Chapter-VIII

Research Findings

Increasing participation of the people in the process of decision-making is an essential prerequisite for democratic movement. The formal base of such participation has been broadened in India by way of introducing the panchayati raj system in the rural sector. The functioning of concerned parties further widened the scope of such participation. But in reality the devolution of power and authority has created a new power structure in rural India and the basic objective of introducing a participatory model of development has been lost sight of. Participation, to be meaningful, requires a high degree of awareness. With the failures of top-down development process the emphasis is now on bottom-up development which requires the rural people to be, for whom the development programmes are undertaken, aware of about the programmes, conscious about their problems, self-reliant to utilize the programmes, active to implement the programmes, participative to take decisions and educated to understand the whole process. In this context, the NGOs or voluntary organizations can play very important role. The concept of development since the late seventies and early eighties has placed emphasis on self-help, grassroots participation and two-way communication for meaningful and real development in the developing countries. Participation to be real and effective should not be prescribed and guided by the government, must be a self-generating process. In this participatory model of development the voluntary organizations or NGOs have a definite role to play by way of creating social consciousness and critical awareness about the needs and problems among the people through providing information, giving skillful training about programmes and strategies and conscientizing people. Thus the NGOs are important in
creating awareness among the people and accelerating participation in the development process.

Chapter one deals with the introductory part and the design of the proposed study.

In chapter two the meaning of the term ‘development’, its various changing models, concept, and the changing meaning of rural development and various programmes undertaken by the Government of India have been analysed. A study on the aspect of development administration or development bureaucracy which is the administrative machinery responsible for the implementation of development strategy, has been done. With the change of development ideas and strategy the role of the State also changes. Consequently, an analysis of the changing role of the Indian state and the emerging importance of the civil society and its organizations in the development process has been presented.

Chapter three deals with a detail analysis of the concept, features, strategies, various functions of voluntary organizations as well as NGOs. A brief historical analysis with the changing approach of international NGOs, and the changing strategies of NGOs as identified by David C. Korten has been discussed. At the same time a framework for classifying the types and functions of NGOs has been drawn. Finally, an evolutionary analysis of Indian NGOs and their necessity in the process of participatory and decentralized development is undertaken.

Chapter four begins with the analysis of the concept of health, concept of public health - its three level areas of operation, public health situation in India and some incorporated provisions on public health in the Eleventh Five Year Plan of the Government of India, a situational analysis of health status of South Asia has been presented since the impact of South Asian conditions
of health affects India as a component country of South Asia. Then, a brief study about India’s performance on health sector is shown followed by an analysis of various policies emphasised during the plan period. An analysis of the health scenario in India from the perspective of health indicators has been investigated with the mention of the health sector reforms. Finally, as one of the field study sectors of the proposed study is women’s health in West Bengal, so a brief overview of health sector, its status, its financial trends in West Bengal has been studied with an investigation of women’s health condition, especially reproductive health, in West Bengal in comparison with national standard.

Chapter five deals with the field study on health and the primary data analysis. The achievement of the organizations working on health is a mixed story of success and failure. Barring a few organizations, majority of the organizations adopted appropriate and positive methods of work. However, majority of them concentrate on dissemination of health information, awareness creation, providing health services, and related advices, persuasion for adoption of advised practices – all are mostly communication based, while delivery of medicinal materials was done by two third of the organizations. The techniques adopted by them for disseminating information and creating awareness on health matters are effective. Group meetings and health camps among the targeted groups seem to be more effective than through involvement of local clubs or panchayats. As rural people are ignorant, uneducated they do not understand the projects undertaken by the organizations for them and consequently they are reluctant to avail the services provided by the organizations. Therefore, their methods to convince the rural people to participate in their projects through cultural shows and practical training are very effective and appreciable. Paucity of fund is a great hurdle to the success of programmes undertaken by
the organizations. Motivation and willingness to change and adopt progressive self-sustaining culture go a long way in social growth and social development. The motivating factor within the organizations to stimulate the rural people to understand that the programmes are for their own interest is lacking. Most of the organizations are reluctant to disclose the details of their sources of fund or financial resources. The relation between the organizations and community with whom the organizations are working is positive. The relation between the organizations and governmental agencies is a sort of cooperative relation. But the NGOs concerned are governed by the laws and the administrative machineries of the state government.

In delivering rural development efforts the role of the NGOs may be mediators between government agencies and rural people; co-partners of government and supplementary to government agencies but never alternative to government. Non-governmental organizations can speed up the vast activities of the state. They can only meet the challenge of making the beneficiaries get all the health inputs 1) in selected pockets of rural, tribal and urban fringes 2) can raise resources a) human b) material and c) monetary- sparsely. Though poverty and distance are important reasons for limited access to health but rural people’s ignorance and lack of awareness play most important role in preventing people’s access to health. Non-governmental organizations through their limited dedicated workers can motivate, create field for self-sustaining activity, where their voice can be receptive.

In the second phase of enquiry, the performance of the three organizations (EICS, TSDS and KSCS) is assessed so far as the identification and registration of pregnant women are concerned. The organizations have covered only a microscopical areas of population. Most of the pregnant women are as they were. Overall, the performance of these
three organizations on the issue of pregnant women’s access to maternal care is minimal. In the field level providing overall care services to the pregnant women in the villages the performance of the organizations is less successful. Apart from financial crisis, the inadequate infrastructure of the organizations (except KSCS), shortage of field level staff, are responsible for their poor performance.

From the above it is clear that the NGOs concerned have done some justice albeit to a limited extent to the rural women particularly pregnant women and rural poor in general where the state has failed to do with huge resources at its disposal, both administrative and functional. The state has now recognized the role of the NGOs as supplementary agencies to assist the state in its developmental efforts.

Chapter six focuses on women’s development and empowerment through micro-finance. Women’s development is an integral part of a total and comprehensive development of a society and economy. A brief critical review of various programmes and policies undertaken by the Government of India under Five Year Plans has been presented here. However, in spite of these programmes and policies, the status of women specially marginalized and poor women of rural India has remained poor and vulnerable. So, the first and foremost imperative for improving the lot of poor women is to make them economically independent. In this context, the concept of empowerment of women especially economic empowerment has been analysed. As a strategy for economic empowerment of women, the importance of micro-finance, and the SHG-bank-linkage micro-finance programme where NGOs play a very important role, has been explored in this chapter.
Chapter seven presents the primary data analysis and survey result on women’s economic empowerment through microfinance. The interpretations of findings are as follows -

The achievements of the Naxalbari Handicapped Welfare Society have been impressive. The formation of self-help groups as a basis for the social and economic empowerment of deprived and disadvantaged women has yielded positive contribution in the mobilization and self development of women. Women who have participated in self-help groups have developed strong sense of self-confidence and faith in their ability to interact with power structures and increased their contribution to the household. The poor women are capable of bringing about their economic upliftment given sufficient and necessary support. Self-help groups are instrumental in empowerment as they enable women to work together through collective actions. The nature of social mobilization and capacity building taking place during group formation is very important in influencing the extent of women’s empowerment. Notably, more female headed households derive the economic and social benefits from self-help groups.

Linkages with banks have enhanced enormous confidence of women. Breaking of class and caste barriers and sitting together over a period of time is the most significant achievement. Social mobilization has increased considerable control over physical mobility of women. Mobility within and outside village, reduced men’s resistance, the acceptance of this mobility in family and community at large has resulted in breaking up geographical isolation and creating social network. Group activity has led to a greater cohesion, serving as a social safety net and reduced the feeling of vulnerability. Besides the usual and impressive contribution of women to the welfare of their family and their increased financial access has consolidated their role in the family. Their opinions in the family became more valuable.
which contributed to their increased household decision-making powers. Greater decision-making powers of women within the household does not only improve gender justice but create a more equal dispersion of power in a household.

The savings by the poor women facilitated greater control over financial resources and access to cash in need. This has enabled the women feel secured during emergencies. Women take pride in owning assets in their name. The savings facilities in the SHG programmes have created an opportunity for women to have savings in their names. But there is no information about how these savings are used and whether women really can decide as to how they want to spend the savings. Because women continue to depend on men for support from loan repayment to spending their savings.

Women opined an increase in their self-dignity and self-esteem as a result of their involvement in money matters but this is not a common feature because there is no evidence of an increase in the negotiating power of all members of the groups. Empowerment has taken place but primarily in case of group leaders and office bearers whose mobility and skills are enhanced due to their leading roles in the groups and the capacity building training programmes of the groups given to them rather than each and every member of the groups.

Entrepreneurial activities could not be undertaken by the women of the groups interviewed due to 1) second grading of the groups had not been done by the banks, (at the time of interview) because after second grading such entrepreneurial activities can be started; 2) lack of marketing knowledge of the women and also the lack of market viability of the goods produced.
There is no regular skill training programme undertaken by the concerned NGO since the NGO does not get financial assistance in time from the sponsored bank i.e. NABARD. Moreover, if the NGO undertakes any such training programme on their own cost for the SHG members the payment is delayed by one or more than one year which discourages the NGO to undertake such programme further.

The local banks are reluctant to this bank-linkage programme which creates an obstacle to the quick bank-linkage of the SHGs. It is a harassment to the SHG members and at the same time the denial of government policy of inclusive growth. However, the free and flexible characteristics of the NGO in the execution of their programmes make it more dynamic to reach all parts of the population irrespective of age, education and income. Women being the members of the SHGs enjoy better standard of living, educational awareness to children concerned and above all a sense of belongingness to the society as productive members than mere witness of social development. It also emphasizes the fact that increased financial benefit helps directly the social benefits contributing to development.

The eighth chapter concludes with the observation of research findings and some suggestions.

**Concluding Observations**

1. The state is likely to continue to be the major provider of goods and services, particularly for socially and economically vulnerable people of the society. Mere inclusion of this disadvantaged people into the development process is not enough. What is equally necessary is to protect the cultural identities of the rural poor and marginalized people and to ensure their social identity, equality and justice.
2. The successful, equitable and holistic development requires multipronged strategies that need the participation of the state, voluntary organizations, NGOs as well as the rural people for whom the development is meant. Rural people should be involved in the participatory process of development.

3. It is most important to make the rural people understand that they have to identify their own problems and decide on the solutions of the problems. This requires awareness, conscientization and also education of the rural people and the support from the state, non-state actors and agencies. Conscientizing the beneficiaries of the NGO programmes is most important step towards the development process of the rural people. Non-governmental organizations can conscientize the targeted beneficiaries about the actual problems and happenings of the societies as going on around them and the way of solving those problems. This conscientizing process can organize the rural people, particularly the vulnerable sections of the society to struggle for their development and empowerment.

4. Sustainable development depends on how much the rural people are aware about the developmental programmes initiated by the government and the facilities provided for them. In this context, the NGOs should take active and positive initiative in creating awareness among the rural people specially the disadvantaged sections. For instance, the NGOs should aware the rural women of health related matters and facilities available so that the women can have easy access to the health services provided by the government and other organizations. The NGOs have to be more aggressive to ensure the direct participation of the beneficiaries so that development becomes participatory, inclusive and diverse.
5. Non-governmental organizations and voluntary organizations due to their flexible approach as well as their close proximity with the local people are able to facilitate the development process if provided with the necessary professional, technical and obviously adequate financial support. They can mobilize the rural people for participation in the process of development.

6. The goals, objectives and priorities of development must be exclusively decided upon by the targeted people either directly or with the help of the NGOs. Rural development requires long term planning and programme formulation involving implementation of pilot projects. The lessons which are supposed to be learnt and experiences gained from the pilot projects must be incorporated in the next phase of programme implementation including priority identification.

7. Large NGOs working through a number of branches and network spread all over the country and even outside are bound to lose grassroots linkages due to their bureaucratic structure and way of functioning. Judging from that point of view the smaller NGOs despite their other lacunaes are able to develop grassroots linkages and function more closely at local level. Therefore, smaller NGOs should be encouraged to be involved in the development process.

8. The NGOs should impart training to all the members of the SHGs rather than only the group leaders. Unless and until each member of the SHG is given practical and skill development training about the programmes the objective of empowering the rural women will be unsuccessful effort in the development process.

9. A close, regular and direct liaison between the NGO and the NABARD head office is necessary so that the Micro Finance Institution (MFI) (NABARD) can get the direct feedback result of its programme from
the NGO. This direct interaction will help the MFI to take necessary follow-up action in time to expedite the empowerment process. A regular monitoring system should be there on the part of the MFI to assess the progress of the programmes.

10. Local banks should be more co-operative and helpful with regard to the implementation of the bank-linkage programme. The bank should not be profit-oriented only but must pay heed to the social sector development as well. In this context, government should take active initiative to make changes at the policy level otherwise the government policy for inclusive growth will not be successful.

11. The NGOs have easy access to rural areas. But they lack adequate infrastructure to provide health services to the rural women. Therefore, NGOs need to be properly equipped with adequate infrastructure and should have financial base to provide necessary health services.

12. The NGOs need educated and dedicated staff to implement their programmes. One of the major problems of NGOs is paucity of fund. With the limited fund and personnel NGOs find it difficult to run their programmes. So, government organizations and NGOs can work in a collaborative way with careful monitoring and evaluation. It must be realized that neither government, nor civil society, nor market possess the knowledge or ability to accomplish on their own such a huge, multifaceted task of socio-economic development. If sincere efforts are made to create a responsive approach to development then collaborative efforts may become more successful and contribute to real improvements in the lives of the rural people.
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