Chapter – I

INTRODUCTION

1.1 Background

This chapter is introductory in nature and spells out the statement of the problem, objectives of the study, hypothesis framed and research methodology used in the study. This chapter serves as the foundation on the basis of which the other chapters of the study are developed. Women and poor women in particular are the most vulnerable segments of developing economies. The reason is men have been considered in these economies to be the income earners—those who go out to work while women’s work has been confined to the household. Women are thus invisible and unremunerated for their household work. Because of economic pressures, women have been forced to go out to work, it has given rise to multiple burdens on women of household work, children’s welfare and wage earning. The multiple burdens have resulted in women making the adjustments, at great cost to their own health and well-being. While women have increasingly become important economically to the household and have been recognized to be contributors to the household economy, they lose the most when economic forces negatively affect livelihoods. They and their children, suffer the effects of dislocation and loss of income due to forces that they do not understand or have control over. Further, their economic lives have been mainly subsistence-oriented to fulfill basic needs. They have not received their share of education, training, health and livelihood opportunities consistent with their potential, which will enable them to deal with crises and shocks or improve their well-being. This is true of India as of other developing countries also.

Micro-credit was one of the key interventions of poverty-alleviation for women in many parts of the developing World in the 1990s. In India, micro-credit was introduced mainly through the mechanism of Self-Help Groups (SHGs). SHGs were involved in saving and internal lending activities, which gained them experience in financial management and helped them to qualify for bank finance. Women used the small loans from their groups mainly for consumption but also for small economic activities. Apart from such loans being more relevant for
consumption smoothing for a poor household rather than for pulling them out of poverty (Fisher and Sriram, 2002, p. 27)), they may also be given to men rather than be used by the women themselves (Mayoux 2006, p.8). Women bear the burden of repayment, though and they may often borrow from other sources to pay back loans, leading to indebtedness. When women borrow for themselves, they lack the means to repay because women generally invest in existing activities that are low profit and insecure (Mayoux 2006, p. 10).

Primary responsibility of women is traditionally, managing the home, nurturing and grooming children. Apart from fulfilling these responsibilities, women also substantially contribute to the livelihood of the family. However, women do not receive due recognition inspite of their immense contribution to the development of their families. Due to gender stereotypes, they are not treated as equal partners in the family. The major constraints of women are lack of education and technical skills, marriage at an early age, neglect of their health and little or no control over resources. Hence, they are denied opportunities for their development and active participation in society.

In rural India, there is substantial degree of feminization of poverty on account of an increase in the net population growth rate among the landless agricultural labour households (including SC/ST and other backward classes women), low level of human skills, lack of availability of wage employment opportunities and inadequacy of institutional support to create wage as well as self employment opportunities. This list includes economic factors responsible for feminization of poverty which are much stronger in operation and which function along with socio-cultural barriers and discrimination against women in economic participation.

**Non Governmental Organizations Strategy:** Empowerment of women has been considered as an integral component of the entire sustainable rural livelihood programmes of NGOs. Based on long experience, Non Governmental Organizations have been developed a strategy for women empowerment. Reduction in hardship along with capacity building of women and gender
sensitization of various sections of the community are the major aspects. This will lead to enhancement in the status of women and enable them to participate in decision making processes.

Traditionally customs which ensure the exclusive rights of tribal women over their own earnings. Hence, women have been engaging themselves in vegetable cultivation in their backyards or in collection of minor forest produce and men have never staked their claim over these earnings. Realising that wavli can be an excellent opportunity to empower women, several new activities such as nurseries of fruit and forestry plants, mushroom production, large scale vegetable production and shared cropping by women's groups were introduced by BAIF in early 80's in the Tribal Rehabilitation Programmes at Vansda in South Gujarat. A large number of women were attracted to this concept and the men also extended their cooperation. The earnings from wavli were used by the women for food, clothing and procurement of utensils and ornaments from the surplus money. Hence, wavli turned out to be a golden opportunity for BAIF to promote empowerment of women on a large scale in India.

At large, globalization has imposed severe constraints to sustainable livelihoods for poor women. This needs solutions that go beyond micro-credit—solutions that build women’s access, knowledge and capacity in a variety of ways. Women’s vulnerability has increased due to the ascendancy of the market. Even for more secure actors in the economy with greater exposure, skills, assets and access to resources; the market can have a devastating effect on livelihoods. For poor women without any of these advantages, market uncertainties can result in reduced incomes and number of days of employment generated. In this context NGOs are playing a significant role in improvement of livelihood security of poor, especially women.

With this background, the present study has been carried out to analyse the role of Non-Governmental Organisations in improvement of Livelihood Security of Women in Dharwad District of Karnataka State.
1.2. Statement of the Problem

The rural communities in India are coping with all circumstances on their own or with the help of the government and Non Governmental Organizations, together with international donors. As huge numbers of people are affected simultaneously, whatever help the government or donors offer them is negligible in comparison to what is needed in their destitute situation. In a situation like this they use social capital, i.e. seek the assistance of kin, community, or local elite. The local moneylender is also a person to turn to in time of need. Poverty has engulfed the rural people who are living in a fragile environment. To achieve and maintain their livelihood and food security these people face many challenges.

Livelihood and food security can be vulnerable to households becoming trapped in vicious circle of poverty. To attain livelihood and food security, people need resources and assets, which poor people lack. Due to resource constraints the poor are most likely to be concentrated on the most degraded and fragile land with a risky environment, making their livelihoods even more vulnerable (Dietz, 2000). It is necessary to have a clear understanding about the livelihood strategies of the rural people as they develop over time, in view of designing appropriate interventions and policies.

In a male-dominated society like Bangladesh women are likely to lose out in the intrahousehold distribution of food. In line with cultural norms, women take food after the men in the household. As a result they have to be satisfied with the leftovers, which are usually not enough to satisfy their calorie requirements as well as being nutritionally inadequate. The people are less serious about girls’ education and welfare compared to that of boys. Girls are often treated as burdens (liability), while boys are seen as assets to families. Thus, more attention is given to the sons’ welfare than that of daughters. This has been reflected in unequal sex ratios in Bangladesh but seems to be changing (primary school enrollment - female 98 and male 97 percent) (UNFPA, 2004). To redress the situation of gender inequality, Non Governmental Organizations tend to direct their activities towards women and make loans available to them. However, credit taken by
women tends to be invested and enjoyed by their husbands and sons while repayment of the loan is solely the responsibility of the women. Husbands or in-laws harass women who cannot take loans and, at the same time, Non Governmental Organization workers harass women when they cannot repay the loan on time. This is a double burden for women. Additionally, women are often asked by the husbands and in-laws to contribute money in times of crisis from their parental family.

It indicates clearly that the need for a gender-sensitive analysis of livelihood research. To address the research problem we have to look into the matter of how rural people generate and maintain their livelihoods. If we want to understand livelihood from the people’s perspective, then we have to know the dynamics of rural livelihood systems and the strategies people deploy. There will be different types of livelihood strategies in different situations. People develop their livelihood strategies according to the situation they face. They use their assets, such as livestock or savings, and they use social capital to handle or overcome critical situations.

Under the globalization regime, the world is becoming one unit and hence the need for sharing at every level, a concern for food, clothing, shelter, employment, education, healthcare, etc., for every inhabitant of the globe. The present world order based on exploitation, injustice, disparities, cannot and should not be allowed to last long. Hence, a change in the lifestyle is required.

Rural development in India in spite of the massive scale of government intervention, rural India continues to be reeling under poverty and related problems. Notwithstanding the phenomenal progress seen in the rural credit structure in terms of volume of credit extended, concessionality, coverage of weaker sections including scheduled castes and tribes, almost all institutions constituting the formal part of the rural credit system, suffer from several shortcomings like; (a) Gap between the concern of the policy makers and the quality of the effort (b) Defects in policy design (c) Infirmities in implementation
(d) Loans to the poor were considered as a part of social sector lending and not commercial (e) It was felt that poor were not borrowers, but beneficiaries (f) An attitude of ‘carefully disguised cynicism towards the poor’ and (g) An attitude of ‘poor are not bankable’, etc.

Participation and development at the grassroots level often take place through interventions in the form of development programmes or programmness. They provide the opportunity for people to participate and partner in activities associated with access to resources and increased decision-making power. Through policy approaches aimed at enhancing women’s development, development programmness have been designed for providing opportunity to women to participate and partner in activities associated with access to resources and increases in decision-making power (Moser, 1989). In the assisted self-reliance model (Esman & Uphoff, 1984:258) of development, women’s participation is often facilitated by the state and non-governmental organisations. Facilitation and advocacy by external agents, such as the Non Governmental Organizations and the State, aim at empowering poor women so that they can make demands for goods and services and create a transparent system in their day to day activities.

In implementing the programmes considering the role undertaken by the Non Governmental Organizations significant, it is through their capability to manage relationships of partnership in an unequal environment that social development is likely to take place. The organisations involved in facilitation, however, could simply remain providers of credit and other assistance, and not catalysts for empowerment. In beneficiary participation, the complex social realities of the local situations have to be understood by the facilitating organisations if they are to empower the beneficiaries. The grassroots facilitators for women’s development have to manage competing forces of the society in which they work and their help to build local institutional capacities is important. This can be done through building political support, building local capacity and making changes in the programmes environment (Bond and Hulme, 1999). But
the Non Governmental Organizations and others can do so only within an institutional environment that is stable or changes gradually. This is due to the fact that Non Governmental Organizations involved in development are not able to perform in extreme social situations, such as, in insurgency prone or war torn regions. Non Governmental Organizations capability in this context is linked to various other intermediary factors, such as, governmental responsiveness, accountability to the stakeholders, legitimacy to the beneficiaries, and even historical factors of the areas under consideration. Therefore, it is important to understand how Non Governmental Organizations and the poor women participate in development interventions and whether their participation leads to social transformation through building of new relationships and control over their lives (Somerville, 1998).

Social empowerment of women is possible only through an awareness of their subordinate positions and promoting their participation in a process of economic and social change. In women’s development, the degree of participation and partnership in development has to manifest through equality in social relations, gender justice and transformation of power. In the case of women, social empowerment (Mayoux, 2002; Fernandez, 1994; Fernando, 1997) in the form of control involves the ability to change power relationships – the relationships that exist between men and women, between people/women and organisations, and between organisations and government. In the words of Fernando (1997:152), empowerment is the creation of institutional relations, ‘relations that would enable women to achieve economic, political, and social equality’. While economic empowerment can facilitate it, that is not sufficient. Social empowerment is also necessary and achieved by the power of networking, by the power of identity (Borren, 2003:84), increased status and changes in gender relations (Kabeer, 1994). For development to be socially sustainable, women need access to resources, ability to make social changes, control over decision-making and the ability to change unequal power relations, and above all, participate as equals in the process of development.
The main research problem of the study is, therefore, to examine the nature of participation by women and Non Governmental Organizations in development programmes in India, the manner in which the women experienced participation; how the Non Governmental Organizations facilitated participation; and whether the women and the Non Governmental Organizations were able to overcome the dominant structural barriers. The study is focused on the form of participation and partnership of women beneficiaries and Non Governmental Organizations in the implementation activities of development programmes in India.

1.3 Research Questions

Key research questions of the study are as follows:

1. What are the key factors shaping the vulnerability context of people living in the study area?
2. In which ways did physical and natural capital contribute to poverty and vulnerability?
3. How are livelihoods structured, and what are the key factors underpinning them?
4. To what degree did differences in spatial location and/or income affect the livelihood circumstances of different households?

It was anticipated that the knowledge gained would contribute to broader livelihoods debates, while at the same time providing an information base for those concerned with local development. In this context, it is desirable to generate information and analyse to what extent Non Governmental Organizations programmes have been able to reduce poverty of women and vulnerability by; increasing capital/asset formation at the household level, improving household and enterprise incomes, enhancing the capacity of individuals and households to manage risk, increasing enterprise activity within households, expanding employment opportunities for the poor in non-farm enterprises, empowering women and improving the accessibility of other financial services at the community level, which is also the need of the hour.
1.4 Conceptual Framework

Certain concepts used in this study are spelt out below;

1.4.1 The Concept of Livelihood Security

Rural poverty reduction is not a simple task. Policies and programmes necessarily rest on assumptions about how people live, what they need, and how they will respond to new incentives, regulations and opportunities. Livelihood analysis helps to improve; our understanding of what is really happening in people’s lives, what enables some, but not others, to escape from poverty, and how people are affected by policy. Over 35 per cent of the rural population in India is living in poverty, deprived of basic amenities and food security. They are either unemployed or under-employed and this is the primary cause of poverty. Most of them are illiterate, suffer from ill-health, suppressed by vested interests and are deprived of their due share and rights in the development due to poor governance. They are often addicted to alcohol, narcotics and other vices, which further demotivate them from involving themselves in sustainable livelihood activities.

In India majority of the rural families are depend on agriculture for their livelihood. However, due to denudation of natural resources, sub division of their land holdings and fluctuations in climatic conditions, the income from agriculture has been dwindling steadily. Furthermore, introduction of new technology and farming practices have given tremendous benefits to resourceful and educated farmers on one hand, while depriving the small land holders of such benefits on the other hand.

In agriculture sector women contribute 65 to 70 per cent of the labour. As most of them are illiterate and unable to attend formal training courses leaving their domestic responsibilities, rural women trail in adopting new technologies and in taking advantage of modern scientific and information technologies. Further, adding to their burden, as they are already suffering from drudgery, ill-health, suppression and deprivation of their basic rights and status in the society. Therefore, women empowerment should be an important and integral component
Livelihood as always more than just a matter of finding or making shelter, transacting money and preparing food to put on the table or exchange in the market place. It is equally a matter of the ownership and circulation of information, the management of social relationships, the affirmation of personal significance and group identity and the inter relation of each of these tasks to the other. All these productive tasks together constitute a livelihood.

Livelihood is also about creating and embracing new opportunities. While gaining a livelihood, or attempting to do so, people may, at the same time, have to cope with risks and uncertainties, such as erratic rainfall, diminishing resources, pressure on the land, changing life cycles and kinship networks, chaotic markets, increasing food prices, inflation and national and international competition. These uncertainties, together with new emerging opportunities, influence how material and social resources are managed and used and on the choices people make.

Until recently, the dominant view was that rural residence necessarily implies reliance on farming as a means of income. Rural areas were seen as primarily the production site for agriculture and rural development was perceived as derivative of agricultural development. Policies for the development of rural areas, when recognized as a relevant policy domain, focused solely on farming, and neglected other rural economic activities. Policy perceptions and visions about farming and the development of the agricultural sector have been long dominated by the paradigm of agricultural modernization which advocates improving farm production through the use of more and improved technologies and more financial investments. This approach is exemplified in the Green Revolution approach also.

Sustainable livelihood concepts are increasingly being used by governments and international organizations, such as the World Bank through its Community-Drive Development. Approach and its Rural Development Strategy
(2002), The International Fund for Agricultural Development (IFAD) through its Rural Poverty Report (2001) and FAO, through its strategic Framework 2005-2015. FAO, with its unique mandate on agriculture (including forestry and fisheries) and rural development is in a strategic position to find ways and means to help improve the livelihoods of rural dwellers in a sustainable manner. For this purpose, it has gradually incorporated a more holistic perspective in its normative and operational activities that will help in identifying the complementary synergies and opportunities for cooperation that will increase the effectiveness of development interventions aimed at enhancing rural livelihoods. DFID (Britain’s Department for International Development) stresses that there are many ways of applying livelihood approaches but that there are six underlying principles to all these approaches, where in, poverty focused development activity should be:

1. **People-Centered:** Sustainable poverty elimination will be achieved, only if, external support focuses on; what matters to people, understanding the difference between groups of people and working with them in a way that is congruent with their current livelihood strategies, social environment and ability to adapt.

2. **Responsive and participatory:** Poor people themselves must be key actors in identifying and addressing livelihood priorities. Outsiders need processes that enable them to listen and respond to the poor.

3. **Multi-level:** Poverty elimination is an enormous challenge that will only be overcome by working of multiple levels, ensuring that micro level activity informs the development of policy and an effective enabling environment and that macro level structure and processes support people to build upon their own strengths.

4. **Conducted in partnership:** With both the public and private sector.

5. **Sustainable:** There are four key dimensions to sustainability; economic, institutional, social and environmental sustainability. All are important and a balance must be found between them.

6. **Dynamic:** External support must recognize the dynamic nature of livelihood strategies, respond flexibly to changes in people’s situation and develop long-term commitments.
1.4.2 Definitions of Livelihood

Conceptually, ‘Livelihoods’ denotes the means, activities, entitlements and assets by which people make a living. Assets, are defined as: natural / biological (i.e., land, water, common-property resources, flora, fauna); social (i.e., community, family, social networks); political (i.e., participation, empowerment-sometimes included in the social category); human (i.e., education, labour, health, nutrition); physical (i.e., roads, clinics, markets, schools, bridges); and economic (i.e., jobs, saving, credit). The sustainability of livelihoods becomes a function of how men and women utilize asset portfolios on both a short and long-term basis. Sustainable livelihoods are those that are: able to cope with and recover from shocks and stresses such as drought, civil war, policy failure through adaptive and coping strategies. One can describe a ‘livelihood’ as a combination of the capabilities and resources people have (including social, human, financial, natural and material assets) and the activities they undertake in order to make a living and to attain their goals and aspirations.

A livelihood is sustainable when people cope with and recover from shocks and crises (Eg. seasonal, environmental and economic) and can maintain or enhance their capability and assets both now and in the future, while not undermining the natural resource base. The sustainable livelihoods approach is a way of thinking about the objectives, scope and priorities for development work. The approach puts people at the centre of development work. And it attempts to understand socio-economic development and resource from this human perspective.

The Development Alternatives (DA) approach encompasses activities intended to help economically disadvantaged members of society to meet their daily subsistence needs in a manner that is dignified, locally appropriate and environmentally sustainable. A job something you have to do to earn money but a sustainable livelihood is a healthy way of living.
Sustainable livelihood creation basically translates into the creation of livelihoods that empower individuals to earn enough money to provide for basic amenities such as food, clothing and shelter. It also enables people to lead a life of dignity in a sustainable manner. Development workers, talk about sustainable livelihoods at a very cerebral level, but for the people here it is about survival. A livelihood is to keep the household going. Livelihoods are ways of keeping oneself meaningfully occupied by using one’s endowments (human and material) to generate adequate resources to meet the requirements of the household in a sustainable manner.

A livelihood comprises the capabilities, assets (stores, resources, claims and access) and recovers from stress and shocks maintain or enhance its capabilities and assets and provide sustainable livelihood opportunities for the next generation and which contributes net benefits to other livelihoods at the local and global levels and in the long and short run (Chambers and Conway, 1992).

A livelihood intervention (livelihood promotion) is a conscious effort by an agency or an organization to promote and support livelihood opportunities, usually for a large number of people. Livelihood intervention is more than income enhancement. It is about increasing economic power of people. It is facilitating asset creation, capacity building and access to opportunities. It is building securities.

1.4.3 Livelihood Framework

The module gives the analytical framework for examining and documenting livelihoods and their transformation. We begin by disentangling the component parts of livelihoods and gradually integrate these together and build up the framework.

DFID stresses the importance to livelihoods of capital assets and distinguishes five categories of such assets, natural, social, physical, human and financial. It also stresses the need to maintain an outcome force, thinking about
how development activity effects upon people’s livelihoods, not only about immediate programmes outputs. An analysis of livelihoods needs to take into account the ways in which people use and organise access to resources, deal and negotiate with institutions, and live and work in a particular socio-cultural-economic and historical context, which itself is the product of a particular configuration of global and local processes.

**Figure- 1.1**

**Configuration of Resources**

Livelihoods can only be understood if we take into account of, and examine, the locally specific contexts in which they occur. So we need, for instance, to examine the interrelations between the processes, which operate at various scale or levels that impinge on livelihoods. The figure above -adapted from DFID – schematically presents the various components of an analytical framework to analyse livelihood (Carney, 1998; Scoones, 1998; and Ellis, 2000). Usually, livelihood analysis begins with the taking stock and specifying the key resources people have at their disposal. Resources are a key component of livelihood. They may be tangible resources (such as land or cattle) but many are non-tangible. For examples, one could think about policies or law as resources around which people’s livelihoods revolve.
The aforesaid information reveals that Non Governmental Organizations play a crucial role in mobilizing and motivating the rural poor to take advantage of the ongoing programmes through their meaningful participation. Many Non Governmental Organizations have undertaken livelihood development programmes for women empowerment, however, there are hardly any empirical evidences on the impact of the programmes on capital improvement. BAIF is one such Non Governmental Organizations which has undertaken livelihood developmental programmes in Dharwad district.

1.4.4 The Concept of Sustainable Rural Livelihood (SRL)

The concept of Sustainable Rural Livelihood (SRL) is an attempt to go beyond the conventional definitions and approaches to poverty eradication. Earlier efforts were found to be too narrow because they focused only on certain aspects or manifestations of poverty, such as low income, or did not consider other vital aspects of poverty such as vulnerability and social exclusion. It is now recognized that more attention must be paid to the various factors and processes which either restrain or enhance poor people’s ability to make a living in an economically, ecologically and socially sustainable manner. The SRL concept offers a more coherent and integrated approach to poverty alleviation. To achieve sustainable rural livelihoods different livelihood asset capital such as human capital, physical capital, natural capital, social capital and financial would play a greater role to cope with and recover from shocks/ stress and maintain or enhance the individual capabilities and assets both in present and in the future without degrading the natural resource base.

1.4.5 Concept of Beneficiaries

A beneficiary in the broadest sense is a natural person or other legal entity who receives money or other benefits from a benefactor. In the context of development aid, the term "beneficiaries" refers to the persons and the communities that utilize the programmes outputs, i.e., the entities that development-aid programmes attempt to empower by dispensing development assistance or humanitarian relief. Some publications and speakers improperly use
the term "beneficiary" to refer to an organization receiving a donation to be used for the benefit of such an entity. Although this usage is inspired by the principle, accurate in other contexts, that the entity that receives a donation is the beneficiary of that donation, the usage is ambiguous in the development-aid context, where the identities of the donation's ultimate, substantive recipients are distinct from that of the immediate, formal recipient.

1.4.6 Concept of Participation

The concept of participation is concerned with ensuring that the intended beneficiaries of development programmes and programmes are themselves involved in the planning and execution of those programmes and programmes. This is considered important as it empowers the recipients of development programmes to influence and manage their own development - thereby removing any culture of dependency. It is widely considered to be one of the most important concepts in modern development theory. The UN System Network on Rural Development and Food Security describes participation as: “one of the ends as well as one of the means of development” Participation is “a process through which stakeholder’s influence and share control over development initiatives, decisions and resources which affect them.” Participation can take different forms, ranging from information sharing and consultation methods, to mechanisms for collaboration and empowerment that give stakeholders more influence and control.

1.4.7 Concept of Sustainability

The word sustainability is derived from the Latin sustinere. Dictionaries provide more than ten meanings for sustain, the main ones being to “maintain”, "support", or "endure". However, since the 1980s sustainability has been used more in the sense of human sustainability on planet Earth and this has resulted in the most widely quoted definition of sustainability and sustainable development, that of the Brundtland Commission of the United Nations on March 20, 1987: “sustainable development is development that meets the needs of the present without compromising the ability of future generations to meet their own needs. A sustainable approach to development is one which takes account of economic,
social and environmental factors to produce programmness and programmes which will have results which are not dependent on finite resources. Something which is sustainable will not use more natural resources than the local environment can supply; more financial resources than the local community and markets can sustain; and will have the necessary support from the community, government and other stakeholders to carry on indefinitely.

1.5 Objectives of the Study

The present Study is based on the following specific objectives:

1. To study the emergence and functions of Non Governmental Organizations in India in general and in Karnataka in particular.
2. To study the correlation between Non Governmental Organizations and improvement of livelihood security of women.
3. To analyze the impact of Non Governmental Organizations programmes on the income and employment generation of women beneficiaries in the study area, and
4. To analyze the profile of Non Governmental Organizations women beneficiaries involved in different livelihood activities.

1.6 Hypotheses

The following hypotheses have been framed to test the objectives;

H1 – Non Governmental Organizations build the capacity of women to manage risks by increase in savings and its utilization

H2 - There is a positive correlation between Non Governmental Organizations women development programmes and livelihood security, improvement of gender awareness.

H3 – Non Governmental Organizations programmes have helped to cross the poverty line and participation in decision making process of rural women.
1.7 Research Methodology

To investigate the objectives and verify the hypotheses at field level, a sample survey has been undertaken by following multi-stage purposive random sampling design in selection of women beneficiaries in the study area (Dharwad district). To collect the primary information 300 respondents are selected. Factual opinions are collected from the Non Governmental Organizations officials and functionaries. A combination of both the analytical and descriptive design is employed for the present study. Efforts have been made to collect the primary data by attending group meetings and personal visits. Field investigations and direct observations have been undertaken in order to identify and extract quantitative as well as qualitative changes that were taking place and to elicit the perspectives of the poor women. Some of the sources of secondary data for the study are; existing literature and data in websites, various publications of Central, State and Local Governments, Non Governmental Organizations and other sources like books, magazines, newspapers, reports, articles, seminar papers published by universities and research institutions. Statistical techniques like t-test have been used to analyse the data wherever necessary to find out the percentages and growth rates.

1.8 Scope of the Study

Women play a significant and crucial role in development of agriculture and allied activities including, horticulture, post harvest operations and agro-forestry. Thus, in all rural development activities more attention is being given to women participation and their development. Considering the significant role played by the Non Governmental Organizations in providing their services to the people especially rural women, an attempt has been made in the present study to analyze the impact of Non Governmental Organizations programmes on livelihood activities taken by the poor women in Dharwad District.

1.9 Selection of Taluks

Non Governmental Organizations have implemented livelihood improvement activities in two taluks of Dharwad district namely Hubli and Kalghatgi. Hence these two taluks have been purposively selected for the study.
There are five taluks in Dharwad district, out of which BAIF has selected Hubli and Kalghatgi taluks for the implementation of developmental programmes. Five villages selected from each of these taluks based on the criteria of maximum number of beneficiaries under BAIF programmes. Five villages from each taluk were selected. Thus, Ten villages were purposively selected namely Polikoppa, Channapura, Thiramalakoppa, Kurudikeri, Kamplikoppa, from Hubli taluka and Surshettikoppa, Bogenagarakoppa, Kamadhenu, Gangigatti, Sutagatti, from Kalghatgi taluka.

1.10 Selection of Non Governmental Organizations
Non Governmental Organizations like BAIF, IDS have undertaken developmental programmes in Dharwad district are purposively selected, these are supporting different livelihood activities. They have assisted more than 2500 poor beneficiary families in Dharwad district.

Dr. Manibhai Desai who was assigned the responsibility of management, worked closely with the villagers to tackle their problems. He established the Bharatiya Agro Industries of Foundation (BAIF), a non-profit, Public Charitable Trust in 1967 to replicate his experiences in rural development. BAIF has now been renamed as BAIF Development Research Foundation.

To create opportunities of gainful self employment for the rural families, especially disadvantaged sections, ensuring sustainable livelihood, enriched environment, improved quality of life and good human values. This is being achieved through development research, effective use of local resources, extension of appropriate technologies and upgradation of skills and capabilities with community participation. BAIF and other Non Governmental Organizations are non-political, secular and professionally managed organization.

1.11 Non Governmental Organizations and Development Strategy
To address the problems of the poor families who live in a heterogeneous society. BAIF has developed the following strategy.
1. Consider each BPL family as the unit of development.
3. Blend development with applied research and training.
4. Promotion of people’s organizations for programme, implementation and sustainability.
5. Ensure empowerment of women and community health for better quality of life, and
6. Integrate environmental protection with livelihood programmes.

Dr. Manibhai Desai management training centre at Warje in Pune aims at transfer of technologies and replication of the successful programmes on a wider scale. Apart from tailor made short duration training modules, demonstrations are also organized at BAIF campuses at Urulikanchan (Maharashtra), Lakkihalli (Karnataka), Vansda, Nanodra and Krihi Vigyan Kendra, Chaswad (Gujarat). Several documentary films and books have been brought out to promote various technologies on natural resource management and environmental protection. BAIF is publishing a House Journal and Newsletter to share its field experiences with other organizations. BAIF is recognized as a Research Institution by Indian Council of Agricultural Research and Ministry of Science and Technology, Government of India, University of Pune and South Gujarat University, Surat. Women empowerment has been initiated through drudgery reduction, gender sensitization and capacity building after formation of self help groups. Activities like safe drinking water, smokeless woodstoves, installation of flour mills, primary health care, hygiene and sanitation, nutritional gardens and skill oriented training are being promoted to reduce drudgery. Gender sanitation is being initiated to ensure that women are positively impacted by development programmes and are given equal opportunities to get their due status in society.

Subsequently, they are encouraged to come up with individual and group enterprises to generate income opportunities apart from contributing to their own agriculture and livestock husbandry. Over 8000 self help groups are associated
with various programmess. Many women have also assumed leadership in their community, cooperatives and Panchayat Raj Institutions. Hence the Non Governmental Organizations are purposively selected for the study.

1.12 Variables used

1. Extension participation
2. Annual income
3. Mass media participation
4. Asset holding
5. Training
6. Family size
7. Aspiration level
8. Employment
9. Livelihood Security

1.13 Limitations of the Study

The following are some of the limitations of the study
1. The present study has been conducted in two taluks of Dharwad district namely Hubli and Kalghatgi only.
2. The study is confined to 300 respondents only.
3. Only women beneficiaries are interviewed.
4. The data has been collected from 2001-02 to 2012-13.

1.14 Chapter Scheme

The present study is presented in seven chapters. The chapter scheme of the present study is as follows:

Chapter – 1 : Introduction

The first chapter is prolegomenon in nature; it includes objectives, hypothesis and methodology adopted in the study. This chapter serves as the foundation on the basis of which the other chapters of the study are developed.
Chapter – II: Theoretical Framework and Review of Literature

The second chapter deals with theoretical framework and review of the previous studies concerned to subject matter. In this chapter a brief review of research studies conducted by individual researchers and research institutions on Non Governmental Organizations and women development in India and also in Karnataka State has been presented.

Chapter – III: Non Governmental Organizations and Development of Women in India– An Overview

This chapter deals with the Non Governmental Organisations and the development of women in India. A detailed State-wise and year-wise analysis of the Non Governmental Organizations programmes will be presented in this chapter.

Chapter – IV: Non Governmental Organizations and Development of Women in Karnataka – An Overview

This chapter represents the performance of Non Governmental Organizations programmes in Karnataka state. It includes the objectives, functions and different programmes of the Non Governmental Organizations in Karnataka.

Chapter – V: Development Programmes of BAIF and IDS Non Governmental Organizations- An Analysis

This chapter deals with the women empowerment through development programmes of BAIF and IDS Non Governmental Organisations. And also highlights the year wise progress of BAIF and IDS Non Governmental Organisations.

Chapter – VI: Impact of Non Governmental Organizations on Livelihood Security of Women Beneficiaries- Case Study Analysis

An attempt is made in this chapter to analyse the socio-economic profile of the sample respondents in Dharwad District. A detailed analysis is presented in this chapter. This chapter is considered as focal chapter of the present study.
Chapter- VII: Summary, Major Findings of the Study and Suggestions

The last chapter sets out a summary, and presents the major findings of the study. It also attempts to indicate the possible changes in the procedures of Non Governmental Organizations programmes for the community empowerment, which called for the fuller realization of the objectives as originally envisaged.

References


