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. As far as the women development is concerned there are both theoretical and empirical studies, particularly with reference to developing countries.

2.1 Theoretical Framework

John Rawls’ interpreted his ideas on justice and equity in rigorous economic framework particularly through the tools of welfare economics initiated by Pareto. In his book entitled “A Theory of Justice” John Rawls argues that a just arrangement of society is that in which individuals would choose if they were uninfluenced by their own purely personal vested interests. As a metaphor for this disinterested state, individuals are imaged to enter into an agreement or social contract, about the nature of society while behind a “veil of ignorance which prevents them from knowing what position (in terms of sex, race, ability and so on) they will occupy in the society. The characteristics of Rawlsian institution are such as:

1) Each individual would enjoy equal rights to maximum amount of personal freedom compatible with the freedom of other individuals,

2) All inequalities in society would - a) be derived from positions open to free competition; and b) be justified only in so far as the inequalities operated to everyone’s advantage.

John Rawls has mentioned in his study of “A Theory of Justice” two important principles. The First principle states “Each person is to have an equal
right to the most extensive total system of equal basic liberties, compatible with a
similar system of liberty for all”. The second principle accepted inequality and
held that “social and economic inequalities are to be so arranged that are both –

(a) To the greatest benefit of the least advantaged, consistent with the
just saving principles; and

(b) Attached to offices and positions open to all under conditions of fair
equality of opportunity”.

The characteristic related to inequalities operated to everyone’s advantage
is called as “different principle” by Rawls and from this the optimisation
techniques in economics can be interpreted.

The adoption of the different principle by individuals in the original
position may be explained in terms of the ‘Maxmin’ strategy which is used in
‘Game Theory’. Further the principle ensures each individual of the greatest
possible protection against the risk being the poorest member of the society. The
Rawlsian system recognises the imperfections of the market which is at every
point a deviation from the perfect competitive model, but still feels that the actual
system is more or less competitive and is, therefore, not only efficient but also is
consistent with equal liberties and a fair equality of opportunities. Gandhi laid
stress on individual behaviour through attitudinal change so that individuals are
ready to sacrifice their belongings to accept voluntary poverty. Justice through
income inequality is not acceptable to Gandhi where as Rawls difference principle
allows unequal positions which may be better for the society.

From the above analysis we may come to the conclusion that, equality of
opportunity in the strict economic framework is based on competitiveness in the
classical sense. It makes competitiveness into a virtue and tends to subvert other
values such as those of tolerance, amity, generosity, etc. Theoretically economic
laws are tried to be framed avoiding any sort of value judgment in the economic
analysis. In the absence of level playing field equality of opportunity, however, is
abandoned and the concept of welfare state is accepted. Thus we see that there is
always some confusion and anomaly in interpreting economic justice in the neo-classical and Rawlsian cases.

In the case of Neo-classical school we have seen that through uncontrolled capitalism the basic objective, i.e., the efficient allocation of resources is achieved. Thus, there is some sort of trade-off between the basic objective and the restoration of economic justice for the greater section of population. In case of welfare economics normative approach assumes value judgements which are impossibility in positive economics.

Rawls just society is characterised by the fact that each individual would enjoy equal rights to the maximum amount of personal freedom compatible with the freedom of other individuals. In his opinion equality of opportunity carried to its limits leads to callous meritocratic society. But Rawls emphasis on acceptability for socially desirable inequality has very little operational meaning. The basic feature of Rawlsian system is the efficiency of the competitive system and on the basis he laid down his two main principles viz., (1) equal rights and equal basic liberties, (2) social and economic inequalities are to be arranged so that – (a) a less intensive liberty must strengthen the total system of liberty shared by all, and (b) a less than equal liberty must be accepted to those with “lesser liberty”.

Hence, the words like “less intensive liberty”, “lesser liberty” can in no way be quantified in economic sense and thus confusing. He does not formalise his ideas on justice in the framework of economic laws and rules. In a very simple approach his basic idea depends on certain human values namely honesty, love, truth, non-violence, etc., his supreme condition has always been welfare of mankind through trusteeship based on non-possession. Thus, his economic thinking on justice is limited with individual response towards societies good. Further, the behavioural pattern of various groups of the society is considered to be ideally sympathetic, non-possessional character and full of contentment. The result is that the property owners would utilise their property for the benefit of the
society. The voluntary approach of the people is responsible for converting exploitative class to non-possessional attitude-oriented class who will ultimately help in bringing justice to society. He sincerely believed that divine intention of man would bring real justice. So moral and spiritual forces are the guiding principles for the restoration of justice and equity. Gandhiji himself practised these guiding principles all through his life.

It is however, a very debatable point that whether one or two person’s change of heart brings such change to the man’s character or that of a community or class. With this theoretical background, here an attempt is made to review the empirical studies on the subject concerned.

According to McDowell (2002) the sustainable rural livelihoods (SRL) approach emerged in part as a reaction to “the post-Rio consensus”, which was the view that community management of natural resources was necessary to achieve sustainable development. Proponents of the SRL approach felt that this consensus was based on the incorrect assumption that rural areas of developing countries were made up of homogenous communities. It was further based on the assumption that, given the authority to do so, communities could successfully regulate the relationship between themselves and the environment in a way that achieved the objectives of sustainable development (McDowell, 2002). The assumptions of homogenous communities and their ability to self-regulate social-ecological systems became increasingly criticized as community-managed development projects faltered (Shackleton, et al., 2002). Sustainable livelihoods theory proposes an alternative view that stresses the importance of understanding processes of rural change by focusing on the heterogeneity of interests and power among different social groups within communities, with a consistent focus on marginalized groupings (Chambers and Conway, 1992; Carney, 1998; Scoones, 1998; McDowell, 2002). However, this in itself is not very different from the studies of inter and intra-community differentiation that characterised rural research in the 1980s and 90’s (e.g. Murray, 1981; Spiegel, 1995). Perhaps the main distinguishing feature of the approach is its attempt to understand poverty
and marginalisation in terms of access to (or exclusion from) livelihood assets, and in the role played by institutions in favouring some groups over others (Carney, 1998). Another feature of the approach is that individuals and/or households are viewed as acting rationally and creatively in pursuing a variety of livelihood goals that are of importance to them (Department for International Development, 1997). Chambers and Conway (1992) define a livelihood as comprising the capabilities, assets and activities required for a means of living. Capabilities, in this context refer to a person’s, or household’s ability to cope with stresses and shocks, and the ability to find and make use of livelihood opportunities (ibid.). Assets refer to the basic material and social resources that people have in their possession (Scoones, 1998). Activities refer to the ways in which capabilities and assets are combined to achieve livelihood outcomes. A livelihood is considered sustainable when it can cope with and recover from stresses and shocks, maintain or enhance its capabilities and assets, both now and in the future, while not undermining the natural resource base (Chambers and Conway, 1992; Carney, 1998; Scoones, 1998).

Scoones (1998) developed a conceptual framework to guide research into sustainable livelihoods. A slightly modified version was put forward by Carney (1998) to guide development aid policy, while McDowell (2002) proposed an adapted version of the model for use in resettlement policy. The framework (Figure 1) is based on the understanding that livelihoods result from the complex interaction of a dynamic set of factors that influence people’s livelihood choices. Particular attention is placed on the physical, socio-political, economic, institutional, and historical context in which livelihoods occur. Key elements of the model are: the vulnerability context, the stores of livelihood ‘capital’ that are available to people (alternatively referred to as assets), the institutional processes and organisational structures that influence access to these resources, the livelihood strategies that people adopt, and the livelihood outcomes resulting from these strategies. These elements are thought to be related in a variety of ways, all of which are highly dynamic. None of the arrows imply direct causality, although all imply a certain level of influence (Department for International Development,
Strength of the framework, in the context of this study, is that it places a strong focus on natural resources as productive assets in supporting rural livelihoods. A growing body of research shows that poor rural households often derive a significant share of their incomes from natural resource-based activities such as livestock husbandry, cultivation and the utilisation of ‘wild’ natural resources (Cavendish, 1999; Shackleton *et al.*, 2001; World Bank, 2002). Unfortunately, conventional socio-economic surveys often tend to omit the contribution of natural resources to livelihoods (Cavendish, 2002). This, according to McAllister (1999) is, in part, due to the methodological difficulties inherent in accurately recording this kind of data. Inter-disciplinary studies that combine conventional social survey methods with natural resource valuation methods are, therefore, important in providing a more realistic picture of total household production activities. The sustainable livelihoods approach encourages the use of multiple methods and provides an appropriate framework to facilitate such integration. The Sustainable Livelihoods Framework (SLF) is a normative model based on a developing theoretical understanding of how livelihoods work. Essentially deconstructive in nature, it seeks to present a graphic representation of the main factors that underpin, and/or influence, the creation of livelihoods. It is
also ‘systems-orientated’ in that it attempts to make explicit the nature of the relationships, and inter-relationships, between different factors. The SLF can be used both as a conceptual tool for improving scholastic understanding of livelihoods, or as a more applied tool to aid the identification of appropriate entry points for support of livelihoods. Five distinct, yet inter-connected, groupings of factors make up the SLF. These are:

1. The Vulnerability Context,
2. Livelihood Assets,
3. Transforming Structures and Processes,
4. Livelihood Strategies and
5. Livelihood Outcomes.

The Vulnerability Context

Work by Sen (1981) and others has shown that vulnerability is often a key component of poverty. With this in mind, the vulnerability context seeks to depict the dynamic ‘macro-environment’ influencing livelihoods. Understanding of the vulnerability context provides an insight into the kinds of factors that have the potential to negatively impact on people’s livelihoods. It draws attention to the fact that for many people, reducing vulnerability may be a key livelihood objective, in turn influencing their choice of livelihood strategy. Diversification of livelihood activities is thought to be one way in which people reduce their vulnerability (Ellis, 2000b). The vulnerability context also identifies arenas in which development agencies can assist in reducing vulnerability – by addressing the factors causing vulnerability, or by assisting people in strengthening their resilience to these factors. Vulnerability events (‘disturbances’) may be characterised into trends, shocks and seasonal events. Trends are slow-moving, often benign, changes in the macro-environment, the trajectory of which may be tracked with relative accuracy. These might include broader population trends, natural resource trends and/or national and international economic trends. Shocks, on the other hand, are typically impacts that are sudden, unpredictable, and traumatic (Chambers and Conway, 1992). Examples of shocks include: droughts, fires, epidemics, conflicts and/or sudden changes in the economy. Some
disturbances may be seasonal in nature. For example, it is not uncommon for communities practicing subsistence-type agriculture to experience a ‘lean period’ between harvests, when food stocks are depleted and hunger increases. Seasonality may also relate to commodity prices, production capabilities, access to natural resources and employment opportunities.

2.2 Livelihood Assets

Livelihood assets are the basic building blocks from which livelihoods are generated. The existence of, and degree of access to, livelihood assets is therefore important in influencing the livelihood options that people may, or may not, have. Although there is some debate concerning the categorisation of livelihood assets, the SLF portrays assets in terms of the following five forms of capitals.

2.2.1 Human Capital

Human capital refers to ability of people to work in terms of their education, health and skills. When using the household as a unit of analysis, human capital refers also to the size and quality of the ‘household labour pool’.

2.2.2 Natural Capital

Natural capital refers essentially to the resources found in the natural environment. These include land, water, soils, grasses, animals, trees, etc. as well as the biophysical processes that are needed to sustain them.

2.2.3 Financial Capital

Financial capital refers to the stocks and inflows of money people use to achieve their livelihood objectives. This might include savings and access to credit, and/or income earned directly, e.g. through employment, or indirectly, e.g. through welfare grants or remittances.

2.2.4 Physical Capital

Physical capital refers to basic infrastructure, services and equipment that are needed to support livelihoods.
2.2.5 Social Capital

Social capital refers to the social resources that people draw on in pursuit of livelihood objectives. These may include family and kinship networks, other forms of inter-household co-operation, membership of formalised groups, and the quality of leadership and the degree of cooperation within communities.

2.3 Transforming Structures and Processes

Transforming structures and processes refer to systems of local administration and socio-economic organisation as mediated through institutions, governance, policies, culture and legislation. They are considered important because they determine access to the various types of capital, to livelihood strategies and to decision-making bodies and sources of influence.

2.4 Livelihood Strategies

Livelihood strategies refer to the range and combination of activities that people undertake in order to achieve their livelihood objectives. The types of livelihood options that are available to people are thought to be influenced by the vulnerability context, the extent of livelihood assets and the nature of transforming structures and processes.

2.5 Livelihood Outcomes

Livelihood outcomes refer to the outcomes of people’s livelihood strategies. Five potential outcomes are identified in the SLF. These are increased income, increased well-being, reduced vulnerability, improved food security and more sustainable use of the natural resource base. Ideally, outcomes need to be informed by an understanding of livelihood objectives that in turn requires the use of Participatory Rural Appraisal (PRA) techniques (Chambers, 1983).

2.6 Non Governmental Organizations and Development Theory

The growing popularity of the Non Governmental Organizations in the development field seems to be strictly associated with the emergence in the last twenty years of a so called “New Policy” Agenda (Robinson, 1993; Moore, 1993;
Clayton et al., 2000). This agenda is, in turn, motivated by growing scepticism about the role of the state in development (Sanyal, 1994) and by concerns with the negative consequences of the “rent-seeking” behaviour of state bureaucrats (see Buchanan and Tullock, 1962; Buchanan, 1980).

Underlining the New Policy Agenda - an agenda which has deeply influenced both bilateral and multilateral actors - is the idea that private sector initiatives are intrinsically more efficient than public initiatives, so that private forms of intervention should be seen as the preferred carriers of policies aimed at increasing social welfare (Edwards and Hulme, 1996a: 961). Not only are Non Governmental Organizations regarded as more efficient, innovative, and dynamic than state bureaucracies, they are also seen as important for the institutionalization of mechanisms of democratic accountability similar to those which emerged in the liberal democracies of the West about one century ago. Democracy, it is argued, flourishes if it is sustained from below by a vibrant civil society (Putnam, 1993). Non Governmental Organizations contribute to keep elected officials “on their toes” and are therefore key ingredients in the process of democratic development in developing countries. Just like civil society organizations, Non Governmental Organizations are intermediate organizations positioned between the state and the market.

A distinction which is often drawn in the Non Governmental Organization literature is that between Non Governmental Organizations properly speaking and “Grass-Root Organizations” (GROs) (Edwards and Hulme, 1996). GROs are membership-based organizations. Non Governmental Organizations are professionally-staffed organizations aiming at “contribut[ing] to the reduction of human suffering and to development in poor countries” (Streeten, 1997: 194). They do this in various ways, e.g. by funding programmes, engaging in service provision and capacity building, contributing to awareness raising, promoting the self-organization of various groups. These organizations “serve” their constituencies but are not the “representatives” of (i.e. accountable to) their constituencies. The equivalent of an Non Governmental Organization in advanced
countries would be a charitable organization engaged, for example, in initiatives for the relief of the poor. While serving the poor, the leaders of this organization would not be necessarily elected by the poor nor would they be formally accountable to them. While Non Governmental Organizations are not accountable organizations, part of their mission is often that of stimulating the creation (through funding or other means) of grassroots organizations (Howes, 1997a). While mindful of this distinction, the remainder of this section will use the term “Non Governmental Organization” to designate both membership and non-membership based organizations.

Table – 2.1
Non Governmental Organizations in the Context of Changing Development Theory

<table>
<thead>
<tr>
<th>Development Theory</th>
<th>Main Development Idea</th>
<th>Role of NGOs</th>
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<tbody>
<tr>
<td>‘Modernization’ (key author: W.W. Rostow, 1960)</td>
<td>Transition from pre-capitalist conditions to modern capitalist growth and change.</td>
<td>NGOs are rarely mentioned</td>
</tr>
<tr>
<td>‘Dependency’ (key author: A. Gunder Frank, 1969)</td>
<td>Underdevelopment as a continuing condition of subordination after colonial exploitation of Third World ‘peripheries’ by Western ‘core’ countries.</td>
<td>Non Governmental Organizations are rarely mentioned, but social movements are often seen as positive forces for liberation and revolutionary change.</td>
</tr>
<tr>
<td>‘Institutionalism’ (key author: E.A. Brett, 1993)</td>
<td>Only by providing structural relationships and economic incentives will optimum conditions for development be achieved.</td>
<td>Non Governmental Organizations are seen as one of the three main institutional sectors with the right rules and incentives in place, and in optimum Circumstances and contexts, Non Governmental Organizations can have comparative advantages over the other two sectors in providing services.</td>
</tr>
<tr>
<td>Neoliberalism (key author (J. Sachs, 2004))</td>
<td>Making globalization work for the poor: market</td>
<td>Non Governmental Organizations are</td>
</tr>
</tbody>
</table>
### Table

| **Alternative development**  
(key author: J Clark, 1991) | mechanisms are the key to unlocking the potential of developing countries to develop economically.  
flexible agents of democratization and private cost effective service delivery. | Grassroots perspectives, gender equality, empowerment and bottom up participation are the key to sustainable and equitable development process.  
Non Governmental Organizations are critical actors in terms of their closeness to the poor and their ability to challenge top down, main stream development orthodoxies. |
| **Post-Development**  
(key author: A. Escobar, 1995) | The idea of development is itself an undesirable Western imposition on the rest of the world – we therefore need to abandon it.  
Non Governmental Organizations are agents of modernization destroying local cultures and economies only local social moments constitute useful sites of resistance to these processes |

### 2.7 Practice Theory

The actor-oriented approach paints a picture of poor people having power and agency, although subordinate, and underestimating the importance of the societal structures within which people are located. The actor theory therefore seeks to explain development outcomes in ethnographic terms, in which there are processes of negotiation between clients, local structures and institutions (ibid). Generally, the individual actor has the capacity to process social experience and strategize ways of coping with situations, even if under extreme coercion. No matter whatever uncertainty or constraints he/she might have faced with, social actors are ‘knowledgeable’ and ‘capable’. This implies that, despite the situation that actors may find themselves, exercise some kind of ‘power’, leverage or room to manoeuvre. They learn how to intervene in the flow of social events around them, and in one way or the other monitor the reactions of others to their behaviors (Giddens, 1984 cited in Long, 2001). Indeed the actor-oriented approach assumes that actors are capable when even under restricted situations, in formulating decisions and act upon them (Long, 1989). Hindess (1986) cited in Long (1989)
explained that reaching of decisions involves the explicit and implicit use of dialogue in the formulation of objectives and in presenting arguments for the decisions taken. That, this discursive means vary and are not simply inherent features of actors themselves but forms part of the different pack of knowledge and resources available to them. And since the social world is never as unitary as to be built upon one single type of discourse, it follows that however restricted actors choices may be, they always have alternative choices with regards to objective formulation and deployment of specific mode of action (ibid).

Long et al. (1992) cited in Gardner et al. (1996) refers to the notion of the human agency as the ability of people to actively engaged in shaping their own worlds, rather than their actions being determine beforehand by capital or the intervention of the state or any external body. They went further to emphasized that, the stress on the perspectives of actors rather than the ‘systems’ of which they are part, has always been central part of anthropologists. And that, these ideas have widely been taken up within development studies in recent times, partly perhaps because they point to constructive changes, which can be made into policies. Further explanations also suggest that “because the ‘developmental’ message is essentially optimistic: people are not wholly constrained by exploitative superstructures or the ‘world systems’; they are active agents and, if there is to be intervention, merely need to be ‘helped to help themselves” (motto of the British Overseas Development Administration in Gardner et al., 1996:59-60).

Derek Layder (1985) cited in Rubinstein (2001:6) defines structure as “an ongoing set of reproduced relations between particular social groups”. Social groups in this sense could be the rich and poor, men and women, ethnic minorities and majorities, indigenous and non-indigenous groups, etcetera. Structure can therefore, be referred to as the pattern of distribution of wealth and power in society, which constraint room of manoeuvre of poor and disadvantaged people. “Social resources are not ever present and ‘owned’, but must be appealed to in times of need” (McGregor, 1998:6), thus constraining the efforts of poor people.
2.8 The Poor as an Actor

The poor are seen as actors always manoeuvring to cope with their situation as they perceive it. They are always victims of natural calamities or an unjust social world. As a result, many of them try to make the best out of the opportunities that emerge and respond either negatively or positively towards changing situations. The acknowledgement of the agency of the poor is crucial in relation to the study of processes of poverty creation, [credit facilities being use as a tool in] poverty reduction, since the poor influence these processes and the character of their results (Engberg-Pedersen, 1998). He went further to illustrate that; one could not approach the investigation of the changes of poverty as the product of economic and political structures. It is therefore necessary in understanding how the activities of Non Governmental Organizations, local organizations and government institutions interact with the efforts of the poor in the bid to analyze the relationship between these institutions and the poor.

2.9 Women and Empowerment

Poverty manifests itself as a material deprivation, and its causes could be attributed to unequal power attribute, which characterize domestic relations. These relations position women as subordinate, and dependent on their men folks who have control over the resources (Kabeer 2003,). Women lack power, therefore empowerment of women is an issue that is emphasized on in the field of development in these days.

Kabeer (2003: 170) defines empowerment as “the processes by which those who have been denied the ability to make choices acquire such ability. In other words, empowerment entails a process of change”. She further went to indicate that empowerment could be explored closely through the following inter-related pathways: agency, resources and achievements. Agency in relation to empowerment implies the ability to actively exercise choice, which challenges power relations. Despite the fact that beliefs and values legitimate inequality, the process of empowerment can begin within (ibid). The ability of women to initiate their own non-farm activities will enable them to decide for themselves, since they
will have their own income which will give them the capacity to take decisions, protest, negotiate and bargain. Meanwhile, agency is exercise not in the abstract but through the mobilization of resources, which are the medium of power (ibid). Men have authority over women in so far as institutional rules, norms and conventions are concern. Therefore, women’s ability to gain access to resources is as important in processes of empowerment as the resources themselves. Empowerment requires a change in the conditions on which resources are acquired likewise an increase in access to resources (Kabeer, 2001). The ability to have access to non-farm activities might improve women agency within the family. The reason being that, the non-farm activities would serve as an independent source of income for the family livelihood and hence a stronger ‘fall-back’ position to bargain/or negotiate from (opcit).

Women’s capabilities and their potential for living the lives they want, comes as a result of their access to resources and agency. This will give them the capability to build their livelihoods. Achievement in this case refers to the extent to which women potentials in terms of resources and agency are realized or fail to be realized. In other words, it is the outcome of their effort (ibid). Therefore women non-farm activities are seen as evidence of progress in women empowerment, especially in situations where it is seen as contributing to their sense of independent (ibid) and not only serving as a livelihood strategy.

The household is complex, culturally varied, and guided by dynamic set of institutional arrangements. Rural households are therefore shaped by several factors. In Ghana and especially Nandom, culture plays a major role in the organization of domestic activities. Women do not take part in the decision-making process. But the ability of a woman to provide for the family economically may give her the opportunity to influence household’s decisions. To gain the chance to have a say in decision-making, a good number engaged themselves in non-farm activities as a source of income to be able to contribute to the household welfare needs. In other words, their ability to contribute to the household welfare needs would afford them a minimum control and power in family decision-making
process, which would lead to their empowerment. “Advocates of resource theory have … suggested that when women make substantial economic contributions to the household, power and control in decision-making will shift in their favour” (Blood and Wolfe 19960; Blumstein and Schwartz 1983; Green and Cunningham 1976, all cited in Commuri et al., 2005:185). The ingenuity in these women to be able to negotiate with the existing cultural factors in order to contribute to household decision-making process enables them to play the role of social actors. Other factors that have greater influence on rural household decisions are: control and access to human, natural, productive … and social factors (Bebbington; de Hann; Valdivia, 2001b in Valdivia et al., 2001), markets, institutions and the political environment (Ellis, 1993 … in Valdivia et al. 2001). Despite the existence of the aforementioned obstacles which may be confronting rural women, they still manoeuvre their way through provided they have differing varieties and densities of networks. They develop various ways and means to be able to exploit available opportunities. This implies that, even though rural women are denied the opportunity in taking part in household decisions, regain it when they are able to contribute to the household welfare needs.

Narayan (2005) explained empowerment to mean the expansion of freedom of choice and action to shape one’s life, that is, the control over resources and decisions. Unfortunately, women freedom is mostly always curtailed by factors such as local culture, which positioned them in a subordinate position in relation to their men folks. Subordination is often embedded in a culture of unequal institutional relations. So therefore an institutional definition of “empowerment is the expansion of assets and capabilities of … [women] to participate in, negotiate with, influence, control, and hold accountable institutions that affect their lives” (ibid: 5). From the above definition, it could be deduced that women are usually found in a subordinate position within society as a whole or even in the household. Narayan concluded that this definition places more emphasis on institutions and interaction between poor women and more powerful actors. There is therefore the need to adopt a theoretical framework as shown below which clearly outlines the
key factors that facilitate or constrain poor women efforts to improve their own well-being and thus leads to development.

**Figure – 2.2**

An Overview of the Theoretical Framework

<table>
<thead>
<tr>
<th>Opportunity Structure</th>
<th>Agency of the Poor</th>
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<tbody>
<tr>
<td><strong>INSTITUTIONAL CLIMATE</strong></td>
<td><strong>INDIVIDUAL ASSETS AND CAPABILITIES</strong></td>
</tr>
<tr>
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<td><strong>COLLECTIVE ASSETS AND CAPABILITIES</strong></td>
</tr>
<tr>
<td><strong>DEVELOPMENT OUTCOMES</strong></td>
<td></td>
</tr>
</tbody>
</table>

The first block represents the opportunity structure that poor women face, while the second block depicts the capacity for agency of poor women. Thirdly is the development outcomes block which comes as a result of the combination of the first two blocks. Narayan explained the opportunity structure to mean the institutional or social rules and norms within which women pursue their interest. These institutional rules and norms could be local culture which positioned both men and women at different levels. Therefore the removal of both formal and informal institutional barriers which hinder poor women from taking actions in order to improve their well-being is necessary.

Social and political structures, which perpetuate unequal power relations also needs to be changed (ibid). Ellis (2000) alludes that institutions are the formal rules, conventions, and informal codes of behavior, which constraints on human interaction. Agency on the other hand, Narayan said is the capacity of actors (poor
women) to take purposeful action, which is a function of both individual and collective assets and capabilities. Therefore the empowerment of poor women is a product of the interaction between the agency of these women and the opportunity structure in which this agency is exercised (ibid). Empowerment is fundamentally a relational concept, coming into view out of the interaction between women and men and the environment. This takes place through the rules, resources, norms and processes governing the interaction between poor women and powerful actors (ibid). The empowerment of poor women therefore calls for changes in institutional and organizational processes which seek to position women differently from men.

Poor women’s assets and capabilities are usually conceptualized as individual attributes, and that the collective capabilities and organizations are often necessary in helping poor women break through constraints of powerlessness (ibid). Embedded in a culture of inequality, poor women need a range of assets and capabilities to negotiate and influence the men folks in order to increase their own well-being. Assets in this case, refer to material assets, both physical and financial. They are the basic building blocks upon which individuals/households are able to undertake production, engage in labor market, and participate in reciprocal exchanges with other individuals/households. These may be described as stocks of capital that are able to generate the means of survival of the individual/household when used either directly or indirectly (Ellis, 2000). Examples are land, livestock, housing etcetera, which enable poor women to withstand shocks and expand their horizon of choices. Capabilities on the hand are inherent characteristics which enable an individual to use his/her assets differently to increase their well-being. These capabilities could either be human (good health, education, etc), social (social belonging, leadership, relations of trust, etc), psychological (self-esteem, ability to imagine and aspire, etc) or political (necessity to represent oneself/others, access information, form associations, etc) (opcit).

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Figure – 2.3
Non Governmental Organizations Close the Governance Gap

From the above analysis we may come to the conclusion that, equality of opportunity in the strict economic framework is based on competitiveness in the classical sense. It makes competitiveness into a virtue and tends to subvert other values such as those of tolerance, amity, generosity, etc. Theoretically economic laws are tried to be framed avoiding any sort of value judgement in the economic analysis. In the absence of level playing field equality of opportunity, however, is abandoned and the concept of welfare state is accepted. Thus we see that there is always some confusion and anomaly in interpreting economic justice in the neo-classical and Rawlsian cases.
In the case of Neo-classical school we have seen that through uncontrolled capitalism the basic objective, i.e., the efficient allocation of resources is achieved. Thus, there is some sort of trade-off between the basic objective and the restoration of economic justice for the greater section of population. In case of welfare economics normative approach assumes value judgments which are impossibility in positive economics.

Rawls just society is characterized by the fact that each individual would enjoy equal rights to the maximum amount of personal freedom compatible with the freedom of other individuals. In his opinion equality of opportunity carried to its limits leads to callous meritocratic society. But Rawls emphasis on acceptability for socially desirable inequality has very little operational meaning. The basic feature of Rawlsian system is the efficiency of the competitive system and on the basis he laid down his two main principles viz., (1) equal rights and equal basic liberties, (2) social and economic inequalities are to be arranged so that – (a) a less intensive liberty must strengthen the total system of liberty shared by all, and (b) a less than equal liberty must be accepted to those with “lesser liberty”.

Hence, the words like “less intensive liberty”, “lesser liberty” can in no way be quantified in economic sense and thus confusing. He does not formalize his ideas on justice in the framework of economic laws and rules. In a very simple approach his basic idea depends on certain human values namely honesty, love, truth, non-violence, etc., his supreme condition has always been welfare of mankind through trusteeship based on non-possession. Thus, his economic thinking on justice is limited with individual response towards society’s good. Further, the behavioural pattern of various groups of the society is considered to be ideally sympathetic, non-possessional character and full of contentment. The result is that the property owners would utilize their property for the benefit of the society. The voluntary approach of the people is responsible for converting exploitative class to non-possessional attitude-oriented class who will ultimately help in bringing justice to society. He sincerely believed that divine intention of
man would bring real justice. So moral and spiritual forces are the guiding principles for the restoration of justice and equity.

It is however, a very debatable point that whether one or two person’s change of heart brings such change to the man’s character or that of a community or class. With this theoretical background, here an attempt is made to review the empirical studies on the subject concerned.

2.10 Review of Empirical Studies

A brief review of empirical studies on the Non Governmental Organizations and improvement of livelihood security of women beneficiaries is presented here below;

Bharathi (2005)\(^1\) in her study on assessment of entrepreneurial activities promoted under NATP on empowerment of women in agriculture, reported that 44.2 per cent of the respondents were illiterates followed by 23.3 per cent had high school level education, 13.3 per cent had primary level and middle school level education and the remaining 5.8 per cent had completed their education up to college level. Annul income.

Soundarapandian (1991)\(^2\) found that out of 100 sample beneficiaries, 96 respondents had the annual income below Rs.4800 before the implementation of TRYSEM. After receiving the benefits from the programme 71 respondents of the total sample beneficiaries crossed the poverty line.

Mundra and Kothari (1992)\(^3\) studied the impact of TRYSEM on women beneficiaries could earn Rs.60.00 to Rs.323.00 per month through engaging themselves in trades in which they were trained. Fifty per cent of them were found earning below Rs.100.00 per month. Seventy per cent of tribal women were earning below Rs.100.00 per month. Where as, 50.00 per cent of non-tribal women were found earning between Rs.100.00 to Rs.200.00 per month.
Deepak (2003) in his study revealed that 36.00 and 40.00 per cent of the beneficiaries and non beneficiaries belonged to semi-medium income group respectively. Nearly 1/3rd (32.00%) of the beneficiaries and 29.33 per cent of the non beneficiaries belonged to low income group. An equal per cent (20.00%) each of beneficiaries and non beneficiaries belonged to medium income group. Very less per cent of the beneficiaries and non beneficiaries belonged to high income group.

Savitha (2004) revealed that 45.50 per cent of the respondents had low income followed by medium and high income constituting 28.28 per cent and 25.70 per cent respectively in Dharwad district.

Ingle and Dharmadhikari (1987) reported that 90 per cent of the agricultural women laborers had family members upto 5 only. Out of which 40 per cent were with 1 to 3 family members and 50 per cent with 4 to 5 members.

Kamalakannan (2007) found that majority (64%) of the women workers were married, 16 per cent of the respondents were unmarried followed by 12 per cent were separated from their husband and very less (8%) of the respondents were widows.

Nukapur (2002) in an attempt to know the participation of rural women in wool production in Dharwad district revealed that majority of the rural women had extension participation (68.67%) followed by high and medium participation i.e. 26.67 per cent and 4.66 per cent respectively.

Savitha (2004) conducted a study to know the role of rural women in Animal husbandry in Dharwad reported that 59.00 per cent of respondents had low extension participation followed by high (38.00%) and medium (3.30%) level of extension participation.

Senthamarai et al. (1997) from their study concluded that less than 3/4th (70.83%) of the respondents had low level of mass media exposure followed by
medium (30%) and high (25.83%) levels. A very less per cent (5.34%) of them had high level of mass media participation. Remaining 51.66 per cent of them had no mass media participation. Opined that 44.00 per cent of the beneficiaries had medium level of mass media participation.

Sultana (2001)\textsuperscript{11} has made an attempt to analyse achievements and failures of the Government and Voluntary Agencies in Kerala in the spheres of health and education. It was found that the Voluntary Organization Banwasi Sewa Ashram is working more effectively in the field of education rather than the Government department, where as in the case of health, both Voluntary and Government Organizations failed to reach the tribal people because the tribals continue to view the modern system of medicine with superstition and contempt.

Savitha (2004)\textsuperscript{12} revealed that majority (62.00%) had low mass media participation followed by high participation (34%) and medium level (3.30%) of mass media participation.

Rao (1994)\textsuperscript{13} reported that farm women were interested to have training both in mulberry cultivation and silk worm rearing. Further he observed that farm women preferred training in the nearby central villages. The most preferred methods of training were short explanatory lectures followed by demonstrations, skill training and discussion.

Rao (1996)\textsuperscript{14} reported that more than half of the beneficiaries (56.67%) belonged to medium category followed by low (35%) and high (8.33%) training category.

John (1999)\textsuperscript{15} in the study conducted at Mumbai reported that members of the SHGs were given training in community participation, preparing business proposals, entrepreneurship development and skills training for particular micro enterprises.
Puhazhendi (2000) reported that Non Governmental Organizations trained 76 per cent of the group representatives in the procedure to conduct meetings, maintenance of records and for familiarization with banking operation. The potential group members were also identified and provided training to take up income generating activities.

Prita (2001) reported that training on income generating activities was highest for pickle making (32.82%), leaf plate making (24.43%) mushroom cultivation training and training on cattle rearing by more than 20 per cent of members. The participation for training on vermicomposting, tailoring, udabatti making and computers was negligible.

Devalatha (2005) reported that members of 26 SHGs actively participated, in SHGs undertaking tailoring training programme followed by candle preparation, vermicomposting and agarbatti making and soap preparation, dairy activities bakery training, Non Governmental Organizations training and IGAs, kitchen gardening, mushroom cultivation, tailoring purse making, vermicelli, preservation of fruits and vegetables, seed nursery and horticultural aspects.

Singh and Ramchand (1984) revealed that in Karnal district of Haryana 48 per cent of rural women pursuing dairy occupations had medium aspirations and 11 per cent had high aspiration.

Ramchand and Sohal (1984) concluded that majority of the dairy farmers of Karnal in Haryana had medium level of aspiration and motivation which can be partly satisfactory in promoting programmes for rural development.

Mruthunjayam (1987) indicated that majority of the farmers (72.50%) were having medium aspiration followed by 16.50 per cent with higher aspiration and 11.00 per cent of them with low aspiration.
Shailaja (1990) revealed that there was no significant relationship between level of aspiration and role performance of farm women.

Shivalingaiah (1996) reported that 42 per cent of small women farmers had medium aspiration level where as, it is only 36 per cent in case of big farmers category. However, 42 per cent of big farmers had high aspiration level and it is reverse in case of small farmer’s category where only 32 per cent had low aspiration level.

Samuel (2000) studied on impact of IRDP programmes and stated that nearly half (48.33%) of the beneficiaries had medium level of aspiration followed by high (39.33%) and low (12.34%) level of aspiration.

Ravishankar (2000) conducted a comparative study of KVKs of government organization and KVKs of Non Governmental Organization in Kurnool district reported that 71.07 per cent of KVK trainees had medium level of aspiration followed by low (16.67%) and high (11.66%) levels in GO-KVK, whereas 58.34 per cent had high level of aspiration followed by medium (23.33%) and low (18.33%) levels of Non Governmental Organization-KVK.

Mane (1990) conducted a study on beneficiaries of IRDP in Ratnagiri district and gave the suggestions for better functioning of the programmes namely rate of subsidy to be increased (84.50%), adequate loan to be made available (77.51%), quality assets to be supplied (60.46%), loaning procedure to be simplified (57.36%), loan to be made available on time (47.29%), loan to be disbursed in kind (13.50%) and veterinary care to be ensured (8.53%).

Snehalatha (2000) reported that self help groups are encouraged to come together as co-operative societies at the village and mandal level by federating them under the Mutually Aided Co-operative Societies Act, 1995. These societies will be accessing credit from financial institutions, donor agencies, District Rural Development Agency (DRDA) and voluntary organizations and help the women
members of the SHGs in availing bigger loans for economic activities as well as help in collective bargaining in the marketing of products and purchasing of raw materials.

Babanna (2002) revealed that nearly half (48.4%) of the respondents were found under medium category with respect to the consultation of different sources like, institutional sources, localite sources and mass media sources. This was followed by an equal per cent of respondents i.e. 26.6 and 25.0 per cent were found to be in low and high consulted levels respectively.

Purushotham (2004) reported that municipalities or panchayats were approached by Non Governmental Organizations members in order to get legal access to the premises in order to take up business activities.

Puttaswamy (2011) in his study conducted at Tumkur and Bangalore districts reported that the respondents identified marketing facilities, credit facilities, veterinary facilities and supply of feeds and concentrates at low prices as important factors in developing linkages with various organizations.

Meenakshi (1983) reported that market media were most important sources of market information to the farmers. Mass media such as radio and newspapers were found to be the least important sources of information.

Reddy (1983) noted that most of the farmers consulted more of formal and informal sources, gram sevakas (AA’S) progressive farmers, neighbours, village leaders, friends and relatives were most popular in the order. Out of several sources of information used by the ornamental fish farmers, fisheries extension workers were found to be more credible, followed by friends and neighbours, fisher’s publications, Agricultural Assistants, progressive farmers and television as reported by Rushdi (1995) and Kumar (1998).
Dhillon et.al., (1995)\textsuperscript{33} while discussing about the role of Non Governmental Organizations in general have that the Non Governmental Organizations have first hand experience and knowledge of local needs and research at local level, they are closer to the minds and hearts of the people and they are with commitment and zeal and voluntary action.

Sivachithappa.K, et.al., (2005)\textsuperscript{34} found in their study that promotion of micro enterprises by Non Governmental Organizations had opened up opportunities for the families to earn livelihood within their villages without being compelled to migrate to urban centres in search of employment.

Eswarappa (2007)\textsuperscript{35} in this recent paper tried to portray that the impact of developmental efforts made by both the government and non-governmental agencies is to bring desired socio-economic changes in the lives of the marginalized tribal communities in Andhra Pradesh.

Molly (1990)\textsuperscript{36} found that there is lions share of Non Governmental Organizations programmes in the selected organizations related to the provision of factory type employment such as readymade garments, khadi and village industries, candle sticks, match box, carpentry, foot wear etc. The major production schemes especially on household basis which occupied 24 per cent of total schemes were animal husbandry, poultry, sericulture, fodder cultivation, kitchen garden and others. The major schemes for facilities like housing, drinking water, sanitation, health care, biogas plants, smokeless Chula, crèche, hotels, marketing etc. were 26 per cent.

Ito Kasumi et al. (2001)\textsuperscript{37} in a study on Non Governmental Organizations involvement in bilateral aid programmess for community forestry in Nepal revealed that, grass root activities to support community forestry extension in Nepal have implemented by Non Governmental Organizations and they are becoming a fundamental organization. Additional investigation of the influence and impact of Non Governmental Organization’s involvement to develop efficient methods of such involvement in community forestry aid programmess is essential.
T. N. Rao (1998) revealed in the paper background information of the Non Governmental Organizations and conditions and the severity of the backwardness of the rural women in the study area. The study analysed the impact of Non Governmental Organizations programmes on income, savings, occupation, vulnerability and qualitative components of rural women lives.

Rama Sahoo (2008) in the study, ‘Importance of Women Non Governmental Organizations in alleviating poverty and improving the economic condition of the poor’ reviewed various problems faced by the members of Non Governmental Organizations in alleviating poverty, the attitude of Banks and concerned officials in monitoring the activities of SHGs and found out the nature of work undertaken by the SHGs for benefiting the people. The outcome of the research was though the Non Governmental Organizations are engaged in mobilizing thrift, they were unable to receive timely, matching and revolving funds to generate employment, identified Non Governmental Organizations are not getting revolving fund from the Government agency due to bureaucratic bungling, there are no facilities for the marketing of the products of the SHGs, financial agencies are finding it quite difficult to meet the rising credit needs of the members. Also study reported that 50% of the Non Governmental Organizations are not functioning properly due to indifferent attitudes of the village level officials and other concerned agencies, 90% of the members of various groups are keen in paying the Bank dues, 70% members are mostly engaged in cashew plantation, there should be medium term loan facilities because it takes three to four years for the production of cashew and the office bearers of different Non Governmental Organizations are not trained to maintain records and other official work.

Anu Singh Lather, Shilpa Jain & Sona Vikas (2009) in the study “Women Empowerment in Urban India: A Study of Working Women Professionals in Delhi, attempted to measure the extent to which working women professionals in the National Capital Region (NCR) Delhi, the capital of India feel that they are empowered in critical areas like educational attainment, economic opportunity, health and well-being, decision making, sexual harassment and abuse, and autonomy. The research methodology consists of preparing the empirical design
for research in terms of a sample of 92 working women professionals in academics and industry in both public and private sector.

Veena et al. (1987) conducted a study in Mahendra district and revealed that in scheme villages, dairy, tailoring, and soap making and knitting were the most preferred activities in order of importance, whereas, in non scheme villages tailoring, knitting, soap making and dairy were the most preferred activities in order of importance.

Sankanagoudar (1991) in a study conducted in Dharwad district of Karnataka reported that majority of the farm women (67.50%) were engaged in selling of forest products and only five and two and half per cent were engaged in selling milk and egg, whereas, seven and half per cent of them were engaged in selling wood.

Gaikwad et al. (1997) found that the magnitude of involvement with animal husbandry related activities ranged between 30-40 per cent except the activity of hiring of drought animals (24%).

Velmayil and Maheshwari (1997) revealed that women have a vital role in keeping the poultry alive by their involvement. They are actively involved in the activities like collection of eggs, feeding of birds, keeping water and cleaning of shed, checking the disease prevalence, selling of eggs, using litter as manure.

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 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.

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.
Patki et al. (2000)\(^{47}\) found that rural women performed most of the animal husbandry practices but were comparatively less involved in breeding and other health practices, due to lack of skill and scientific knowledge.

Seema Rani et al. (2000)\(^{48}\) indicated that most of the women did not participate in allied activities. Major homestead and allied activities were performed independently and jointly with female members of the family.

Savitha (2004)\(^{49}\) 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%).

Esakky (1990)\(^{50}\) studied on impact of IRDP on eradication of poverty among weaker sections revealed that the animal husbandry schemes generated additional employment to the tune of 90.06 per cent among beneficiaries. So, also the family income of the beneficiaries was enhanced and as a result of it, out of 205 eligible beneficiaries of the sample, 169 families (82.44%) crossed the poverty line.

Molly (1990)\(^{51}\) found that there is lion’s share of Non Governmental Organizations programmes in the selected organizations related to the provision of factory type employment such as ready made garments, khadi and village industries, candle sticks, match box, carpentry, foot wear etc. The major production schemes especially on household basis which occupied 24 per cent of total schemes were animal husbandry, poultry, sericulture, fodder cultivation, kitchen garden and others. The major schemes for facilities like housing, drinking water, sanitation, health care, biogas plants, smokeless chulas, crèche, hotels, marketing etc. were 26 per cent.

Peter Okaly (1991)\(^{52}\) opined that the involvement of local people is most crucial and of paramount importance for successful implementation of any development programme.
Jyotimani and Sithalakshmi (1995)\textsuperscript{53} conducted study on income generation under DWCRA programme in Periyur district. The results indicated that the emerging trend that rural women at the subsistence level have high potentialities as economic providers for their households and could become a viable and independent entity.

Kumar (1998)\textsuperscript{54} revealed that 67.14 per cent of the cotton farmers of Warangal district had medium indebtedness followed by high (25.72\%) and low (71.14\%) indebtedness.

Neelima (1998)\textsuperscript{55} found that 44.00 per cent of the respondents had medium indebtedness followed by low (40.00\%) and high (16.00\%).

Jawahar et al. (2001)\textsuperscript{56} revealed that the regression coefficient of household size insignificant and positive with the incidence of poverty i.e. more the household size, more is the occurrence of poverty. Increasing population pressure would significantly hamper poverty alleviation efforts in rural areas. The estimates of other important factors in the model imply that availability of more cultivated land, presence of more male earners in household, higher education, diffusion of modern agricultural technology under reliable irrigation and improved access to infrastructure and capital would significantly contribute to poverty alleviation in rural areas.

Reddy (2001)\textsuperscript{57} found that improvements in the household income and employment are statistically significant in all the sample villages with the total livelihoods assets (financial capital), while fuel wood and water availability was not found significant in all the villages except Mallapuram (natural capital); human capital indicators have improved significantly whereas social capital has not changed significantly due to watershed intervention.

Satyanarayana (2002)\textsuperscript{58} in his study on evaluation of watershed programme in Tumkur district reported that majority of the beneficiaries received higher income and all of them were employed after the development programme.
De Haan (2002)\textsuperscript{59} found an inverse relationship between land and livestock ownership and migration, suggesting that it is the poorer that migrate more, although migration is seldom from households that did not own any land at all. Migrants from two sites in Bangladesh were less likely to be from landless households and on an average owned more land than households without migrants, although the differences were small and varied according to locality, and international migrants in particular were from better off households in terms of landholdings.

De Haan (2002)\textsuperscript{60} finds evidence from Bihar suggesting land ownership to be an insignificant determinant of migration, although he notes that studies in other Indian states have shown the opposite. The impact of (asset) poverty on migration is highly context dependent in India, partly, it appears, because of the effect of forms of social exclusion such as the caste system that segment migration or certain types of migration to particular groups Social capital is often cited as significant determinant of population mobility, particularly due to ‘segmentation’ of migration streams between specific regions of origin and destination due to kinship and other networks (De Haan 2002). Social networks and affiliations with formal institution such as trade unions and community based organizations facilitate labour migration, for example by providing initial accommodation and employment at destination of information on employment opportunities facilitating job search. Migration may be too risky an option for poor communities lacking developed social networks with migration destinations. Sending localities may be discriminated against because of issues of culture and identity such as gender, ethnicity, religion and cast, which may disable opportunities if migration is not seen to be socially or culturally acceptable. Certain cultural groups may lack access to migrant networks, where these develop within cultural boundaries. For example, among the Fulani ethnic group in Burkina Faso migration was traditionally restricted to the high status class, although the increase in migration propensity among low status households in recent decades has diminished such distinctions (Hampshire 2002). Alternatively, migration may be the only option available to certain groups who are excluded from profitable work at origin.
Sarma (2004)\textsuperscript{61} opined that poverty reduction requires the active involvement of the government together with substantial non-government effort, to tackle it in two fronts simultaneously i.e. production, distribution and redistribution.

Sarma (2004)\textsuperscript{62} explained that development of social infrastructure i.e. from the components of human capital like education, skill and training is crucial so as to enable rural people to be gainfully employed, besides paying special attention to encourage self employment on a large scale through provisions of micro-credit. Hence, poverty alleviation is the thrust area as India’s special emphasis on the provision of Basic Minimum Services (BMS).

Sarma (2004)\textsuperscript{63} advocated that the theory of under development views poverty as product of the vicious circle of low per capita income, low savings and consequently low capital formation and productivity and so on. In rural areas, it arises mainly from unemployment, under employment, unsustainable livelihoods and ultimately resulting to low earnings.

Nirmala \textit{et al.} (2004)\textsuperscript{64} in their study on SHGs for poverty alleviation in Puducherry confirmed that nearly half of the respondents had received loan upto Rs.50,000/- from SHGs. Domestic and family responsibilities as well as traditional divisions of labour limit migration opportunities for women, particularly in Sub-Saharan Africa. For example, Hampshire Kate (2002) found that Fulani women have inequitable access to migration networks used by men. Furthermore, relatively low levels of education and lower wages at destination discourage female migration. Human capital in terms of education, skills, knowledge, and health determines access to economic opportunities. Individual human capital therefore has long been seen as a key determinant of migration probability, and there is a significant amount of evidence indicating that those with better education and skills have a comparative advantage in destination labor markets and are more likely to be represented disproportionately high in migration streams. However, educational attainment may be of limited significance in migration decisions where other assets are important.
Waddington and Rachel (2003)\textsuperscript{65} explained that another important determinant of poverty and vulnerability as well as migration choice is geographical condition. Those with limited access to environmental capital including natural and common property resources, or who live in risky natural environments, may be compelled to undertake migration as a livelihood diversification strategy. Poor people in geographically remote communities may be particularly vulnerable to external shocks where they have limited access to alternative livelihood strategies as migration, due to being confronted with higher costs of travel to destination and lack of established social networks with destination communities.

Vindhya and Kalpana (1989)\textsuperscript{66} noted that all the programmes of Bhagavathula Charitable Trust (BCT) focused on woman’s participation. Subsequent income earning activities served as an effective base for organizing and mobilizing the women, using the forum of the Mahila Mandal under Bhagavathula Charitable Trust. It is interesting to note that the evolution of BCT from relief of development to focus on women took place in gradual stages in Marripalem, where the women, in spite of their ‘ghosha’ were the first one to take the initiative at every stage. It was felt that educating the women means educating the entire family and cash earning of the women will ‘automatically’ lead to changes in the power structure of the family and consequently in society as a whole.

Janet (1992)\textsuperscript{67} indicated that the major active participants in Non Governmental Organizations programmes had been women. A number of Mahila Mandals had been started and the positive attitude and interest from women was far greater than that shown by men. Women expressed the view that the organization offered them an alternative space, and were beginning to recognize latest possibilities for change.

Kumawat and Sharma (1997)\textsuperscript{68} reported that the independent variables like education, social participation, frequency of contact, achievement motivation, attitude and aspiration were positively and significantly related with socio-economic status of women under Nirman Sanithan (Non Governmental Organizations).
Velusamy and Manoharan (1998) perceived that women beneficiaries participated in all activities of the Non Governmental Organizations and found to have increased outside contact and knowledge about various development programmes after their participation in Non Governmental Organizations programme.

Bhat (1999) reported that a few Non Governmental Organizations in India have succeeded largely in imparting skills of income generation and micro entrepreneurship development among the weaker sections of the society, women, tribals and others.

Mathiot (1999) revealed that most of the Non Governmental Organizations directed their efforts towards women-centered development, primarily because they perceived women to be more responsible for their families and because they are more oppressed. These Non Governmental Organizations believed that grass root development work can succeed only if women are central actors in this approach of women centered development and also reported that women development workers are seeking ways to distance themselves from traditional norms and gain social respect and legitimacy for their work.

Chowdhry (2000) stated that a large number of voluntary agencies from past have worked in the field of women welfare and many new organizations have come up and have taken up various aspects of women development and empowerment. Their areas of work include creation of awareness about women affairs and problems, reorganizing voluntary effort towards new approach to women’s issues.

Jacob (2000) reported that membership in the ‘Nirmalgram Vanitha Dairy Central Society (NVDCS)’ a registered Non Governmental Organizations of rural women, provides women with an institution of their own which gives them an opportunity of income earning as well as decision making. Money from sale of milk reaches the hands of women, and it generates some amount of power and freedom for women, and also reported that the annual income of the dairy especially that of the low-income groups, has increased due to NVDCS support.
Mohanan (2000) expressed that thrift and credit programme has been generally accepted by the Non Governmental Organizations as a powerful tool of poverty alleviation and development. Not only that several new Non Governmental Organizations have been formed for the promotion of micro credit among the poor, particularly women.

Sundaram (2000) opined that voluntary organizations are the most appropriate agencies to empower women. By promoting literacy among rural women and organizing self-help groups, they can contribute greatly towards empowerment of women. Also, some voluntary agencies can exclusively take up women’s issues.

Yadappanavar (2000) identified the activities performed by ‘Sumangali Seva Ashram’ in several areas, including training in handloom, craft, vocational training, screen printing, spinning, crèche workers training, community services and economic services, health and sanitation, women’s development, social forestry, poverty alleviation and family counseling. It can be concluded from the above studies that Non Governmental Organizations directed their efforts more towards women especially in income generating programmes and micro entrepreneurship development programmes which raised their status of living.

Joseph and Easwaran (2006) stated that in all parts of the country self help groups are organized by governmental and Non Governmental Organizations. The government, banks and Non Governmental Organizations facilitate them by production revolving fund, organizational and framing credit etc.

Pratap et al. (2000) conducted a study on the members of credit management group and reported that majority of them (67.8%) suggested that sincere efforts by the Non Governmental Organization is necessary for maintenance of unity among them. More than half the respondents suggested more financial assistance, while 50 per cent of them suggested for taking up community action programmes while 19 per cent demanded for more benefits, 15.60 per cent suggested timely loan repayment and lastly, 5.20 per cent of them asked for linkages with banks and government agencies.
Deepak (2003) revealed that 100 per cent of the farm women beneficiaries suggested that training should be organized based on practiced field problems, training should be imparted by using local words rather than using technical words, the subject matter should have photographs/illustrations, rather than being theoretical oriented, more training should be organized on agro-based subsidiary enterprises and more importance to be given on integrated pest management.

Alliband Terry’s study of voluntary agencies (1983) as rural development agents focuses on the most widely known successful experiments by voluntary agencies such as Martandam and Sriniketan. The author’s insightful comments indicate some of the major advantages and drawbacks of voluntary agencies in the national rural development efforts of the third world nations.

Suresh’s (1990) study deals with the vels of participation of beneficiaries in the development programmes of select Non Governmental Organizations in Kerala. The author found that Non Governmental Organizations are not working as participatory organizations to the extent desired. The rates of participation of beneficiaries and institutional arrangements for participation are found to be very low. The beneficiaries are also found to be not even getting represented in decision-making bodies and planning process.

Vanitha Vishwanath’s (1993) Study evaluates and compares the role of two Non Governmental Organizations i.e Integrated Development Service and Gram Vikas in promoting women development. She found that Gram Vikas is working more effectively than Integrated Development Service. This is because that Gram Vikas programmes are designed in such a way that they yield quick results and are sensitive to the immediate needs of the people.

Vijay Mahajan (1994) made an attempt to examine the role of Non Governmental Organizations and training institutions in DWCRA programme. His study emphasizes that there is a need for the Non Governmental Organizations and training institutions to make DWCRA programme more effective.
Roger C. Riddel and Mark Robinson (1995)\textsuperscript{83} in their evaluation of sixteen programmess on rural poverty alleviation carried out by Non Governmental Organizations in India, Bangladesh, Uganda and Zimbabwe provided a detailed assessment of the contribution of Non Governmental Organizations to alleviate rural poverty. They found that Non Governmental Organizations programmes were successful and effective in improving the social status of the poor; however, not all the programmess were successful in reaching the poor.

Mohanan.S (2000)\textsuperscript{84} points out that Non Governmental Organizations have been playing a very important role in the country over the last quarter of the century in the sphere of social development. He opines that Non Governmental Organizations are a powerful tool in poverty alleviation and development. He considers that “The role of Non Governmental Organizations is more significant and pronounced in the sphere of micro credit. The rich experience of Non Governmental Organizations in the sphere of credit union and their grass root level involvement with the poor and their problems is a potential factor that affirms their elevated role in the sphere of micro credit” (ibid: 22-23). He believes that “Non Governmental Organizations will have a more elevated role in micro credit and through it the empowerment of women in days to come” (ibid: 28).

Gosh.D.K (2001)\textsuperscript{85} opines that attacking poverty and its reduction to an appreciable extent seems to be not manageable only by the Government sector. He considers Government Organizations need collaboration and co-operation from other than Government institutions for creating opportunities, facilitating empowerment and providing security for the poor. The author argues that, there is need for the Non Governmental organizations to fight against poverty. He prefers Non Governmental Organizations because they have greater accountability to the poor, as they work among the poor, while the official system is yet to be totally pro-poor.

Gurulingaiah .M (2002)\textsuperscript{86} observed that a Non Governmental Organization by name ‘Abhivrudi’ empowered women in rural areas of Gubbi Taluk of
Tumkur district in Karnataka state. For almost a decade the Non Governmental Organization has been organizing the women to form SHGs to meet their felt needs and enable them to participate in planning and implementation of their own developmental programmes. Besides, it has been conducting social and health awareness campaigns to eliminate superstitious customs, attitude and thinking related to poverty and child birth which are blocking the progress of tribal women. He concluded that the work and dedication among the women from Kadu Golla community and effort of the Abhivruddi have brought about changes in the customs, attitude, thinking and approach. Along with the Non Governmental Organizations, the Government too has played a vital role in empowering Kadu Golla women socially and bringing them into the mainstream of the society.

Ramesh Singh.M (2004)\(^8\) has made an attempt to provide better understanding of Non Governmental Organizations working in Manipur and their problems by taking up micro level study. He conducted a survey during 2000-2001 in two tribal villages in Manipur by name Khangshin and Minou. He concluded that Non Governmental Organizations are playing active role in development activities in the fields of education, health and sanitation, women and children to improve the quality of life.

Pradeep Kumar (2005)\(^8\) observed that last two decades have been witness to tremendous growth of Non Governmental Organizations, both national and international. There is an urgent need that Government Organizations and Non Governmental Organizations act in collaboration for rural development. He supported his statement by an empirical case study of Udaipur district of south Rajasthan including two district Voluntary initiatives to support government. Both are distinct in structure and function but have common objectives to strengthen local governance and people’s participation.

### 2.12 Research Gaps

The foregoing literature reviews on livelihood security of women through Non Governmental Organizations reveal the following research gaps:
1. Studies relating to impact of NGOs on women development in developing countries including India are few. Since empowerment of women is an emerging issue with welfare implications, it has to be studied further more comprehensively.

2. The reviews relating to empowerment of women through contemporary women development programmes in India and in Karnataka clearly reveals that they have focused on some issues related to the SHGs, bank linkage programme & empowerment of women. Few studies have conducted on an integrated view of the concept empowerment of women through Non Governmental Organizations.

3. So far no research studies have conducted by the researchers about the role of Non Governmental Organizations women development programmes in the livelihood security of women in Dharwad district in particular, in order to fill this gap the present study is carried out.

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