

**EMPOWERMENT OF WOMEN THROUGH INCOME
GENERATING ACTIVITY UNDER TAKEN IN KARNATAKA
COMMUNITY BASED TANK MANAGEMENT PROJECT IN
NORTHERN KARNATAKA**

SANGAMESH PUJAR

**DEPARTMENT OF AGRICULTURAL EXTENSION EDUCATION
COLLEGE OF AGRICULTURE, DHARWAD
UNIVERSITY OF AGRICULTURAL SCIENCES,
DHARWAD – 580 005**

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**BY
SANGAMESH PUJAR**

**DEPARTMENT OF AGRICULTURAL EXTENSION EDUCATION
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CERTIFICATE

This is to certify that the thesis entitled "EMPOWERMENT OF WOMEN THROUGH INCOME GENERATING ACTIVITY UNDERTAKEN IN KARNATAKA COMMUNITY BASED TANK MANAGEMENT PROJECT IN NORTHERN KARNATAKA" submitted by Mr. SANGAMESH PUJAR for the degree of MASTER OF SCIENCE (AGRICULTURE) in AGRICULTURAL EXTENSION EDUCATION to the University of Agricultural Sciences, Dharwad, is a record of research work done by him during the period of his study in this university, under my guidance and supervision and the thesis has not previously formed the basis of the award of any degree, diploma, associateship, fellowship or other similar titles.

**DHARWAD
JUNE, 2016**

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**Approved by:
Chairman:**

(S. B. PATIL)

Members: 1.

(K. A. JAHAGIRDAR)

2.

(B. L. PATIL)

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1. INTRODUCTION

“Women is the builder and moulder of nation’s destiny. Though delicate and soft as lily, she has a heart, far stronger and bolder than of man... she is supreme inspiration of man’s onward march”

- Rabindranath Tagore.

Time immemorial, women are described as the better half of men. But in reality, the women in developing countries do not tally with this description. It is well known fact that women have played and continue to play a key role in conservation of basic life support systems such as land, water, flora and fauna. Women have to play a dual role, as a housewife and as income earners. Women have the burden of preparing food for the family, besides fulfilling their fundamental role of nurturing and caring for the children and tending to elderly members of the household. Even then they suffer from being economically and socially invisible. There is continued inequality and vulnerability of women in all fields like socio-economic, political, education, health care, nutrition *etc.*

India constitutes 48 per cent women population, 55.21 per cent of women agricultural labourers are making up about 33 per cent of cultivators. Literacy rate of women are 65.46 per cent and work participation of women is 25.50 per cent. (Census 2011) In Karnataka, the population of women is about 3 corers with 19.30 per cent of women agricultural labourers and 40.33 per cent of cultivators. Literacy rate of women is 68.10 per cent and work participation of women is 31.90 per cent. Under new economic regime the women participation in business has shown considerable improvement in India. Women enterprises in India are mainly concerned in the Small Scale Industries (SSI). As per the 3rd SSI census, total number of women enterprises in the total SSI Sector was estimated at 10,63,721 (10.11 %). The estimated number of enterprises/ small scale industries actually managed by women was 9, 95,141 (9.46 %). In the states of Mizoram, Orissa, Karnataka, Goa, Lakshadweep, Kerala, Tamil Nadu, and Pondicherry, the share of women employment is significantly higher (more than 20 %). However, there are several factors responsible for increasing the level of women entrepreneurship in India. These factors are motivation, empowerment, social conditions, economic conditions, literacy, education *etc.*

In the history of development, women have been important as man. In fact, the status employment and work performed by women in society is the indicator of a nation’s overall progress and without participation of women in national activities, the social, economical or political progress of a country will be stagnated.

Women are powerful part of social and economic setup of the country. In the ancient period, they were treated as builds of the society and they ran the family successfully. Now in India, Women contribution to the 2nd industrial sectors is rapidly growing in multi dimensional basis. Government encourages the women as independent and self sustainable persons in the society. Real empowerment of women would happen only by adding more value on their contribution to the family and the society.

Empowerment is a multi-dimensional process, which should enable women or group of women to realize their full identity and power in all spheres of life (Surekharao and Rajamanamma, 1999). It consists of greater access to knowledge and resources, greater autonomy in decision making to enable them to have greater ability to plan their lives, or to have greater control over the circumstances that influence their lives and free from shocks imposed on them by custom, belief and practice. Generally development with justice is expected to generate the forces that lead to empowerment of various sections of population in a country and to raise their status especially in case of women.

In the present century the terms women empowerment, women welfare, gender justice have come to light in the social, economic and political development perspective of both developed and developing nations. Traditionally women in all most every society have remained a second grade citizen. Hence, neither they are allowed to get themselves educated nor they were given legal rights in the property, government and in administration.

“Empowerment comes from Women groups who seek to empower themselves through greater self-reliance. They have right to determine their own choices in life. They also seek to gain control and access to resources”.

Empowerment is process, which helps people to gain control of their lives through raising awareness, taking action and working in order to exercise greater control. Empowerment is the feeling that activates the psychological energy to accomplish one’s goals (Indiresan, 1999).

Components of Empowerment

1. Psychological Empowerment
2. Legal Empowerment
3. Social Empowerment
4. Cultural Empowerment
5. Economic Empowerment

1. Psychological Empowerment

Psychologically empowered state is a cognitive state characterized by a séance of perceived control, competence and goal internalization.

2. Legal Empowerment

Legal empowerment is about strengthening the capacity of all people to exercise their rights, either as individuals or as members of a community. It is about grassroots justice- about ensuring that law is not confined to books or courtrooms, but rather it is available and meaningful to ordinary people.

3. Social Empowerment

Social empowerment is understood as the process of developing a sense of autonomy and self confidence and acting individually and collectively to change social relationships and the institutions and discourses that exclude poor people and keep them in poverty.

4. Cultural Empowerment

Cultural empowerment is to juxtapose narratives, languages and diverse cultural identities, as part of a broad educational project that wishes to undermine the hierarchical social divisions and classifications created by the modern mentality.

5. Economic Empowerment

Economic empowerment is the capacity of women to participate in, contribute to and benefit from the processes in ways that recognize the value of their contributions, respect their dignity and make it possible to negotiate a fairer distribution of the benefits of the growth.

Empowerment of Rural Women through Income Generating Activities

Income generating activities are considered as those initiatives that affect the economics aspects of people's lives through the use of economic tools such as credit. It is being increasingly realized that women's income of a family is very important in relation to nutritional, economic and educational upliftment of the family.

Economic independence or access to an inherited or self-generated is being considered as the major means of empowerment of women, to a great extent this is true as economic dependence is the worst form of women dependence.

To enable women to stand on their own income, his strategy attempted and advocated by many governments in this third world. Women's income in a family is very important in relation to their full identity and powers in all spheres of life. However, as in the case of education, economic independence also may not give women the necessary decision making power and may not make access to forums of decision making easy or smooth for them. The prevailing value system has put so many hurdles on the path for women equality through economic empowerment even so the role of the economic factors cannot be minimized.

The self-help group provides an appropriate platform for initiating and sustaining income generating activities

Jala samvardhane yojana sangha (JSYS)

After realizing the importance of tanks and reasons for neglect and degradation of tank systems, the Government of Karnataka has launched Karnataka Community Based Tank Management Project (KCBTMP) under World Bank assistance. This projects operates in about 2,000 selected tanks located in 9 districts of which 6 are in northern Karnataka and the project proposes to cover 2005 tanks in 34 Taluks of nine districts, by covering about 3500-3800 tanks with an objective of instituting the sustainable tank management system through enhancing the productivity in the tank commands to improve the standard of living of people who are directly or indirectly depending on tank commands for their livelihood. The project is coordinated by "Jala Samvardhane Yojana Sangha" (JSYS).

Karnataka Community Based Tank Management Project

This is World Bank assisted Karnataka Community Based Tank Management Project (KCBTMP) being implemented by JSYS, was launched on 5th June 2002. The project development Objective is to improve rural livelihoods and reduce poverty by developing and strengthening community based approaches to improving and managing selected tank systems.

The project proposes to cover 2005 tanks in 34 Taluks of nine districts, having the project from 2007-20012 January and 1191-1224 tanks in 37 taluks of 8 districts with a high incidence of poverty, low female literacy and unemployment for the Follow-on Project from August 2007 to January 2012. The selected districts for the project are Kolar, Tumkur, Chitradurga, Haveri, Bellary, Bagalkot, Koppal, Raichur and Bidar. The selected districts for the Follow-on Project are Belguam, Bijapur, Chickamagalur, Davanagere, Dharwad, Hassan, Shimoga and Uttar Kannada. The approach is not just to rejuvenate the tanks but to build and strengthen the appropriate local Community Based Institutions to take up the responsibilities of managing this critical tank resource.

Tanks are feasible for Fisheries development, both men and women from vulnerable/ poor section will be trained in equal number in fishery activity which includes fish rearing, harvesting and marketing. After the training the beneficiaries will be given fingerlings/advanced fingerlings to the extent of 1000-2000 numbers per hectare of Water Spread Area, a coracle, fish-nets and screen, and a lease amount of Rs.150.00 per hectare of Water Spread Area for the first year only through TUG on agreed terms and condition of sharing benefits.

Landless women under BPL with a special priority to Women head households under the category will be supported to take up IGA to supplement their household income. Some of the Tank related IGA could be livestock development, foreshore plantation, nursery raising, forage production, fishery, milk production enterprise, kitchen garden, floriculture, sheep/goat rearing, piggery, poultry, vegetable and flower vending, sericulture, hiring of agricultural equipments, and vermiculture etc.

The project is providing an assistance of Rs.1,00,000 in case of ZP tanks (20–40 hectares) and Rs.1,50,000 in case of MI Tanks (41–100 hectares) through SHGs to take up need based/viable tank related IGA based on the availability of local resources, skills, market opportunities and the activities that are sustainable.

In this context a study has been planned with following specific objectives:

1. To study the socio-economic characteristics of women beneficiaries in CBTMP.
2. To study the empowerment of women beneficiaries through CBTMP.
3. To study the IGA taken up by women beneficiaries in CBTMP.
4. To identify constraints faced by women in adoption of IGA's in CBTMP.

Scope of the study

The present study provides valuable information to planners and policy makers about the impact of “*Karnataka Community Based Tank Management Project*” promoted income generating activities on women empowerment.

It could throw light on the socio-economic, empowerment characteristics and constraints faced by the respondents, women empowered in psychologically, culturally, socially, economically and politically by involving income generating activity undertaken in the CBTMP, extent of involvement of the farm women in the CBTMP, impact of the income generating activities on income and employment of farm women and problem faced by them. The present study was proposed to investigate the same with the above specific objectives.

Limitation of the study

The study has the limitation of the time and other resources. However, considerable care and thought have been exercised in making the study as more specific objective and systematic as possible.

As the population of the study was restricted to Badami, Bilagi, Vijayapura and Basavana Bagewadi talukas of Vijayapura and Bagalkot districts of the Karnataka state, the findings of the present study cannot be generalized to other than the places mentioned above.

2. REVIEW OF LITERATURE

Research is a continuous process. For any scientific investigation, previous findings provide basis to the research. The review of literature is one of the important aspects in the research process. It helps the researcher to keep his work going in right and appropriate direction. Hence, an attempt has been made to review the researches and the same have been presented in the following sequence. Similarly, the hypotheses framed and conceptual model developed have also been delineated, as below:

- 2.1 Concept and definition of empowerment
- 2.2 Extent of rural women participation in Karnataka community based tank management project
- 2.3 Socio-economic characteristics of rural women
- 2.4 Income generating activities carried by the women
- 2.5 Constraints experienced by rural women

2.1 Concept and definition of empowerment

Fatima (1994) defines empowerment as an essential process that includes the confrontation and acquisition of psychological readiness, analytical and organizational skills. According to her explanation, empowerment possesses both an individual and a collective dimension.

Sunita (1999) reported that empowerment of women should focus on aspects like (a) direct involvement of women in programming and management, (b) effective collaboration with community organizations, (c) organizing and strengthening of women's self-help groups, (d) sensitization and advocacy for gender justice in society, (e) identifying women's need and priorities while generating employment, (f) organizing women in different groups to undertake certain productive activities to earn their livelihood and (g) elimination of violence and discrimination against women at physical, mental, domestic or societal level.

Sudharani *et al.* (2000) defined empowerment as the process of challenging existing power relations and gaining greater control over the sources of power. Empowerment is a process of awareness and capacity building leading to greater participation to greater decision making power and control to transformative action.

Swain (2007) defined women's empowerment as "a process by which those who have been denied the ability to make strategic life choices acquire such ability".

2.2 Extent of rural women women participation in Karnatak community based tank management project

Hemalatha Prasad and Omprakash (1997) reported that the type of income generating activities taken up by the farm women were chick rearing and egg selling, vegetable growing and selling, mahua collection and selling in off season, fish selling, bread and egg selling, tailoring, bamboo basket making, kirani shop manihari (ladies makeup items like bangles, comb mirror etc.,) petty business, goat rearing etc.

Hommel (1997) examined self-help groups in Vietnam and found duck breeding, cattle and goat breeding or fruit crops rising as the common enterprises undertaken. The profit generated was recycled into the group funds for building of better sanitation stations.

Snehalatha and Reddy (1998) revealed that the income generating activities taken up by the women were dairy, forest nursery, sericulture, vegetable cultivation and petty business, which were carried out as a group activity.

Prita (2001) in her study conducted at Dharwad district reported that the wide range of activities undertaken by the SHG members were raising paddy nursery (25.92 %), pickle making (25.53 %), leaf storage and leaf plate making (23.66 %), mushroom cultivation (17.56 %), seed storage (15.27 %), goat rearing (9.16 %), buffalo rearing (7.63 %), pottery and soap box making (6.11 % each), book selling (4.58 %), manufacture of lice killing medicine (3.82 %), tailoring (2.29 %), rabbit rearing (1.53 %), bee keeping poultry rearing and vermicomposting (0.76 % each) as income generating activities.

Arunkumar (2004) conducted a study on profile of SHGs and their contribution for livestock development in Karnataka, reported that the income generating activities undertaken by the self-help group members were dairy activities followed by sheep rearing and poultry activities.

Savitha (2004) in her study revealed that high participation was seen in regular activities in all the three enterprises, viz., dairy (88.70 %), poultry (100 %) and goat rearing (83.60 %).

Dasaratharamaiah *et al.* (2006) studied the income generation activities through the Development of Women and Children in Rural Areas (DWCRA) and found that ram lamb rearing was under taken by 8 per cent beneficiaries. Vegetable vending by 26 per cent, basket making 20.67 per cent, milk vending by 29.33 and 4.67 per cent petty trade, 1.33 per cent beneficiaries under took leaves making and 60 per cent of beneficiaries under took the fruit vending activity.

Gangaiah *et al.* (2006) in a study on impact of SHGs on income and employment in Karkambadi village and reported that the members were isolated in activities like dairying flower vending, tailoring, idly shop and cloth business.

2.3 Socio-economic characteristics of women beneficiaries

2.3.1 Age

Manmeet *et al.* (2007) studied on the empowerment of rural women: an analysis of constraints reported that out of total respondents taken for the study, maximum number of the respondents (64 %) was found in age group of 38-57.

Ayanwuyi and Akintonde (2011) studied on the income generating activities among rural women in ensuring household food security in Ila local government, Osun state, Nigeria reported that 66.6 % of the respondents were between the ages of 31-50 years, 13.3 % were below 30 years of age, 11.1 % were above 60 years of age while only 8.8 % of the respondents were between the categories of 51-60.

Tsegaye *et al.* (2012) studied on the Extent of Rural Women Participation and Decision Making in Seed Production Activities found that the majority of the respondents' age (83 %) was fall between 20-40 years implying that they are in active productive age.

Meti (2011) conducted a study on social and economic empowerment of farm women in agro based entrepreneurship for sustainable income and revealed that 56.60 per cent of the farm women belonged to middle age group (31-50 years), 42.50 per cent belonged to young age group and only 0.80 per cent belonged to old age group (> 50 years).

Chayal *et al.* (2013) in their study on involvement of farm women in decision making in Rajasthan revealed that, majority (52.50 %) of the respondents belonged to middle age group, 30.83 per cent of them belonged to young age (31-40) and 16.67 per cent of the farm women belonged to old age group (>40 years).

Thangamani and Muthuselvi (2013) studied on the a study on women empowerment through self- help groups with special reference to Mettupalayam taluk in Coimbatore district reveals that out of total respondents taken for the study, 28 % of them belong to the age group of 30 years, 37.5 % of the respondents are 31 to 40 years, and remaining 34.5 % of them belong to age group of above 40 years.

Madeleine *et al.* (2013) studied on relationship between women's socioeconomic status and empowerment in Burkina Faso : a focus on participation in decision-making and experience of domestic violence reported that majority of respondents 35 % are age 35 or older, 27 % of women are under age 25, 20 % are age 25-29 and 18 % are age 30- 34.

Sahoo (2013) studied on self help group & woman empowerment: a study on some selected SHGs reported that majority of the respondents (34.00 %) belongs to age of 30-40 years followed by age of 20-30 years 32.67 per cent, age 40-50 years 17.33 per cent and Above 50 years is 09.33 per cent.

Dash (2013) studied on role of self-help groups in empowerment of women: a study in Bargarh reported that majority of respondents comes under the age between 36- 54 years (57.34 %) have been grouped under the 'middle age group'. Followed by 25-35 years (36 %), they have been grouped under the 'young age group' and 55 years and above (6.66 %) have been grouped under 'old age group'.

Singh *et al.* (2014) conducted study on farm women participation in decision making in vegetable cultivation in Madhya Pradesh found that, majority (69.17 %) of the farm women belonged to middle age group followed by old (52.50 %) and young (15.00 %) age group.

Sohail (2014) studied on women empowerment and economic development-an exploratory study in Pakistan noticed that majority of the respondents (66.67 %) belongs to age of 30-40 years followed by age of above 40 years (23.33 %) and age of 25-30 years (10.00 %).

Nissarais *et al.* (2015) studied on the analysis of socio-economic factors of rural women involved in agriculture in the peripheral areas of taluka Hyderabad revealed that most of the respondents (53 %) between in 31-50 aged followed by the 32 per cent of respondents were aged up to 30 years and just 15 % hailed from above 50 years of age group.

2.3.2 Education

Ayanwuyi and Akintonde (2011) studied on the income generating activities among rural women in ensuring household food security in Ila local government, Osun state, Nigeria reported that 40.0 % of the women had no formal education, 26.7 %, 21.1 % and 10.0 % had primary education, secondary, and adult education respectively.

Tsegaye *et al.* (2012) studied on the Extent of Rural Women Participation and Decision Making in Seed Production Activities found that the majority of the respondents (76 %) were illiterate. However, only 8 % of the respondents were having primary education and 16 % of them read and write.

Chayal *et al.* (2013) in their study on involvement of farm women in decision making in Rajasthan revealed that, 56.67 per cent of the farm women were illiterates, 27.50 per cent of the farm women had education upto primary level, 5.00 per cent of the farm women had education upto middle school level and only 3.33 per cent of them were graduated.

Thangamani and Muthuselvi (2013) studied on the a study on women empowerment through self- help groups with special reference to Mettupalayam taluk in Coimbatore district reveals that educational status of the Self Help Group members, 76 % of the members are literate and remaining 24 % of the members are illiterates.

Madeleine *et al.* (2013) studied on relationship between women's socioeconomic status and empowerment in Burkina Faso: a focus on participation in decision-making and experience of domestic violence noticed the majority of women (82 %) are uneducated, while 11 % have primary education and 7 % have secondary and more level of education.

Dash (2013) studied on role of self-help groups in empowerment of women: a study in Bargarh reported that majority of respondents (49.34 %) are belongs to primary educated group followed by secondary educated group 33.33 per cent, illiterate group 9.33 per cent and the college educated group constitutes 8.00 %of the total sample.

Singh *et al.* (2014) conducted study on farm women participation in decision making in vegetable cultivation in Madhya Pradesh found that, 52.50 per cent were illiterate, 6.66 per cent of them were able to read and write, 21.67 per cent of the farm women had education upto primary level, 14.17 per cent of them had education upto middle school, 2.50 per cent had studied upto high school and higher secondary level and none were in graduation level.

Sohail (2014) studied on women empowerment and economic development-an exploratory study in Pakistan noticed that majority of the respondents (66.67 %) are master and above followed by bachelor (23.33 %) and intermediate (10.00 %).

Nissarais *et al.* (2015) studied on the analysis of socio-economic factors of rural women involved in agriculture in the peripheral areas of taluka Hyderabad revealed that a majority women (32 %) were illiterate, followed by (25 %) of the respondents with primary education only, whereas (23 %) of them were middle passed and (11 %) were matriculate level, although only (9 %) were intermediate.

Rehman *et al.* (2015) studied on Role of Microfinance Institutions in Women Empowerment: A Case Study of Akhuwat, Pakistan shows trend of responses about economic empowerment against education level. Overall economic empowerment seems to be highest in women who were under matric, following by un-educated women and so on.

2.3.3 Family Type

Manmeet *et al.* (2007) studied on the empowerment of rural women: an analysis of constraints observed that majority of the families (63 %) joint type of families.

Thangamani and Muthuselvi (2013) studied on the a study on women empowerment through self- help groups with special reference to Mettupalayam taluk in Coimbatore district reveals that out of the total respondents taken for the study, 32.5 % of them are joint family and remaining 67.5 % of the respondents are nuclear family.

Chayal *et al.* (2013) in their study on involvement of farm women in decision making in Rajasthan revealed that, 65.83 per cent of the respondents had nuclear family and 34.17 per cent of them had joint family.

Sahoo (2013) studied on self help group & woman empowerment: a study on some selected SHGs noticed that majority of the respondents (54.67 %) have the nuclear family followed by joint family 45.33 per cent.

Ansari and Sunetha (2014) conducted a study on Agriculture information needs of farm women: A study in state of North India and observed that, majority of the respondents belonged to nuclear family (71.67 %) and 28.33 per cent belonged to joint family.

Nissarais *et al.* (2015) studied on the analysis of socio-economic factors of rural women involved in agriculture in the peripheral areas of taluka Hyderabad found that minimum family size of household consisted of 7 members and maximum consisted of 24 members and average family size was of 12.61 ± 4.53 members, more or less similar results were also observed.

2.3.4 Family Size

Swetha *et al.* (2006) conducted a study on personal and socio-psychological characteristics of farm women beneficiaries of on-farm demonstration in Kolar district of Karnataka and reported that, majority (53.33 %) of the farm women had medium family size, followed by large and small family size i.e. 24.44 per cent and 22.23 per cent respectively.

Devi and Verma (2009) in their study on women in agriculture: A profile in Haryana state revealed that, 64.25 per cent of the women were from nuclear family, followed by 28.62 per cent who belonged to joint family and only 7.87 of them belonged to extended family.

Ayanwuyi and Akintonde (2011) studied on the income generating activities among rural women in ensuring household food security in Ila local government, Osun state, Nigeria found that majority (53.3 %) of the respondent had household size of between 1-5, 42.2 per cent had household size of between 6-10 while 4.4 per cent had household size of 10 and above.

Meti (2011) conducted a study on social and economic empowerment of farm women in agro based entrepreneurship for sustainable income in Raichur district of Karnataka revealed that, 66.60 per cent of them had large family size (more than 5 members) followed by small family size (33.30 %) i.e. up to 5 members.

Tsegaye *et al.* (2012) studied on the extent of rural women participation and decision making in seed production activities reported that 38 % of the respondents had more than five children which is actually above the average children per family of the region.

Thangamani and Muthuselvi (2013) studied on the a study on women empowerment through self- help groups with special reference to Mettupalayam taluk in Coimbatore district reveals that out of the total respondents Majority 62 per cent of the Self Help Group respondents family members between 3 to 5.

Singh *et al.* (2014) conducted study on farm women participation in decision making in vegetable cultivation in Madhya Pradesh found that, 59.16 per cent of them had medium family size (4-8 members), 21.67 per cent of them had large family size (above 8 members) and 19.17 per cent of them had small family size (up to 4 members).

2.3.5 Land Holdings

Swetha *et al.* (2006) studied personal and socio-psychological characteristics of farm women beneficiaries of on-farm demonstration in Kolar district of Karnataka. They concluded from study that, 40.00 per cent of the rural women owned small size of land holding, followed by 34.44 per cent who possessed marginal size land holding and the rural women families having big land holding (25.56 %).

Bora *et al.* (2008) conducted a study on information needs of farm women of Assam related to cultivation of vegetable crops in Jorhat and reported that 14.20 per cent of the farmwomen had no land, 19.10 per cent of them had marginal size land holding (2-4 bigha), 36.80 per cent of them had small size land holding (5-7 bigha), 19.00 per cent of them owned medium size of land holding (8-10 bigha) and only 10.80 per cent of them had large size of land holding (> than 10 bigha).

Devi and Verma (2009) in their study on women in agriculture: A profile in Haryana state observed that, majority of the women (33.63 %) had land more than 2.5 acre, followed by 32.50 percent of them had land between 2.5-5.0 acre, 20.25 per cent of them had land between 5.1-7.5 acre and only 13.62 per cent of them had land above 7.5 acre respectively.

Meti (2011) conducted a study on social and economic empowerment of farm women in agro based entrepreneurship for sustainable income in Raichur district of Karnataka revealed that, 59.16 per cent of the respondents were landless, followed by small farmers (20.00 %) i.e. 2.51-5.00 acres, 16.00 per cent of them were having land upto 2.5acres, 2.50 per cent of them were having land from 5.01-10.00 acres and only 0.83 per cent were having land from 10.01-25.00 acres and more than 25 acres.

Tsegaye *et al.* (2012) studied on the Extent of Rural Women Participation and Decision Making in Seed Production Activities reported that the farmland size of 70.8 per cent of the respondents was only one and below 1 ha of land, and only 6.3per cent had above 2ha of land.

Chayal *et al.* (2013) in their study on involvement of farm women in decision making in Rajasthan revealed that, 50.84 per cent of the respondents had medium size land holding, followed by small (35.00 %) and large (14.16 %) size land holding.

Singh *et al.* (2014) in their study on farm women participation in decision making in vegetable cultivation in Madhya Pradesh revealed that, majority (68.33 %) of the farm women had marginal farm (upto 2.5 ha), 22.50 per cent of them had small land (2.51 ha-5 ha), 8.33 per cent of them semi medium land (5.01-10.00 ha) and only 0.84 per cent of them had medium land (10.01-25.00 ha)

Nissarais *et al.* (2015) studied on the analysis of socio-economic factors of rural women involved in agriculture in the peripheral areas of taluka Hyderabad found that majority (61 %) respondents had small land holdings (below 15 acres), whereas (26 %) respondents had medium land holdings (15 to 25 acres), on the other hand (15 %) respondents had large land holdings (above 25 acres).

2.3.6 Marital Status

Meti (2011) conducted a study on social and economic empowerment of farm women in agro based entrepreneurship for sustainable income in Raichur district of Karnataka, revealed that, majority (83.30 %) of the them were married, followed by unmarried (11.60 %) and widow (5.00 %).

Thangamani and Muthuselvi (2013) studied on the a study on women empowerment through self- help groups with special reference to Mettupalayam taluk in Coimbatore district reveals that out of the total respondents, majority 79.00 per cent of the respondents are married.

Sohail (2014) studied on women empowerment and economic development-an exploratory study in Pakistan noticed that majority of the respondents (66.67 %) were married and 16.66 per cent both unmarried and divorced/widowed/separated was same.

Nissarais *et al.* (2015) studied on the analysis of socio-economic factors of rural women involved in agriculture in the peripheral areas of taluka Hyderabad revealed that a majority (55 %) of the respondents were married, while 18 per cent were unmarried followed by 19 per cent widowed and 8per cent women were divorce.

2.3.7 Occupation

Manmeet *et al.* (2007) studied on the empowerment of rural women: an analysis of constraints observed maximum with agriculture as their main occupation 82 per cent.

Tsegaye *et al.* (2012) studied on the Extent of Rural Women Participation and Decision Making in Seed Production Activities depicts that 98 per cent, 92 per cent, 84 per cent, 82 per cent and 80 per cent of the respondents participated and engaged in weeding, organic fertilizers preparation, inputs transport to farm, fertilizer applications and harvesting, respectively.

Dash (2013) studied on role of self-help groups in empowerment of women: a study in Bargarh revealed that majority of women respondents (56.00 %) was business followed by the housewives 20.00 per cent, Agriculturalists constitutes 17.33 per cent and the social service women constitutes 06.67 per cent.

Nissarais *et al.* (2015) studied on the analysis of socio-economic factors of rural women involved in agriculture in the peripheral areas of taluka Hyderabad reported that indicate that (53 %) respondent had agriculture as a secondary source income and (80 %) had agriculture as a primary source of income.

2.3.8 Livestock possession

Mundhwa and Padheriab (1998) observed that 63.56 per cent of dairy women were possessed medium herd size (4 to 10 animals), followed by large herd size i.e. above 10 animals (29.33 %) and small herd size i.e. 1 to 3 animals (7.11 %).

Shinde *et al.* (1998) found that more than two-third of dairy farmers possessed up to 4 animals, whereas 18.33 per cent of dairy farmers were possessed 5 to 8 animals, followed by 9 to 12 animals (14.17 %).

Temkar (2000) conducted study in Anand district of Gujarat State, emphasized that 43.33 per cent of respondents had medium level herd size, followed by 40.00 per cent with low and 16.67 per cent with large herd size. Further he reported that majority of respondents (83.30 %) had medium to small herd size because respondents were not fully dependent only on dairying but preferred to have a low to medium size of herd to justify both animal husbandry and agriculture occupation.

Gour (2002) revealed that two fifth (40.76 %) of the dairy farmers had low level herd size, followed by 32.50 with high and 26.74 with medium herd size.

Wadear *et al.* (2003) revealed that average herd size of milch animals possessed by small dairy farmers was 3.58, medium dairy farmers (3.83) and large dairy farmers (4.20).

Khin (2005) found that 7.50 per cent of dairy women possessed 1 cross bred cow, followed by 2 crossbred cows (4.16 %) and 3 and above cross bred cows (0.83 %), whereas 1 local cow (19.16 %) and 2 and above (9.16 %). While up to 1 buffaloes (32.50 %), 2 buffaloes (34.16 %) and 3 and above (5.83 %), respectively.

2.3.9 Annual Income

Thangamani and Muthuselvi (2013) studied on the a study on women empowerment through self- help groups with special reference to Mettupalayam taluk in Coimbatore district reveals that out of the total respondents Majority 45 Percent of the respondents monthly income are below Rs. 5000.

Dash (2013) studied on role of self-help groups in empowerment of women: a study in Bargarh found that majority of women respondents (57.33 %) middle income group (Rs.1001/-to 3001/-) followed by low income group (less than Rs.1000/-) constitutes 29.34 per cent and high income group (Rs.3001/- and above) constitutes 13.33 per cent.

Sohail (2014) studied on women empowerment and economic development-an exploratory study in Pakistan noticed that the average monthly salary of women was Rs. 78,000. The maximum salary earned was Rs. 120,000 and minimum salary earned was Rs.28000.

Nissarais *et al.* (2015) studied on the analysis of socio-economic factors of rural women involved in agriculture in the peripheral areas of taluka Hyderabad found that about thalf (55 %) of the respondents had income below 120,000 and (23 %) fell in the category of (120,000-150,000), on the other hand only (22 %) of the respondents had annual income more than 150,000 rupees annual.

2.3.10 Extension Participation

Swetha *et al.* (2006) conducted a study on personal and socio-psychological characteristics of farm women beneficiaries of on-farm demonstration (OFD) Kolar district of Karnataka state and reported that 40.00 per cent of the farmwomen had low extension participation. Above 38.88 per cent of respondents had medium extension participation and only 21.12 per cent of the beneficiaries had high level of extension participation.

Priya *et al.* (2006) in their study on profile and constraints of farm women participants of FFS in Kolar district of Karnataka state revealed that, 37.50 per cent of the farm women had medium extension participation, followed high extension participation (35.00 %) and only 27.50 per cent of the women had low extension participation.

2.3.11 Mass Media Participation

Singh and Sharma (2002) in their study on involvement of tribal women in hill agriculture in Meghalaya and Nagaland and reported that, about 73.33 per cent, 23.33 per cent and 3.33 per cent of the women had low, medium and high exposure to mass media in Meghalaya. Whereas in Nagaland about 77.50 per cent, 17.50 per cent and only 2.00 per cent of the women had low, medium and high exposure to mass media.

Priya *et al.* (2006) in their study on profile and constraints of farm women participants of FFS in Kolar district of Karnataka state revealed that, 46.70 per cent of farm women had medium mass media participation, followed by 27.50 per cent of the women had low mass media participation and only 25.80 per cent of them had high mass media participation.

Swetha *et al.* (2006) conducted a study on personal and socio–psychological characteristics of farm women beneficiaries of on–farm demonstration (OFD) in Kolar district of Karnataka state revealed that, 51.11 percent of the farm women had medium mass media participation, while 32.22 per cent of the them had high mass media participation and only 16.67 per of the farm women had low mass media participation.

Manmeet *et al.* (2007) studied on the empowerment of rural women: an analysis of constraints reported that mass media participation is majority of radio (5.95) and television (0.52) were main sources of information.

Bora *et al.* (2008) on information needs of farm women of Assam related to cultivation of vegetable crops in Jorhat reviewed that, majority (37.50 %) of the farm women had high mass media participation, 32.50 per cent of them had medium participation and only 30.00 per cent of them had no mass media participation.

Devi and Verma (2009) in their study on women in agriculture : A profile in Haryana reported that, majority (67.75 %) of women had low mass media participation, 25.62 per cent of them had medium participation and only 6.25 per cent of them had high mass media participation respectively.

Devi *et al.* (2010) in their study on communication behaviour of farm women for guar cultivation observed that, majority (83.30 %) of the farm women were having radio as means of communication, followed by television i.e. 32.20 per cent, tape recorder 15.50 per cent, newspaper 10.00 per cent and farm magazine 5.00 per cent respectively.

Meti (2011) conducted a study on social and economic empowerment of farm women in agro based entrepreneurship for sustainable income in Raichur district of Karnataka revealed that, 50.83 per cent of the respondents had medium participation followed by low (30.00 %) and high (19.16 %) participation.

Singh *et al.* (2014) in their study on farm women participation in decision making in vegetable cultivation in Madhya Pradesh revealed that, 58.33 per cent of the women had low exposure to mass media, 40.00 per cent had medium and 1.66 per cent of them had high mass media exposure.

2.3.12 Participation in training

Birajdar (2012) in his study on management efficiency of cut flower growers, indicated that, 40.67 per cent of the growers belonged to medium category, while 37.33 and 22.00 per cent of growers were observed in low and high category of participation in training.

Meti (2013) conducted a study on social and economic empowerment of farm women in agro based entrepreneurship for sustainable income. The study revealed that majority (91.67 %) of farm women actively participated in trainings on vermiculture, use of agricultural waste as organic matter (90.83 %), vermi wash production (70.84 %), dairy training (81.66 %) and preparation of milk by-products (71.66 %).

Dahal (2014) conducted a study on women's self-help groups (SHGs) and the impact of SHG participation on women empowerment and livelihoods in Lamachaur village of Nepal. The study revealed that 19 members attended the training on first aid and sanitation followed by handicraft training (18 members) and animal husbandry (14 members).

Pandya *et al.* (2014) their study on assessment of training needs of farm women. The study revealed that majority of the farm women prefer to receive training on specific areas like profitable farming of field crops (Rank I), family health and hygiene (Rank II) and storage of food grain and pulses (Rank- III).

Sujatha (2015) in her study on impact of women federations on accessibility and utilization of technological interventions, indicated that, overall 65 per cent of the women members had participated in one to two training followed by 45 per cent who had participated in more than two training while 17.50 per cent had not participated in any training .

2.3.13 Contact with Extension Agency

Singh and Sharma (2002) in their study on involvement of tribal women in hill agriculture in Meghalaya and Nagaland reported that, in Meghalaya per cent of the respondents had no contact with the extension persons. Whereas in Nagaland about 95.00 per cent of the respondents had low contact and only 5.00 per cent of them had medium contact with the extension persons.

Swetha *et al.* (2006) conducted a study on personal and socio-psychological characteristics of farm women beneficiaries of on-farm demonstration (OFD) in Kolar district of Karnataka state and reported that, 38.88 per cent of the farm women were having medium extension contact, followed by 31.12 and 30.00 per cent of them with low and high extension contact.

Priya *et al.* (2006) from their study on profile and constraints of farm women participants of FFS in Kolar district of Karnataka state revealed that , 42.80 per cent of the farm women were having medium extension contact, followed by high and low extension contact *i.e.* 30.80 per cent and 26.70 per cent respectively.

Bora *et al.* (2008) in their study on information needs of farm women of Assam related to cultivation of vegetable crops in Jorhat reviewed that, majority (51.70 %) of the farm women had extension contact occasionally, 12.50 per cent of the women had extension contact frequently and only 35.80 per cent of them had no contact.

Singh *et al.* (2014) in their study on farm women participation in decision making in vegetable cultivation in Madhya Pradesh reported that, 80.83 per cent of them had medium extension contact followed by high (11.67 %) and low (7.50 %).

2.3.14 Social Participation

Priya *et al.* (2006) studied profile and constraints of farm women participants of FFS in Kolar district of Karnataka state and opined that, 35.80 per cent of the farm women had medium level of social participation, whereas 34.20 per cent of them had high level of participation and only 30.00 per cent of them had low level of social participation.

Swetha *et al.* (2006) conducted a study on personal and socio-psychological characteristics of farm women beneficiaries of on-farm demonstration (OFD) Kolar district of Karnataka state and reported that. Majority of the farm women had medium participation (41.11 %), followed by low level participation (32.23 %) and only 26.60 per cent of them had high social participation.

Thangamani and Muthuselvi (2013) studied on the a study on women empowerment through self- help groups with special reference to Mettupalayam taluk in Coimbatore district reveals Majority 47 per cent of the respondents are attend the SHG meeting weekly once.

2.4 Income generating activities carried by the women beneficiaries

Gulshan *et al.* (2005) studied on the Women Empowerment Performance of Income Generating Activities Supported by Rural Women Employment Creation Project (RWECP): A Case Study in Dumuria Thana, Bangladesh it revealed that majority of the respondents (23.75 %) engaged in the cattle rearing followed by poultry 15 per cent, basket/rope making 11.25 per cent and vegetable and fish selling 10 percent.

Baba *et al.* (2009) studied on the role of rural women in agriculture and income generating activities reported that rural women have participated in a number of income generating activities. Among these, a maximum percentage (85.71 per cent) of women have participated in the vegetable preservation/ drying followed by 74.28 per cent of women involved in ncarpet weaving. An equal number of participant's 71.42 per cent.

Ayanwuy and Akintonde (2011) studied on the income generating activities among rural women in ensuring household food security in Ila local government, Osun state, Nigeria reported that gari processing had WMS of 2.9 ranked 1st, cassava flour processing WMS of 2.8 ranked 2nd, while Maize production, yam production and selling of yam tuber had WMS of 2.5 and were ranked 3rd and vegetable production had WMS of 2.2 ranked 4th.

Damodhar and Rathod (2013) studied on the empowerment of rural women through the activities of mahila arthik vikas mahamandal It revealed that majority of respondents were involved in promoting thrift activity (51.66 %) and maintenance of records (45.83 %). This was followed by grading and packaging (42.50 %), sale of produce (33.33 %) and goat keeping (29.16 %).

Nissarais *et al.* (2015) studied on the analysis of socio-economic factors of rural women involved in agriculture in the peripheral areas of taluka Hyderabad found that the maximum participation of rural women was observed in cotton picking (93 %), followed by vegetable production (92 %), collection of farm yard manure (88.3 %), wheat harvesting (85 %), thinning (83 %), seed sowing at ridge and nursery (80 %), weeding (80 %), picking and packing of fruits (70 %), transplantation and harvesting of paddy (83 %), Gurr making (40 %), hoeing (35 %), collection and binding of cotton stick (35 %), crushing of sugar cane (24 %) land preparation (20 %) respectively.

2.5 Constraints experienced by rural women

Kharatmol (2006) studied impact of trainings conducted on vermicompost by Krishi Vigyana Kendra, Bijapur and concluded that non availability of materials, insufficient production, lack of handling of skills, financial problems were important reasons for non-adoption as expressed by majority of respondents.

Manmeet *et al.* (2007) studied on the empowerment of rural women: an analysis of constraints indicate that the social constraints viz., 'lack of gender based academic institutions causes women illiteracy' was ranked first (4.99) followed by 'dependable nature of women suppress them in their empowerment' which was ranked II (4.79), 'social taboos, superstitions, unhealthy tradition and customs hinder in women empowerment' was ranked III (4.64), 'the right of free avenues of expression to women lacks' was ranked IV (4.63) and 'the family members unanimously oppose the gender to participate in social activities' was ranked V (4.62).

Baba *et al.* (2009) studied on the role of rural women in agriculture and income generating activities reported majority of respondents indicated that lack of proper training (85.71 per cent), marketing problems (65.71 per cent), Lack of storage and ware-house facilities (64.28 per cent), high cost of production (61.42 per cent), financial and social constraints (57.14 per cent) were the major obstacles faced by the farm women in taking part in income generating activities.

Sivasiya (2013) studied on the constraints faced by farm women in deriving benefits through self-help group programs in Ajmer district of Rajasthan found that the respondents reported infrastructural constraints to be the major constraints (82.88 %) this was followed by financial constraints with 80.13 per cent and administrative constraints with 72.83 per cent and were assigned second and third rank, respectively. Personal and familial constraints stood at fourth rank with 70.69 per cent followed by technical constraints with 69.23 per cent. It was found that operational / resource and social constraints were realized with the least intensity, respectively.

Dhananjaya *et al.* (2014) studied on the constraints faced by stree shakthi programme beneficiaries and their suggestions found that the great majority of beneficiaries expressed poor marketing network for products (95.48 %) followed by delay in getting loans (95 %), more number of visits to bank (91.67 %), no clear idea about training programs conducted (87.50 %), no clear information about formation of SSGs (85 %), lack of institutional support (83.34 %), difficult to make savings (82.50 %) lack of encouragement in the family (77.50 %), delay in getting revolving fund (75 %), family problems (70.84 %) and lack of security/capital(70.00 %) were the major obstacles faced by the farm women.

3. MATERIAL AND METHODS

This chapter explains the various methods and procedures in carrying out the present research study. A detailed description of these methods and procedures is furnished under the following heads.

- 3.1 Research design
- 3.2 Locale of the study
- 3.3 Selection of the respondents
- 3.4 Tools for data collection
- 3.5 Selection of variables for the study
- 3.6 Operationalization and measurement of variables
- 3.7 Statistical tools used in the study

3.1 Research design

The research design adopted for the present study was, Expost-Facto since phenomenon had already taken place. Expost-facto research is a systematic empirical inquiry in which, the researcher does not have direct control over independent variables because either their manifestations has already occurred or they are not inherently.

3.2 Locale of the study

3.2.1 Selection of the district

The present study was conducted in Vijayapura and Bagalkot districts of Karnataka during the year 2015-16. Vijayapura and Bagalkot districts were purposively selected for the study selected because Karnataka Community based Tank Management project implemented in this area and also they are more prone to the drought.

3.2.2 Brief description of the study area

Vijayapura district falls under northern dry zone (Zone III) where annual rainfall ranges from 553 mm and most of the showers are received from the south-west monsoon during June and lasts till October. The rainfall is scanty, erratic, uncertain and unevenly distributed. The district which is located well in the interior of the Deccan Peninsula lies at an altitude of about 593 meters above the mean sea level. The temperature ranges from 14.8 to 44°C with the max temperature prevailing during March, April and May months and the minimum during December and January months. The climate is generally dry and healthy. The hot season begins by the middle of February and extends till the end of May or beginning of June, followed by southwest monsoon extending till the end of September with cool and moist weather. The Northeast monsoon season is between October and November while the cold season is from December to middle of February.

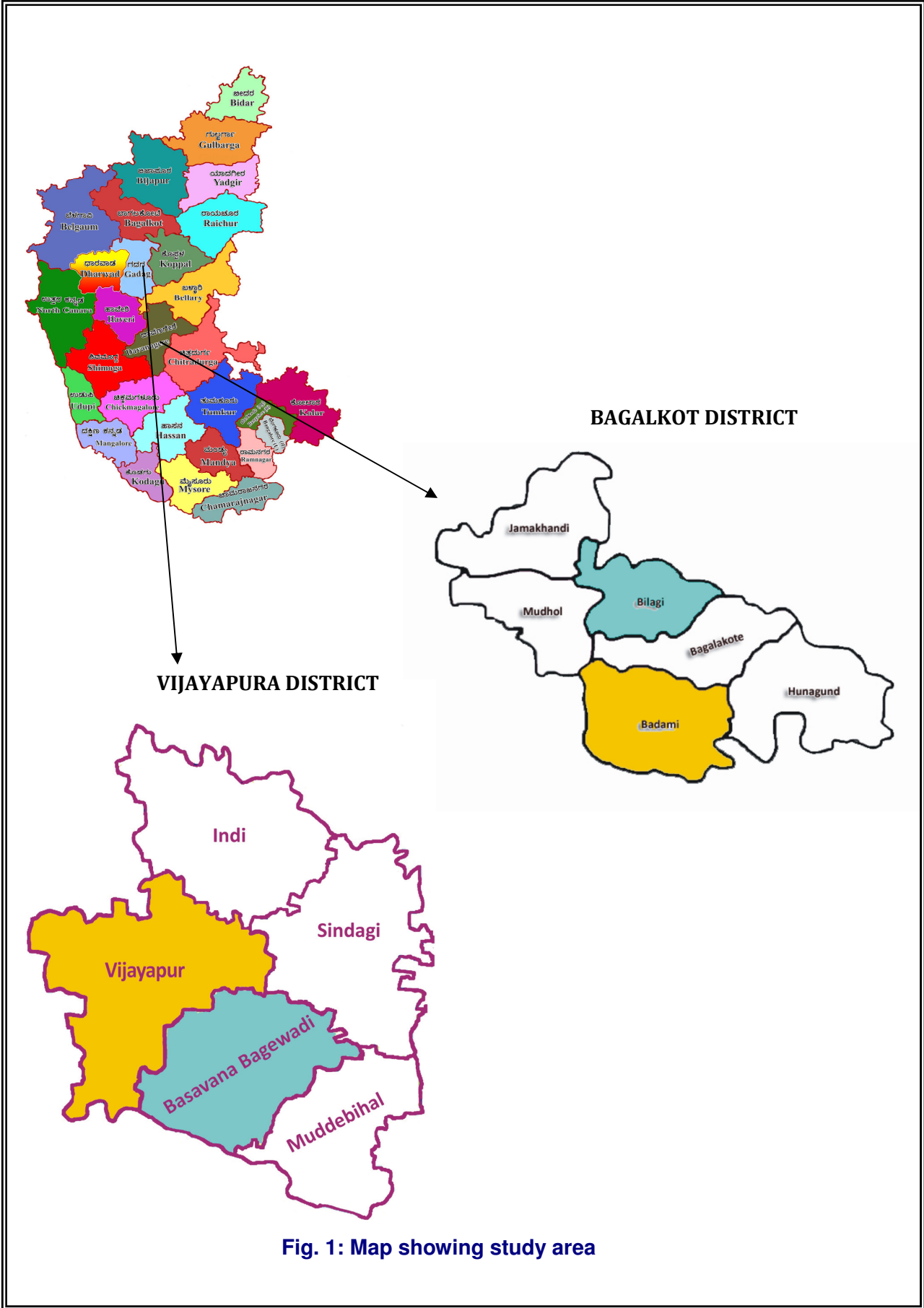


Fig. 1: Map showing study area

Bagalkot district is situated in the northern part of Karnataka surrounded by five districts. The district consists of six talukas. Dharwad district is situated in 16°12'N 75°45'E it covers an area of 6593 Sq. Km. the average elevation in this area reaches approximately 610 m. Climate is warm and dry throughout the year and rainfall is scarce. Bagalkot districts receives the lowest rainfall annually in Karnataka. The average rainfall in this region is approximately 318 mm annually. The months of September and December account for about 52 % of the total annual rain fall. According to the 2011 census Bagalkot district has of population of 1,890,826. The district has population growth rate over the decade 2001-2011 was 14.465. Bagalkot has sex ratio of 984 females for every 1000 males, and literacy rate of 69.39 %.

3.2.3 Selection of taluk

Vijayapura district consists of five talukas viz., Vijayapura, Indi, Muddebihal, Basavan Bagevadi and Sindagi and Bagalkot district consists of six talukas viz., Bagalkot, Bilagi, Mudhol, Jamakhandi, Hunagund and Badami. Among five talukas of Vijayapura we have selected Vijayapura and Basavan Bagevadi talukas and from Bagalkot district Badami and Bilagi talukas have selected as they contain more number of community based tanks as compare to other talukas.

3.2.4 Selection of the villages

Three villages from each taluka were selected based on presence of community tank and also based on the presence of Tank User Group and Shelf Help Group under tank user group. We have selected six villages from each districts. Thus totally we have selected twelve villages.

3.3 Selection of the respondents

From each of the twelve selected villages, ten women beneficiaries who belong to SHG of TUG were randomly selected. Thus in total of 120 women beneficiaries are selected for the study.

3.4 Tools for data collection

Keeping in view the objectives and the variables under study, an interview schedule was prepared in consultation with experts. The schedule was pre –tested in a non- study area and based on the pre –test, necessary modifications were made. The finalized schedule (Appendix I) was used for data collection by personal interview method.

The schedule consisted of four parts.

Part I– To study the socio-economic characteristics of women beneficiaries in CBTMP.

Part II– To study the empowerment of women beneficiaries through CBTMP.

Part III– To study the income generating activities under taken by the women beneficiaries.

Part IV– To know the constraints faced by women in participation of CBTMP and empowerment.

3.5 Selection of variables for the study

A variable means some characteristics of each member of the unit that is to be studied such as income, age, education etc. According to John Galtung, “a variable can be regarded as some kind of yard stick that gives us a basis for the evaluation of the single unit of analysis”. He further defines that “a variable is a set of values that turn to classification. A value is anything which can be predicted of a unit”.

3.6 Operationalization and measurement of variables

Sl. No.	Variables	Empirical Measurements
	Dependent variables	
1	Empowerment	Scale developed BY Angelica Senders <i>et al.</i> (2013)
	Independent variables	
1	Age	According to Joshi (1992)
2	Education	Procedure developed by Venkataramaiah (1983).
3	Marital status	According to Nukapur (2002)
4	Type of family	According to Rayangoudar (2009)
5	Family size	Procedure followed by Rayangoudar (2009)
6	Annual income	According to Aggarwal (2005)
7	Family occupation	Procedure followed by Taskeen (2012)
8	Land holding	According to Khin Mar OO (2005)
9	Extension participation	According to Hardikar (1998)
10	Contact with extension agency	Procedure followed by Deepak (2003)
11	Training participation	Scale developed for the study
12	Social participation	Procedure followed by Saradha (2001)
13	Mass media participation	Procedure followed by Satyanarayan (2002)

3.6.1 Quantification of dependent variables

The women empowerment in the present study was operationalised as development of skill and abilities of women that enable her to understand and take decision and manage resources independently. This variable was measured by using scale developed by Vidya Tyade (2006) with slight modification. Empowerment scale included five dimensions namely psychological, cultural, social, economical and political. Each dimension had statements ranging from 4 to 9. Empowerments of women before and after starting the enterprise were recorded.

Empowerment Dimensions

- ✓ Psychological Empowerment
- ✓ Legal Empowerment
- ✓ Social Empowerment
- ✓ Cultural Empowerment
- ✓ Economic Empowerment

3.6.1.1 Women empowerment index:

Based on score obtained women empowerment index was calculated by following formula.

$$\text{Women empowerment index} = \frac{\text{Score obtained}}{\text{Maximum possible score}} \times 100$$

Based on scores obtained the results are presented in frequency and percentage. The index was calculated for each dimension by using the above formula.

3.6.1.2 Collection of Information:

The objective was to select a set of items in such a manner that the acceptance or rejection of each one will imply a definite degree of favorable or unfavorable opinion towards the empowerment. As such 33 Statements were prepared under 5 different dimensions of the empowerment namely psychological empowerment, cultural empowerment, social empowerment, economic empowerment and political empowerment. Respondents were asked to give their response to these 33 statements on point continuum namely including both agree and disagree for each statement.

The responses of the beneficiaries were recorded. The weight age of 2 and 1 to agree and disagree were assigned. The maximum score that one could get was 66 and the minimum was 33.

3.6.2 Methods used for measurement of independent variables

3.6.2.1 Age

Age was measured as the number of calendar years reported to have completed by the respondents at the time of interview. Based on their age the respondents were categorized as follows (Joshi, 1992).

Sl. No.	Category	Score code
1	Young age (18-35 years)	1
2	Middle age (36–50 years)	2
3	Old age (51 and above)	3

3.6.2.2 Education

Education was operationally defined as the numbers of years of formal education acquired by respondents and were grouped into the following categories Venkataramaiah (1983).

Sl. No	Category	Score code
1	Illiterate	1
2	Functionally literate	2
3	Primary school	3
4	Middle school	4
5	High school	5
6	College education	6

3.6.2.3 Marital Status

The respondents were classified based on their marital status as (Nukapur, 2002).

Sl. No.	Category	Score Code
1	Married	1
2	Unmarried	2
3	Widow	3
4	Divorced	4

3.6.2.4 Type of family

Family type refers to two way classification of family as nuclear and joint. The basic grouping of mates and their children is called nuclear family and collection of more than one nuclear family on the basis of close blood ties and common residence is called joint family. Scores of one and two were given respectively for nuclear and joint family (Rayangoudar, 2009).

Sl. No.	Category	Score Code
1	Nuclear family	1
2	Joint family	2

3.6.2.5 Family size:

Family size was operationally defined as total number of members residing together in the family at the time of interview (Rayangoudar, 2009).

Sl. No.	Categories	Score Code
1	Small (1-4members)	1
2	Medium (5-8 members)	2
3	Larger (9 and above)	3

3.6.2.6 Annual Income

The annual family income of the respondents was worked out by taking into account the income from the farm produce, wages earned as labour as well as from subsidiary occupation during the previous year. It was quantified by taking into account the total annual income of all the family members from all sources (Aggarwal, 2005).

Sl. No.	Category	Range	Score Code
1	Low	UptoRs. 1,32,000	1
2	Medium	Rs.1,32,000 to Rs. 5,72,000	2
3	High	> Rs. 5,72,000	3

3.6.2.8 Family Occupation

The families were classified based on the main occupation as follows (Taskeen, 2012) with slight Modification.

Sl. No.	Category	Score Code
1	Agriculture	2
2	Animal Husbandry	1
3	Service	
4	Business	
5	Wage labour	

3.6.2.9 Land Holding

It referees to the number of acres of land possessed by the farmer. The criteria prescribed by the Karnataka Land Reforms Act 38 to 1966 (Part-B) 99 and 195-96 under section 2(a) 32 was adopted whereas one acre of irrigated or garden land was equated to 3 acres if dry land (Khin Mar O, 2005).

Sl. No.	Category	Land Holding (in acres)	Score Code
1	Marginal	Upto 2.5 acre	1
2	Small	2.5–5.0acre	2
3	Medium	5.0–10.0 acre	3
4	Big	Above 10.00 acre	4

3.6.2.10 Extension Participation

The participation was conceptualized as the degree of involvement of an individual in extension participation. Regular participation, occasional participation and No participation in the activities of each organization were given 2,1 and 0 respectively. (Hardikar, 1998)

Sl. No.	Extension Participation	Score
1	Regular	3
2	Occasionally	2
3	Never	1

The respondents were categorized into following three groups using mean and standard deviation as measures of check.

Category	Range
Low	Less than (mean–0.425X SD)
Medium	Between (mean \pm 0.425 X SD)
High	More than (mean + 0.425 X SD)

3.6.2.11 Mass Media Participation

This variable was operationalized as the extent to which, the respondents used different mass media as a source of information. The data was quantified by assigning the score as detailed below and presented in frequencies and percentages. This scale was developed by Satyanarayana (2002).

Items	Score
Not owned / not subscribed	0
Owned / Subscribed	1
Listened/ viewed/ read regularly	3
Listened/ viewed/ read occasionally	2
Never listened/ viewed/ read	1

The respondents were categorized into following three groups using mean and standard deviation as measures of check.

Category	Range
Low	Less than (mean-0.425 X SD)
Medium	Between (mean \pm 0.425 X SD)
High	More than (mean + 0.425 X SD)

3.6.2.12 Contact with extension agency

The frequency of contact of a respondent with extension agency during the previous year was taken into consideration and the scores were assigned as follows (Deepak, 2003).

Frequency of contact	Score
Regular	3
Occasional	2
Never	1

Based on the scores obtained by each respondent, they were grouped into three categories taking mean and standard deviation as a measure of check.

Category	Range
Low	Less than (mean-0.425 X SD)
Medium	Between (mean \pm 0.425 X SD)
High	More than (mean + 0.425 X SD)

3.6.2.13 Social Participation

It was conceptualized as the degree of involvement of an individual in various social organizations as a member or as an office bearer and the frequency of social participation. The scores were assigned as follows (Saradha, 2001).

Membership	Score
Member in more than one organization	3
Member in one organization	2
Not a member in any organization	1

Sl. No.	Participation	Score
1	Regular	3
2	Occasional	2
3	Never	1

Based on the scores obtained by each respondent, they were grouped into three categories taking mean and standard deviation as measures of check.

Category	Range
Low	Less than (mean-0.425 X SD)
Medium	Between (mean \pm 0.425 X SD)
High	More than (mean + 0.425 X SD)

3.7 Statistical tools used in the study

The collected data from the respondents were scored, tabulated and analyzed using the following statistical tools.

3.7.1 Frequency and percentage

Frequency and percentage were used to interpret the categories of socio-personal characteristics, participation, knowledge, constraints and empowerment.

3.7.2 Mean and Standard deviation

Descriptive statistics like mean and standard deviation were used for classification of respondents into various categories.

3.7.3 Garret ranking scale

To analyze the constraints faced by the respondents in adoption of IGA's and participation of women in CBTMP garret ranking technique was used. As per this method, respondents were asked to assign the rank for all the constraints and outcome of such ranking have been converted into score value with the help of the following formula,

$$\text{Percent Position} = \frac{100 (R_{ij} - 0.5)}{N_j}$$

Where,

R_{ij} = Rank given for the i^{th} factor by the j^{th} respondents

N_j = Number of factors ranked by the j^{th} respondents.

By referring the Garrette's table, the percent position estimated is converted into scores. For each of the factors the scores of every individual are added and then mean values are converted to be the most important. First rank was given for the highest score. Second rank for the next descending order and so on. The rankings were from I to X.

4. EXPERIMENTAL RESULTS

The results of the present study are presented under the following headings.

- 4.1 Socio - economic Characteristics of Women Beneficiaries in the CBTMP
- 4.2 Empowerment of Women beneficiaries through CBTMP
- 4.3 Income Generating Activities undertaken up by the Women Beneficiaries of CBTMP.
- 4.4 Constraints Faced by the Women in Empowerment
- 4.5 Constraints Faced by the Women in Participation of KCBTMP.

4.1 Socio-economic characteristics of women beneficiaries involved in Community Based Tank Management Project

Table 1 and Fig. 2 depicted the socio-personal characteristics of farm women beneficiaries of CBTMP.

4.1.1 Age

The results indicated that 60.83 per cent of the farm women beneficiaries involved in community based tank management project belong to middle age group (36–50 years), 32.50 per cent of them belong to young age (18–35 years) and remaining 6.67 per cent of the farm women were in the old age (> 51 years) category.

4.1.2 Education

The education level of the respondents showed that 35.84 per cent of them were functionally illiterate, 20 per cent of the respondents had education up to middle school, 15 per cent received primary school education, 15.83 per cent had received high school education, and 7.50 per cent were illiterate and only 5.83 per cent of them received college level education.

4.1.3 Marital status

Regarding marital status Table 1 indicated that, 88.33 per cent of the farm women were married, 6.67 per cent of the farm women were widows, 3.33 per cent of the farm women were separated and 1.67 per cent of them were unmarried.

4.1.4 Family type

Table 1 despite that, 89.17 per cent of the farm women belong to nuclear family and about 10.83 per cent of the respondents belong to joint family.

4.1.5 Family size

The size of the family ranges from 1–9 and their categorization indicated that, 79.17 per cent of the farm women belong to medium family size (5–8 members), 15.83 per cent belong to large family size (9 & above) and only 5 per cent of them belong to small families (1–4 member).

4.1.6 Land holding

The results presented in the table 1 indicated that, 35 per cent of the farm women belong to small land holding families with a land holding of 2.5–5 acres, 27.50 per cent of them belong to medium land holding farm families (5-10 acre) followed by 23.33 per cent who belonged to marginal land holding farm families (<2.50 acre) and only 14.17 per cent of the farm women belong to big land holding farm families (>10 acre).

Table 1: Socio-economic characteristics of women beneficiaries involved in Community Based Tank Management Project

n=120

Sl. No.	Variables	Categories	Frequency (No.)	Per cent (%)
1	Age			
		Young age (18 to 35 years)	39	32.50
		Middle age (35 to 50 years)	73	60.83
		Old age (above 50 years)	8	6.67
2	Education			
		Illiterate	9	7.50
		Functionally literate	43	35.83
		Primary (class 1-4)	18	15.00
		Middle school (class 5 – 7)	24	20.00
		High school (class 8 -10)	19	15.83
		College education (PUC and above)	7	5.83
3	Marital status			
		Unmarried	2	1.67
		Married	106	88.33
		Widow	8	6.67
		Separated	4	3.33
4	Family type			
		Nuclear	107	89.17
		Joint	13	10.83
5	Family size			
		Small (1 – 4 member)	6	5.00
		Medium (5 – 8 members)	95	79.17
		Large (9 & above)	19	15.83
6	Land holding			
		Marginal farmers(<2.5 acre of dry land)	28	23.33
		Small farmers (2.5 – 5.0 acre of dry land)	42	35.00
		Medium farmers (5-10 acre of dry land)	33	27.50
		Big farmers (>10 acre of dry land)	17	14.17
7	Family occupation			
		Agriculture	103	85.83
		Subsidiary	17	14.17

Contd...

Sl. No.	Variables	Categories	Frequency (No.)	Per cent (%)
8	Livestock possession			
		Yes	92	76.67
		No	28	23.33
9	Annual income of the family			
		Low (mean-0.425 X SD)	5	4.17
		Medium (mean ±0.425 X SD)	114	95.00
		High (mean + 0.425 X SD)	1	0.83
10.	Extension participation			
		Low (mean-0.425 X SD)	55	45.83
		Medium (mean ±0.425 X SD)	41	34.17
		High (mean + 0.425 X SD)	24	20.00
11.	Contact with extension agency			
		Low (mean-0.425 X SD)	76	67.30
		Medium (mean ±0.425 X SD)	-	-
		High (mean + 0.425 X SD)	44	32.70
12.	Social participation			
		Low (mean-0.425 X SD)	50	41.67
		Medium (mean ±0.425 X SD)	23	19.16
		High (mean + 0.425 X SD)	47	39.17
13.	Mass media participation			
		Low (mean-0.425 X SD)	54	45.00
		Medium (mean ±0.425 X SD)	26	21.67
		High (mean + 0.425 X SD)	40	33.33

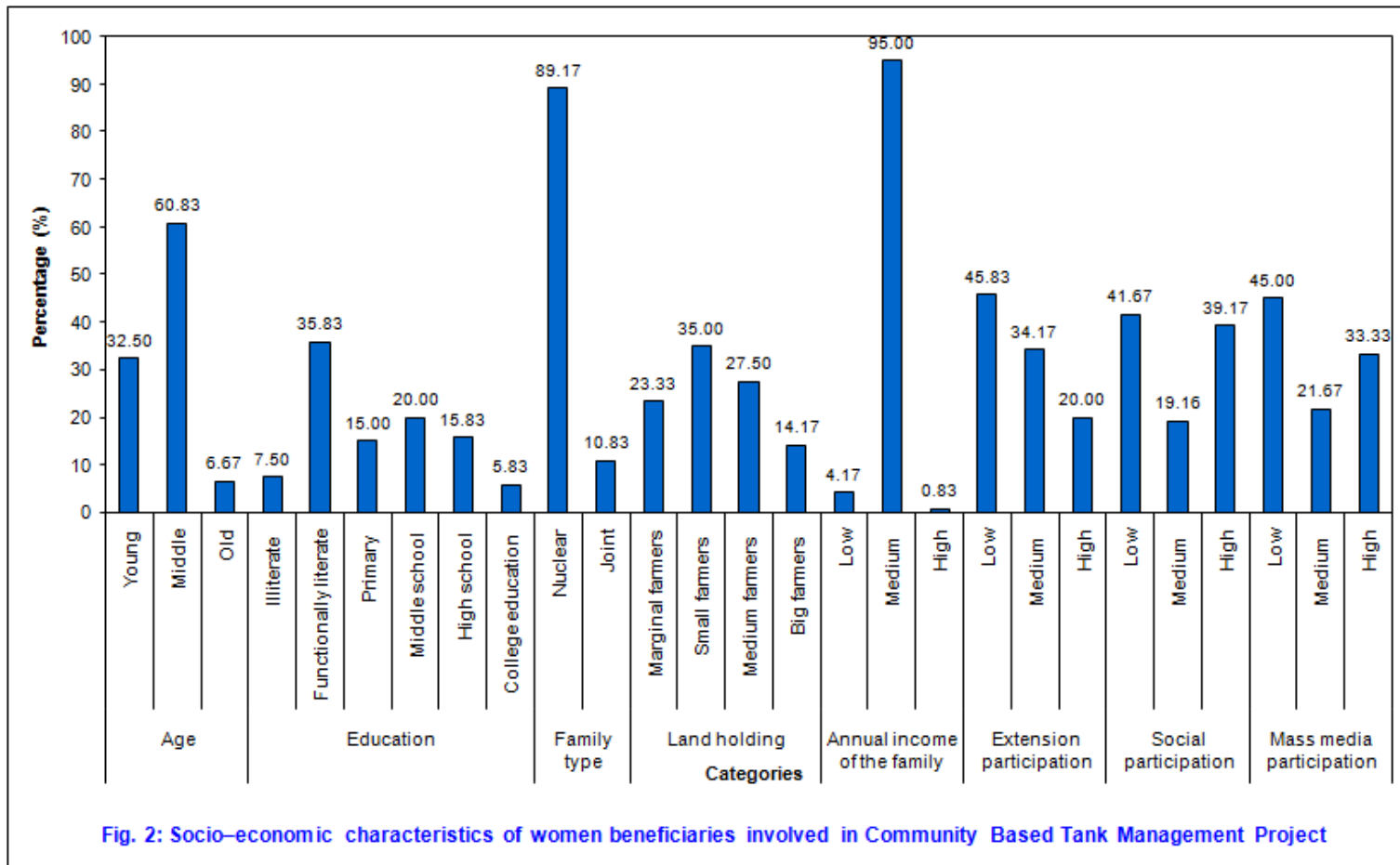


Fig. 2: Socio-economic characteristics of women beneficiaries involved in Community Based Tank Management Project

4.1.7 Family occupation

The results presented in the table 3 indicated that, 85.83 per cent of the farm women occupation is agriculture and remaining 14.17 per cent respondent's occupation is non agriculture.

4.1.8 Livestock possession

Live stock possession of the family of the respondent's showed that 76.67 per cent had the live stock possession.

4.1.9 Annual income of the family

The table 1 indicated that economic position of the family majority of the respondents (95 %) belongs to medium annual income category i.e. more than Rs. 1,32,000 to Rs. 5,72,000, followed by 4.17 percent women beneficiaries belongs to low annual income category (Rs. 1,32,000) and 0.83 percent of women beneficiaries have high annual income category (Rs. 5,72,000).

4.1.10 Extension participation

Table 1 also showed that 45.83 per cent of respondents belong to low extension participation category with 34.17 per cent having medium extension participation, while 20 percent were belong to high extension participation category.

4.1.11 Contact with extension agency

Regarding contact with extension agency, 67.30 per cent of the farm women had low extension contact, 32.70 per cent of them had high contact with extension agencies and none of them were in the medium category.

4.1.12 Social participation

The data of table 1 also indicates that, 58.33 per cent of the respondents have high level social participation; followed by social participation i.e. 41.67 per cent of the respondents have low and none of them were in the medium category.

4.1.13 Mass media utilization

About half of the respondents (45 %) have low mass media participation, while 33.33 per cent belonged to high category and 21.67 per cent in the medium category.

4.1.14 Extension participation

The data presented in Table 2 and Fig. 3 showed that, most of the women participated in training i.e. 56.67 per cent participated regularly and 30.83 per cent participated occasionally followed by krishi mela i.e. 36.66 percent regularly and 26.66 per cent participated occasionally. They however did not participate in other extension activities like, demonstration, field demonstration etc.

4.1.15 Mass media participation

The results presented in Table 3 and showed that, of the 120 women 30.84 per cent viewed agricultural programmes regularly, 26.66 per cent viewed occasionally while 42.5 never viewed agricultural programmes. With regard to newspaper only 36.66 per cent were subscribers. Of these subscribers 33.33 per cent were reading matters of general interest either occasionally (24.16 %) or regularly (9.16 %). With regard to agricultural information 15 per cent were reading regularly and 11.66 per cent were reading occasionally.

4.1.16 Contact with extension agency

The data in Table 4 showed that, women were in touch with only Anganwadi teachers and that too this was also occasional contact *i.e.* 64.17 per cent. Farm women were not in contact with any other extension agency.

4.1.17 Social participation

Regarding social participation Table 5 and Fig. 4 showed that cent per cent of the women were members of Self Help Groups. Seventy two women *i.e.* about 60 per cent were members of Mahila Mandals also. The participation of women in any other social/ rural organizations was practically nil. Among those who participated in Mahila Mandals 91.67 per cent participated regularly while 8.33 per cent were occasional participants. About 38.33 per cent were participating in SHG activities regularly, 28.33 per cent were participating occasionally and 33.34 per cent did not participate at all.

4.1.18 Participation in Training

Table 6 indicating that, all the respondents participated in the training programmes. It was conducted by the CBTMP on income generating activities, health and nutrition's for livelihood.

4.2 Empowerment of Women beneficiaries through CBTMP

4.2.1 Psychological empowerment

Table 7 and Fig. 5 depicts that psychological empowerment of women through income generating activities in CBTMP, there was 25.83 per cent of respondents gain in self confidence followed by self image (25.00 %), self reliance (23.33 %), career ambition (19.17 %) and courage (17.50 %).

4.2.2 Cultural empowerment

It is evident from Table 8 and Fig. 6 indicated that cultural empowerment of women in through income generating activities in CBTMP revealed that women beneficiaries gain in empowerment were attending common place and TUG office (23.33 %), freedom for performing festival ceremonies (17.50 %), freedom for deciding (food) menu (16.67 %), liberty for attending marriage ceremony (13.33 %), freedom for wearing kind of dress (12.50 %) and freedom to interact with male outside family (7.50 %).

4.2.3 Social empowerment

A look at Table 9 and Fig. 7 reveals that gain in social empowerment of women were, participation in decision about girls marriage (27.50 %), participation in decision about education of children (23.33 %), feeling of social security (23.33 %), freedom to work outside family (23.33 %), self education 21.67 per cent, participation in decision about family planning welfare (18.33 %), freedom for adopting practices for maintaining health were 14.17 per cent and access to water and participation in community action were 5.00 per cent.

Table 2. Extension participation**n=120**

Sl. No.	Activities	Regular		Occasionally		Never	
		F	%	F	%	F	%
1	Training	68	56.667	37	30.8	15	12.5
2	Demonstration	0	0.00	0	0.00	120	100
3	Field days	0	0.00	0	0.00	120	100
4	Extension tour	0	0.00	0	0.00	120	100
5	Krishi Mela	44	36.67	32	26.7	44	36.67

Table 3. Mass media utilization

n=120

Sl. No.	Mass Medias	Possessor/ Subscriber		Listener/ Viewer/ Reader		Extent of utilization					
		F	%	F	%	Regular		Occasionally		Never	
						F	%	F	%	F	%
1	Radio										
	General					-	-	-	-	-	-
	Agriculture					-	-	-	-	-	-
2	Television	120	100								
	General			120	100	120	100	-	-	-	-
	Agriculture			69	57.5	37	30.83	32	26.7	51	42.5
3	Newspaper	44	36.67			-	-	-	-	-	-
	General			40	33.3	11	9.17	29	24.2	4	3.33
	Agriculture			32	26.7	18	15	14	11.7	12	10

Table 4. Contact with extension agency**n=120**

SI. No.	Extension workers	Regular		Occasionally		Never	
		F	%	F	%	F	%
1	Anganwadi teachers	-	-	43	35.8	77	64.17
2	Asst. Horticultural officer	-	-	-	-	-	-
3	Asst. Agricultural / Extension officer	-	-	-	-	-	-
4	Block Development Officer	-	-	-	-	-	-
5	Extension personnel from other agency	-	-	-	-	-	-
6	UAS	-	-	-	-	-	-

Table 5. Social participation**n=120**

Sl. No.	Organization	Member	Regular		Occasionally		Never	
			F	%	F	%	F	%
1	Mahila mandal	72	66	91.7	6	8.33	0	0.00
2	Gram panchayat	6	0	0.00	6	100	0	0.00
3	NGO	0	0	0.00	0	0.00	0	0.00
4	SHG	120	46	38.3	34	28.3	40	33.3
5	Village activities	86	37	43	49	57	0	0.00

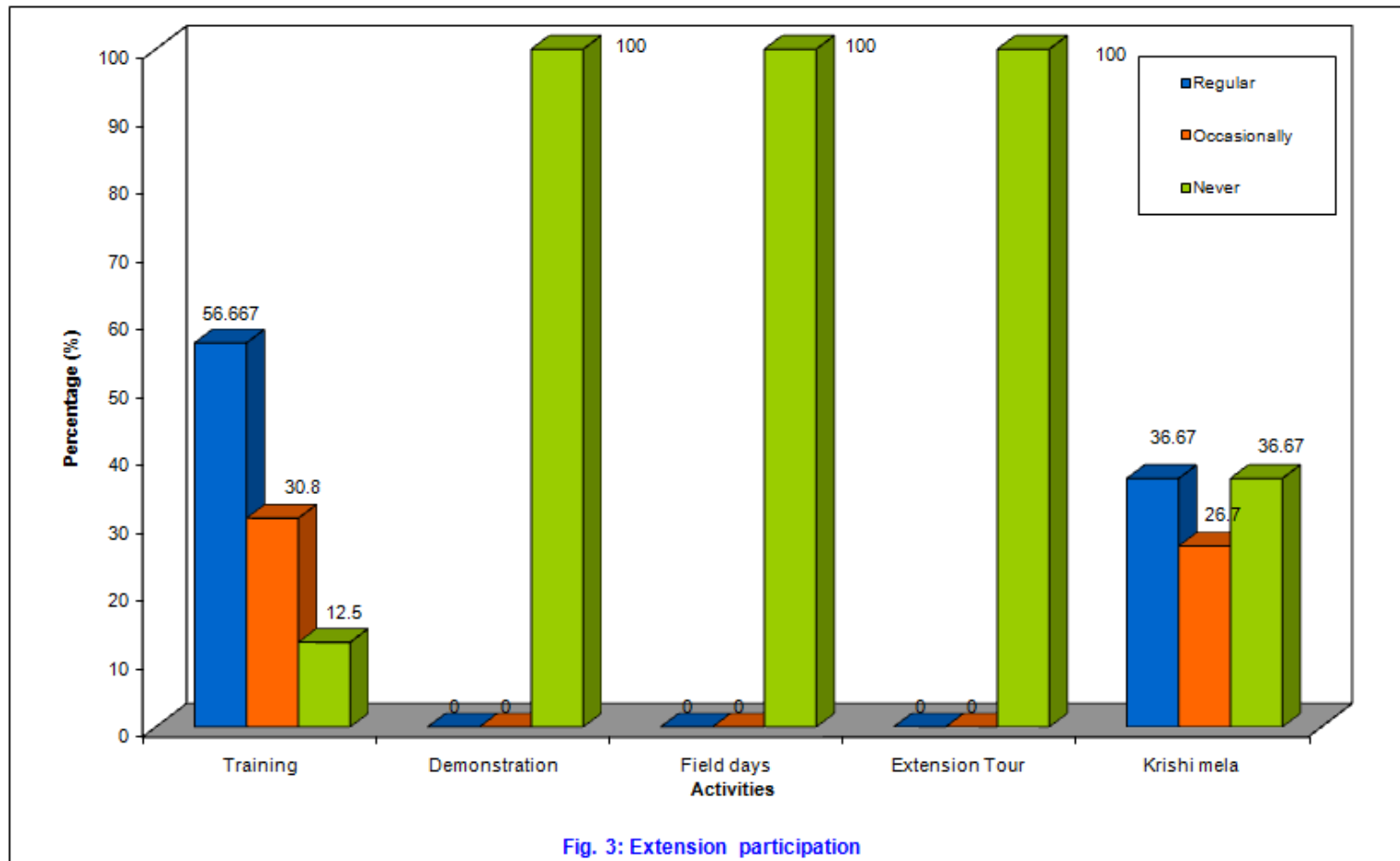


Fig. 3: Extension participation

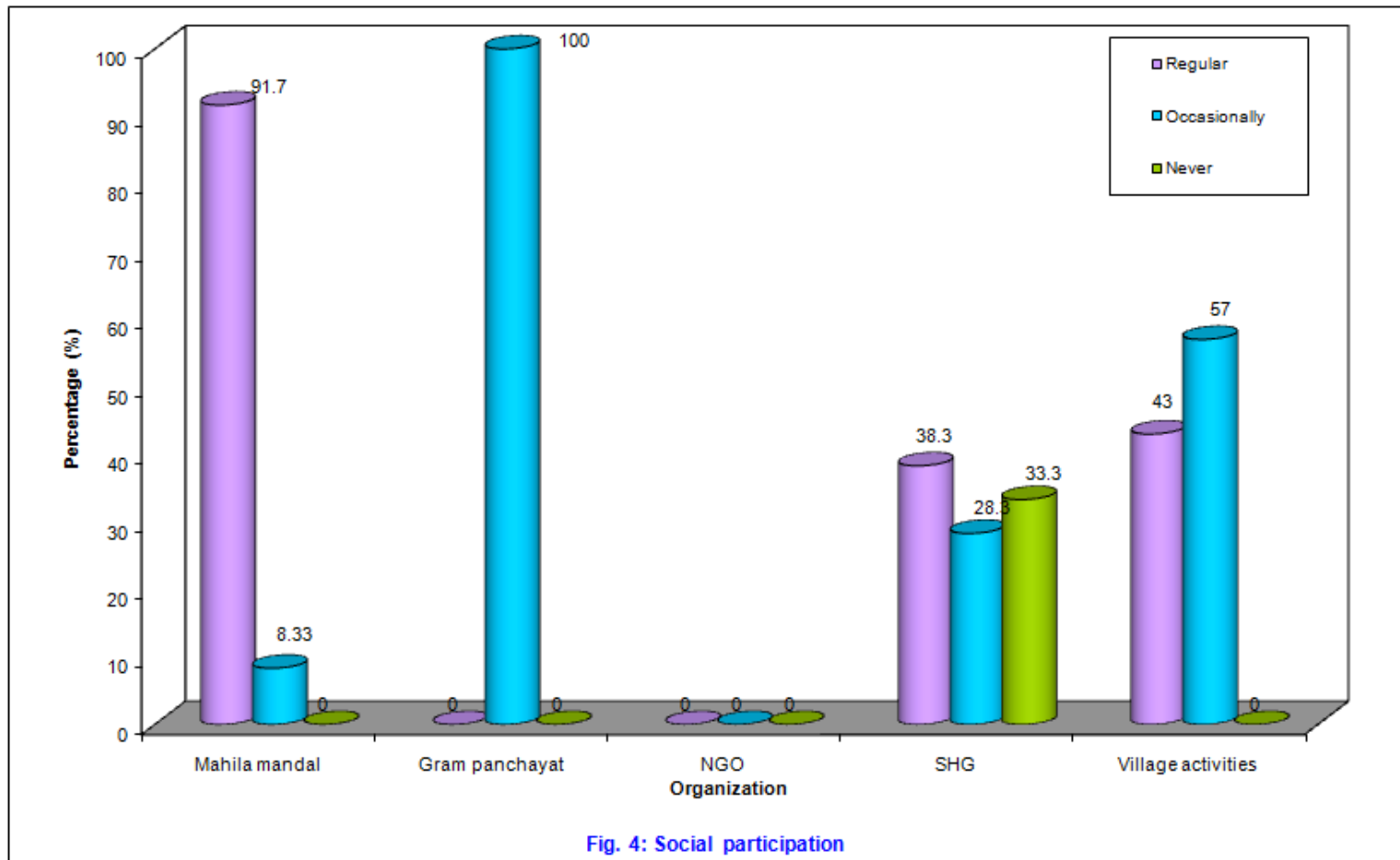


Fig. 4: Social participation

Table 6. Participation in training under CBTMP

SI. No.	Variable	Frequency	Percentage
1	Training	120	100

Table 7. Psychological empowerment**n=120**

SI. No.	Variables	Before		After		Gain in empowerment	
		F	%	F	%	F	%
1	Self confidence	56	46.67	87	72.50	31	25.83
2	Courage	38	31.67	59	49.17	21	17.5
3	Self reliance	43	35.33	71	59.17	28	23.33
4	Career ambition	42	35	65	54.17	23	19.17
5	Self image	39	32.5	69	57.5	30	25

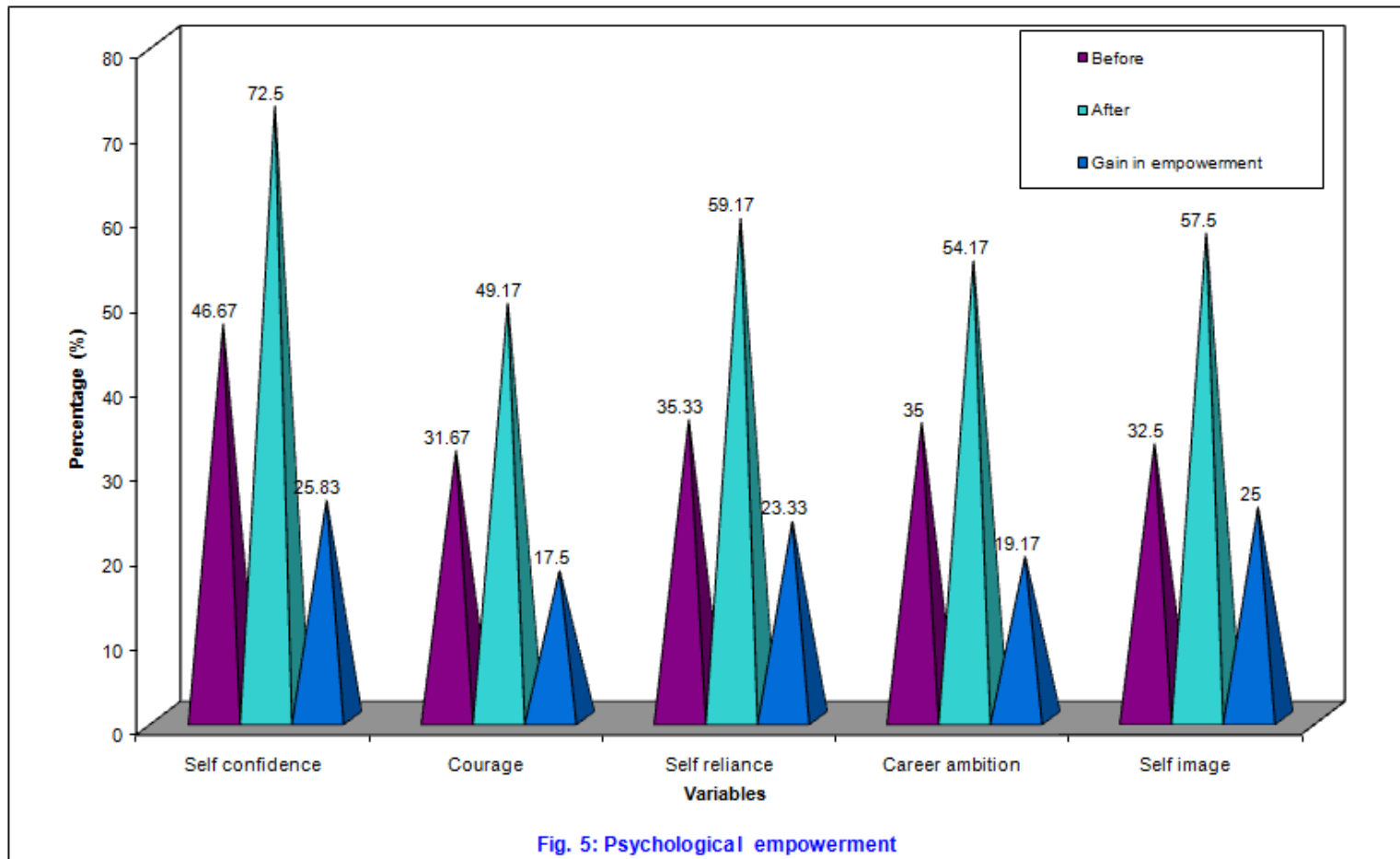


Fig. 5: Psychological empowerment

Table 8. Cultural empowerment**n=120**

Sl. No.	Variables	Before		After		Gain In Empowerment	
		F	%	F	%	F	%
1	Freedom to interact with male outside family	63	52.50	72	60.00	9	7.50
2	Freedom for performing festival ceremonies	72	60.00	93	77.50	21	17.50
3	Freedom for wearing a kind of dress	19	15.83	34	28.33	15	12.50
4	Freedom for attending common place/ TUG office	43	35.83	71	59.17	28	23.33
5	Freedom for deciding (food) menu	69	57.50	89	74.17	20	16.67
6	Liberty for attending marriage ceremony	57	47.50	73	60.83	16	13.33

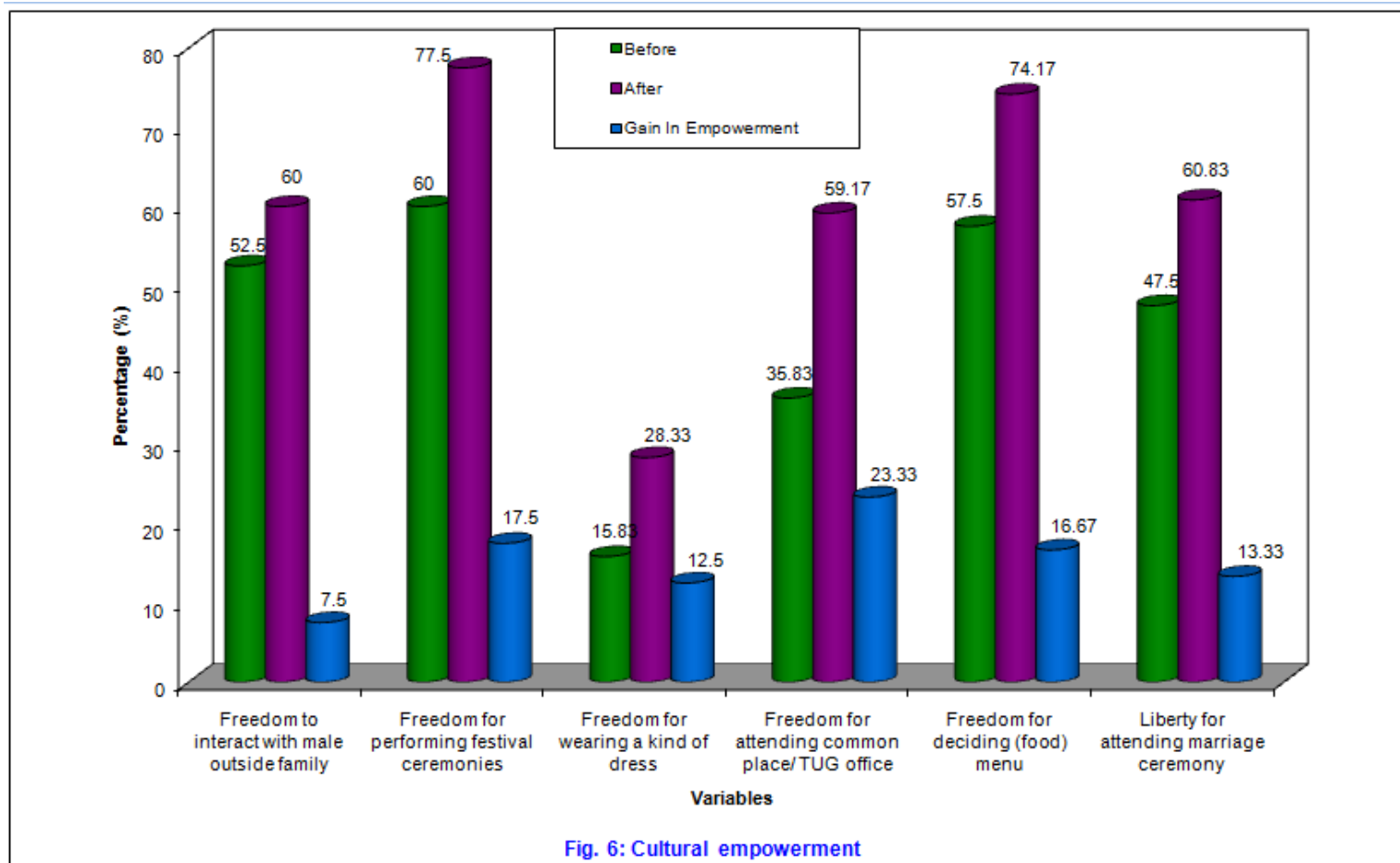


Fig. 6: Cultural empowerment

Table 9. Social empowerment**n=120**

Sl. No.	Variables	Before		After		Gain In Empowerment	
		F	%	F	%	F	%
1	Self education	56	46.67	82	68.33	26	21.67
2	Freedom to work outside family	48	40.00	76	63.33	28	23.33
3	Freedom for adopting practices for maintaining health	53	44.17	70	58.33	17	14.17
4	Participation in decision about family planning	64	53.33	86	71.67	22	18.33
5	Participation in community action	72	60.00	78	65.00	6	5.00
6	Feeling of social security	66	55.00	94	78.33	28	23.33
7	Participation in decision about education of children	70	58.33	98	81.67	28	23.33
8	Participation in decision about girls marriage	45	37.50	78	65.00	33	27.50
9	Access to modern technology	30	25.00	84	70.00	54	45.00

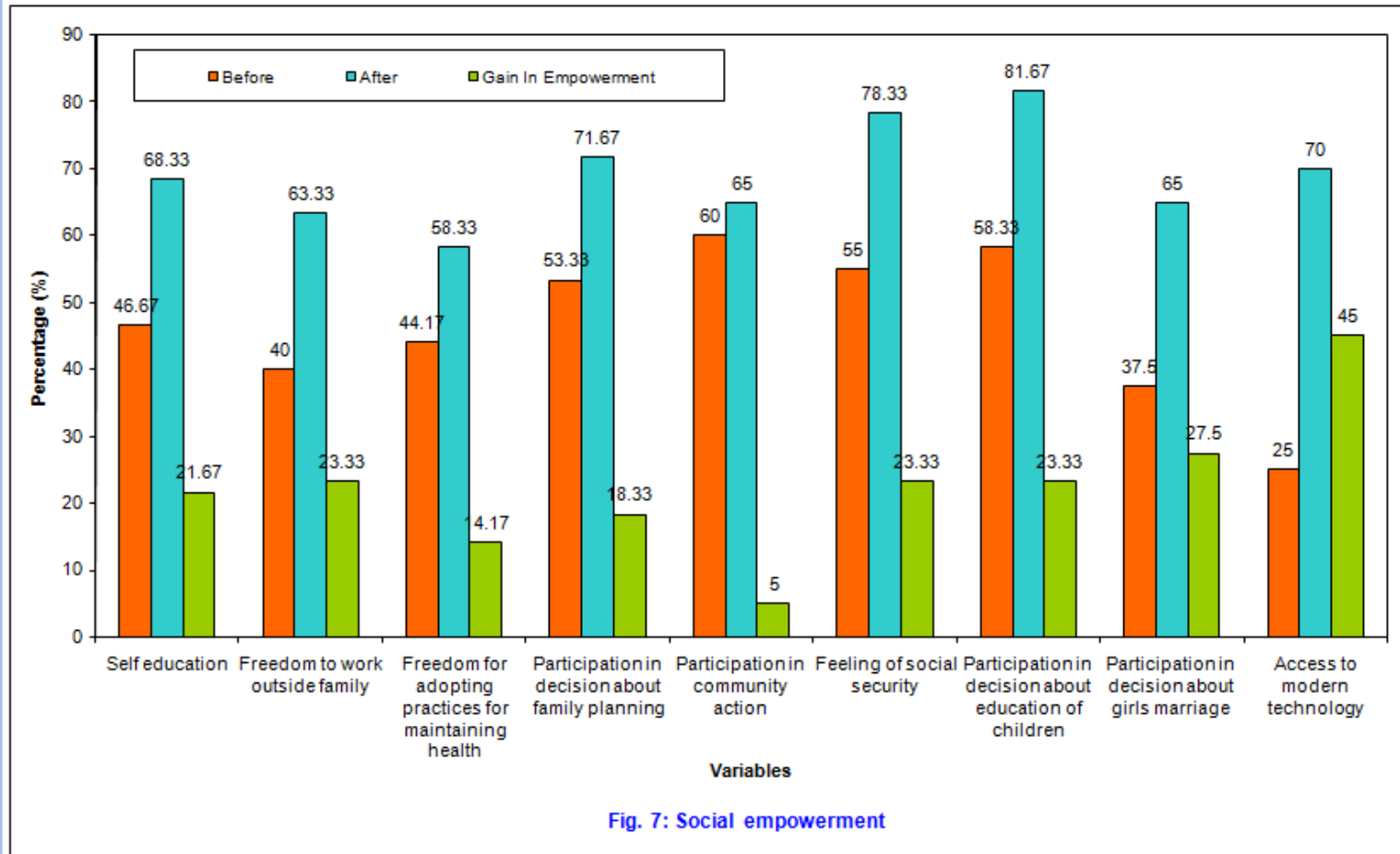


Fig. 7: Social empowerment

Table 10. Economic empowerment**n=120**

SI. No.	Variables	Before		After		Gain in empowerment	
		F	%	F	%	F	%
1	Freedom for selection of job	60	50.00	83	69.17	23	19.17
2	Personal saving in form of fixed deposit	59	49.17	81	67.50	22	18.33
3	Operating personal account in bank	35	29.17	59	49.17	24	20.00
4	Participation in decision about adoption of modern technology in home/enterprise	43	35.83	78	65.00	35	29.17
5	Participation in decision about purchasing building/house	65	54.17	94	78.33	29	24.17
6	Participation in decision about marketing of produce	36	30.00	41	34.17	5	4.17
7	Participation in purchase of input for family enterprise	56	46.67	71	59.17	15	12.50
8	Authority to employ laborers	39	32.5	45	37.50	6	5.00

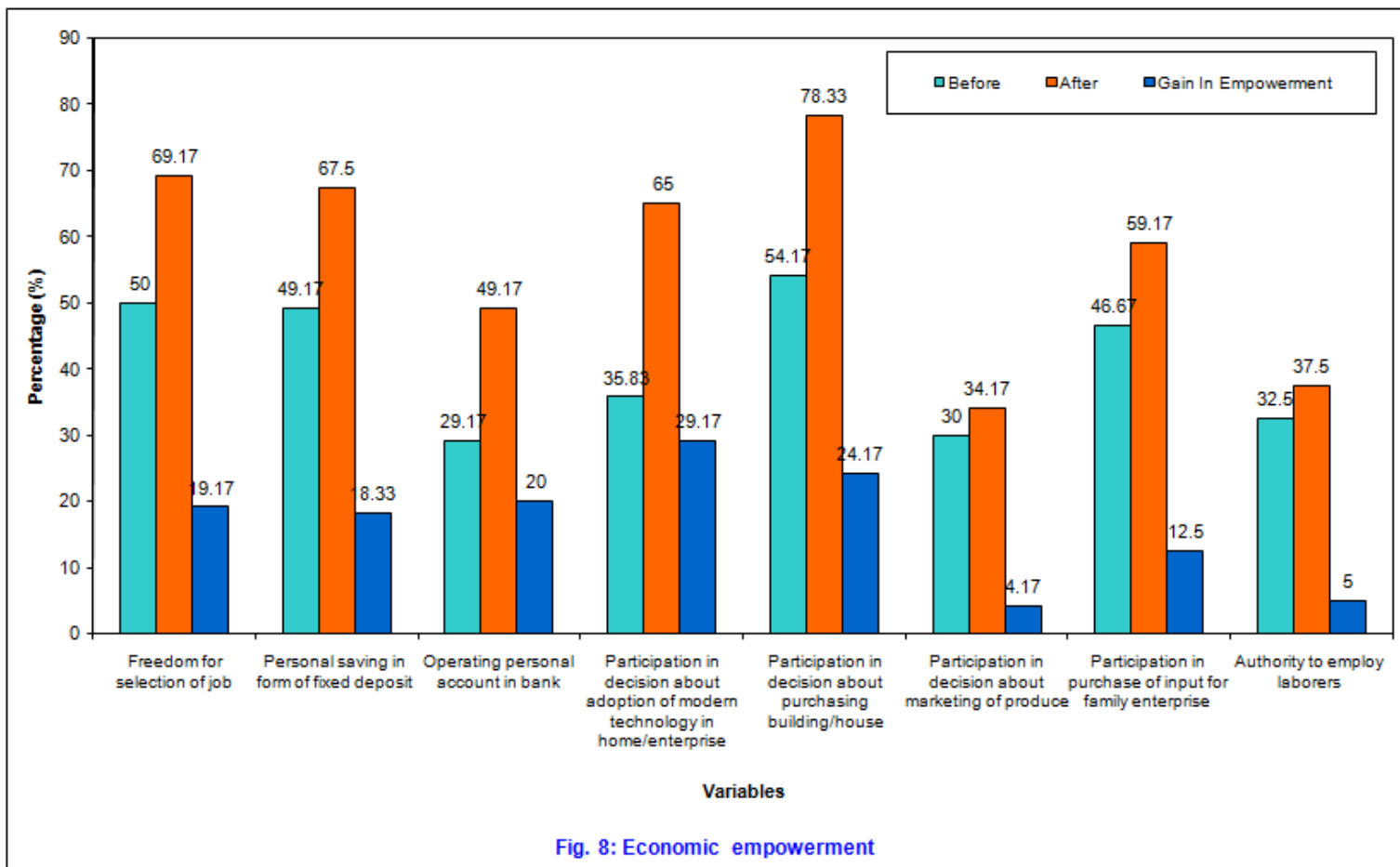


Fig. 8: Economic empowerment

4.2.4 Economic empowerment

Table 10 and Fig. 8 showing that gain in economic empowerment of women through income generating activities in CBTMP were participation in decision about adoption of modern technology in home/enterprise (29.17 %), participation in decision about purchasing house /building (24.17 %), operating personal account in bank (20.00 %), freedom for selection of job (19.17 %), personal saving in form of fixed deposit (18.33 %), authority to employ labourers (5.00 %) and participation in decision about marketing of produce (4.17 %).

4.2.5 Political empowerment

Table 11 and Fig. 9 revealed that, 33.33 per cent respondents increase awareness about human rights followed by awareness of legislation for women 15.83 per cent and freedom for participation in active politics 15.83 per cent.

4.2.6 Empowerment of women with respect to the different sub components

Table 12 indicating that the different sub components of empowerment. It is observed that major component was social empowerment which was ranked 1st, followed by cultural empowerment placed 2nd Rank, psychological empowerment 3rd rank, economical empowerment occurred 4th and political empowerment 5th. Thus, there was the highest empowerment in case of social and the lowest in political component. Then over all empowerment index is 75.79 per cent.

4.2.7 Overall gain in empowerment

Table 13 and Fig. 10 depicted that overall empowerment of women through income generating activities in CBTMP, there was 22.41 per cent of respondents gain empowerment socially followed by psychologically (22.17 %), economically (16.56 %), culturally (15.14 %) and political empowerment (14.67 %).

4.3 Income Generating Activities Undertaken by the Women Beneficiaries of CBTMP

Table 14 and Fig. 11 indicated that income generating activities undertaken by women beneficiaries of CBTMP. The result revealed that, majority (70.83 %) of beneficiaries have taken dairy as the more income generating enterprise, followed by 37.50 per cent of women beneficiaries taken vermiculture as income generating activity followed by sheep rearing (15.00 %) and poultry (5.83 %), further, 6.66 percentage of beneficiaries taken tailoring as income generating activity, 4.17 per cent of respondents have started kirani stores. While an equal per cent (2.50 %) of beneficiaries taken agarbatti making and marketing of vegetables as an income generating activities.

4.4 Constraints Faced by the Women in Income Generating Activities

The Garatte Ranking applied to the data regarding constraints showed in Table 15 and Fig. 12 indicated that, the most important constraint as expressed by women was income derived from IGA is too low was got 1st Rank, this was followed by loans are not sufficient 2nd Rank, lack of knowledge and skills got 3rd Rank and lack of training and lack of education have got 9th and 10th rank respectively.

Table 11. Political empowerment**n=120**

Sl. No.	Variables	Before		After		Gain in empowerment	
		F	%	F	%	F	%
1	Holding a political position at present	2	1.67	6	5.00	4	3.33
2	Freedom for participation in active politics	22	18.33	41	34.17	19	15.83
3	Awareness of human rights	19	15.83	59	49.17	40	33.33
4	Awareness of legislation for women	9	7.50	28	23.33	19	15.83
5	Awareness of political institution	2	1.67	8	6.67	6	5.00

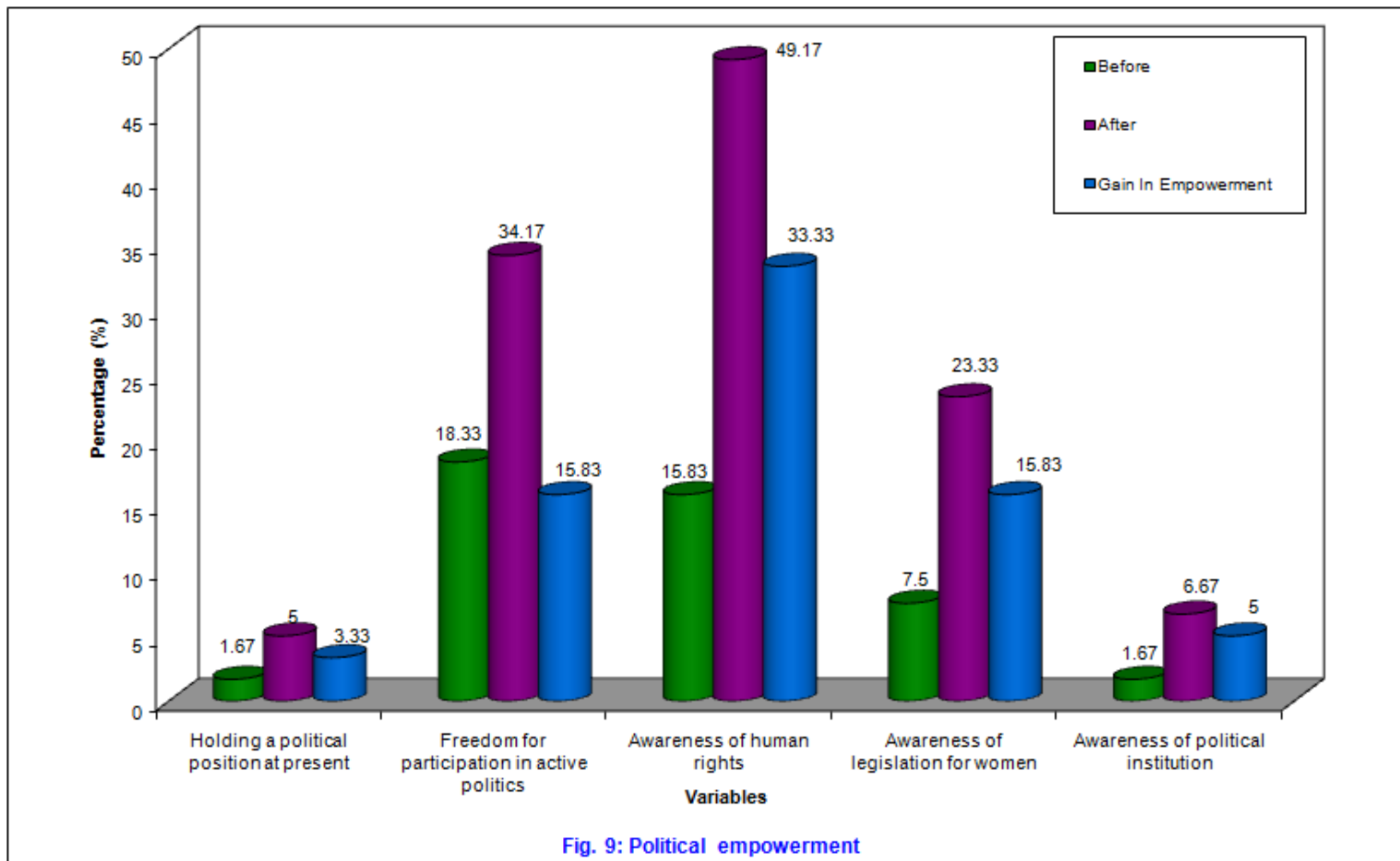


Fig. 9: Political empowerment

Table 12. Empowerment of women with respect to the different sub components**n=120**

Sl. No	Main indicators	Index	Rank
1	Psychological empowerment index	79.1667	III
2	Cultural empowerment index	80	II
3	Social empowerment index	83.0556	I
4	Economic empowerment index	75.8854	IV
5	Political empowerment index	60.8333	V
Overall Empowerment Index		75.7882	

Table 13 Overall gain in empowerment**n=120**

Sl. No	Main indicators	Before	After	Gain in Empowerment
1	Psychological Empowerment	36.33	58.50	22.17
2	Cultuaral Empowerment	44.86	60.00	15.14
3	Socia Empowerment	46.67	69.07	22.41
4	Economic Empowerment	40.94	57.50	16.56
5	Political empowerment	9.00	23.67	12.22
Overall Gain in empowerment				17.70

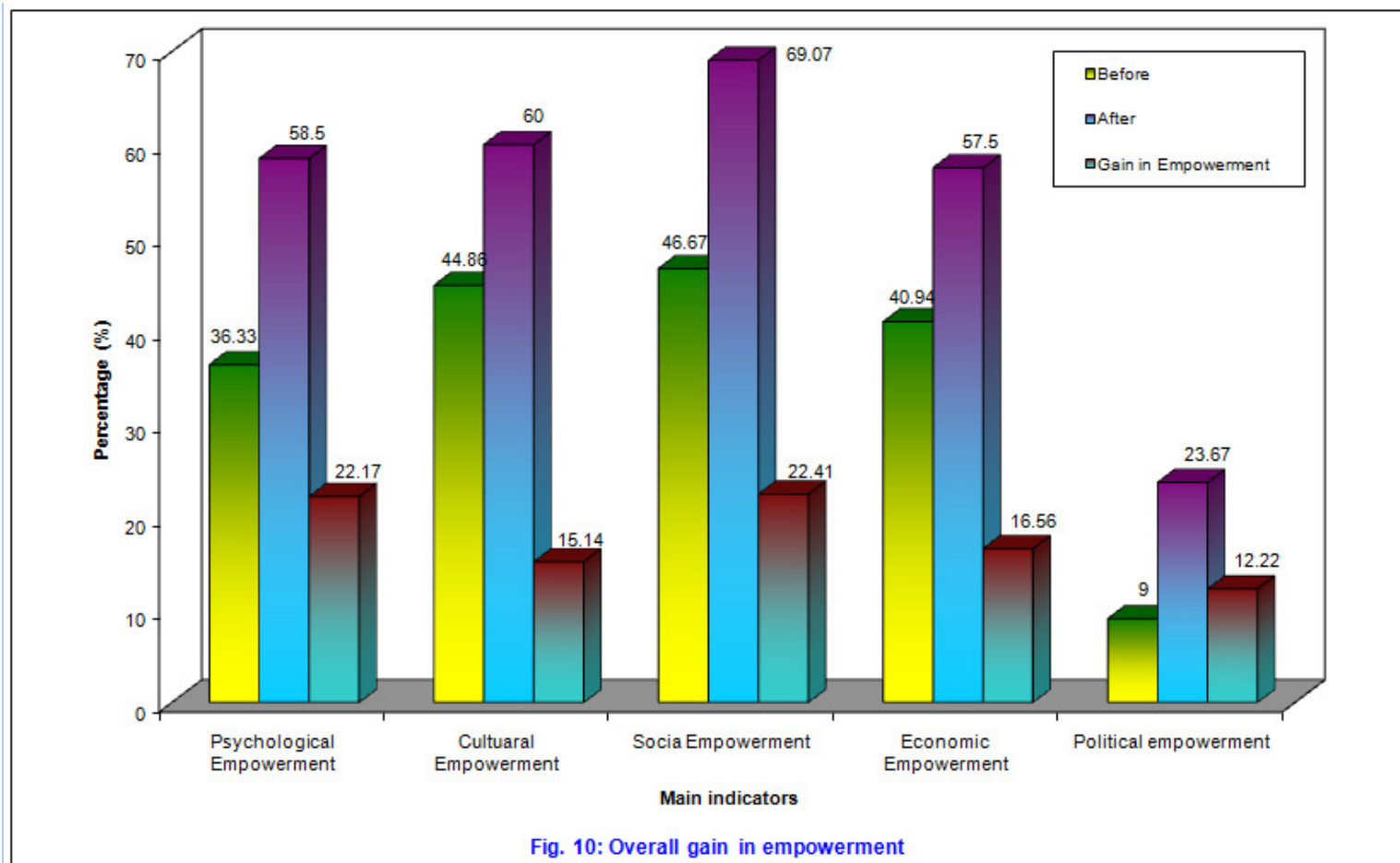


Fig. 10: Overall gain in empowerment

Table 14. Income generating activities undertaken up by the women beneficiaries of CBTMP**n=120**

Sl. No.	Income Generating Activities	Frequency	Percentage
1	Dairy	85	70.83
2	Sheep Rearing	18	15.00
3	Poultry	7	5.83
4	Vermiculture	45	37.50
5	Marketing of Vegatable	3	2.50
6	Tailoring	8	6.66
7	Agar Batti Making	3	2.50
8	Kirani Stores	5	4.17

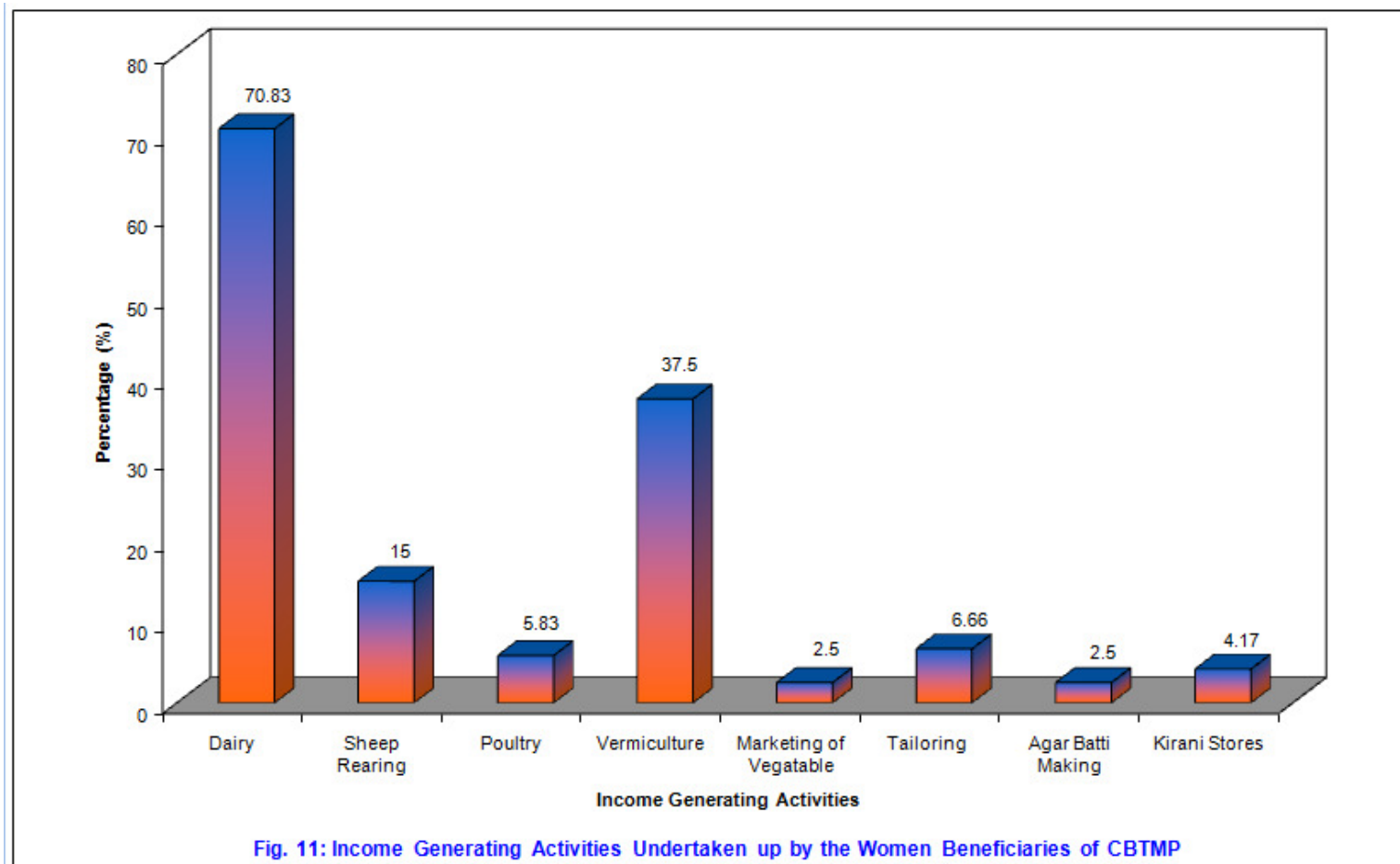


Fig. 11: Income Generating Activities Undertaken up by the Women Beneficiaries of CBTMP

Table 15. Constraints faced by the women income generating activities**n=120**

Sl. No.	Constraints	Garret Score	Average Score	Rank
1.	Income derived is too little	6252	52.1	I
2.	Loans are not sufficient	6078	50.65	II
3.	Lack of knowledge and skills	6048	50.4	III
4.	Non availability of resources	6024	50.2	IV
5.	Lack of markets and marketing information	6001	50.01	V
6.	Lack of social mobility	5969	49.74	VI
7.	Family restriction	5856	48.8	VII
8.	Lack of freedom to take decision	5739	47.83	VIII
9.	Lack of training	5738	47.77	VIII
10.	Lack of education	5499	45.83	X

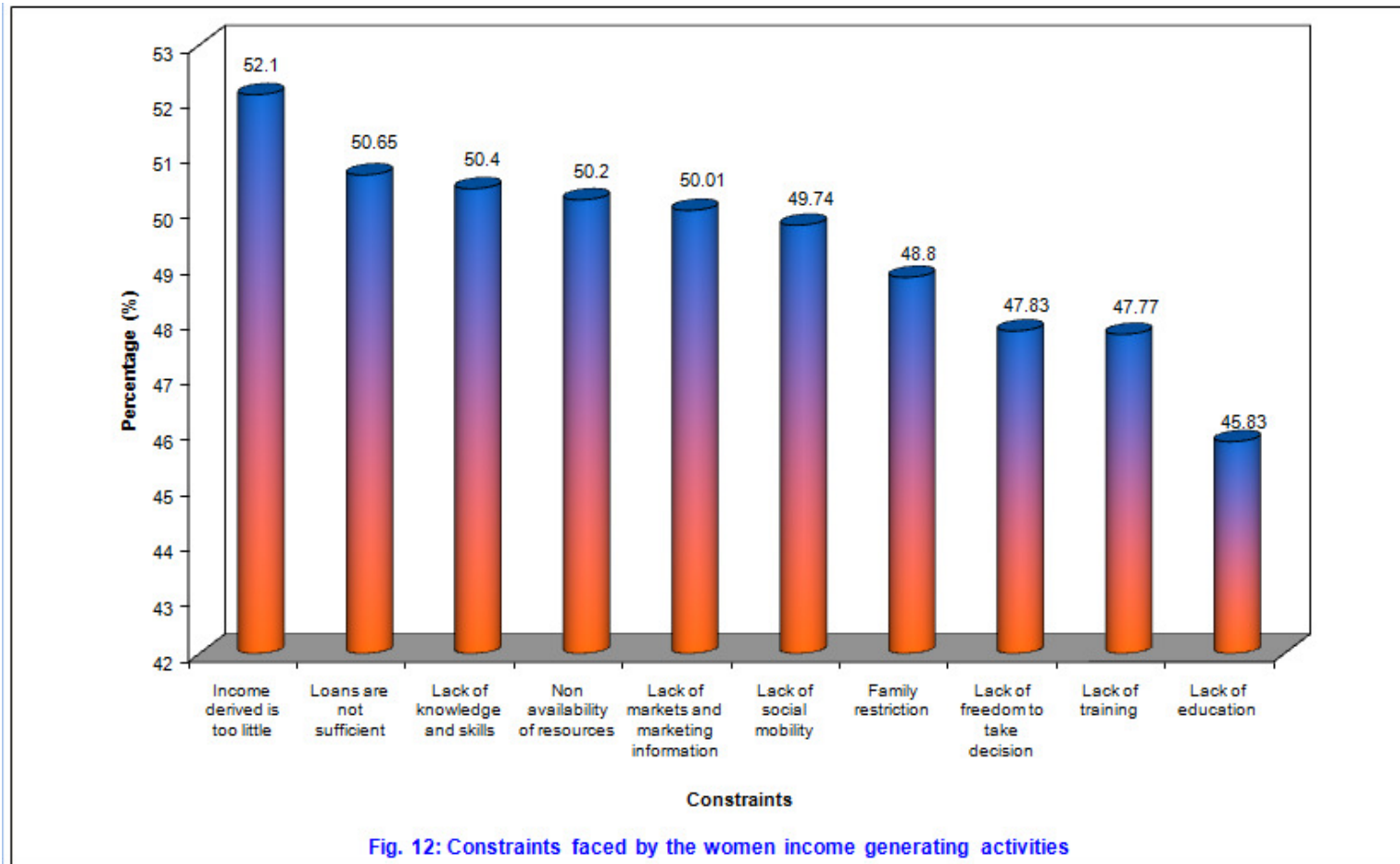


Fig. 12: Constraints faced by the women income generating activities

Table 16. Constraints faced by the women in participation of KCBTMP**n=120**

Sl. No.	Constraints	Garret Score	Average Score	Rank
1.	Gender discrimination	6241	52.01	I
2.	Low ability to bear risk	6161	51.34	II
3.	Involvement in household activities	6088	50.73	III
4.	Conflict among the group members	6054	50.45	IV
5.	Social taboos	6000	50	V
6.	Illiteracy	5999	49.99	VI
7.	Lack of family support	5784	48.2	VII
8.	Fear regarding social security, domestic violence and abusive behavior	5762	48.02	VIII
9.	Lack of freedom to take decision	5725	47.71	VIII
10.	Family responsibility	5321	44.34	X

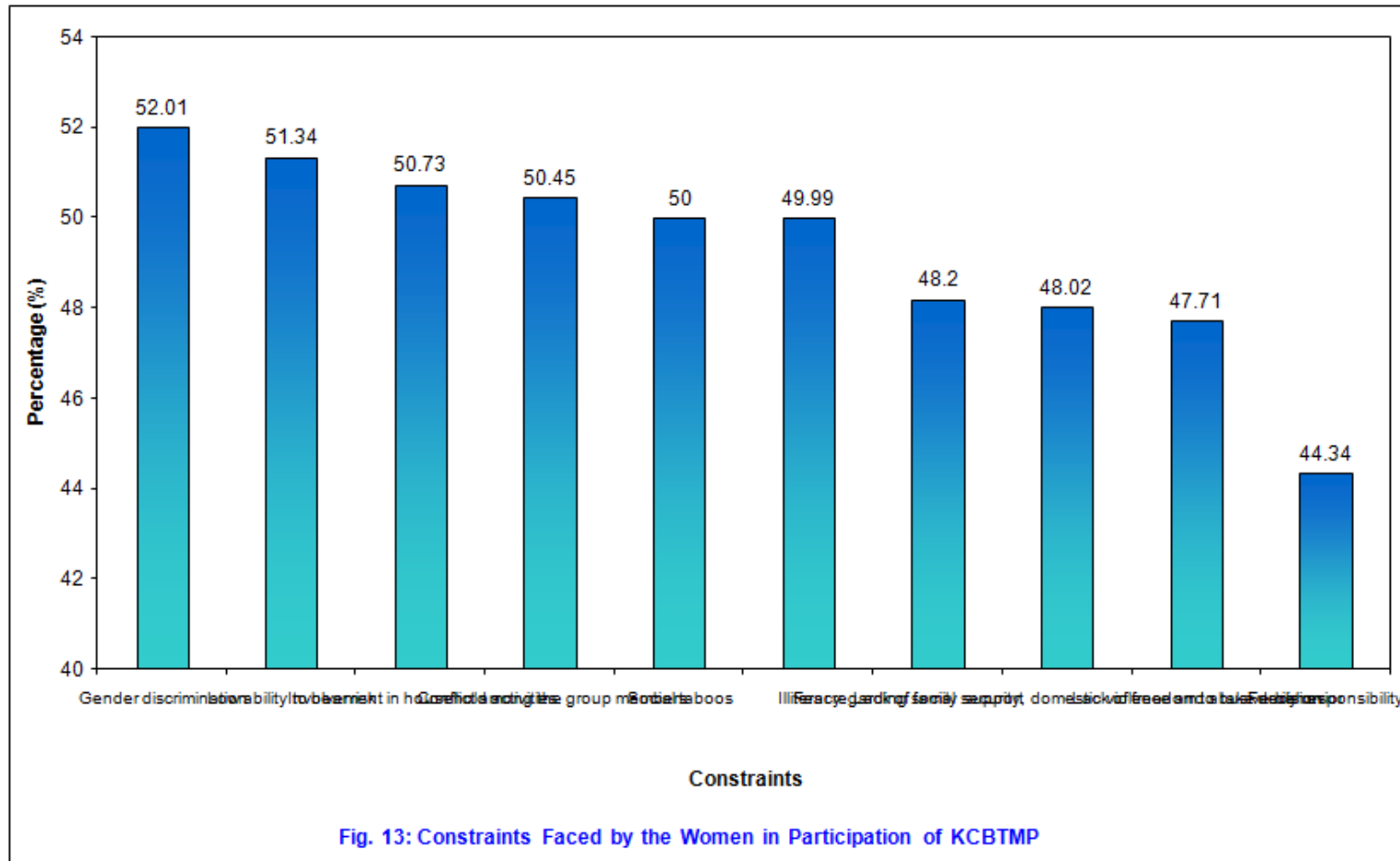


Fig. 13: Constraints Faced by the Women in Participation of KCBTMP

4.5 Constraints Faced by the Women in Participation of KCBTMP

Table 16 and Fig. 13 indicated the constraints faced by the women beneficiaries in participation of KCBTMP. The gender discrimination which was ranked 1st, this is followed by, low ability to bear risk got 2nd Rank and Involvement in household activities got 3rd Rank, lack of freedom to take decision and Family responsibility got 9th and 10th rank respectively.

5. DISCUSSION

The results of the present study are discussed in length and interpreted under the following sub headings.

- 5.1 Socio-economic Characteristics of Women Beneficiaries in the KCBTMP
- 5.2 Empowerment of Women beneficiaries through KCBTMP
- 5.3 Income Generating Activities Undertaken by the Women Beneficiaries of KCBTMP.
- 5.4 Constraints Faced by the Women Empowerment
- 5.5 Constraints Faced by the Women Participation of KCBTMP.

5.1 Socio - economic Characteristics of Women Beneficiaries in the CBTMP

5.1.1 Age

The data presented in the table 1, revealed that, 60.83 per cent of the respondents belonged to middle age group, 32.50 per cent belonged to young age group. This age of an individual (36-50 years) and 6.67 of the respondents belonged to old age (above 50 years). Young and middles age were the most productive periods in the life of an individual and so women in their age were actively involved in the farm activities. Usually women of these ages range were enthusiastic and had more work efficiency. Further middle aged women shared more family responsibility than the younger ones. They also had a strong desire to be an earning member and contribute their share to the income of their family. This might have been the important reason to find majority of farm women in the age group of 36-50 years. The above mentioned findings were in consonance with the findings of Sharma and Singh (2002), and Rayangoudar (2009) who found most women working on the farms were to be from the middle age category.

5.1.2 Education

The education level of the respondents showed that 35.84 per cent of them were functionally literate, 20 per cent of the respondents had education up to middle school, 15 per cent received primary school education, 15.83 per cent had received high school education, and 7.50 per cent were illiterate and only 5.83 per cent of them received college level education. Non-realization of the influence of formal education has come in the way of getting them better education by their parents. Poor economic status, rural social environment, poor education facilities during their childhood days and schools located far away places were the other contributing reason for poor education. Considerable percentage of rural women, were functionally literate because they learnt from the other members who were educated in the group. Only the functional literacy is not going to achieve the objective. This calls for encouragement of women to acquire formal education. These findings are in line with Hemalathaprasad (1995) and Sharadha (2001).

5.1.3 Marital Status

Regarding the marital status of respondents,, most of them (88.33 %) were married and 6.67 per cent of the farm women were widows, 3.33 per cent of the farm women were separated and 1.67 per cent of them were unmarried. Marriage was a traditional social institution and Indian villages being traditional, this was an expected trend. In rural areas girls were also married at an young age. All these could be reasons for the presence of high per cent of married respondents. Normally young unmarried girls were not sent out to work on the farms but are employed at households the parents.

The results were in the line with the results of Rayangoudar (2009) who found that majority of the respondents were married.

5.1.4 Family type

The data pertaining to family type revealed that, majority (89.17 %) of the respondents belonged to nuclear families, while 10.83 per cent of them had joint families. In India since time immemorial joint family system has existed. Rural people were mostly traditional in their value system and had belief in co-operative living. In addition in the present study empowerment was the main objective of all the respondent families and empowerment itself considered as a development of women. In joint family they were not allowed their women to participate in social activities which restrict the women. However, some families had broken up with their siblings and have set up their own nuclear families and actively participating in CBTMP. In general, joint family system was the norm in those villages.

The results were in confirmation with the findings of Rayangoudar (2009) who found that majority of the respondents of farming families belonged to joint families.

5.1.5 Family size

The information about the size of the family revealed in Table 1 that, 79.17 per cent of the respondents had 5-8 members in their family, about 15.83 per cent of the respondents had family size of more than 9 members and 5.00 per cent had 1-4 members in the family. The probable reason for finding medium to large families could be that the small family norm was not yet accepted to a large extent by rural people. The other reasons could be that agriculture which was the main occupation of majority of the families was labor intensive and needed team work, rural families do not consider more children as more mouths to feed but consider as more hands to work on the farm.

The existence of greater number of nuclear families in the study area might also been one of the reasons for finding middle size families. Other contributing reasons might be that the families have more number of children, which in turn could be due to lack of education, less exposure to mass media and their beliefs like children are "Gift of God" and termination or prevention of pregnancy was an unforgivable sin.

On the contrary, only few of the respondents maintained small families. This might be due to their awareness, education and greater exposure to mass media. Further, as the cost of living was increasing day by day, they might had found it beneficial to have small families to lead a better and comfortable life.

The results were in line with the results of Mooley (1986), Singhal *et al.* (1982), Ingle and Dharmadhikari (1987) and Rayangoudar (2009) who found that majority of the respondents were from medium size families.

5.1.6 Land holding

India is said to be a land of small land holders with nearly 80 per cent of agriculture families holding less than 5 acres of land. The number of marginal and small land holding in 2000-01 and has been increased from 98.103 million to 107.624 million in year 2011. In the present study nearly more than 50 per cent respondents possessed less than 5 acres of land. Twenty eight per cent had medium land holding and 14.17 per cent owned more than 10 acres of land. This was keeping with the trend where in India 78 per cent of the country's a farmer own less than 2.0 hectares of farm land.

The results were in line with the results of Swetha *et al.* (2006) who reported in her study that majority of the respondents belonged to small land holding category (2.5-5.00 acre).

5.1.7 Family occupation

Agriculture with its allied sectors was the largest livelihood provider in India, more so in the vast rural areas. It also contributed a significant figure to the Gross Domestic Product (GDP). In keeping with this trend and majority of the respondents from farming families all (85.83 %) women had agriculture as their main occupation. Some farm women (14.17 %) family occupation is the other non-farm activities as a working in sugar factory, private sector etc.

5.1.8 Livestock Possession

The result presented in the table 1 indicating that majority of the respondents (76.67 %) possessing livestock activity. This study mainly on the income generating activity carried out by farm women means it's showing that live stock is the live stock possession is playing main role in their livelihoods.

5.1.9 Annual income of the family

The table 1 indicating that economic position of the family majority of the respondents (95 %) have an medium annual income category i.e. more than Rs. 1,32,000 to Rs. 5,72,000, 4.17 percent women beneficiaries belongs to low annual income category (Rs. 1,32,000) and only 0.83 percent of women beneficiaries have high annual income category (Rs. 5,72,000). This might be due to the reasons that women benefiories earning their income from their own activity so they want to adopt the new technologies for getting the higher income and higher productivity.

5.1.10 Extension participation

Table 1 also showed that 45.83 per cent of respondents belong to low extension participation category with 34.17 per cent having medium extension participation, while 20 percent were belong to high extension participation category.

The low extension participation because of women has the time to participate in extension activities. Women were considered as farmers, taking care of the family was considered as the prime role of a woman. Though they participate in extension activities, therefore they do have the time to participate in extension activities.

Fourty six percent of the respondents have low extension participation could be because women do not have the time to participate in extension activities. Women were actively participating in agriculture, once she gets back home she was confined to the house to take care of children and cook for the family.

The results are in line with the findings of Chethan (2002), Nukapur (2002) and Swetha *et al.* (2006) who found that majority of the respondents had low extension participation.

5.1.11 Contact with extension agency

Extension contact results in purposeful action which is largely contingent upon an individual's belief in her ability to perform that action correctly and / or effectively. The farmer frequently contacts various departmental officials to seek more information and to clarify the doubts pertaining to the current cropping system.

Data on this aspect indicated that, majority (64.17 %) of the respondents had low contact with extension agency.

The reason for low extension contact may be due to illiteracy of respondents and lack of decision making authority and lack of availability of female extension workers. It is said that all over the world only 15 per cent are women extension workers receiving 3 per cent extension services [FAO].

The reported results of this study go with the conclusions of Neelaveni *et al.* (2002), Nukapur (2002), Swetha *et al.* (2006) and Singh and Sharma (2002).

5.1.12 Social participation

The data presented in the Table 1 revealed that, 41.67 per cent of the respondents had low social participation while 39.17per cent had less participation.

The probable reason may be because more than half of the respondents were the members of Mahila Mandalas or the Self Help Groups (SHGs) in the village. Women SHGs have revolutionized the rural landscape. SHGs were now formed by the government agencies, NGOs and banks. There are many advantages for women by becoming members of SHGs, the main advantage of which was availability of loan without collateral. Security women become members of SHGs to borrow money for consumption purpose or for productive purposes for starting new enterprise. The low participation (41.67 %) could be because of social barriers or the lack of regular savings to join SHGs. Illiteracy could also be a reason for not participating in social activities.

5.2 Empowerment of Women beneficiaries through KCBTMP

5.2.1 Psychological Empowerment

Table 8 depicted that psychological empowerment of women through income generating activities in CBTMP, there was 25.83 per cent beneficiaries gain in self confidence followed by self image (25.00 %), self reliance (23.33 %), career ambition (19.17 %) and courage (17.50 %). This might be due to participating in social activities, group discussion and training programmes for income generating activities.

5.2.2 Cultural Empowerment

It is evident from Table 9 that cultural empowerment of women through income generating activities in CBTMP gain in cultural empowerment was due to attending Freedom for attending common place/ TUG office (23.33 %), freedom for performing festival ceremonies (17.50 %), freedom for deciding (food) menu (16.67 %), liberty for attending marriage ceremony (13.33 %), freedom for wearing kinds of dressers (12.50 %) and freedom to interact with male outside family (7.50 %). This might be due to exposure of beneficiaries to the society and taking decision, interaction with other beneficiaries of the group and orientation of members.

5.2.3 Social Empowerment

Table 10 revealed that gain in social empowerment of women beneficiaries were due to participation in decision about girls marriage (27.50 %), participation in decision about education of children (23.33 %), feeling of social security (23.33 %), freedom to work outside family (23.33 %), self education 21.67 per cent, participation in decision about family planning welfare (18.33 %), freedom for adopting practices for maintaining health were 14.17 per cent and access to water and participation in community action were 5.00 per cent. This might be due to the reasons that in rural areas decision about the marriage of girls taken by the family heads so there was participation of the girls in the marriage decision.

5.2.4 Economic Empowerment

It is noticed from Table 11 that gain in economic empowerment of women through income generating activities in CBTMP were participation in decision about adoption of modern technology in home/enterprise (29.17 %), participation in decision about purchasing house /building (24.17 %), operating personal account in bank (20.00 %), freedom for selection of job (19.17 %), personal saving in form of fixed deposit (18.33 %), authority to employ laborers (5.00 %) and participation in decision about marketing of produce (4.17 %). This might be due to the reasons that women beneficiaries earning their income from their own activity so they want to adopt the new technology in getting the higher income and higher productivity.

5.2.5 Political Empowerment

It was observed from Table 12 that, 33.33 per cent, 15.83 per cent, 15.83 per cent, 3.33 per cent and 5.00 per cent of them had gain in political empowerment about awareness of human rights, awareness of legislation for women, freedom for participation in active politics, holding a political position at present and awareness of political institution, respectively. Due to the awareness about various programmes may aware about their right through media or other communication media.

5.2.6 Empowerment of Women with respect to the different sub components

In Table 13 different indices for different main indicators of empowerment are given. It is observed that major indicator was social empowerment which got the 1st rank followed cultural empowerment 2nd rank, psychological empowerment 3rd rank, economical empowerment occupied 4th place and political empowerment got 5th rank.. Thus, there was the highest empowerment in case of social and the lowest in political component. This might be due to exposure of beneficiaries to the society and taking decision, interact with other beneficiaries of the group and orientation of members.

5.3 Income generating activities undertaken by the women beneficiaries of KCBTMP

Table 14 indicated that income generating activities undertaken by women beneficiaries of KCBTMP. The results in Table 12 revealed that, majority (70.83 %) of beneficiaries have taken dairy as the more income generating enterprise. While, 37.50 per cent of beneficiaries taken Vermiculture as income generating activity followed by sheep rearing (15.00 %) and poultry (5.83 %). Further, 4.17 per cent of respondents have started kirani stores. While an equal per cent (2.50 %) of beneficiaries had taken agarbatti making and marketing of vegetables as an income generating activities. The reasons might be low management, risk will be less and it provides the daily income, easy to manage and all the work to be done by women only. While, now days vermicompost plays vital role in increasing the production and government also provide the subsidy to establishment of vermicompost.

5.4 Constraints faced by the women in income generating activities undertaken

The Garatte Ranking applied to the data regarding constraints showed in Table 15 indicated that, the most important constraint as expressed by women was income derived is too low. Lack of resource for the income generating activity, for organizing a unit it requires sufficient loan but loan is also an major constraints. Other constraints like lack of knowledge and skills, non availability of resources, conflict among the group members, lack of social mobility, family restriction, lack of freedom to take decision, lack of training and lack of education they are all dependent on each other.

5.5 Constraints faced by the women in participation of KCBTMP

Table 16 revealed that the constraints faced by the women beneficiaries in participation. The most important constraints are gender discrimination, the study was conducted in the village level, were all the respondents being traditional, women folk are not allowed to participate in social activities. They don't have ability to bear risk, women are very close to farm and house hold activities hence they were engaged in taking care of children and cooking for the family. Gender discrimination is major constraints because of unhealthy tradition and customs, illiteracy, lack of family support, fear regarding social security, domestic violence and abusive behavior, lack of freedom to take decision, lack of freedom to take decision family responsibility.

6. SUMMARY AND CONCLUSIONS

In the history of human development, woman has been as important as man. In fact, the status, employment and work performed by women in society is the indicator of a nation's overall progress. Without participation of women in national activities, the social, economical or political progress of a country will be halted.

Women constitute half of humanity, even contributing two-thirds of world's work hours. She earns only one-third of the total income and owns less than one-tenth of the world's resources. This shows that the economic status of women is in pathetic condition and this is more pronounced in a country like India.

Women are regarded as the "better half" of the society and at par with the men. But in reality, our society is still male dominated and women are not treated as equal partners both inside and outside the four walls of the house. In fact, they are treated as weak and dependent on men. As such Indian women enjoy an unfavourable status in society.

Empowerment comes from Women's groups who seek to empower themselves through greater self-reliance. They have right to determine their own choices in life. They also seek to gain control and access to resources.

Economic empowerment is one of the means to empower the women. Enhancing women's economic productivity is an important strategy for improving the welfare of 60 million Indian households living below the poverty line (Dwarakanath, 1999). The existence of women in a state of economic, political, social and knowledge disempowerment is known to be a major hindrance to economic development.

Income generating activities will be considered as those initiatives that affect the economic aspects of people's live through the use of economic tools such as credit. It is being increasingly realized that women's income in a family is very important in relation to the nutritional, economic and educational upliftment of the family.

With this background the present study "Empowerment of rural women through income generating activities in Gadag district of North Karnataka" has been formulated with the following objectives.

1. To study the socio-economic characteristics of women beneficiaries in CBTMP.
2. To study the empowerment of women beneficiaries through CBTMP.
3. To study the IGA taken up by women beneficiaries in CBTMP.
4. To identify constraints faced by women in adoption of CBTMP.

Ex-post facto research design was used for conducting the study. Vijayapura and Bagalkot districts of North Karnataka were selected purposefully. Two talukas from each district were selected for the study based on highest number of community tanks. From each taluka, three villages were selected based on presence of community tank and also based on the presence of TUG and SHG under TUG. From each selected village ten farm women beneficiaries who belong to SHG of TUG were randomly selected. Thus, the total sample size was 120 respondents.

The interview schedule was used for data collection, which was pre-tested and modified to reduce ambiguity in the questions. Data was collected personally by administering the standardized schedule and analyzed by using statistical tools viz., mean, standard deviation, frequency and percentage.

Major findings of the study

- Nearly two-third (60.83 %) of respondents belongs to middle age group (36–50 years).
- Nearly one-third (35.84 %) of respondents were functionally illiterate.
- Majority of respondents (88.33 %) was married.
- Majority (89.17 %) of respondents belonged to nuclear family.
- More than three-fourth (79.17 %) of the respondents belongs to medium family size.
- One-third (35 %) of the respondents belong to small land holding families.
- Majority of respondents (85.83 %) occupation is agriculture.
- Majority of respondents (95 %) have a medium annual income category.
- More than half (54.17 %) of respondents have high extension participation.
- Regarding contact with extension agency, 67.30 per cent of the farm women had low extension contact.
- More than half (58.33 %) of the respondents belonged to high social participation category.
- Regarding mass media participation, 45.0 per cent of the respondents belonged to low level of mass media participation.
- All the respondents (100 %) have undergone training participation.
- Regarding psychological empowerment, 25.83 per cent respondents gain in self confidence.
- Regarding cultural empowerment, 23.33 per cent of respondents gain empowerment in attending pilgrim/religious place.
- In social empowerment, more than one-fourth (27.50 %) of respondents gain empowerment participation in decision about girls marriage.
- Nearly one-third (29.17 %) of respondents gain empowerment in adoption of modern technology in home/enterprise.
- Regarding political empowerment, 33.33 per cent respondents increased awareness of human rights.
- The social empowerment index got 1st rank it followed by cultural, psychological, economical and political empowerment.
- 75.79 overall empowerment index is observed.
- Majority of the respondents (70.83 %) taken dairy as a more income generating activity.
- Regarding constraints faced by the women in empowerment, income derived from the IGA is got 1st rank.
- Gender discrimination is the major constraints for the women in Participation of KCBTMP.

Implications of the study

In the light of findings of the study and personal experience of researcher at the time of interviewing respondents, following implications were made for providing a helping hand in developing an effective strategy for empowerment of rural women.

The result of the study revealed that the extent of gain in empowerment through income generating activity was 17.17 per cent which indicated that still there is lot of scope to empower the women by taking the contributing factors.

1. Education plays an important role in empowering women. The education levels of majority of respondents were found to be low. The national literacy mission and the Government of Karnataka could plan and implement programmes to enhance the literacy level of women through SHGs. Education up to 10th standard for ladies needs to be made compulsory in future policy.
2. Even though women had undergone training, majority of respondents were lacking regular, proper and need based training which concentrate on utilizing local resources and local market. Hence, training programmes needs to be organized by Krishi Vigyan Kendra, Commercial Banks and NGOs keeping in view the above mentioned factors.
3. Extension participation of respondents was very low due to lack of family support so the developmental agencies (SHG, NGO) needs to educate the family members using different media like TV, radio, newspaper and also create awareness about advantages of participation in extension activities. Formal and non-formal leadership needs to be help encouraged the women of lower strata to participate in extension activities.
4. Land holding was also one of the important factors contributing to the empowerment of women. Majority of women were not having even a piece of land in her name. Hence, Government needs strictly execute the policy regarding the possession of land property.
5. Women who had never ventured outside their homes nor spoken to outsiders have been enabled to travel outside their villages into nearby towns, cities and even distant places because of their involvement in IGAs by KCBTMP. KCBTMP have been able to empower women not only economically but also in other facets of their life like courage, will power and determination. This highlights the need for initiation of more SHGs and promotion of IGAs in every village of the country for the overall development of women.

Suggestions for future line of work

1. A comparative analysis of the empowerment of women those involved in income generating activity with women not involved in income generating activity may be conducted.
2. The study was conducted in only two district of north Karnataka with reference to empowerment, it is necessary to have studies in other areas also in order to generalize the findings.
3. A comprehensive study on impact of income generating activity in KCBTMP on socio-economic aspects of the families of the rural women members can be taken up.

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APPENDIX
Interview Schedule
For
Empowerment of Women through Income Generating Activity
under Taken In the Karnataka Community Based Tank
Management Project in Northern Karnataka

PART – 1

1. To Study the Socio - economic Characteristics of Women Beneficiaries in the CBTMP.

A. General Information

1. Name of the Respondent :
2. Village : _____ Taluk : _____ District : _____
3. Name of the TUG which you belong :

B. Socio-Personal Characteristics

1. Age (Year) :
2. Marital Status : Married/ Unmarried/ Widow
3. Educational status : Illiterate/ Primary/ Middle school/
High school/ College/Degree and
Above
4. Family Type : Nuclear/ Joint
5. Family Size : Small/ Medium/ Large
6. Land Holding : Dry land _____ acre, Irrigated _____ acre
7. Husband or father Occupation : Agriculture/Non Agriculture/Others
8. Livestock Possession : Yes/ No

9. Annual Income

a. Respondent Income : Rs _____/year

b. Family Income : Rs _____/year

Total Income : Rs _____/year

10. Extension Participation:

a. Have you participated in any extension activities? Yes/ No

b. If yes, give details.

Sl. No.	Activities	Organized by	Extension Participation		
			Regularly	Occasionally	Never
1.	Training				
2.	Demonstration				
3.	Field Days				
4.	Extension Tour				
5.	KrishiMela				

11. Training Participation

a. Have you participated in any extension activities? Yes/ No

Sl. No.	Training Name	Conducted by the Organization	Year
1			
2			

12. Mass Media Participation

Sl. No	Mass Media	Possessor/ Subscriber	Frequency Used		
			Regular	Occasionally	Never
1	Radio				
	<ul style="list-style-type: none"> • General • Agriculture 				
2	Television				
	<ul style="list-style-type: none"> • General • Agriculture 				
3	News Paper				
	<ul style="list-style-type: none"> • General • Agriculture 				

7. Contact with Extension Agency

Sl. No.	Extension Workers	Regularly	Occasionally	Never
1.	Anganwadi Teacher			
2.	Asst. Agricultural/ Extension officer			
3.	Block Development Officer			
4.	Extension Personnel from other agency			
5.	Others			

13. Social Participation

Sl. No.	Organization	Member		Extent of Participation		
		Yes	No	Regular	Occasional	Never
1	Mahila Mandala					
2	Gram Panchayat					
3	Village Cooperatives					
4	Taluk Panchayat					
5	Zilla Panchayat					
6	SHG					
7	NGO					
8	Village Activities					

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PART-2

To study the empowerment of women beneficiaries through CBTMP

1. Distribution of respondents of each of the sub items in women-empowerment

Sl. No.	Indicators	Before		After	
		Yes	No	Yes	No
A)	<i>Psychological empowerment</i>				
1	Self confidence				
2	Courage				
3	Self reliance				
4	Career ambition				
5	Self image				
B)	<i>Cultural empowerment</i>				
1	Freedom to interact with male outside family				
2	Freedom for performing festival ceremonies				
3	Freedom for wearing a kind of dress				
4	Freedom for attending pilgrim / religious place				
5	Freedom for deciding (food) menu				
6	Liberty for attending marriage ceremony				
C)	<i>Social empowerment</i>				
1	Self education				
2	Freedom to work outside family				
3	Freedom for adopting practices for maintaining health				
4	Participation in decision about family planning				
5	Participation in community action				
6	Feeling of social security				
7	Participation in decision about education of children				
8	Participation in decision about girls marriage				
9	Access to modern technology				

D)	<i>Economic empowerment</i>				
1	Freedom for selection of job				
2	Personal saving in form of fixed deposit				
3	Operating personal account in bank				
4	Participation in decision about adoption of modern technology in home/enterprise				
5	Participation in decision about purchasing building/house				
6	Participation in decision about marketing of produce				
7	Participation in purchase of input for family enterprise				
8	Authority to employ laborers				
E)	<i>Political empowerment</i>				
1	Holding a political position at present				
2	Freedom for participation in active politics				
3	Awareness of human rights				
4	Awareness of legislation for women				
5	Awareness of political institution				

2. List out the IGA activities you have undergone

1. _____
2. _____
3. _____
4. _____
5. _____

3. Details of IGAs

1. Unit size: _____
2. Year started: _____
3. Investment: _____
4. Returns: _____
5. Net profit: _____
6. Employment generation: _____

4. Constraints faced by the women income generating activities

Sl. No	Statements	Ranking
1	Lack of education	
2	Lack of training	
3	Lack of freedom to take decision	
4	Family restriction	
5	Lack of social mobility	
6	Conflict among the group members	
7	Non availability of resources	
8	Lack of knowledge and skills about IGA's	
9	Loans are not sufficient	
10	Income derived is too little	

5. Constraints faced by respondents in participation of KCBTMP

Sl. No.	Constraints	Ranking
1	Illiteracy	
2	Lack of family support	
3	Social taboos,	
4	Gender discrimination	
5	Fear regarding social security, domestic violence and abusive behavior	
6	Lack of freedom to take decision	
7	Involvement in household activities	
8	Conflict among the group members	
9	Low ability to bear risk	
10	Family responsibility	

EMPOWERMENT OF WOMEN THROUGH INCOME GENERATING ACTIVITY UNDERTAKEN IN KARNATAKA COMMUNITY BASED TANK MANAGEMENT PROJECT IN NORTHERN KARNATAKA

SANGAMESH PUJAR

2016

**DR. S. B. PATIL
MAJOR ADVISOR**

ABSTRACT

Women are powerful part of social and economic setup of the country. Empowerment of women would happen only by adding more value on their contribution to the family and the society. Hence, the present study was purposively conducted in Vijayapura and Bagalkot districts of Karnataka during the year 2015-16 as Karnataka Community based Tank Management Project (KCBTMP) implemented in this area and also they are more prone to the drought. *Ex-post facto* research design was employed in the present study. Samples of 120 farm women beneficiaries who belong to SHG of TUG were randomly selected. The data were collected by personal interview method with the help of well-structured pre-tested interview schedule.

The important findings of the study were, majority (60.83 %) of the farm women beneficiaries belonged to middle age group (36–50 years), as high as 35.84 per cent of them were functionally illiterate and 88.33 per cent of the farm women were married. Further, it was observed that 79.17 per cent of the farm women belonged to medium family size, 89.17 per cent of the farm women belonged to nuclear family, 35 per cent of the farm women belonged to small land holding families, 76.67 per cent had livestock possession, 67.30 per cent of the farm women had low extension contact and 58.33 per cent of the respondents had high level social participation. With respect to overall empowerment of women through income generating activities in KCBTMP, there was 22.41 per cent of respondents gain empowerment socially followed by psychologically (22.17 %), economically (16.56 %), culturally (15.14 %) and political empowerment (14.67 %). It was noticed that, gender discrimination ranked first followed by, low ability to bear risk (2nd Rank) as the major constraints faced by the women beneficiaries in participation of KCBTMP.