Chapter – VIII

SUMMARY AND CONCLUSION
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Voluntary organizations have a long history both as a concept and as an instrument for social and development action. All religions, schools of thought and social organizations stand on the foundation of voluntarism. In India voluntarism has existed since ancient times.

The term voluntarism is derived from the Latin word ‘Voluntas’, which means “will”. The concept of voluntarism is based on humanism. It has no room for differences of caste, creed, colour, race, region and religion. Rather it is based on principles of peaceful co-existence in spite of disparities and differences. The seeds of voluntary action to promote the abandoned rural India were sown in the early years of the 19th century when the country was still in the imperial clutches of Britishers. Since the ancient days, there has been a tradition of voluntary service in India.

NGO’s play a crucial role in mobilizing and motivating the rural poor to take advantage of the on-going projects and programmes through their meaningful participation. It involves mobilization of voluntary leaders, local institutions, rural poor and closely related groups for active participation in the development process. After independence there are so many NGOs working in the area of rural
development. Hence it is important to know the impact of the NGOs on the target groups.

The present study is therefore aimed at understanding the role of the NGO called ‘SABALA’ in the larger context of analyzing the programmes and activities initiated for the development of rural women. The NGO-SABALA is located in the Bijapur district of Karnataka state. SABALA is found to be large and active and also exclusively working for the rural women’s developments.

The present study has analyzed 300 beneficiaries of SABALA drawn from ten villages of its area of operation in Bijapur district.

The sample of 300 beneficiaries were selected from simple random sampling method and major tool used to collect the information was interview schedule. It consists of nine major sections and has yielded significant results in the various areas of investigation. The finding of the interviews have been analyzed, discussed and conclusions drawn as stated in the preceding chapters.

Our investigation begins with the profile of the organization selected for the study. The profile of the organization included an account of objectives, project area identification, operational strategies, target groups, programme components and administrative structure.
The profile of the field included an account of demographic and socio-economic composition of the field i.e., Bijapur district. The explanation of these composition is based on the facts obtained through secondary sources.

The main and important results of the present work are categorized into four parts for presentation as shown below:

a) Socio-economic profile of the respondents.

b) Programmes and activities.

c) Attitudes and self perception of respondents.

d) Participation of the respondents.

a) Findings regarding socio-economic background of the respondents:

An understanding of the socio-economic background of the respondents is very necessary to understand the nature of the respondents. The profile of the respondents included mainly their age, religion, caste, occupation, income, marital status, educational level, type of family etc.,

Most of the respondents in this study are in the age group of 20-40 years. The average age of the respondents is 30 years, the age which is most productive in the life of any rural women. In this age group rural women would be energetic and enthusiastic, open for learning new skill
capable of venturing into new things. Therefore NGO encourages the women of this age group to take the benefit of the programmes.

It is observed from the analysis that a majority of the respondents belong to Hindu religion (96.3 per cent). Lower caste respondents are in a significant majority (71.66 per cent). It obviously indicates that the Schedule Caste, Scheduled Tribe rural women who constitute the most disadvantaged section of the society are the main target group of NGOs about whom the welfare activities are concerned.

So far as educational level of the respondents is concerned the finding shows a majority of the respondents are illiterate (73 per cent) and those who were literate 17.33 per cent have primary schooling

As regards occupation of the respondents the findings show that a majority of the respondents are either agricultural labourers (37.7 per cent) and non-agricultural labourers. (34.7 per cent) and 18.7 per cent are working in their own land.

Among the respondents most of the respondents are married and a few are unmarried, 10.7 per cent are widows, and only 3.3. per cent are separated.

With regard to the type of family concerned a majority of (80.3 per cent) respondent belonged to nuclear families and only 19.6 per cent of the respondents belonged to joint families. It clearly indicates
disappearance of joint families from the rural society there is increasing favorable tendency towards nuclear families.

As far as the head of the family is concerned in a majority of the families, the husband is the head of the family. They meant that the husband is the chief bread winner of the family and takes major decisions and only in 10 per cent families respondent herself is head of the family who are mostly widows and separated.

With regard to the annual income of the family a significant number of the respondents have annual income of the family below Rs. 10,000. This indicates that acute poverty persists among the respondents.

There is a relation between economic condition and type of houses. A majority of the respondents (54 per cent) are living in kachha houses, 16.3 per cent in semi-pucca houses and only 29.7 per cent are living in pucca houses. As far as ownership of the house is concerned a majority of the respondents have their own houses. As majority of the respondents have come from lower caste category i.e., Schedule Caste and Schedule Tribe normally in rural areas these people traditionally have their own locality. They have small size of houses of their own.

These are some of the important findings so far as socio-economic background is concerned.
b) Findings pertaining to various programmes and activities of the organization:

In the present study the programmes and activities of the organization have been analyzed to present the way in which the respondents have taken benefits.

The major activity of SABALA is the organization and promotion of Self Help Groups (SHGs). Provision of financial services and easy access to them is important for the development of rural women. While savings provide self-insurance and self-assurance, credit helps households to maintain certain level of consumption at times when their income has temporary set back. It qualifies to confirm that the SHGs have fulfilled the needs of women for the access to financial resources in a cost effective way. Further there has been a phenomenal change in their confidence level, decision making, ability, social status, and family relation. The self realization of their potential is the beginning of the process of women empowerment.

In this context an attempt is made to analyze the SHG activities. The findings are as follows:

Almost all respondents in the sample are the members of SHG. A majority of the respondents (81 per cent) have become the members three years before. This time period is significant from the point of participation in SHG activities by the respondents and members chance.
to internalize the concept of SHG and a mutual trust is being built and established among the members.

Experiences reflects that SABALA has been working with the rural women for several years and has been able to convince them about the need for organizing in small homogenous groups for solving mutual problems for thrift, savings and for more power. As far as motivation to join the SHGs is concerned the findings show that a majority of the respondents stated that the NGO workers motivated them to join SHGs.

With regard to the meetings of SHG findings show that, 51 per cent of the respondents have mentioned that they have meetings weekly, whereas 47.3 per cent have meetings fortnightly. Without such meetings the activities may be stagnant hence meetings are conducted regularly.

Similarly, an attempt was also made to understand what matters they discussed in the meetings. The findings suggest that more than 90 per cent of the respondents have stated that, the matters discussed in the meetings are: interest of the loan, developmental activities of the group, social problems, selection of loanee etc., It shows that, the rural women has come out from traditional family circle and now they are able to discuss various matters in SHGs. Group approach can make rural women more capable for considerable improvement in their participation in group activities.
The findings regarding the loan taken from SHGs clearly shows that, a majority of the respondents have taken loan. Loan becomes inevitable to meet the some of the requirements of the respondents. SHGs playing important role in creating economic self-reliance of rural poor by meeting consumption and productive credit needs as and when they arise. This will prevent exploitation of the poorer section from non-institutional credit source.

An endeavour is made to ascertain the purpose of borrowing. In rural areas women in the low occupational groups get low wages. They are unable to fulfil various needs of family within their limited income. Hence, borrowing is essential in this regard the findings show that, a majority of the respondents borrow to fulfil different needs such as household expenditure, medical facility, children's education etc., 50 per cent respondents have borrowed to meet such needs. Usually credit institutions provide finance for productive purpose but poor people need money for consumption or emergency purposes. This need is also met by SHGs.

In fact, the rural women of SHG have entrepreneurial activities at a lower level. With the minimum capital requirements 73(23.4 per cent) of the respondents have taken loans to start petty businesses such as bangle selling, vegetable selling, or starting small kirani shops. The findings
with the regard to the profit by running petty business revealed that, the profit that they are getting ranges between Rs. 250 to 1500 monthly. The micro credit SHG model has got tremendous attention in recent years, micro credit is an alternative source of credit for the poor who earlier were considered as non-bankable. This system not only provide credit most important input for development for poor rural women but also aimed for their capacity building. It has also been observed that group lending has distinct advantage in the form of excellent recovery rate and improvement in income level.

Findings with regard to the amount of debt, revealed that, the amount debt ranges between Rs. 500 to 3500. Members generally keep the loan amount low as they have to repay the loan. Capacity to repay is one of the important factors for getting loans. The survival of SHGs significantly depends upon the repayment of loans by its members. The findings with regard to the repayment of loan revealed that, a significant number of respondents 61.3 per cent repay the loan monthly, 12 per cent repay monthly and weekly. Similarly an attempt is made to know the extent of repayment of loan. The findings revealed that, the recovery rate of loan average over 97.87 per cent. The percentage of who have not at all repay the loan is significantly less i.e., only 1.7 per cent. Hence SHG
play an important role in ensuring repayment and continuity through group dynamics.

SHGs largely depends upon the savings of the members as well. The findings regarding savings of the respondent's shows that all most all respondents are in the habit of savings. They save from Rs. 5 to 50 per week. SHGs mobilize savings and recycle the resources generated among members.

SHG have proved that, they would indeed bring about a sea change in the mindset of the very conservative and tradition-bond illiterate women in rural areas. These groups are a viable alternative to achieve the objectives of rural development and to set community participation with socio-economic power and potentialities. With the help of NGOs they would indeed bring in socio-economic development to enhance their potentialities.

SHG members by building confidence among themselves have mostly created the attitudinal changes and transformed the social look of its members. These groups enhance equality of status of women as participants, decision makers and beneficiaries in the democratic, social, economic and cultural sphere of life, and sensitized the women members to take active part in the socio-economic progress of rural India.
The findings regarding the SHGs and self confidence of rural women revealed that, SHGs are playing a significant role in enhancing confidence among rural women particularly among lower caste group women.

In the current study, an effort is made to understand how far the respondents have been benefited by training self-employment and income generation programmes. As the vast majority of rural women are illiterate they require the training and awareness about development process and activities. In order to build the capacity of rural women training programmes have been undertaken with the aim of educating and orienting them.

The findings of the study reveal that a significant majority of the respondents (73.7 per cent) have attended training. An effort is also made to know what kind of training they attended. The findings revealed that, a majority (43.3 per cent) attended mirror handicraft and (11.7 per cent) attended animal husbandry training. It was observed that, a majority of respondents are from schedule tribe (Lambani) These women use to wear the dresses made up with mirror handicrafts work which are more colorful and attractive. It is also observed that they have some inherent skills in handicrafts. This skill has been developed by giving training in new design and models. They have also been train to
produce some other articles such as pillow covers, vanity bags cushion covers, etc., with a beautiful handicrafts works.

After giving various types of training the respondents were given assistance by the organization to take up self-employment. The findings revealed that by self-employment the respondents able to get income. Before self-employment a majority (55.33 per cent) of the respondents were getting income less than Rs. 500. After self-employment 51.66 per cent of the respondents are able to get the income between Rs. 751 to 1000 per month. The income has been enhanced by self-employment.

In India women constitute nearly half of the rural population and can play a vital role in the development process. They need to be considered equal partners in development process not only do education and training go a long way in achieving this goal but also help in raising the status of women, enable development of their potentials and help them to live as independent and equal partners. Keeping this in view apart from vocational training ‘SABALA’ has organized some other training. These training programmes covered various aspects such as entrepreneurship development, self help groups, Panchayat Raj leadership development, health related aspects.

The findings of the study revealed that a significant majority (99 per cent of the respondents) have attended such trainings. The findings
with regard to the efficacy of the programmes shows that a significant number of the respondents have extremely favourable opinion. An important factor contributing to this was the small and cohesive groups where the maximum interaction takes place. The findings with regard to the usefulness of training programme revealed that a majority of the respondents opined that (57 per cent) they are more useful. It is because of the fact that the topics covered in tracing programme are more relevant and applicable to their life.

c) Findings regarding attitudes and self perception.

Attitudes and perception of rural women regarding development and environment in which they are placed, their role in community life, social problems and issues etc., help us to understand the type of feeling towards their future, and NGO activities. By understanding these feelings we can come to know the relations in between the NGO and rural women, their personal aspirations and their contribution regarding development and organization.

In the present study the respondents have shown a positive perception towards their role. They consider themselves as more useful to their family and community. They have become more aware about the social problems and issues than before. They feel that their role
should not confine to the four walls of the house. They consider positively the role played by NGO in the development of rural women.

The findings regarding their attitude towards NGO workers show that they have a favourable opinion. They feel that the NGO workers are more sympathetic towards them. They motivate positively to participate in the activities of the organization. Attitudes towards awareness programmes show that the programmes are more useful in creating awareness among rural women. They are more interested in participating in the programmes.

The findings regarding the attitude towards widow remarriage shows that the respondents have a favourable attitude. The findings with regard to the attitudes towards social problems like dowry, devadasi system a show unfavourable attitude. With regard to politics they have unfavourable attitude. They still believe that in a male dominated society like ours there is not much scope for women in politics and also they feel that, politics is the field of people who have money.

To achieve any goal 'organization is an important factor which determines the course of action. The findings regarding the organization of rural women indicated a favourable attitude. They feel that the
organization of rural women is necessary to have collective action and also this helps rural women to share their problems and get solutions.

The attitude of the respondents with regard to their future is concerned the findings show, a majority of the respondents have favourable attitude. They feel that the future is hopeful as the NGO activities are giving full support and encouragement to have a socio-economic development.

d) Findings regarding participation level of the respondents.

Beneficiaries’ participation is important as the involvement of the people enhances the sustainability of programmes and it indicates a feeling of concern and contributes to its success.

The actual as well as desired level of participation of beneficiaries in the programme was sought. The findings show that, the actual level of participation was far behind the desired level, while over 10 per cent of the respondents participated in the preplanning stage. 84 per cent reported participation at the implementational level of programmes participation in programme planning is very limited, participation of the beneficiary is sought only in implementation level i.e., during programme execution.

The main forms of participation observed included attending meetings, discussing the problems giving suggestions.
Opinion of the respondents about the NGO is an important indicator of its performance. A favourable opinion shows to some extent a measure of success and operational efficiency of the organization. On the other hand an unfavourable opinion indicates that the organization is unable to meet the aspirations and expectations of the beneficiaries.

The findings with regard to the opinion of beneficiaries shows that they have a better opinion towards the working of NGO. They opine that they need intervention of an NGO more because of educational improvement, income generation, community development activities and organization of rural women for socio-economic development.

The finding with regard to the association with the NGO shows that a majority of the respondents are having association or contact with the organization from 4 to 5 years. It is observed that some of the beneficiaries knew about the existence and functioning of the NGO even before they were directly associated with it for a particular activity.

In the eyes of the beneficiaries the main reasons for NGO to carry their activities were due to the receipt of grants from government and funding agencies: They gain respect, prestige and popularity and a desire to do social work.
Suggestions:

- In this study it is found that, there is a higher percentage of illiteracy. Measures should be taken to eradicate illiteracy.

- In SHG more loans have been given for consumption needs, but production needs should be encouraged to increase the earning and standard of living.

- Participation of the beneficiaries should be encouraged at preplanning and evaluation stage as well. Then only NGO will be able to prepare the plan according to the needs of the people.

- Although NGOs have taken up the daunting challenge of women education, they need to put more emphasis on it and make it people movement. The need of today is to educate women, not only in the sense of teaching them to read and write or to impart to them a few vocational skills, but in the broader sense, raising their consciousness about the oppressive structures that keep them away from the mainstream of developments.

Conclusion:

SABALA is serving for the cause of development of rural women. The mobilization of women around social, economic and political issues as well as training has resulted in perceptible changes in their life. They
are more strongly convinced that women should play an active role in development process.

Most of the beneficiaries report that they have gained greater respect, power, decision making authority not only within their homes but within their community as well. They recognize that due to the efforts of the SABALA their capacity to bargain and to bring pressure for their rights increases as their degree of solidarity increases. This oneness has forged the path to raise the socio-economic conditions of the rural women.

SABALA has made a positive impact on making the women of rural areas self reliant. It offers women a base where they can air their problems and seek solutions. SABALA has been able to tap and develop a vast reserve of dormant women power.

The introduction of various programmes and activity by SABALA has ushered a new era in the lives of rural women. Their sense of awareness and love for progress of education and better socio-economic life distinctly perceptible. Now they shun the life of seclusion and are ever prepared to break new ground and seek cooperation from the fellow brethren of their community.

SABALA is a unique type organization. It has an integrated approach for the all round development of rural women. The
organization not only imparting education and awareness but at the same time it is undertaking multifarious welfare activities. Needless to say the efforts put by SABALA has played a vital role in achieving the objectives it has placed before itself.

In word and deed SABALA has been doing meaningful job for the amelioration of the deplorable condition of the poor rural women.

But still the work to be done is vast and wide as in the words of Robert Frost "miles to go before I sleep".

NGOs need to become more and more professional. Their work must be unique like an oasis in the desert that must be sensible, visible useful, beneficial sustainable and replicable and not like a mirage.

The time has come for the NGOs to render expertised services and to perform challenging roles. However mighty the projects, the poor masses in this large country will continue to remain poor unless policies and rules are made infavour of the poor and oppressed. NGOs have to intellectually and strenuously work to make the policies pro-poor. Hence in the current context of globalization NGOs need to protect the poor and marginalized from being exploited by the powerful elements.