



WOMEN EMPOWERMENT THROUGH NGO'S: A CASE STUDY OF BELGAUM DISTRICT IN KARNATAKA STATE

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ABSTRACT

Women constitute almost 50% of the world's population. As far as their social status is concerned, they are not treated as equal to men in all the places, though in the western countries women are treated on par with men in most of the fields, their counterpart in the east suffers from many disabilities. The present study is aimed at understanding the role of NGOs in the women empowerment through analyzing the programmes and activities initiated for the development of women. The study based on primary data. Simple random sampling technique was used for selection of respondents from NGO's. As a result programmes through NGOs are more effective and result oriented and reaches the target group at the grass root level. It does not mean that, all NGOs are successful in this direction. There are many NGOs, which are only in the paper, and their contribution is very negligible in the women development. But, such NGOs as Women Welfare Society, Janajagarana and Utthan Trust in the present study are non-political, selfless and service oriented in nature can bring a change in the rural and urban society. Therefore, only those NGOs who are really meant for serving the rural and urban community can contribute to the women development. Such NGOs should be identified and used as an effective agent for the implementation of development programmes.

KEY WORDS: Women Empowerment, NGO's, Vocational Training, Self-Employment, Income, Savings, Standard of Living.

INTRODUCTION

Women constitute almost 50% of the world's population. As far as their social status is concerned, they are not treated as equal to men in all the places, though in the western countries women are treated on par with men in most of the fields, their counterpart in the east suffers from many disabilities. Women empowerment in contemporary Indian society informs their work, education, health and media images in the context of lineage, rule of residence and household chores and their participation in social and political activities, there legal status in terms

of marriage, divorce and inheritance of property, seeking wealth care should be taken in to consideration. Employment in terms of knowledge and awareness of one's own life and society including legal raise their status with regard to the lives.

NEED FOR WOMEN EMPOWERMENT

The empowerment is an aid to help women to achieve equality with men or, at least, to reduce gender gap considerably. Without empowerment certain social roles cannot be performed. Women play a distinct role in

the economic development. She is the chief architect of family, the first teacher; supplier of labour power and by playing main role in the development of agriculture, industry, service sector, socio-culture etc., creates a civilized society. In the visible and invisible form women contribute for economic development. The nature has given the biological power of reproduction especially to the women. She can create social, cultural and economic wonders. Even then the socio-economic status of women is so low. Hence, their status should be improved;

SIGNIFICANCE OF THE STUDY AREA

The present study is confined to Belgaum district. Among the 30 districts of Karnataka, Belgaum district is situated in the North-West part of the state. Belgaum District has been divided into 10 Talukas. The district covers an area of 13, 415 sq kilometers which support a total population of 4,779,661 out of which 3,568,466 live in rural areas and only 1,211,195 in urban areas. The literacy rate is 73.48 percent with male literacy rate 82.20 percent and female literacy rate 64.58 percent in the district. Sex ratio of the district is 973. The people of the district are basically dependent on agriculture and allied sector, which represents the absolute backwardness of the district in terms of industrialization. The absence of industries and huge damage to the agriculture sector by drought time to time causes unemployment problem. Government agencies and many NGOs are promoting SHGs to face the challenges of unemployment and empowerment of women. Such an analysis will throw light on better understanding and analysis of the problem on hand.

OBJECTIVES OF THE STUDY

1. To know the demographic factors of women respondents in study area.
2. To understand the improvement in economic status of women through NGO's in study area.
3. To examine and evaluate the specific problems of beneficiaries with regard to savings, revolving fund, productivity, marketing etc.

METHODOLOGY

The study was conducted in Belgaum district. This study was primarily based on the information obtained from primary sources with the help of a pre tested schedule. A simple random sampling technique adopted to select the respondents from NGOs. The study covers 250 women respondents from three NGO's in Belgaum district (of this 86 women respondents were from Women Welfare Society, 83 women respondents were from

Janajagarana and 81 women respondents were from Utthan Trust). Further, 125 women beneficiaries were from rural area and 125 were from urban area. The data analysed with the help of simple percentage, average, ratio, etc.

ANALYSIS OF RESULT:

(See Table No 01 to 13 in Annexure)

Demographic Information:-

Location:-

The study is conducted on three NGO's; they are, Women Welfare Society, Janajagarana and Utthan Trust. Total samples of 250 beneficiaries were selected for the study, of which 86 respondents belong to Women Welfare Society, 83 belong to Janajagarana, and 81 belong to Utthan Trust. The table 1 shows the rural-urban distributional pattern of respondents in the study. Out of 86 respondents from Women Welfare Society, 47 (54.65 per cent) are from rural area and 39 (45.35 per cent) are from urban area, whereas out of 83 respondents from Janajagarana 43 are from rural and 40 are from urban, and out of 81 respondents from Utthan Trust, 35 (43.21 per cent) are from rural and 46 (56.79 per cent) are from urban and of the total 250 respondents in the study region, 125 (50.00 per cent) are from rural area and 125 (50.00 per cent) are from urban area.

Age: The distribution of the respondents according to their age has been presented in Table 2. The data reveals that there are 8 respondents (3.20 per cent) below the age group of 20 years in Women Welfare Society, Janajagarana, and Utthan Trust. Of which three respondents are from rural and 5 are from urban area, whereas 32 (12.80 per cent) respondents are in the age group of 21 years and above, of which 19 respondents are from rural area and 13 are from urban area. Further, 90 (36.00 per cent) respondents are in the age group of 21 to 30 years, 81 (32.40 per cent) respondents are in the age group of 31 to 40 years followed by 39 respondents (15.60 per cent) in the age group of 41 to 50 years. It can be observed from the Table 2 that most of the respondents are in the age group of 21 to 30 years. The respondents among young women below 20 years are only 8.

Education Level:-

Table 3 revealed that 28.40 per cent of the respondents are illiterates, 25.60 per cent have primary education, 21.20 per cent have high school education, 18 per cent of the respondents have PUC education, and about 6.80 per cent respondents have degree education.

Occupation:-

As education greatly affects the occupation of the respondent's diverse occupations are observed among the

respondents. These have been classified into three different viz., labourers, self-employed, and private employees. Majority (54.40 per cent) of the respondents belong to self employed group, followed by agricultural labourers (28.40 per cent), and private employees (17.20 per cent). The details are shown in Table 4.

Marital Status:-

Table 5 shows the distributional pattern of respondents according to their marital status. Majority (62.21 per cent) of the respondents is married, 15.20 per cent are widowed, 6.80 per cent are separated, 2.80 per cent are divorced, and the remaining 13.20 per cent respondents are unmarried.

ECONOMIC DEVELOPMENT PROGRAMMES UNDERTAKEN BY THE NGO'S

The Non-Governmental Organization (NGO's) are playing an important role in the transformation of the rural and urban economy. NGO's are very significant in the economic, social fields. Accordingly, Women Welfare Society, Janajagarana and Utthan Trust NGO's in the study area have undertaken a number of programmes whereby they have helped in employment generation and increasing the level of living of women in the rural and urban areas.

Training Programmes Conducted by NGO's:-

Table 6 indicated that training received by women after joining NGO's. It may be seen that a majority of the personnel (92.80 per cent) have received some training after joining the NGO's, whereas only 18 personnel (7.20 per cent) from Janajagarana NGO in rural areas have not received the training.

Vocational Training Programme:-

This programme involves training in sari weaving, readymade garments etc. out of 250 respondents, 163 respondents have participated in the training programmes; of which 74 respondents (45.00 per cent) are from rural area and 89 (55.00 per cent) respondents are from urban area. Maximum numbers of respondents have undergone training in tailoring in the rural as well as urban areas. In rural area, out of 74 respondents 39.00 percent of respondents are from Women Welfare Society, 18.00 percent from Janajagarana, and 27.00 percent are from Utthan Trust. Whereas out of 89 respondents of urban area 30.00 per cent are from Women Welfare Society, 26.00 per cent from Janajagarana, and 36.00 per cent are from Utthan Trust. Training programmes are like sari weaving, embroidery, beauty parlor, greeting making, etc.

Self -Employment Training Programme:-

this programme involves the trainings like agarbatti making, chips making, pappad making, candle making, etc. In these training programmes, 102 respondents participated in this programme, out of which 52 respondents (50.98 per cent) are from rural area and 50 (49.02 per cent) are from urban area. Product-wise masala making, pappad making, agarbatti making attracted relatively more respondents to undergo self employment training. Out of these 52 respondents from rural area who have participated in the training programme 59.62 per cent are from Women Welfare Society, 25.00 per cent are from Janajagarana, and 15.38 per cent are from Utthan Trust, whereas out of 50 respondents from urban area 40.00 per cent are from Women Welfare Society, 32.00 per cent are from Janajagarana and 28.00 per cent are from Utthan Trust. The details are shown in Table 7.

Loan through NGO's:-

The details of respondents of the 250 respondent women highlight that maximum of 247 (98.80 per cent) respondents have taken loan from their savings through their respective NGO's. The details of the responses are shown in Table 8. The data indicate that 247 respondents (98.80 per cent) have utilized the facility of taking loans out of their savings and only 3 respondents (1.20 per cent) have not utilized this facility. Out of these 247 respondents who have received the loan facility from the NGOs, 122 respondents (49.40 per cent) belong to rural area and 125 (50.60 per cent) are from urban area.

Choice of Investment Activity:-

Table 9 shows the distribution pattern of investment by the respondents belonging to the three NGO's indicates that major areas of investments both in rural and urban areas include tailoring, bag making, buffalo rearing for milk sales, masala making, agarbatti making, handicraft, pappad making etc. Organization wise majority of investing respondents belonged to Women Welfare Society followed by Janajagarana and Utthan Trust.

Facing Marketing Problems:-

The distribution of the respondents according to the difficulty or problems faced in selling out the products is indicated in Table 10. It is found that 240 respondents (96.00 per cent) are facing difficulties or problems in selling out the products and 10 respondents (4.00 per cent) did not face problems or difficulties in selling out the products.

NGO's Able to Solve Marketing Problems:-

Table 11 provides that majority of, 236 respondents (94.40 per cent) have asserted that the NGO's have been able to solve their marketing problems. A negligible number of 14 respondents (5.60 per cent) have indicated that NGO's could not solve their marketing problems. Positive responses are more from respondents of urban area relating to Janajagarana and Utthan Trust. NGO's have helped the respondents by giving marketing place. This response is indicated by 83 (35.03 per cent) respondents of Women Welfare Society, 73 (30.80 per cent) of Janajagarana and 81 (34.17 per cent) of Utthan Trust.

Saving Money:-

Table 12 indicate that 249 respondents (99.60 per cent) have been saving money while only one respondent reported that she did not save any money. Further, according to the data, there are about 88 respondents (70.40 per cent) in rural area and 73 respondents (58.40 per cent) in urban area have over all savings of less than Rs. 100, followed by 18 respondents (14.40 per cent) in rural area and 29 respondents (23.20 per cent) in urban area have their savings ranged between Rs. 201 to 500, 18 respondents (14.40 per cent) in rural and 18 (14.40 per cent) respondents in urban area have their savings ranged from Rs. 501 to 1000 and only one respondent (0.80 per cent) in rural as well as in urban areas have their savings above Rs. 1001. It has been observed that only one respondent in rural area has no savings. The amount which has been saved by the women is utilized by them for the repayment of loans, purchase of raw materials, education of their children, cultural activities and for medical expenditure purpose.

Improvement in the Standard of Living:-

It is significant to note that all the 250 respondents have positively affirmed that their standard of living has improved after availing of the benefits from their respective NGO's. It is proved that the economic empowerment of women is achieved through NGO's in the study area. The details are provided in Table 13.

FINDINGS OF THE STUDY

1. Maximum numbers of respondents have undergone training in tailoring in the rural as well as urban areas

2. Product-wise masala making, pappad making, agarbatti making attracted relatively more respondents to undergo self employment training.

3. The details of 250 respondent women indicate that maximum of 247 (98.80 per cent) respondents have taken loan from their savings through their respective NGO's.

4. It is found that 240 respondents (96.00 per cent) are facing difficulties or problems in selling out the products and 10 respondents (4.00 per cent) did not face problems or difficulties in selling out the products.

5. The field survey has revealed that majority of, 236 respondents (94.40 per cent) have asserted that the NGO's have been able to solve their marketing problems. A negligible number of 14 respondents (5.60 per cent) have indicated that NGO's could not solve their marketing problems. Positive responses are more from respondents of urban area relating to Janajagarana and Utthan Trust.

6. 249 respondents (99.60 per cent) have been saving money while only one respondent reported that she did not save any money.

7. It is significant to note that all the 250 respondents have positively affirmed that their standard of living has improved after availing of the benefits from their respective NGO's. It is proved the economic empowerment of women through NGO's in the study area.

SUGGESTIONS

- ✎ NGO should be used as an effective agent in creating awareness in rural and urban areas by the Government.
- ✎ Government has to select such NGOs which are secular, non-political, impartial, dedicated to implement certain Government programmes, specially training and awareness programmes, house allotment programmes and SHGs.
- ✎ NGOs should frame their programmes in the rural and urban areas according to the resources, talent and needs of the rural and urban women. They should not depend upon Government programmes.

CONCLUSION

The above analysis it can be said that, the programmes through NGOs are more effective and result oriented and reach the target group at the grass root level. It does not mean that, all NGOs are successful in this direction. There are many NGOs, which are only in the paper, and their contribution is very negligible in the women development. But, such NGOs as Women Welfare Society, Janajagarana and Utthan Trust in the present study are non-political, selfless and service oriented in nature can bring a change in the rural and urban society. Therefore, only those NGOs who are really meant for serving the rural and urban community can contribute to

the women development. Such NGOs should be identified and used as an effective agent for the implementation of development programmes. The Government has no financial problem but they have no local knowledge and rural base. But NGOs have rural base and local touch. Such NGOs and the Government by joining their hands can make miracle in transforming the rural and urban society, through a number of programmes.

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Annexure

Table – 1: Distribution of the Beneficiaries of NGO's by Location

NGO's	Rural	Urban	Total
Women Welfare Society	47(54.65)	39(45.35)	86(100.00)
Janajagarana	43(51.81)	40(48.19)	83(100.00)
Utthan Trust	35(43.21)	46(56.79)	81(100.00)
Total	125(50.00)	125(50.00)	250(100.00)

Source: Field survey

Table – 2: Distribution of Respondents According to Age Group

Age Groups (years)	Women Welfare Society		Janajagarana		Utthan Trust		Total		Grand Total
	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	
< 20	0(0.00)	0(0.00)	1(2.33)	3(7.50)	2(5.71)	2(4.35)	3(2.40)	5(4.00)	8(3.20)
21 to 30	19(40.43)	11(28.21)	10(23.26)	14(35.00)	16(45.71)	20(43.48)	45(36.00)	45(36.00)	90(36.00)
31 to40	23(48.94)	15(38.46)	11(25.58)	11(27.50)	7(20.00)	14(30.44)	41(32.80)	40(32.00)	81(32.40)
41to50	5(10.64)	9(23.08)	7(16.28)	6(15.00)	5(14.29)	7(15.22)	17(13.60)	22(17.60)	39(15.60)
51& above	0(0.00)	4(10.26)	14(32.56)	6(15.00)	5(14.29)	3(6.52)	19(15.20)	13(10.40)	32(12.80)
Total	47(100.00)	39(100.00)	43(100.00)	40(100.00)	35(100.00)	46(100.00)	125(100.00)	125(100.00)	250(100.00)

Source: Field survey



Table - 3: Education Level of the Women Respondents

Education Level	Women Welfare Society		Janajagarana		Utthan Trust		Total		Grand Total
	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	
Illiterate	14(29.79)	8(20.51)	25(58.14)	4(10.00)	18(51.43)	2(4.35)	57(45.60)	14(11.20)	71(28.40)
Primary	14(29.79)	6(15.38)	8(18.60)	8(20.00)	15(42.85)	13(28.26)	37(29.60)	27(21.60)	13(25.60)
High school	10(21.28)	12(30.77)	7(16.28)	8(20.00)	2(5.71)	12(26.09)	21(16.80)	32(25.60)	53(21.20)
PUC	6(12.77)	7(17.95)	3(6.98)	16(40.00)	0(0.00)	13(28.26)	9(7.20)	36(28.80)	45(18.00)
Degree and above	1(2.13)	6(15.38)	0(0.00)	4(10.00)	0(0.00)	6(13.04)	1(0.80)	16(12.80)	17(6.80)
Total	47(100.00)	39(100.00)	43(100.00)	40(100.00)	35(100.00)	46(100.00)	125(100.00)	125(100.00)	250(100.00)

Source: Field survey

Table - 4: Distribution of Respondents by Occupation

Occupation	Women Welfare Society		Janajagarana		Utthan Trust		Total		Grand Total
	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	
Agricultural labour	21(44.68)	0(0.00)	30(69.76)	0(0.00)	20(57.15)	0(0.00)	71(56.80)	0(0.00)	71(28.40)
Self- employed	23(48.94)	26(66.66)	10(23.26)	29(72.50)	15(42.85)	33(71.74)	48(38.40)	88(70.40)	136(54.40)
Private employee	3(6.38)	13(33.34)	3(6.98)	11(27.50)	0(0.00)	13(28.26)	6(4.80)	37(29.60)	43(17.20)
Total	47(100.00)	39(100.00)	43(100.00)	40(100.00)	35(100.00)	46(100.00)	125(100.00)	125(100.00)	250(100.00)

source: Field Survey

Table - 5: Marital Status of the Women Respondents

Marital Status	Women Welfare Society		Janajagarana		Utthan Trust		Total		Grand Total
	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	
Un - married	4(8.51)	3(7.69)	2(4.65)	10(25.00)	4(11.43)	10(21.74)	10(8.00)	23(18.40)	33(13.20)
Married	30(63.83)	27(69.23)	34(79.07)	18(45.00)	20(57.14)	26(56.52)	84(67.20)	71(56.80)	155(62.00)
Widow	5(10.64)	7(17.95)	5(11.63)	7(17.50)	11(31.43)	3(6.52)	21(16.80)	17(13.60)	38(15.20)
Separated	3(6.38)	1(2.56)	2(4.65)	4(10.00)	0(0.00)	7(15.22)	5(4.00)	12(9.60)	17(6.80)
Divorcee	5(10.64)	1(2.56)	0(0.00)	1(2.50)	0(0.00)	0(0.00)	5(4.00)	2(1.60)	7(2.80)
Total	47(100.00)	39(100.00)	43(100.00)	40(100.00)	35(100.00)	46(100.00)	125(100.00)	125(100.00)	250(100.00)

Source: Field survey

Table - 6: Participation by Respondents in Training Programme Conducted by NGO's

Participation	Women Welfare Society		Janajagarana		Utthan Trust		Total		Grand Total
	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	
Yes	47(100.00)	39(100.00)	25(58.14)	40(100.00)	35(100.00)	46(100.00)	107(85.60)	125(100.00)	232(92.80)
No	0(0.00)	0(0.00)	18(41.86)	0(0.00)	0(0.00)	0(0.00)	18(14.40)	0(0.00)	18(7.20)
Total	47(100.00)	39(100.00)	43(100.00)	40(100.00)	35(100.00)	46(100.00)	125(100.00)	125(100.00)	250(100.00)

Source: Field survey

Table - 7: Training Programme Undergone by the Respondents

Programmes	Vocational Training				Self - Employment Training			
	Women Welfare Society	Janajagara	Utthan Trust	Total	Women Welfare Society	Janajagara	Utthan Trust	Total
Rural	29 (39.19)	18 (24.32)	27 (36.49)	74 (100.00)	31 (100.00)	13 (100.00)	8 (100.00)	52 (100.00)
Urban	27 (30.34)	26 (29.21)	36 (40.45)	89 (100.00)	20 (100.00)	16 (100.00)	14 (100.00)	50 (100.00)
Total	56 (34.35)	44 (26.99)	63 (38.65)	163 (100.00)	51 (50.00)	29 (28.44)	22 (21.56)	102 (100.00)

Source: Field survey

Table – 8: Loan Taken Through NGO's

Taken Loan Through NGO's	Women Welfare Society		Janajagarana		Utthan Trust		Total		Grand Total
	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	
Yes	46(97.87)	39(100.00)	41(95.35)	40(100.00)	35(100.00)	46(100.00)	122(97.60)	125(100.00)	247(98.80)
No	1(2.13)	0(0.00)	2(4.65)	0(0.00)	0(0.00)	0(0.00)	3(2.40)	0(0.00)	3(1.20)
Total	47(100.00)	39(100.00)	43(100.00)	40(100.00)	35(100.00)	46(100.00)	125(100.00)	125(100.00)	250(100.00)

Source: Field survey

Table – 9: Investment of Money in Different Activities

Areas	Women Welfare Society	Janajagarana	Utthan Trust	Total
Rural	47(100.00)	43(100.00)	35(100.00)	125(100.00)
Urban	39(100.00)	40(100.00)	46(100.00)	125(100.00)
Total	86(34.40)	83(33.20)	81(32.40)	250(100.00)

Source: Field survey

Table – 10: Facing Marketing Problem

Facing Marketing Problems	Women Welfare Society		Janajagarana		Utthan Trust		Total		Grand Total
	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	
Yes	44(93.62)	38(97.44)	38(88.38)	39(97.50)	35(100.00)	46(100.00)	117(93.60)	123(98.40)	240(96.00)
No	3(6.38)	1(2.56)	5(11.62)	1(2.50)	0(0.00)	0(0.00)	8(6.40)	2(1.60)	10(4.00)
Total	47(100.00)	39(100.00)	43(100.00)	40(100.00)	35(100.00)	46(100.00)	125(100.00)	125(100.00)	250(100.00)

Source: Field survey

Table – 11: NGO's Able to Solve Marketing Problem

NGO's Able to Solve Marketing Problems	Women Welfare Society		Janajagarana		Utthan Trust		Total		Grand Total
	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	
Yes	44(93.62)	38(97.43)	34(79.07)	39(97.50)	35(100.00)	46(100.00)	113(90.40)	123(98.40)	236(94.40)
No	3(6.38)	1(2.57)	9(20.93)	1(2.50)	0(0.00)	0(0.00)	12(9.60)	2(1.60)	14(5.60)
Total	47(100.00)	39(100.00)	43(100.00)	40(100.00)	35(100.00)	46(100.00)	125(100.00)	125(100.00)	250(100.00)

Source: Field survey

Table – 12: Saving Money by the Respondents

Saving Money	Women Welfare Society		Janajagarana		Utthan Trust		Total		Grand Total
	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	
Yes	47(100.00)	39(100.00)	42(97.67)	40(100.00)	35(100.00)	46(100.00)	124(99.20)	125(100.00)	249(99.60)
No	0(0.00)	0(0.00)	1(2.33)	0(0.00)	0(0.00)	0(0.00)	1(0.80)	0(0.00)	1(0.40)
Total	47(100.00))	39(100.00)	43(100.00)	40(100.00))	35(100.00)	46(100.00)	125(100.00)	125(100.00)	250(100.00)

Source: Field survey

Table – 13: Improvement in the standard of living after getting benefits from the NGO's

Standard of Living	Women Welfare Society		Janajagarana		Utthan Trust		Total		Grand Total
	Rural	Urban	Rural	Urban	Rural	Urban	Rural	Urban	
Yes	47(100.00)	39(100.00)	43(100.00)	40(100.00)	35(100.00)	46(100.00)	125(100.00)	125(100.00)	250(100.00)
No	0(0.00)	0(0.00)	0(0.00)	0(0.00)	0(0.00)	0(0.00)	0(0.00)	0(0.00)	0(0.00)
Total	47(100.00)	39(100.00)	43(100.00)	40(100.00)	35(100.00)	46(100.00)	125(100.00)	125(100.00)	250(100.00)

Source: Field survey