Chapter-4
Profile of Non-Governmental Organizations and Respondents

The present chapter deals with Profile of Non-Governmental Organizations (NGOs) and Respondents of the Research study. It presents a vivid picture of characteristics of respective NGOs along with age, gender, religion, caste, income status and occupation of the respondents. The Researcher has studied two Non-Governmental Organizations (NGOs) namely Association for Serva Seva Farms (ASSEFA) and Network for Enterprise Enhancement and Development Support (NEEDS) in Deoghar district of Jharkhand. Similarly, in Dumka district, two NGOs namely Professional Assistance for Development Action (PRADAN) and Badlao Foundation have been part of this study.

Part-I

4.1 Profile of NGOs

Deoghar District

In Deoghar district, the intervention of NGOs namely Association for Serva Seva Farms (ASSEFA) and Network for Enterprise Enhancement and Development Support (NEEDS) has been studied. These organizations are pro-active in mobilization of social capital through their various strategies and vision plan. They have accumulated mass support through integrating them with community-based collectives.

4.1.1 Association for Serva Seva Farms (ASSEFA):

Association for Serva Seva Farms (ASSEFA) came into existence in 1969 at Sevalur (Ramanad district) in TamilNadu (ASSEFA Annual Report, 2013-14). ASSEFA is a Gandhian Organisation started with the blessing of Shri Acharya Vinoba Bhave in 1969 (ASSEFA Annual Report, 2013-14). This organization was an outcome of Bhoomdan movement when the surplus land was allotted and distributed among landless peasants (ASSEFA Annual Report, 2013-14). The protagonists of this organization were inspired by Gandhian philosophy of peace and non-violence and therefore supported the landless labourers to assume collective effort for sustainable development (ASSEFA Annual Report, 2013-14). Its entire intervention activity is premised on philosophy of strengthening people’s self-managing bodies to realise a sustained development process in favour of the poor and the deprived sections of society (ASSEFA Annual Report, 2013-14). Beginning with an approach of working with Bhoomdan movement, this
organization has ventured into area development works. For making Bhoodan movement successful, this organization adopted the strategy of formation of people’s collectives like farmers’ organization, management committee, women’s Self-Help Group (SHG) for collective work in Bhoodan movement (ASSEFA Annual Report, 2013-14). Having journey from direct involvement into Bhoodan movement, ASSEFA ventured into Gramdhan Development Approach which signified equality of status among inhabitants of the village (ASSEFA Annual Report, 2013-14). The equality of status was maintained by nurturing of village based development programmes rather than mere allotment of land. In 1978, it started Sarva Seva Schools for universal quality education for children (ASSEFA Annual Report, 2013-14). It also diversified its area of intervention in health care, animal husbandry, cleanliness and hygiene maintenance in the respective villages. They furthermore, started expanding in other parts of country like Bihar, Jharkhand, Madhya Pradesh, Maharashtra, Rajasthan, Karnataka also. It was initiated in Bihar in 2010 with registration under Bihar Societies Registration Act, 1860. ASSEFA and its promoted organizations have been working in 7,112 villages located in 102 blocks/areas across eight states of India: Bihar, Jharkhand, Madhya Pradesh, Rajasthan, Maharashtra, Karnataka, Pondicherry Union Territory and Tamil Nadu (ASSEFA Report, 2005-06). In Bihar and Jharkhand, it has been covering nearly 112 villages under 8 districts of Bihar and Jharkhand (http://www.assefaeast.org/pages/history). 5,57,278 families have been brought under the folds of ASSEFA with its comprehensive development programs (ASSEFA Report, 2005-06). It has transformed into an international NGO headquartered in Chennai since 1976 (ASSEFA Annual Report, 2013-14). Now-a-days, the NGO is working through a network of various associated groups like SHG, Community based Organizations (CBOs), Village based Organizations (VOs) for enabling the poor people to develop their livelihood, health facilities, educational access to deprived sections inside the village. The resources are built at the community level to manage the respective body. The organization has also provided regular training and handholding support to the grassroot community while mobilizing local resources. The organization has continued its intervention programs for educational support and innovative development ideas (ASSEFA Annual Report, 2013-14). It has also contributed in the field of public health through providing subsidiary services in collaboration with state government. It has been addressing the problems of agricultural and allied activities through enhancing and integrating the natural resources of land, soil, water and agricultural land (ASSEFA Annual Report, 2013-14). In addition, it has also
established farmers’ centres at Sivagangai, Kariyapatti areas to act as a platform to share their knowledge.

➢ **Vision:**

-To promote Gram Swaraj or self-reliant rural communities imbued with love, truth and justice (ASSEFA Annual Report, 2013-14).

➢ **Aims and Objectives:**

The organization has certain aims and objectives which are in consonance with its vision for sustainable development. The following objectives are reflection of planned approach in this direction (http://www.assefawr.org/aims-and-objects.htm).

- To promote community organization and facilitate decision making and collective action by the people.
- To develop community trust fund and related instruments as a step towards self-reliance.
- To improve income through agriculture, livestock, rural industries, forestry and related income generating projects.
- To provide education facilities both formal and non-formal and adults especially women.
- To provide a better healthy environment through community health programme and sanitation for building up proper health care facilities.
- Promotion of culture and social values through the medium of arts, sports, literacy and such other programmes.
- To conserve and restore the eco-system by recycling of natural resources like solar energy, wind power and bio-gas.
- To make the local government more responsive to the needs and aspiration of the village people.
**Area of Operation:**

The NGO ‘ASSEFA’ has been working in Deoghar district of Jharkhand since 1994. It has started the work on microfinance since 1996. It has intervened in 42 villages of Deoghar district (ASSEFA Annual Report, 2013-14). Its mode of intervention in each village is through the collectives of villagers like Farmers’ club, Village-based Organization, Community-based Organization, Self-Help Group, Cooperatives (ASSEFA Annual Report, 2013-14). The organization has initiated the step of intervention through locally formed social groups for effective performance (ASSEFA Annual Report, 2013-14). In villages like Barmasiya and Karnal, it has also assisted in formation of Milk Cooperatives (ASSEFA Annual Report, 2013-14).

**Chart-4a: Organizational Structure of NGO “ASSEFA”**

(Source: http://www.assefawr.org/chart-&-map.htm)
➢ **Resource Mobilization:**

The organization is sustaining its varied programmes and activities through internal and external resources. In terms of internal resources, the subscription from existing community, contribution from donors, utilization receipt from existing immovable assets, social business earnings like dairy profit, integrated agricultural farms are the critical elements (ASSEFA Annual Report 2005-06). ASSEFA has also got additional support from contribution of villagers engaged with livestock development program. Sustaining the development initiative is one of the major objectives of ASSEFA (ASSEFA Annual Report 2005-06). Towards this, various activity groups have been established at the village level to manage the respective programs. These activity groups are federated at the area level for coordination, external linkages and collective action. An Apex body under proper legal entity is promoted with professional expertise for each program to coordinate and provide professional support (ASSEFA Annual Report 2005-06). The federation of various collectives also assist in garnering resources. At the village level, different committees are also assisting in developing mutual resources.

4.1.2 **Network for Enterprise Enhancement and Development Support (NEEDS):**

Network for Enterprise Enhancement and Development Support (NEEDS) is an organization started in 1998 in poor districts of Bihar and Jharkhand (NEEDS Annual Report, 2012-13). It has progressed quite well in terms of bringing significant changes in the life of women and children through food security, sustainable livelihood and development of various micro level enterprises (NEEDS Annual Report, 2013-14). The micro level enterprises consist of maize, beans clusters, poultry clusters, vermi compost producer villages etc (NEEDS Annual Report, 2012-13). In all these intervention, the organization works through Self-Help Group (SHG) and skill development process. The organization works through supporting poor women and men through financial inclusion programmes. NEEDS has three major thrust areas of intervention namely Livelihood program, Reproductive Health services and Child Protection programme. Under each thrust area, it has diversified its intervention through various micro level projects (NEEDS Annual Report, 2012-13). The Reproductive Health programme consists of Maternal Health, HIV/AIDS and Adolescent Reproductive Health (NEEDS Annual Report, 2012-13). Similarly, under livelihood program, the projects related to Household
food security issues, Sustainable livelihood, Water conservation projects, livestock development activities are included (NEEDS Annual Report, 2012-13). While carrying out the task of implementing these projects, the main ethos of the said trust is to emphasize over marginalized sections of society. The organization intends to bring out these people from vagaries of their destitution in the arena of development. The NGO professionals are equipped with technical skills to engage tribal people, children, women and youths in development activities. The crux of all these programmes lies in fostering livelihood opportunities, robust health and educational facilities for the poor and deprived families of Jharkhand. The organization also puts its attention on promoting human, economic, social capital while carrying-out these varied forms of intervention programmes. In other words, the basic tenet of each programme is to develop people’s collectives which may sustain its intervention for future (NEEDS Annual Report, 2012-13).

➢ **Vision:**


➢ **Mission:**

Sustained food and nutritional security of marginalized, especially women and children, through environmentally sound interventions, while considering equity and human rights (NEEDS Annual Report, 2012-13).

➢ **Values:**

The organization based on sustainable and bottom-up development model, has inculcated certain traits as core values of its approach. These values are *Integrity, Respect, Commitment, Learning, Perseverance* and *Self-governing* (NEEDS Annual Report, 2012-13).

➢ **Area of Operation:**

The organization ‘NEEDS’ has initiated its intervention with 4,600 people in Palajori block of Deoghar district in Jharkhand. The organization has formed nearly 340 Self-Help Groups (SHGs) in this block along with 42 Village-based Organizations (VOs) (NEEDS Annual Report, 2012-13). The organization is also attempting to integrate
nearly 250-300 SHGs within the ambit of a federation. The NGO is also providing technical as well as financial support to these groups. The organization has also created 100 seepage wells in 17 Gram Panchayats of this block. Each well provides irrigation facility for an area of nearly 2-3 acres of land (NEEDS Annual Report, 2012-13). In addition to it, the organization is also putting an emphasis on reducing mortality of goats through technical support. Due to its contribution, the mortality of goat has reduced to nearly 5 percent level which has resulted into development of livestock (NEEDS Annual Report, 2012-13). In addition to livelihood activities, the NGO is also working on health project in 10 panchayats of Sarwan and Pajri blocks of Deoghar district (NEEDS Annual Report, 2012-13). In these villages, the NGO is intended to cover 4 panchayats to develop them as model panchayats responsive to people’s health need (NEEDS Annual Report, 2012-13). It is also ensuring to provide livelihood support as well as health facilities to the poor households of tribal hamlets. In this entire process of social work intervention, the NGO has a ground level team of 150 community based staff and 1400 community based volunteers (NEEDS Annual Report, 2012-13). These workers are technically equipped to engage community people in development activities and form their collectives. The organization is conducting various training programmes on leadership building, volunteering development among young youths known as master trainers and service providers. It is supporting various communities like tribal community, marginalized sections in order to develop a holistic approach for development (NEEDS Annual Report, 2012-13). The livelihood programme focusses on intervening into various food security related issues and stabilize potential sustainable livelihood (NEEDS Annual Report, 2012-13). They also participate in various levels of monitoring and knowledge enhancement program for these respective community people (NEEDS Annual Report, 2012-13). In addition to its concurrent programmes, the organization has also organized some campaigns for advocacy purpose in the district. The organization has also worked in the area for training the volunteers in various spheres. The NEEDS NGO has also touched upon children’s education, health along with their household livelihood, maternal care and advocacy issues. The project aims to ensure an holistic development of community people so that their grievances may be redressed (NEEDS Annual Report, 2012-13). The agricultural activities have been given subsidiary support for getting incremental income.
Chart-4b: Organizational Structure of NGO “NEEDS”

(Source: NEEDS Annual Report 2013-14)
Resource Mobilization:

The organization “NEEDS” is conducting various programmes either on education, health, livelihood or advocacy issues through a financial support from both Indian and International support (NEEDS Annual Report, 2013-14). These funds are majorly utilized on programme expenses, public education and fund raising and various management related issues. There are attempts for generating internal funds through contribution from its community beneficiaries in the forms of various collectives like Community based Organization (CBO), Village-based Organization (VOs) (NEEDS Annual Report, 2013-14). As on 31<sup>st</sup> March’ 2014, the total income generated was Rs. 47,188,298.00 where self-generated income consisted of Rs. 2,472,102.00 for respective financial year (NEEDS Annual Report, 2013-14). The domestic source constituted nearly 34.64 percent while international source constituted 60.12 percent (NEEDS Annual Report, 2013-14). The programmes and activities are subject to approval from governing body for each financial year. The meeting of body is held twice a financial year. The Board approves programmes, budgets, annual activity reports and audited financial statements (NEEDS Annual Report, 2013-14). The Board ensures the organization’s compliance with laws and regulations. The board also functions based on rotation. The organization has 17 full time staff, 142 part time staff, 8 consultants and more than 600 unpaid volunteers as on 31<sup>st</sup> March’ 2014 (NEEDS Annual Report, 2013-14). The organization has mobilized resources from various sources ranging from national to international levels. In terms of national level funding, the institutions like NABARD (National Bank for Agricultural and Rural Development), SRTT (Sir Ratan Tata Trust), Government of Jharkhand, Save the Children etc have supported in the area of healthcare, watershed projects (NEEDS Annual Report, 2013-14). Similarly, international organizations like Bill and Melinda gates foundation, SIMAVI, Netherland, Global Sanitation Fund, Stitchting Kinder Postzegels, Netherlands, VSO, U.K have assisted in terms of maternal and neo-natal health, volunteering services, child protection programmes (NEEDS Annual Report, 2013-14). In case of self-generated resources, the organization “NEEDS” is focussing on sustainability in financial model with an assistance from village-based federation and Community-based Organization (NEEDS Annual Report, 2013-14). The organization is also working out a model for financial independence through a network of Self-Help Group (SHG) for women. These SHGs have been further integrated into clusters so that their operational and financial
regularities may be maintained (NEEDS Annual Report, 2013-14). These mechanisms of resource mobilization are geared towards incapacitating grassroots people for sustainable development. In case of deficiency of institutional funding, the goal of development in the area may run uninterrupted. The programme is being executed with an inclusive participation of community people along with government agency. At the panchayat level, the resource is also mobilized through formation of Village level Swachata Samiti and Village level Water and Sanitation Committee (NEEDS Annual Report, 2013-14). The active involvement of the Panchayat and women members in the selected villages is being envisaged for the proper implementation of the program (NEEDS Annual Report, 2013-14).

Dumka District

In Dumka district, the Researcher has undertaken study with two NGOs namely Professional Assistance for Development Action (PRADAN) and Badlao Foundation. These NGOs have initiated the steps in the way of garnering social capital through formation of collectives like SHGs, Cooperative societies, Village-based Organizations, Community-based Organizations, Farmers’ clubs etc. The principal aims of these NGOs are towards consolidation of mass participation in various development programmes on sustainable basis.

4.1.3 Professional Assistance for Development Action (PRADAN):

The organization called “PRADAN” which is Professional Assistance for Development Action, has been working very closely with rural communities in Jharkhand for the last 15 years (PRADAN Annual Report, 2012-13). It is not only assisting in regenerating resources but equipping existing community with scientific methods for facilitating development (PRADAN Annual Report, 2012-13). It is empowering both men and women through alternative livelihood opportunities. It has worked with poorest of the poor communities for making their life happy and prosperous. In other words, it has made new models of development for them so that they may realize change and dignity in their life (PRADAN Annual Report, 2012-13). This organization has focussed on self-governance and sustainability issues also. It has also focussed on various issues of rural upgradation along with entrepreneurial development in the village. It is started in the year 1983 by two young professionals namely Deep Joshi and Vijay Mahajan with a firm
view that the stark poverty of the country may be resolved through self-determination and commitment (PRADAN Annual Report, 2012-13). This organization reiterated its intent to bring into focus the large-scale and self-sustainable changes in the material, social, psychological and spiritual condition of the people (PRADAN Annual Report, 2012-13). It has collaborated with several government agencies in the way of enhancing support and mass mobilization. One of the important strategies lying in the core of each intervention is: formation of community based Collectives. PRADAN is not only vying for changes in assets and lifestyle of people but integration of scattered people through formation of community based stable groups which may sustain its dream for future (PRADAN Annual Report, 2012-13). It is adopting a change in stance and shifting from just economic aspects to formation of collectives of poor women. The organization has assisted in bringing continual changes in the lives of millions of poor people in India. The organization has worked with nearly 4,82,000 women integrated with nearly 38,000 Self-Help Groups (SHGs) (PRADAN Annual Report, 2012-13). These SHGs have disbursed a credit worth Rs. 2 billion among these women. The organization for the sake of sustainability, has formed a Women’ Federation which coordinates with a large network of SHGs. In addition, it has formed nearly 2731 Village Organizations (VOs) also (PRADAN Annual Report, 2015-16). The organization has assisted in terms of income generation also through utilization of scientific cultivation methods. It has helped nearly 225000 people participate in income generation activities like agriculture, poultry, fruit orchards, tasar silk etc (PRADAN Annual Report, 2012-13). Apart from livelihood, the organization has helped in terms of managing natural resources through encouraging farmers adopt eco-friendly technologies. There are nearly 34,889 families who have been supported in building resilience to climate change (PRADAN Annual Report, 2012-13). In a nutshell, the organization has reached nearly 2.4 million people in 37 districts across seven states of India, out of which 80 percent individuals belong to Scheduled Caste (SC) and Scheduled Tribes (ST) families (PRADAN Annual Report, 2015-16).

> **Vision:**

Working to change lives of rural communities in India by enabling them and building sustainable livelihood opportunities (PRADAN Annual Report, 2015-16).
➢ **Ambition:**

The NGO “PRADAN” in line with its vision, is geared towards achieving six components of Sustainable Development Goals (SDGs) which are *No Poverty, Zero Hunger, Gender Equality, Life on Land, Clean Water and Sanitation and Reduced Inequality*. It has an ambition to reach nearly 10 million people across 12,500 villages in these 7 states (PRADAN Annual Report, 2015-16).

➢ **Approaches:**

In the wake of sustainable goal and bottom-up development, the organization “PRADAN” has focussed on grass-root people’s development through empathetic approach. In this approach, the communities are considered to be drivers of development and professionals as catalysts. The organization having firm belief in capability of local community, strives to incapacitate them with scientific technologies and know-how so that the outcome of development may percolate deep into the area (PRADAN Annual Report, 2015-16). It focusses primarily on women because we believe that even people considered to be the most disadvantaged in society, are capable of driving the change they need (PRADAN Annual Report, 2015-16). Its focus is basically to help people in marginalized communities to develop their own skills and initiatives. It also aims for a holistic and positive change in their social, psychological and economic condition so they can take total charge of their lives and engage with the world around them (PRADAN Annual Report, 2015-16).

➢ **Strategy:**

The NGO has been proactive in terms of fulfilling its desired objectives through social mobilization, ensuring food security, building models of alternative livelihood, linking farmers with market and effective governance procedures. In this entire process of development, the organization is underlying various steps like monitoring of target groups, inculcating suitable technologies, training people for future challenges (PRADAN Annual Report, 2015-16). The organization also aspires for converting best practices and experiences into resource materials such as process documents, handbooks, and standard operating procedures to improve efficiency and help scale up our work (PRADAN Annual Report, 2015-16). One of the important strategies of PRADAN is to facilitate credit availability among poor women at minimal interest rate. In order to
utilize the money for productive purpose, the organization has focussed on developing collectives of women for credit. It has promoted nearly 7,512 Savings and Credit Groups with a combined membership of over 106,090 women in seven states across India (PRADAN Annual Report, 2015-16). The organization is also mobilizing the farmers for promoting community managed micro-lift irrigation system so that it may enhance the quality of livelihood infrastructure for the poor in the country’s backward regions (PRADAN Annual Report, 2015-16).

➢ Area of Operation:

The organization “PRADAN” is working across seven states in India. One of the intervention areas is located in Santhal Pargana in Jharkhand which comprises Dumka and Godda districts (PRADAN Annual Report, 2015-16). In these areas, nearly 92 percent of total households live in rural areas devoid of basic amenities (PRADAN Annual Report, 2015-16). The discrimination based on caste, gender restricts these people from accessing the benefits from the state. Therefore, the organization has adopted the strategy of mobilizing youth and empowering the community to stand on their own feet. The development agenda has to be driven by communities and facilitated by professionals. In Dumka district, PRADAN has ventured into key livelihood issues like Tasar silk rearing, growth of rice cultivation based on SRI (System of Rice Intensification) method, promotion of alternative livelihood through livestock, development of watershed activities, strengthening of financial power of women through credit-linked SHGs and various advocacy related support to the aggrieved people in various blocks like Saraiyahat, Shikaripara, Kathikund, Ranishwar, Dumka (PRADAN Annual Report, 2015-16). SHG formation and Community based Organization for farmers have been forefront at its intervention agenda. The NGO “PRADAN” has supported sustainable income opportunities for tribal people. In this affair, forest and tree-based activities like lac cultivation, siali leaf plate making, plantation of fruit and other trees, tasar silk rearing are prime activities promoted by the organization (PRADAN Annual Report, 2012-13). In terms of marketing, the organization has collaborated with Vikas Bazar.Net, an NGO for ensuring safety to farmers from price fluctuation of market (PRADAN Annual Report, 2012-13). In Dumka district, this network of farmers has hosted a meeting of 70 NGOs with the Ex-Union Minister of Rural Development, Mr. Jairam Ramesh for exploring prospective engagement with central government (PRADAN Annual Report, 2012-13). Apart from it, this network has
also organized a consultative meeting with Small Farmers Agri-Business Consortium (SFAC) to consider the challenges faced by farmers’ organizations. In terms of livestock development, the respective NGO has established networking with Jharkhand Women Self-Supporting Poultry Cooperative Federation Limited (PRADAN Annual Report, 2011-12). In Dumka district, PRADAN helped community organizations access government funds from various mainline poverty alleviation programmes (PRADAN Annual Report, 2008-09). This was the major source of grant for livelihood finance, followed by credit from SHGs and Banks, and then by investments from people's own resources (PRADAN Annual Report, 2010-11). In Dumka district, the organization “PRADAN” has improved the cultivation through formation of network of farmers with SRI method. In terms of Integrated Natural Resource Management, the organization has formed Community Service Providers (CSPs) who are trained grass-root level professionals in supporting these groups for implementation of plans (PRADAN Annual Report, 2011-12).

Chart-4c: Organizational Structure of NGO “PRADAN”

*As on 31st March’ 2013

(Source: PRADAN Annual Report, 2012-13)
Resource Mobilization:

The NGO “PRADAN” has been in the process of mobilizing resources from both governmental and other non-governmental sources. The collaboration with National Livelihood Mission (NLM), National Bank for Agricultural and Rural Development (NABARD), State Tribal Welfare Commissioner’s Office, National Cooperative Development Corporation and some other state level institutions has led to growth of various development activities (PRADAN Annual Report, 2008-09). The foundations like Hindustan Unilever Limited (HUL), Axis Bank, Monsanto, Pfizer, Syngenta have collaborated with the organization in supporting programmes (PRADAN Annual Report, 2008-09). The organization is collaborating with Jharkhand State Rural Livelihood Project for various levels of activities. In terms of promoting women’s collectives in Jharkhand, the HDFC bank is also collaborating with PRADAN. Even in terms of Research and Development, PRADAN has been supported by several organizations like Ford Foundation, Sir Dorabji Tata Trust, Sir Ratan Tata Trust, Aga Khan Foundation, United Nations Development Programme (PRADAN Annual Report, 2008-09). These institutions are geared towards enriching PRADAN with research related inputs. Regional Resources Centre (RRC) has undertaken research on various activities like poultry, improved form of cultivation through assistance from different institutes like Delhi School of Economics, University of Namur (PRADAN Annual Report, 2008-09). PRADAN has also collaborated with Panchayati Raj Institutions, Community-based Organizations for grassroot level development (PRADAN Annual Report, 2008-09). The organization has collaborated with SGSY project for the sake of tribal development programmes. PRADAN has a very robust Human Resource which are oriented in different methods of intervention into the field through various training institutes (PRADAN Annual Report, 2008-09). It has signed an MOU with Jharkhand State Livelihoods Promotion Society (JSLPS) in May’ 2015 for further development. On the issues of Rural healthcare, the organization has collaborated with Child in Need Institute (CINI), Public Health Resource Society (PRADAN Annual Report, 2008-09). The farmers have been oriented on Integrated Natural Resource Management through MGNREGS-NRLM-CFT programmes. The networking with VikasBazar.Net has hosted a meeting with 70 NGOs at Dumka district (PRADAN Annual Report, 2008-09). Due to networking with VikasBazar.Net, the organization “PRADAN” has successfully worked with 17,819 households in vegetable cultivation, paddy and poultry cultivation.
PRADAN Annual Report, 2012-13). PRADAN has also collaborated with Tata Trust in a project called “Transforming Rural India (TRI)” to ensure equal opportunity to villagers for leading a dignified life (PRADAN Annual Report, 2015-16). Even IKEA Foundation partners with it in one project called “PRIDE (Partnership for Rural Integrated Development and Empowerment)” which focusses on triggering a comprehensive change process based on building capacities of women and their collectives (PRADAN Annual Report, 2015-16). In terms of financial estimate, PRADAN in 2012-13 mobilized Rs. 1685.81 million for different livelihood development and income generation activities out of which Rs. 1235.17 million was invested for promoting livelihood sector and the remaining Rs. 450.64 million was used for SHG activities (PRADAN Annual Report, 2012-13). In the financial year 2015-16, the total finance raised was Rs. 2,035 million which consisted of Rs. 627 million from SHG credit, Rs. 274 million from bank credits, Rs. 1,063 million from government grants and subsidies, Rs. 27 million from donors, Rs. 22 million from community contribution and Rs. 22 million from other credit sources (PRADAN Annual Report, 2015-16). After analysis of funding sources, it is inferred here that the organization PRADAN mobilizes not only government and non-governmental institutions but even community like SHGs, Village based Organizations to support its development programmes so that its ambition of achieving six sustainable goals may be met (PRADAN Annual Report, 2015-16). Its programme investments are leveraged from mainstream development agencies and beneficiaries’ own contributions. In terms of funding, even individual donors have been motivated (PRADAN Annual Report, 2015-16). Some international organizations like Bank of America, Bill and Melinda Gates Foundation, Axis Bank Foundation, Monsanto Fund, United Nations Entity for Gender Equality and the Empowerment of Women (UN Women), Ford Foundation, Syngenta Foundation of India, Lutheran World Relief have assisted PRADAN either in direct project activities or additional financial support (PRADAN Annual Report, 2015-16). In terms of Research and Academic institutions, Ambedkar University, Delhi, Australian Centre for International Agricultural Research, Landesa Rural Development Institute, The Institute for Fiscal Studies, International Food Policy Research Institute have supported PRADAN (PRADAN Annual Report, 2015-16). The data cleaning, Project evaluation, Impact studies have been carried-out by these institutions for operational support (PRADAN Annual Report, 2015-16).
4.1.4 Badlao Foundation:

Badlao Foundation is one of the NGOs working in the area of women empowerment in Dumka district of Jharkhand. It was started in 1982 by Founder Secretary Shri Bajrang Singh. Apart from Dumka, it is also working in 6 districts of Santhal Parganas region in Jharkhand (Badlao Foundation Annual Report, 2014-15). It has worked on multiple lines through various approaches, initiatives to develop women’s conditions. Its major area of intervention is in Santhal Pargana region (Badlao Foundation Annual Report, 2014-15). It has promoted women’s welfare through multiple factors. The condition of women in terms of education, health, livelihood, food security has been improved through consequent intensive intervention by this organization (Badlao Foundation Annual Report, 2014-15). Therefore, Badlao Foundation has been successful in integrating women through a network of SHGs. It is working with nearly 1200 women in Jharkhand (Badlao Foundation Annual Report, 2014-15). It has also been working on Organizational Development, Training and Capacity building for women in various aspects of thematic areas. The respective NGO has promoted nearly 730 Mahila Sabhas with assistance from NABARD, DRDA and other funding agencies (Badlao Foundation Annual Report, 2013-14). It has adopted a long term strategy of initiating village level women’s group called “Mahila Sabha.” These women’s groups function as SHG for providing credit and thrift activities (Badlao Foundation Annual Report, 2013-14). In this process, Badlao Foundation has been providing strategic partnership to these Mahila Sabhas through provisioning trainings, such as leadership development, SHG management, record keeping, vocational trainings for income generation activities, selection of livelihood activities, etc (Badlao Foundation Annual Report, 2013-14). Badlao Foundation has also been supporting these groups in their bank linkage and later in facilitating their credit linkage under various government schemes. Badlao Foundation is working in areas where both markets and government policy have consistently failed the people, since long back (Badlao Foundation Annual Report, 2013-14). Badlao Foundation has been fortunate in initiating timely efforts to delink its various programmes and projects from ‘dependency syndrome’ and try to create such structures which remain self-reliant in an autonomous mode (Badlao Foundation Annual Report, 2013-14). This foundation has also assisted in forging solidarity with people and dream common aspirations for people. The Badlao Foundation empowers, educates and sensitizes the women through collectives. It has garnered a sense of reciprocity among
grassroot people through systematic planning and resource mobilization (Badlao Foundation Annual Report, 2013-14). The Badlao Foundation’s programmatic intervention in women empowerment is associated with promotion of income generation activities among girls, entrepreneurial skill development, equal share in parental property, equal wage for women. Badlao Foundation has emerged to address the need of the displaced mostly tribals and dalits of Santhal, Paharia and Bauri communities (Badlao Foundation Annual Report, 2013-14). From agriculture to sericulture, from tailoring unit to weaving and spinning mill, Badlao Foundation has experimented on varied livelihood promotion activities and secured the livelihood of hundreds of families over the years (Badlao Foundation Annual Report, 2013-14).

➤ **Vision:**


➤ **Mission:**

Badlao Foundation endeavours to empower people for social transformation to achieve self-reliance and gender justice through participatory efforts and to ensure ecological balance. It strives to uphold human dignity, work for equitable social structure and enable women and socially disadvantaged to claim their rights (Badlao Foundation Annual Report, 2013-14).

➤ **Core Values:**


➤ **Area of Operation:**

The NGO called “Badlao Foundation” is working in Dumka and other adjoining Santhal Pargana districts of Jharkhand (Badlao Foundation Annual Report, 2014-15). The major areas of intervention are health, education, nutrition, natural resource management, food security and livelihood. For Badlao Foundation, good governance is a goal and a method for attaining its three main objectives of poverty reduction, protection of the environment and natural resources, and ensuring peace and human security (Badlao Foundation Annual Report, 2014-15). Badlao Foundation primarily believes in the power of the
community. Thus from the very beginning of its intervention, Badlao Foundation emphasised on building and strengthening community based organisations (Badlao Foundation Annual Report, 2014-15). From micro groups to macro level people’s institutions; the organisation endeavoured to institutionalise the process of community development through these community based organisations (Badlao Foundation Annual Report, 2014-15). Unless people are empowered and sensitised their participation in food and social security schemes run by the govt., would not be ensured and thus they would not be effective (Badlao Foundation Annual Report, 2014-15). With this understanding, Badlao Foundation empowers, educates and sensitizes the communities, extends required handholding support to the village level institutions and its apex bodies to work for their rights and entitlements through a collective and organised manner (Badlao Foundation Annual Report, 2014-15). The CBOs in every village are empowered and facilitated to identify eligible beneficiaries, help them incorporate into the scheme and monitor the scheme’s effective implementation (Badlao Foundation Annual Report, 2014-15). These collectives help in terms of building a mass base for education and health related awareness programme. The SHGs are important institutions for empowering women socially, economically and politically. The empowerment of women depends upon various factors ranging from food security, employment opportunity to creation of collectives for their unity and integrity (Badlao Foundation Annual Report, 2014-15). In Jharkhand, the condition of female children has been very pitiable. The women development activities are also focussed on educating, spreading awareness and sensitising different stakeholders such as girls, women, youths, PRI members, village level government functionaries, CSOs and media regarding the social, economic, physical, psychological and emotional issues (Badlao Foundation Annual Report, 2014-15). The promotion of income generation activities, entrepreneurial skills has led to strengthening economic status of women through this NGO. Badlao Foundation’s mission started with creating adaptable, alternative and sustainable livelihoods on the belief that economic development of families would breed social and political enlightenment and subsequently establish equality and justice (Badlao Foundation Annual Report, 2013-14). Therefore, the NGO has experimented with various livelihood promotion activities and secured the livelihood for hundreds of families. The respective NGO is making log frame as a tool for monitoring and evaluation purpose (Badlao Foundation Annual Report, 2013-14). For Badlao foundation, good governance is a goal for attaining its objectives of reducing poverty, protecting environment and ensuring human security. The respective NGO “Badlao Foundation” has coordinated with
Panchayati Raj institutions for effective grassroots level planning (Badlao Foundation Annual Report, 2013-14). To achieve the herculean task, Badlao Foundation arranged several awareness camps in various Panchayatas. This was ensured through involvement of Gram Sabha and FRC members (Badlao Foundation Annual Report, 2013-14). The organization has been quite successful in providing access to credit, skill enhancement and availability of insurance to poor working women in Dumka district (Badlao Foundation Annual Report, 2013-14). In addition, the NGO has launched the advocacy campaign in around 200 villages to incapacitate these people. It has attempted to reach out to all deprived women and men to provide handhold support in the district. Health, nutrition and sanitation has been one of the core areas of intervention of Badlao Foundation, taking consideration into the illiteracy, ignorance of the community and inaccessibility of health services across the operational fields (Badlao Foundation Annual Report, 2014-15). Unless the communities are sensitised about their basic health rights, and the major health concerns affecting their lives and livelihoods, they would not be able to exercise their rights (Badlao Foundation Annual Report, 2014-15). It has worked on issues of maternal and child health through effective health intervention. It has also focussed on crop-diversification method to make agriculture sustainable (Badlao Foundation Annual Report, 2014-15).

**Chart-4d: Organizational Structure of NGO “Badlao Foundation”**

- **Board of Trustees**
  - **Advisory Board**
    - **Secretary**
      - **Core Team**
        - **Finance Manager**
          - **Accountant**
        - **HR & Admin Manager**
          - **Office Assistant/Receptionist**
          - **Cashier**
        - **Communication Officer**
        - **Support Staff**
        - **Program Manager**
          - **Project Manager/Coordinator**
          - **Supervisor/Block Coordinator**
        - **Panchayat level Social Worker/Village Animator**

(Source: Badlao Foundation Annual Report, 2014-15)
Resource Mobilization:

The NGO “Badlao Foundation” in its effort for community mobilization, has got support from various national and international funding agencies (Badlao Foundation Annual Report, 2013-14). In its gender-based community empowerment, the respective NGO has got support from Department for International Development (DFID). Similarly, National Bank for Agricultural and Rural Development (NABARD) has assisted it in terms of micro-finance activities (Badlao Foundation Annual Report, 2013-14). In terms of child’s right to health and nutritional programme, the NGO has been supported by Christian Children’s Fund (CCF) (Badlao Foundation Annual Report, 2013-14). The Ministry of Human Resource Development, Govt. of India has also assisted it in improving children’s education in the district. In its educational intervention, the organization called Swiss Red Cross has also helped from 2004 to 2006 (Badlao Foundation Annual Report, 2013-14). Another institution called ‘International Centre for Research on Women, Washington’ has helped it in empowering females in the area of Reproductive health. The NGO ‘Badlao Foundation’ has got support in the area of healthy adolescent programme from an international agency called David and Lucile Packard Foundation, USA also (Badlao Foundation Annual Report, 2013-14). Women Power Connect assisted it in spreading awareness among the girls and women on their legal rights, to work towards creating and enabling environment for ensuring that the policy and legislation serve as effective tools to prevent and protect girls from becoming the victims of child marriage (Badlao Foundation Annual Report, 2013-14). NABARD has supported the respective NGO in terms of promoting orchard-based livelihood, soil management for tribal families of Dumka district (Badlao Foundation Annual Report, 2013-14). One of pioneering governmental organization called “Jharkhand State Livelihood Promotion Society (JSLPS) has supported in promoting sustainable livelihood opportunities throughout its various related programmes (Badlao Foundation Annual Report, 2013-14). In terms of financial estimate, the respective NGO has got a grant of Rs. 321.42 lakh and an interest of Rs. 3 lakh during financial year 2014-15 (Badlao Foundation Annual Report, 2014-15). Out of this total receipt, the organization has spent nearly Rs. 181.99 lakh on various programmes and rest on administrative and miscellaneous activities (Badlao Foundation Annual Report, 2014-15).
Part-II

4.2 Profile of Respondents

The Research Study has taken into account the profile of respondents on various parameters ranging from age, gender, religion, education, social and economic status. The respective respondents have been selected equally from each selected NGO in both Deoghar and Dumka districts of Jharkhand. The respondents belong to both male and female group from respective four NGOs in these two districts. These respondents are beneficiaries of these four NGOs selected purposively based on their association with various collectives like Self-Help Group (SHG), Community-based Organization, Co-operative Societies and other voluntary organization.

4.2.1 Age of Respondents:

The Age of respondents keeps a vital position in determining maturity of individuals and their responses towards any intervention activity. The participation variation across various age groups reflects the generation perspective of participation in respective activity. It is very evident from following table-4.1 that nearly 45.77 percent of respondents are in the age group of 18-35 years. In Deoghar district, nearly 51.54 percent of respondents are in the age group of 18-35 years while in Dumka district, it stands at 40 percent. In Dumka district, the higher number of respondents chosen under the research study is in the age group of 36-50 years which is pegged at 43.08 percent. In the category of above 50 years and below 70 years age group, the percentage in Deoghar district is 13.85 and 16.92 in Dumka district.

Table-4.1: Age of Respondents

<table>
<thead>
<tr>
<th>Age of Respondents (In years)</th>
<th>Deoghar</th>
<th></th>
<th>Dumka</th>
<th></th>
<th>Total</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Frequency</td>
<td>Percentage</td>
<td>Frequency</td>
<td>Percentage</td>
<td>Frequency</td>
<td>Percentage</td>
</tr>
<tr>
<td>18-35</td>
<td>67</td>
<td>51.54</td>
<td>52</td>
<td>40.00</td>
<td>119</td>
<td>45.77</td>
</tr>
<tr>
<td>36-50</td>
<td>45</td>
<td>34.62</td>
<td>56</td>
<td>43.08</td>
<td>101</td>
<td>38.85</td>
</tr>
<tr>
<td>51-70</td>
<td>18</td>
<td>13.85</td>
<td>22</td>
<td>16.92</td>
<td>40</td>
<td>15.38</td>
</tr>
<tr>
<td>Total</td>
<td>130</td>
<td>100</td>
<td>130</td>
<td>100</td>
<td>260</td>
<td>100</td>
</tr>
</tbody>
</table>

(Source: Responses received from Interview Schedule)
4.2.2 Gender of Respondents:

The Gender is also an important component for measuring participatory approach of people in any activity. The active participation of people across gender lines showcases the coordinated approach among people. It is very obvious from gender-wise details of respondents as shown in table-4.2 that there is increased participation on the lines of gender. In Deoghar district, the male respondents chosen for this study are 54 percent and females are 46 percent. Similarly, in Dumka district, the male respondents are 62 percent and females are 38 percent.

Table-4.2: Gender of Respondents

<table>
<thead>
<tr>
<th>Gender of Respondents</th>
<th>Deoghar</th>
<th></th>
<th>Dumka</th>
<th></th>
<th>Total</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Frequency</td>
<td>Percentage</td>
<td>Frequency</td>
<td>Percentage</td>
<td>Frequency</td>
<td>Percentage</td>
</tr>
<tr>
<td>Male</td>
<td>70</td>
<td>54</td>
<td>80</td>
<td>62</td>
<td>150</td>
<td>58</td>
</tr>
<tr>
<td>Female</td>
<td>60</td>
<td>46</td>
<td>50</td>
<td>38</td>
<td>110</td>
<td>42</td>
</tr>
<tr>
<td>Total</td>
<td>130</td>
<td>100</td>
<td>130</td>
<td>100</td>
<td>260</td>
<td>100</td>
</tr>
</tbody>
</table>

(Source: Responses received from Interview Schedule)

4.2.3 Marital Status:

The marriage also keeps an important position in the lives of people because of its significance in carrying-out familial and societal responsibilities. In this Research study, out of total respondents, 89.62 percent are married individuals, 6.54 percent unmarried, 1.15 percent divorcee and 2.69 percent includes widow and widower as reflected in following table-4.3. In Deoghar district, this figure of married individuals stands at 84.62 percent while the same in Dumka district is 94.62 percent.
Table-4.3: Marital Status of Respondents

<table>
<thead>
<tr>
<th>Marital Status</th>
<th>Deoghar</th>
<th>Dumka</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Frequency</td>
<td>Percentage</td>
<td>Frequency</td>
</tr>
<tr>
<td>Married</td>
<td>110</td>
<td>84.62%</td>
<td>123</td>
</tr>
<tr>
<td>Unmarried</td>
<td>13</td>
<td>10.00%</td>
<td>4</td>
</tr>
<tr>
<td>Divorcee</td>
<td>2</td>
<td>1.54%</td>
<td>1</td>
</tr>
<tr>
<td>Widow (er)</td>
<td>5</td>
<td>3.85%</td>
<td>2</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>130</strong></td>
<td><strong>100%</strong></td>
<td><strong>130</strong></td>
</tr>
</tbody>
</table>

(Source: Responses received from Interview Schedule)

4.2.4 Educational Status:

Education is one of the important indicators of development. It determines the reciprocal relationship between individuals and developmental activities. The participation of individuals in an activity is guided by level of education. It exposes him/her of positive and negative aspects of any intervention. It inculcates the skills, knowledge and self-confidence towards advancement. Education eases the process of mass mobilization towards a programme. In this Research study, the variation in educational levels of respondents has been taken into account so that it may encompass varied tiers of educated people. As per data shown in following table-4.4, out of total respondents in Deoghar district, the percentage of simply literate individuals is 15.38, primary level educated individuals as 49.23 percent, secondary level educated persons as 27.69 percent and graduate and above level educated persons as 4.62 percent. Similarly in Dumka district, the literate respondents are 17.69 percent, upto primary level educated are 45.38 percent, secondary level educated persons are 25.38 percent and graduate and above level educated are 3.08 percent. Out of total respondents, 3.08 percent persons in Deoghar district and 8.46 percent persons in Dumka district are selected despite their illiteracy status. All these respective respondents despite having varied educational categories, are associated with some kinds of collectives formed by these NGOs. Most of
the respondents in both these districts are primary level educated followed by secondary level education.

Table 4.4: Educational Status of Respondents

<table>
<thead>
<tr>
<th>Educational Qualification of Respondents</th>
<th>Deoghar</th>
<th></th>
<th></th>
<th>Dumka</th>
<th></th>
<th></th>
<th>Total</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Frequency</td>
<td>Percentage</td>
<td>Frequency</td>
<td>Percentage</td>
<td>Frequency</td>
<td>Percentage</td>
<td>Frequency</td>
<td>Percentage</td>
<td></td>
</tr>
<tr>
<td>Illiterate</td>
<td>4</td>
<td>3.08</td>
<td>11</td>
<td>8.46</td>
<td>15</td>
<td>5.77</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Literate</td>
<td>20</td>
<td>15.38</td>
<td>23</td>
<td>17.69</td>
<td>43</td>
<td>16.54</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Primary level</td>
<td>64</td>
<td>49.23</td>
<td>59</td>
<td>45.38</td>
<td>123</td>
<td>47.31</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Secondary level</td>
<td>36</td>
<td>27.69</td>
<td>33</td>
<td>25.38</td>
<td>69</td>
<td>26.54</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Graduate and Above</td>
<td>6</td>
<td>4.62</td>
<td>4</td>
<td>3.08</td>
<td>10</td>
<td>3.85</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>130</td>
<td>100</td>
<td>130</td>
<td>100</td>
<td>260</td>
<td>100</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(Source: Responses received from Interview Schedule)

4.2.5 Caste Status:

In India, Caste keeps an inalienable position in the society. The Indian society is not only diversified on the lines of caste but various sub-castes also. The social composition has created such a fabric through which representation of people from various communities may be highlighted. It is evident from following figure-4A that maximum numbers of respondents in both these districts are from Scheduled Caste (SC) and Scheduled Tribes (ST). But the Research study has taken responses from participants belonging to general and Other Backward Classes (OBC) also. In Deoghar district, out of total respondents, the percentage of SC respondents is 32.31, that of ST respondents is 46.92, 12.31 in case of OBC and 8.46 in case of general caste respondents. In Dumka district, 71.54 percent respondents belong to ST category, 23.08 percent from SC category, 3.08 percent from OBC category and 2.31 percent from general category. In summary, it may be inferred here that most of respondents for this study are from SC and ST status. Due to demographic profile of Deoghar and Dumka districts also, the majority number rests with these two categories.
4.2.6 Religious Status:

The Religious Status keeps a pivotal position in determining social condition of individuals in the society. In this Research Study, out of total respondents as shown through figure-4B, 54.62 percent persons are Hindus, 7.69 percent are Muslims, 2.31 percent are Sikh and 35.38 percent are Christian persons in Deoghar district. Similarly, in Dumka district, 41.54 percent individuals are Hindus, 9.23 percent are Muslims, 0.77 percent are Sikh and 48.46 percent persons are Christians.
4.2.7 Occupational Status:

The Occupation of an individual is very significant in determining the level of well-being in the family as well as society. It exhibits the category of income earning activity associated with growth in an individual’s life. In this Research Study, it is very evident through following table-4.5 that agriculture is the main occupation for respective respondents. In this table, out of total respondents, 46.92 percent persons are engaged with agricultural activity, 25.38 percent are engaged with petty business, 20.77 percent are in unorganized work and rest 6.92 percent are associated with other activities in Deoghar district. In Dumka district, 53.85 percent respondents are engaged with agricultural activity, 16.15 percent are with petty business, 26.15 percent are with unorganized work and 3.85 percent are involved in other activities.

Table-4.5: Occupational Status of Respondents

<table>
<thead>
<tr>
<th>Occupation of Respondents</th>
<th>Deoghar</th>
<th></th>
<th>Dumka</th>
<th></th>
<th>Total</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Frequency</td>
<td>Percentage</td>
<td>Frequency</td>
<td>Percentage</td>
<td>Frequency</td>
<td>Percentage</td>
</tr>
<tr>
<td>Agriculture</td>
<td>61</td>
<td>46.92</td>
<td>70</td>
<td>53.85</td>
<td>131</td>
<td>50.38</td>
</tr>
<tr>
<td>Petty Business</td>
<td>33</td>
<td>25.38</td>
<td>21</td>
<td>16.15</td>
<td>54</td>
<td>20.77</td>
</tr>
<tr>
<td>Unorganized worker</td>
<td>27</td>
<td>20.77</td>
<td>34</td>
<td>26.15</td>
<td>61</td>
<td>23.46</td>
</tr>
<tr>
<td>Others</td>
<td>9</td>
<td>6.92</td>
<td>5</td>
<td>3.85</td>
<td>14</td>
<td>5.38</td>
</tr>
<tr>
<td>Total</td>
<td>130</td>
<td>100</td>
<td>130</td>
<td>100</td>
<td>260</td>
<td>100</td>
</tr>
</tbody>
</table>

(Source: Responses received from Interview Schedule)
4.2.8 Income Status:

The Income Status is considered to be very vital for getting a glimpse of an individual’s economic status. Income of a person plays an important role in shaping the economic conditions of an individual which in turn is likely to have bearing on the responses about a problem posed to him. As evident through following table-4.6, there is participation of respondents in this Research study from various monthly income groups ranging from Rs. 2000/- to Rs. 11000/- and above. In Deoghar district, 50.77 percent respondents earn between 5001 and 8000 rupees. Nearly, 32.31 percent respondents earn between Rs. 8001 and Rs. 11000 and 6.92 percent persons earn nearly Rs. 11001 and above. In Dumka district, nearly 46.15 percent respondents earn between Rs. 5001 and Rs. 8000 while 28.46 percent respondents are in the monthly income group of Rs. 8001 and Rs. 11000. In this district, the respondents selected for this study having a monthly income of Rs. 11001 and above are only 3.85 percent. Similarly, the respondents having monthly income between Rs. 2000 and Rs. 5000 are 10 percent in Deoghar district and 21.54 percent in Dumka district. So, this composition of different income groups showcases the economic scenario of these respondents.

Table-4.6: Monthly Income Status of Respondents

| Monthly Income Status of Respondents (In Rupees) | Deoghar | | | Dumka | | | Total | | |
| | Frequency | Percentage | | Frequency | Percentage | | Frequency | Percentage | |
| 2000-5000 | 13 | 10.00 | | 28 | 21.54 | | 41 | 15.77 | |
| 5001-8000 | 66 | 50.77 | | 60 | 46.15 | | 126 | 48.46 | |
| 8001-11000 | 42 | 32.31 | | 37 | 28.46 | | 79 | 30.38 | |
| 11001 and above | 9 | 6.92 | | 5 | 3.85 | | 14 | 5.38 | |
| Total | 130 | 100 | | 130 | 100 | | 260 | 100 | |

(Source: Responses received from Interview Schedule)
4.2.9 Resources in Family:

In terms of economic resources inside family, the respondents of this study are having secure status. The availability of primary economic resources in the household is evident through multiple number of responses in this Research study. The following table-4.7 showcases that economic resources like Own house accommodation, agricultural land, livestocks and other requisite assets are available with maximum number of respondents. In Deoghar district, out of 130 respondents, 92.31 percent persons had own house, 49.23 percent had agricultural land, 55.38 percent had livestocks and 24.62 percent had other assets. In Dumka district, this figure stands at 97.69 percent for Own accommodation, 56.15 percent for agricultural land, 64.62 percent for livestocks and 17.69 percent for other assets.

Table-4.7: Resources in family of Respondents

<table>
<thead>
<tr>
<th>Resources in the family*</th>
<th>Deoghar</th>
<th></th>
<th>Dumka</th>
<th></th>
<th>Total</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Frequency</td>
<td>Percentage</td>
<td>Frequency</td>
<td>Percentage</td>
<td>Frequency</td>
<td>Percentage</td>
</tr>
<tr>
<td>Own House</td>
<td>120</td>
<td>92.31</td>
<td>127</td>
<td>97.69</td>
<td>247</td>
<td>95.00</td>
</tr>
<tr>
<td>Agricultural Land</td>
<td>64</td>
<td>49.23</td>
<td>73</td>
<td>56.15</td>
<td>137</td>
<td>52.69</td>
</tr>
<tr>
<td>Livestocks</td>
<td>72</td>
<td>55.38</td>
<td>84</td>
<td>64.62</td>
<td>156</td>
<td>60.00</td>
</tr>
<tr>
<td>Other Assets</td>
<td>32</td>
<td>24.62</td>
<td>23</td>
<td>17.69</td>
<td>55</td>
<td>21.15</td>
</tr>
<tr>
<td>Total</td>
<td>130</td>
<td>100</td>
<td>130</td>
<td>100</td>
<td>260</td>
<td>100</td>
</tr>
</tbody>
</table>

*Multiple Response

(Source: Responses received from Interview Schedule)
4.2.10 Family Type:

The type of family composition reflects the nature of relationship between its members. The following figure-4C showcases that 63.85 percent respondents are having nuclear family status and 36.15 percent as joint family status in Deoghar district. In Dumka district, this figure is around 55.38 percent in case of nuclear family and 44.62 percent in terms of joint family. In modern times, the family figure is moving in the direction of nuclear status where each member is engaged with some productive activities.

**Figure-4C: Family Type of Respondents**

![Diagram showing family type of respondents in Deoghar and Dumka districts.]

In a nutshell, this chapter has outlined the detailed profile of respective Non-Governmental Organizations and selected respondents in order to show their characteristics. It has briefly sketched vision, mission, values, aims & objectives, approaches, area of operation, resource mobilization strategy of these NGOs along with personal attributes of respondents. The close analysis of their vision and mission brings this point that all these NGOs are aimed at empowering the grass-root people and bringing sustainable development through strengthening people’s collective ownership over these programmes. They are aimed at bringing an holistic approach of development through integrating diverse communities with micro level collectives. They are strategizing for wider participation from each section of society in respective
developmental programmes. In terms of resource mobilization, the respective NGOs are not only dependent upon external funding but worked in the area of generating revenue at the community level through entrepreneurial activities. This assists in bringing sustainability in running of programmes. All these respective entrepreneurial activities are assisted by community-based collectives fostered by NGOs. With technical and administrative support from these NGOs, the members of these collectives are capable of implementing development programmes successfully. The participation of people in execution of programmes is upgrading their skills and now confident enough to counter under-development in the area. Therefore, the integral approach of incorporating various micro-level collectives in implementation of programmes is generating mass support towards these programmes. The probability of protest and opposition towards a development programme is getting minimal. Thus, this strategy of strengthening community-based collectives as precursor to a development programme is nothing but a very stable step towards generating social capital. After getting picture of personal characteristics of respondents in this research study, it is obvious here that most of active people in these programmes are youths, educated upto primary and secondary standards, engaged with agricultural and petty business work and having independent family responsibilities. Therefore, their association with these collectives is quite productive and having prospects of some long-term gains.
References


