CHAPTER - 4

ROLE OF NON-GOVERNMENTAL ORGANIZATIONS AND SELF HELP GROUPs IN RURAL RECONSTRUCTION:

Non-Governmental or Voluntary Organizations are non-profit making agencies, which are formed for Social Service and Development. These organizations are motivated to meet the needs of the most disadvantaged people of the society and provides services either through direct services to the people or through indirect services to other voluntary organizations or government. For its maintenance these organizations are not directly or indirectly fully funded by the Government. So the term Non-Governmental or Voluntary Organization refers to those agencies which originate and function independently outside the governmental system, having services as their primary concern.

In our country the evolutionary growth of voluntarism is clearly seen in the records of past history right from the Buddhistic times or even
earlier. Thus the evolution of NGOs going side by side with the evolution of human society and its cultural matrix (Verma, 1970). In the ancient time, risk management, collection of food, biological and physical needs enforced a kind of led to the situation of war, where only the fittest can survive which ultimately encouraged the growth of voluntary organizations. After that temples, choultries, irrigation tanks etc. were constructed with the voluntary initiatives of the people concerned. Voluntary efforts in rural development were taken as systematically organized endeavors only in the 19th century. In the early post-independence period, disaster relief and food for work programmes came to be associated with Christian organizations in particular. The foundation for the voluntary agency movement were laid down in the pre-independence period. Indian National Congress in 1885 was a voluntary efforts initiated by Allan Octavian Hume, acclaimed as its father and founder. Hume gave a clarion call to the educated youth of Calcutta University in 1883- "You are the salt of the land, and if amongst you the elite, 50 men cannot be found with sufficient power of self sacrifice, sufficient love for and pride in their country, sufficient genuine and unselfish heartfelt patriotism to take the initiative and if needs to be, devote the rest of their lives to the cause, then there is no hope of India. Her sons must and will remain mere humble and helpless instruments in the hands of foreign rulers, for they who would be free themselves must
strike blow (Maheshwari, 1987: 560). During the freedom Movement, a number of spontaneous voluntary organizations came into being to support political action inspired mainly by Mahatma Gandhi. After independence of the country, there were large number of voluntary organizations that took up the work of several construction, education and training. The Government of India started its activities in the field of agriculture and Rural Development since the First-five-year plan through various programmes. Gradually the efforts of voluntary bodies have been increasing, especially in the field of Rural Development. The Community Development approach became popular in the late 1960s and in early 1970s, with NGOs combining health and education with economic programmes in pursuit of poverty alleviation. During the latter half of the 1970s community organizations gained its momentum. In the late 1970s and early 1980s, liberal foreign funding helped to establish some dominant type of NGO in some states of Tamil Nadu and Bihar. From the mid 1980s, a further trend emerged within the NGO movement, emphasizing the importance of a professional approach based on sound management, planning and Co-ordination. In 1990s empowerment approach has started to gain momentum. In 1999, the SGSY Scheme has been launched and NGOs have been playing pioneering role in Self-Help Group promotion by influencing them. Now a days, NGO have grown in size and influence and their activities have brought them into closer contact with the
Government and many of them are working on Sustainable Development.

In most cases, the performance of the programmes taken up under the auspices of the NGOs has been better than that of government programmes. However, this statement cannot be generalized as there are many NGOs which do not have the necessary technical and managerial expertise and financial discipline to initiate and support agricultural and rural developmental programmes. The allocation of funds for rural development shows that the government is spending Considerable amount of money for developmental activities. This cannot be compared with any other private, welfare or voluntary organization in the field of rural development. But the government alone cannot function smoothly due to its soft approach, the problem of inequality, exploitation and in such a situation the efforts by the voluntary organizations need to be given due recognition to bring about rural development.

Participation of Non-Governmental organizations (NGOs) in the implementation of various Panchayat developmental activities is required for strengthening grassroots democracy. The relationship with Non-Governmental organizations and their participation in Panchayati-Raj-Institutions activities seems to be encouraging. There are various synonyms of NGOs from time to time and from place to place and from country to country. The need and importance of NGOs has been rightly pointed out by the Director General of World Health Organization. In his address to
the WHO he proclaimed that- "What is happening around us shakes our complacency, challenges our faith in human progress and imbues us with an intensive feeling of shame, doubt and guilt. In a world where the gigantic, scientific and phenomenal technological achievements command our administration and also most fetish acceptance, we are witnessing an intolerable degradation of man. Our pride is belonging to a generation that for the first time since the genesis of man has set foot on another planet cannot, however, disguise the awful truth that it may be easier to travel to the moon than to erase from the surface of the earth the image of inevitable poverty, human exploitation, injustice and the degradation of human welfare." (Christopher and William, 2011, 126). NGOs have worked in various aspects and fields also have close relationships and affinity with the local people where they work. Therefore NGO's can also play a very positive role in sensitising the subaltern for eradication of their poverty and degradation by comprehending rural development drives.

**Role of NGOs:**

In Nowgong District 23 small and medium NGOs are functioning and significant step towards enlisting their support in rural development activities was initiated during the 10th Five year plan period. The following developmental activities were identified in which NGOs involve
in varied range of activities and programmes for effective implementation of Rural Development Programmes.

The activities of NGOs are essentially people centered. NGOs involve people in the entire developmental process right from planning up to evaluation. There are now quite a few NGOs in the Nowgong district which have the requisite technical and managerial resources available with them to undertake rural development projects and to manage them successfully. The Role of NGOs in Rural Development are discussed below.

**Reaching the un-reached:**

The NGO workers go to the needy people and live with them physically, mentally and socially. So they can easily understand and feel the actual needs of the people and can serve well by reaching them. After implementing various developmental programmes, NGOs conduct socio-economic survey of the target group and tries to find out their problems and issues. They conducts meetings, surveys etc. to draw the views of the unreached, marginal and deprived sections of the society. For example Dristi Foundation (Puranigudam) has organized awareness programme and workshop was organized in association with DRDA Nagaon, on various subjects of Handloom, handicraft and exhibition was organized for the SHGs so that their products will be exposed to the Market. As the NGOs
works for the needy people by reaching them, they can create faith among
the needy people. They talks with the numbers, discuss with groups and
convene village meetings to draw their participation. Similarly,
'ASSPASS' an NGO based in Nagaon is organized training and production
camp of the poor physically handicapped persons have been trained free
of cost for self employment. The main aim of the organization, is to make
all poor and physically handicapped persons self employed by applying
various government scheme as far as possible by giving chance to make
a better future. So the exposure trips arranged by NGOs, the social
education, training programmes and community organizational activities
carried out by them do slowly and surely build hopes among the
communities.

The present generation of NGO works has a very different set of
aspirations and motivation. They help the rural people to realize the
danger of all the benefits being taken away by the better off, or of those
benefits going to someone else instead of those for whom is meant. The
'Gyan Vikash Society' of Nagaon based NGO has arranged awareness
camps for the benefit of poor and deprived sections of the society, and it
has a number of activities in the field of rural development in the
operational area of Golaghat, Jorhat, Lakhimpur, Marigaon and Nagaon
district in the State of Assam. The NGOs are studying the problems of
rural areas and monitoring and evaluating different rural development
programmes and documenting information of voluntary efforts. Besides there are many other NGOs doing good rural development works, So there is a definite need for the government to support genuine voluntary effort in Rural Development.

At the national level, the Council for Advancement of People's Action and Rural Technology (CAPART) is the nodal agency responsible for promoting voluntary action in rural development. CAPART was registered under the Societies Registration Act, 1860, on 1st September 1986, with its headquarters in New Dehli. It aims at encouraging, promoting and assisting voluntary action for rural development. (Singh, 2009 : 276).

CAPART has setup six Regional Coordination Committee at Jaipur, Ahmedabad, Hyderabad, Bhubaneswar, Guwahati and Lucknow to decentralize its functions. These committees have been given the mandate to sanction and monitor projects involving an outlay of Rs Five Lakh or less. (Singh : 2009, ibid : 277).

The present generation of NGO works sensitized the rural people about their living situation and organizes different programmes like social education programmes, training village communities, make demonstration, Participatory Rural Appraisal, people to people learning etc. to awake the community and enable them to articulate the same in the development process. Government departments are not very effective in contracting the poor and illiterate people living in remote areas. They find it very
difficult to tell them about development projects and get their cooperation. So, NGOs are supplementing government programmes in rural areas by providing a wide range of choices and alternatives to the people.

Decentralization of the developmental process which is the key concept of Democratic Decentralization. It ensures participation of people in development process, this is not only enhances participation of people in development process, dignity of the individual and the sense of community at all levels, but also adds and provides a means for local control over them. Democratic decentralisation, as is being practised in our country at present, is a combination of rural local self-government or Panchayati Raj and community development. Both community development and Local Self-Government must believe in the capacity of common man—"Local government and community development are really two aspects of the same subjects. Local government and community development must go forward hand in hand. In this way there is a high degree if correlation between democracy and community development." (Dayal, 1970 : 4).

Without economic development political democracy bears no fruit. So NGOs as organizations of the "members of the community" prepare to take initiative to undertake development tasks on their own and thereby make contribution to government programmes. The Dristi Foundation of Nowgong has developed in association with food and Nutrition Board, Guwahati, has organized training workshop on fruit and vegetable
preservation and near about 70 participants took part in this programme. Similarly, keeping in mind of the market demand of 'Honey' and to promote 'Bee-keeping' as the income generating activity programme was organized in association with KVIB, Raha. Besides there are many other NGOs doing good rural development works.

There are many NGOs that coming up now and generated some programmes for the common people. The social education programmes carried out by NGOs slowly and surely opening the minds of the people. Ultimately development and education are helping in transforming the society. For example, The Institute of Computer and Professional Academy (ICPA) and NGO, provide latest software and Hardware technology to the educated unemployed youth and persons who wish to take training. ICPA is an authorized affiliated Computer software education and accounts training centre of “All India Society of Electronics and Computer Technology”. Moreover, there are other NGOs can get real community participation which will help the local people to become fully aware of their rights and responsibilities. They provide information to the society during flood, epidemic and other natural disasters. They also disseminate information about the policies, projects, environment related issues, health related issues and other issues, and make the rural people more aware of the political situation and their place in it.

The NGOs in India are pertaining to new technology among the rural
people through demonstration and teaching. In this regard, the NGOs working in the agriculture line are doing a lot for the rural poor. In India Finance Act of 1983 has amended Section 35 CCA to provide for the setting up of a National Fund for Agricultural Development (NFAD) for providing financial support to as to undertake rural development work. However Section 35cc has been retained and private companies and business houses can avail the tax concession by undertaking rural development activities directly (Singh; 2009, op.cit : 279). Some NGOs that are coming up now and take awareness programme for the development Agriculture, animal husbandry, dairy and fisheries and demonstrated to use modern technologies (See www.drda.Nagaon). In India, millions of rural people depend on forests for their livelihood. In view of this the sustainability of the flow of forests products is essential for sustaining their livelihoods. But over the last three decades, the forest resources have been under great biotic and abiotic pressures. Consequently, the forest area productivity and production have declined and their sustainably is threatened. In this regard, the Non-Governmental Organizations (NGOs) are playing a very important role to make the people aware about the Sustainable Development and doing lots of works regarding preservation of forest resources, to protect the environment from its degradation.

India is a democratic country, so here, each and every citizen have
the freedom and right to involve in political matters. Thus, many of NGOs are imparting political awareness among the rural masses, so that they can understand the reason and the way that they are exploited by the various elements, particularly by the politicians. The NGOs motivate the people at least in their service areas, to fight for their rights and privileges. They have educated the people to realize their innate, basic and focused needs and enabled the people to fulfil the same. As a result, people accomplished their needs like drinking water, village roads, power supply, health services, veterinary services, fair price shops, noon meals centre for the children, housing etc through their active participation in these matters.

Participation in the development process is very important and NGOs encourage the rural people to participate in the development process. It provides equal opportunities and wider scope to the all rural masses. United Nations Report (1971) said that- "What has to be done has not been done at all, the lesson of past agony is that without the people we can do noting, with the people we can do anything." In recent times everything claims to be participatory. Everybody present oneself as an ardent supporter of the participation. Every policy and programme is designed to look like participative. Genuine and empowered participation of community in decision making is the only solution. In Panchayati Raj Institutions participatory rural appraisal enables the rural people to actively participate
in the development process. It provides equal opportunities and wider scope to all rural masses. So, many NGOs in India are conducting participatory trainings to the community. This participatory training approach encourages participants to see themselves as a source of information and knowledge about the real world. NGOs provides knowledge about different policies and programmes to the community and encourages them to take active part in the planning, management and implementation of it. The North East Cultural Organization (Nagaon), are conducting awareness programmers, to promote the social, economic, health, education and cultural development of all sections of the society, specially the backward and downtrodden people and organize youth and women force to abolish social evils like drugs, alcoholism and to prevent AIDS. This NGO is very active in the district.

Historically women have played a very significant role in the growth and development of parliamentary democracy in India. The 73rd Amendment which gave 33 percent reservation to women at the local level, it was felt that there are very few women who come forward and accept challenges. Women are not biologically inferior to men but in many of our societies, they are not getting equal opportunities as men. Even most of them are deprived of their basic needs. Women are suffering from different violence and exploitations, which is generally more prominent in rural areas compared to urban areas. So in this regard, different NGOs
are doing a lot of works regarding empowering the rural women. NGOs impart awareness programmes at various levels, among all sections of the rural communities about the practical gender needs and the strategic gender needs. In this regard, various seminars workshops and training programmes are organized exclusively for women by the NGOs. As a result, in the community organization process, gender discrimination is being diminished by actively involving the women folk. NGOs have motivated many women candidates particularly from the oppressed sections of the society of Nagaon district for active participation in the panchayat elections. Also NGOs motivate and educate the people to choose a genuine representatives who have dedication to social work rather than political interest.

NGOs play an active role and identify the village poor who are living below or above the poverty line. For the community development programmes NGOs actively involved some burning problems of the society i.e. environmental issue, Disaster Management, Flood Erosion of a river, Tea Grower problem, Water and Sanitation and other problems of the society for improving the lives of the rural poor. To achieve human development, some NGOs, for example Dristi Foundation Nowgong organized various programmes like, Health Check-up Camp, Voluntary Blood Donation Camp, Workshop of vocational skills, Marketing skills, etc are organized. In order to organize these programmes for the
community, many of the NGOs availing assistance from the Government apart from their own initiatives.

In the field of Rural development with so many problems to be tackled, so many needs to be fulfilled, but now most of the NGOs are left with poor quality manpower to address this even more complex task. In rural and backward areas of our empirical setting NGOs are working for community health, agriculture, horticulture, social forestry, animal husbandry, community organization and promotion of Self-Help Groups with least resources and manpower etc. So the NGOs by and large, must improve their professional knowledge, skills and competence to meet the needs of the day. The problems in the rural areas can never be tackled completely. Voluntary agencies cannot match the government efforts in many respects in the field of rural development. With all the disadvantages, limitations and restrictions many voluntary agencies are still engaged in voluntary development work in rural areas. In the current context of participatory democracy, NGOs need to protect the poor and the marginalized groups from being exploited by the powerful elements. In many programmes like AIDS awareness, women empowerment, health awareness, promotion of literacy, etc, NGOs have greater achievements along with the government. The participation of NGOs in development programmes, is a widely accepted notion of the govt of India. So NGOs should contribute to poverty reduction process as the state cannot do the
whole lot. Present liberalized, free market economy and the global forces now can be considered as a threat to the rural poor. But these threats and challenges are otherwise opportunities for NGOs to address the issues, awake the people and empower them to protect their interest. But now most of NGOs are dominated by one person, and their founders, and there is lack of professionalism in their functioning and management, leading to the misuse of public money. Therefore, the government should take care about the functioning of the NGO’s and at the sametime, the government should encourage people and groups to organise more and more pro-active NGO’s which can work for rural reconstruction.

SELF HELP GROUP:

About 75 percent of the people of our country and more than 87% people in Assam live in rural areas. Most of them are poor and do not have the skills to look for employment. They need special attention. The earning power of the rural poor people need to be increased which can result in the total well being of the family. In rural areas, the people living below the poverty line are unable to realise their potential. Our traditional society does not provide enough chances to the poor to make full use of their abilities. But, people in a group can pool their ideas, experiences and labour for improving their economic condition. The Group effort has better chances of success. The Group approach is a process of empowerment of people which helps them to take part in development
activities and in the village affairs.

A Self-Help Group is a set of people coming together to work for common purpose. A Group is organized when some people themselves want to form a group. Membership of the group is decided by themselves. The members of the group may be women/men or a composition of both men and women. The members of the Self-Help Group have a mutual understanding and they meet regularly and they have a confidence that they are the members of Group. They have a Group leader and have a common Savings Bank Account in any Nationalised Bank or Regional Rural Bank. A Self-Help Group may normally have 10-20 members. Preferably the members should have same social background. The members should have a common ambition to improve their social and economic condition.

The SHGs are different from caste groups or other traditional groups already existing in the village. So it is very important to motivate the poor people to organize them into SHGs. Hence the importance and benefits of group formation should be explained to them in awareness camp and sensitization programme (SIRD, Nagaon). The officials/NGOs may fix the date, time and place for the meeting. The members of SHGs communicate with each other and they identify their common problems. They should have full confidence to the elected members of PRI's and should inform about the objectives of SHGs. The SHGs must have leader and deputy leader which may be called as President and Secretary. They should have clear knowledge and information to handle the affairs of the group. The Group leader will organize Group meeting at regular interval.
The Group leader should have maintain the Bank Accounts and other official records. The Group leader will intimate and facilitate the members to discuss important matters relating to the management of the group in their regular meetings. A Savings Bank Account is required for the Group. Also a register of accounts required to be maintained with the help of literate member of the group. To encourage self-dependence among the members as system of 'Thrift and Credit' has been started for the benefit of poor people. The basic objectives of maintaining a thrift and credit fund is to help the poor people, gain confidence in handling money and to assist poor people in meeting their social and economic requirements through mutual help. The Group also frame rules in the case of defaulters those who are not able to pay back the loans. The persons forming a group should be mutually acceptable. They should be willing to work with each other all members should have the freedom to express their views and functioning of the Group should be democratic. The formation of a Group should be voluntary and people should not be forced to do so.

Loan for SHGs:

The SHG can avail Bank Loan to start Micro-Enterprises. Under SGRY the SHGs may avail assistance in the form of Bank loan supported by back ended Govt subsidy. A Group can avail Govt subsidy up to Rs 1.25 Lakhs and for the individual limit is Rs 10,000/-. The SHGs is normally considered to be eligible for a Bank loan. (a) The Group must have self-confidence, self-dependence and must have collective efforts.
(b) The Group should be active and they must have regular savings.
(c) The members have undergone skill development training as per requirements.
(d) The activity of SHGs is economically viable and there is proper marketing facility for disposal of the products.
(e) The Bank is confident and the sustainability and repayment capacity.

The SHGs can be given training either at the Block, District, State or National level depending upon the felt needs and availability of support services including good resource persons. This should be decided by the concerned authority. At the state level, the training could be given through State Institutes of Rural Development (SIRD) and Technical Institutes. At district and Block level, training may be imparted through Extension Centers of Line Departments and Selected NGOs (SIRD, Nagaon).

NGOs and SHGs are separable in the field of development in recent times. Almost all the NGOs working at the field level organize SHGs among women. Though few attempts were made to organize groups for men, youth, old and women groups proved to be successful and sustainable. It is not wrong to say that without SHGs no NGOs at the field level can survive SHGs encourage savings and promote income generation activities. The Panchayats may play a very crucial role in the process of developing SHGs. The women members of the Panchayats can play an active role in organizing and functioning of women self Groups. Details of SHGs activity during the year (2002-2007) under the Barhampur Block and their response is reflected in the following Table 4.1.
<table>
<thead>
<tr>
<th>Name of GP</th>
<th>Total</th>
<th>Khetriangan</th>
<th>Uriagaon</th>
<th>Katanigaon</th>
<th>Chapanala</th>
<th>Sutargaon</th>
<th>Chalchali</th>
<th>Bamuni</th>
<th>Barbari</th>
<th>Barhampur</th>
<th>Purushwadi</th>
<th>Haamwadgaon</th>
<th>Bhajuni</th>
<th>Puniy</th>
<th>G.P.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>266</td>
<td>41</td>
<td>12</td>
<td>26</td>
<td>13</td>
<td>16</td>
<td>31</td>
<td>70</td>
<td>8</td>
<td>130</td>
<td>51</td>
<td>45</td>
<td>5</td>
<td>30</td>
<td>152</td>
</tr>
<tr>
<td>No of SHGs</td>
<td>266000</td>
<td>41000000</td>
<td>26000000</td>
<td>13000000</td>
<td>16000000</td>
<td>17000000</td>
<td>51000000</td>
<td>700000</td>
<td>800000</td>
<td>11000000</td>
<td>51000000</td>
<td>45000000</td>
<td>500000</td>
<td>3000000</td>
<td>50000000</td>
</tr>
</tbody>
</table>
It can be understood from Table 4.1 that during the year 2002-2007 the total number of SHGs groups under the Barhampur Block, in different Panchayat is 266. The Table reveals that about 144 SHG groups are inactive and physically we have not seen any activity. About 75 SHGs groups are involving weaving activity. This table reflects that the overall activity of the SHGs was not satisfactory. This reflects less social consciousness among rural women but it is also equally important that a section of rural women have come out freely for empowerment of rural women. It is observed that loans are provided to NGOs for lending to the SHG members. The NGOs evaluate the SHGs by using the format devised by the Bank. Those SHGs are qualified for financial assistance, NGO assesses loan requirements of each member separately. Then the NGO prepares a detailed proposal indicating SHG wise and member wise loan requirement. This proposal is submitted to the Bank. The Bank scrutinizes the proposal and selects randomly and loan is provided without security. But the fact is that NGOs are not able to reach all the poor people in the country. It is also pitiable to note that the poorest of the population are not fully covered by the NGOs. At the same time the NGOs that are accountable to the funding agencies are not at all accountable both to the people or the community where they work. The table reveals that very few SHGs which is small in number are involved in different activity i.e. Gontary, Fishery, Piggery, Poultry, Farming, Industry, Mashroom, and
Fruit preservation. So the Activity of the SHGs groups are miserable. This is not a good sign for the upliftment of the rural society. After receiving their bank instalment they remain isolated from the concerned authority. Actually these type of SHGs has no definite plan and programme. It is known from the concerned authority that the SHG groups distributed the fund among the members and after receiving the fund the SHGs have no information about their development.

Thus, we can infer that since the success of any self employment activity largely depends upon close contact, it is very important to device a monitoring mechanism by the concerned implementing authority to look into i.e. maintenance of accounts, regular meeting among the SHGs, repayment of Bank loan, market link and exposure and involvement in social service and general welfare activities of the community. The success on the efforts of the Govt, implementing authorities, financial institutions and facilitating organizations largely depends upon the attitude of the people at the receiving end. Entire efforts seems to become futile if the people for whom the approach of SHG has been introduced, do not perceive the concept in the right direction.