 years followed by the age group of 30-40 years (39.72 %) and the age group of 20-30 years (7.09 %). The study group comprised most of the women were wage earners (28 %) followed by 24 per cent of the women engaged in agricultural production and 21 per cent of the women were engaged in tailoring and

TABLE 2  
General information of women  
beneficiaries (n=141)

Particulars	Frequency	Percentage
Age (years)		
a. 20-30	56	39.72
b. 30-40	70	49.65
c. 40-45	10	7.09
d. Above 45	5	3.55
<b>Total</b>	<b>141</b>	<b>100</b>
Occupation		
Agricultural activity	35	24.87
Wage earner	40	28.37
Live stock	17	12.06
Tailoring & stitching	30	21.28
Food processing	19	13.48
<b>Total</b>	<b>141</b>	<b>100</b>
Literacy Level		
No formal schooling	30	21.28
Primary school	56	39.72
High school	29	20.57
PUC	22	15.60
Under graduation & above	4	2.84
<b>Total</b>	<b>141</b>	<b>100</b>
Marital Status		
Married	136	96.45
Unmarried	0	0.00
Widow	5	3.54
<b>Total</b>	<b>141</b>	<b>100</b>

stitching or embroidery-related work. The educational level of women was a positive beginning to their empowerment. A majority (78.73 %) of sample respondents received formal schooling. A majority (96.45 %) of the members were married and 3.54 per cent were widow. It shows that married women were more interested in contributing to family income or it was their husbands who promoted them to become members of SHGs and get loans and then the women repay their loans by taking money from their husbands.

## Social Empowerment of Women

The self-worth of the Respondents: Self-worth means a positive attitude towards self and valuing self or treating oneself as a worthy person instead of worthless. The calculated  $\chi^2$  value (22.54) is greater than the table value (6.63) at 1 per cent level of significance for the feeling of self-worth (Table 3). It shows a positive impact of TSO to gain self-worth by participating with TSOs. Association with TSOs provides an identity and a social status of recognition which is an esteem booster and a benchmark for women empowerment and emancipation. It helps a person to get enough confidence to explore the problems and then come out with solutions in times of financial crisis in the family, helping neighbours in crisis, and in participating in family decisions.

TABLE 3  
McNemar Test for self confidence

Measures of Self Confidence	Calculated Value of $\chi^2$	P value
Feeling of self-worth and general confidence	22.54 ***	71E-06
Confident to face the financial crisis of the family	84.37 ***	4.9615E-105
Intension to help Neighbours	10.28 ***	0.001338
Decision maker in the family decisions	147.52 ***	6.03131E-34
Gaining Respect in family	83.39 ***	6.73949E-20

\*\*\* Significant at 1 per cent level

Confidence of the respondents to face family financial crisis: The calculated  $\chi^2$  value (84.37) is greater than table value (6.63) at 1 per cent level of significance for the confidence to face family financial crisis (Table 3). It shows a positive impact of TSO as there is a gain in confidence level to face a financial crisis of family after joining TSO. When a woman is not having an income of her own she is dependent on her husband for all her smallest needs. Every time she needs to ask her husband for her financial requirements, be it personal or family expenditure. But the situation gets worse when she is denied even after asking. This denial is not only dissatisfying rather humiliating for

a woman. But TSOs enables a woman to save, invest in the group pool and borrow from it and to come out of this type of helplessness and to have a financial freedom.

*Tendency to help neighbours* : The calculated  $\chi^2$  value is (10.28) greater than the table value (6.63) at 1 per cent level of significance for the tendency to help neighbours (Table 3). The results proves that the members feel inclined toward helping people in need in their neighbourhood. SHGs are run on the principles of democracy *i.e.*, for the group, of the group and by the group, and by the virtue of this principle, group members develop strong concern to help each other inside the group as well as outside the group. The human tendency to socialize is highlighted by the SHG.

Decision making in the family issues by the women: The calculated  $\chi^2$  value (147.52) is greater than table value (6.63) at 1 per cent level of significance for decision making in the family which shows that TSOs have helped in enhancing the importance of women in family decisions (Table 3). If someone gains confidence, decision making becomes consequential as a matter of fact. Moreover joining a TSO makes a member a partner of all activities whether income generating or others. Even the group meetings also contribute to uplift the confidence of a group member to take decision on group related issues be it choosing a leader / treasurer or deciding upon to whom the loan should be granted on priority basis. This enable them to participate in important family decisions like children education, family planning, health, construction, purchase of assets and any other household needs.

*Gaining respect in the family*: The calculated  $\chi^2$  value (83.39) is greater than the tabulated value (6.63) at 1 per cent level of significance for gaining respect in the family (Table 3).

Society is conservative towards women and is not treated on par with their male counterparts and they too deserve respectable treatment as a vital part of the family.

### Overall Self Confidence Level of Women

The study has used five indicators to measure the change in general confidence level of sample respondents before and after joining TSO. Table 3 shows that the calculated values of the  $\chi^2$  test for self-confidence are more than the tabulated value (6.63) at 1 per cent level of significance. Hence, null hypothesis is rejected meaning there is significant difference in self-confidence among the group members before and after joining of TSO.

Similar results were found in a study on the socio-economic impact of self-help groups on rural women in Haryana conducted by Shobhna Goyal, 2018. They found that there is significant difference in self-confidence among the group members before and after joining the SHGs.

### Communication Skills of the Respondents

Level of communication during group meetings: Degree of communication has been analyzed on the parameters of hesitates to talk, speak only if asked, rarely speaks & freely speaks after joining TSO. The Wilcoxon Signed Rank Test critical value was more than the test statistics (Table 4). Analysis shows a positive shift in the level of communication skills which might is attributed to the social impact on the members of TSO. Since, communication is directly linked with knowledge and ideas. Initially, if some member lacks knowledge/ideas, she would acquire some knowledge by listening to other members, about the issues discussed in the meetings. Then that member tries to co-relate those issues with her own and in the next meetings, they can share their ideas with other

TABLE 4

Results of Wilcoxon Sign Rank Test for Communication Skill

Type of Communication Skill	Test statistic (Sum of the +ve Ranks)	Critical value
Level of communication	6	10
In No. of officials approached	3	6
In responding to field workers on developmental surveys	6	6

members. However articulation of knowledge/ ideas may vary from person to person but for sure they get voice after joining TSO.

*Number of officials concerned by the women:* Number of officials consulted by the women has been analyzed on the parameters of never approached, 2-3 approached and more than three times approached after joining TSO. There is an improvement in the confidence of the members which enabled them to meet the officials of various financial organizations as through the test statistics values (Table 4). Continuous participation in the group meetings has given them confidence to articulate their problems with NGO workers, government officials, bank managers etc.

*Response to field workers on developmental surveys:* Response to field workers on developmental surveys by the women has been analyzed on the parameters of rarely approached, answer only a few questions and enthusiastic respondent after joining TSO. For this indicator, the critical value is equal test statistics (Table 4). Analysis shows that women were reluctant to answer the questions asked by the field workers but after joining TSO they have started answering a few questions and became enthusiastic respondents to the field workers and provided them with the valuable inputs to carry out their research.

Various NGOs have undertaken different research projects in the sample area as this area is intensely backward in all respects. Some of the NGO workers narrated their experience of working with women groups; women who were reluctant to answer their questions initially started answering a few questions gradually which possibly was an outcome of joining TSO. They were either scared of their family members or hesitant to answer to outsiders.

### Results of Wilcoxon Sign Rank Test for Communication Skill

Since critical value is greater than or equal test statistics for all the variables is a strong evidence against the null hypothesis in favor of the alternative hypothesis hence  $H_0$  is rejected. This shows that the beneficiaries have significantly improved overall level

of communication, approaching officials and also on responding to field workers on the developmental survey after joining TSO. Hence overall communication skills of the group members have been improved after joining TSO.

### Economic Empowerment

The total value of assets held by members before and after Joining TSO is consider for analysis. Household background and possession of moveable/immovable assets have been taken into account and change in number of members possessing assets valued in five interval categories has been analysed. Minimum amount taken for assets was less than Rs.5000 and maximum range was more than Rs.50000. The  $\chi^2$  calculated value (152.58) is greater than table value (13.27) at 1 per cent level of significance for the value of asset creation (Table 5). It shows that there is a change in value of assets after joining TSOs. Financial assistance & linkages from TSO has resulted in assets creation directly or indirectly. Either this fund was utilized to buy household assets or to buy agricultural equipment to have better produce and improved income or is being invested in existing businesses like shop, poultry, dairy etc.

TABLE 5

Impact of TSO membership on Economic Variables

Economic Variables	Calculated Value of	P value
Assets	152.58 ***	5.7 E - 32
Annual Income	58.50 ***	2.48034E - 11
Expenditure	19.05 ***	0.000266346
Saving	176.54 ***	4.11494 E - 37
Loan	79.12 ***	2.67171 E - 16

\*\*\* Significant at 1 per cent level

Annual average income of women: The calculated  $\chi^2$  value (58.50) is greater than table value (15.08) at 1 per cent level of significance for the value of annual income (Table 5). It shows that there is increase in income of participants after joining TSO providing different streams of income generating activities. The core idea behind TSOs is promoting entrepreneurial activities among women to make them bread earners

for their family and women emancipation. The SHGs makes it mandatory to save money on monthly basis so to be eligible for a bank loan out of that pool. Then the group distributes this loan amount on the basis of need. The member availing the loan are benefitted. The members use the loan amount for production purpose of agriculture, shops, dairy, poultry etc. or household consumption expenditure. A productive investment becomes a source of earning and repayment on time whereas a consumption loan sometimes poses a burden on the member. The very motive of this scheme is to record a boost in income of the members and standard of living after joining SHGs.

*Expenditure* : The calculated  $\chi^2$  value (19.05) is greater than table value (11.34) at 1 per cent level of significance for the value of monthly expenditure (Table 5). It shows that there is increase in expenditure after joining TSO with the different income generating activities.

Annual household expenditure has a bearing on income; low income level are associated with low expenditure. Increased earnings leads to buying durables and spending on entertainment including change in consumption pattern. Women join these TSO to benefit their income generation to make shift in expenditure pattern. As a member of TSO they perceive their savings as a group member to be future source of income to spend more on meeting their expenses.

*Savings of women members* : The amount of savings ranges from Rs.1000-8000. Members' savings have been analyzed on the given parameters before and after joining TSO. The calculated  $\chi^2$  value (176.54) is greater than table value (13.27) at 1 per cent level of significance for the value of savings (Table 5). It shows a positive impact of TSO to inculcate the habit of savings among members. SHGs would have provided them of more income avenues in the form of interest income from leading and investment in some existing income generation activities, had made more money available for savings. The membership to TSO have motivated them to save money and also enhanced their earning capability.

*Loans* : The quantum of financial assistance availed by members was an average Rs.20,000 before joining TSO which increased to the 50,000 after joining the entity. Respectively majority of members were reluctant to take loans before joining TSO but later on started taking loans. The calculated  $\chi^2$  value (79.12) is greater than table value (13.27) at 1 per cent level of significance for the amount of loan (Table 5). It shows a positive impact on members after joining TSO means which implies that more women have started taking loans than earlier. Sample respondents belong to households which have no system for want of collateral security, identity proofs, ITRs (Income Tax Returns) etc., despite having financial needs. Hence, micro financial institutions are focusing on financial inclusion of deprived categories and weaker section of the society. All financial inclusion programmes aim at enhancing the credit base and the amount of borrowings so that these disadvantaged sections of the society could engage in some entrepreneurial activities to earn their living.

### Chi-Square Test for Economic Variables

The calculated  $\chi^2$  values are greater than the table value at a 1 per cent level of significance for all the economic variables. Hence  $H_0$  is rejected in favor of  $H_1$ . This also implies that there is a significant difference in the values of the variables before and after joining TSO. Since  $\chi^2$ -values are positive it indicates that there is an increment in the value of economic variables after joining the SHG.

Similar results were found in a study on role of self-help groups on women economic empowerment in Madhya Pradesh conducted by Thakur (2020). They found that there is a significant difference in the economic conditions of members before and after their becoming members of SHG.

The study on contribution of TSOs towards women empowerment clearly indicated that many Third Sector Organisations (TSO) like Non-governmental organisations (NGOs), Self-Help Groups (SHGs), Primary Agricultural Credit Societies (PACS) etc., are being explicitly used to support women empowerment in many ways.



The TSOs in the study area are providing funds for economic empowerment of women through micro-entrepreneurship, conducting training to help the women members in creating employment opportunities and to provide affordable products and services for women, fairer access to resources and opportunities; increased awareness and agency of women and girls (individual power); changes in attitudes, beliefs, practices and discriminatory social norms; supporting legal and policy environment.

The TSOs in Kolara, Chikkaballapura & Tumkuru districts of Karnataka contributed to women empowerment. Consequently, the women members of SHGs were able to improve their economic, political, social and personal well-being. After joining TSOs, women were able to start income-generating activity; buying assets and were exercising voting rights in elections. It was found that their decision-making power and self-esteem had significantly increased. Women are aware of their rights and development policy. TSOs are not only an instrument for the empowerment of poor and marginalized sectors but they have proved to be an effective instrument for changing oppressive relationships in their homes and in the society. Performance of SHGs is encouraging in almost all respects except the training part which needs the government attention as out of total expenditure from the allocated funds, less fund has been spent on marketing and very less on imparting training. Hence, there is a need to make the SHG movement more entrepreneurial.

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