CHAPTER VI
SUMMARY AND CONCLUSIONS

The emergence of NGOs as development actors in India implies that one can hope for more attention to the needs and concerns of the poor in policy formulation and implementation. This raises a number of questions. What has been the experience of NGOs in generating and facilitating the possibilities for the poor to exert influence on political and economic processes? How are their intervention strategies designed? Are the intervention strategies based on factors that historically generated poverty? Are they based on the condition and severity of poverty across different villages and different poverty groups within a village? Have they succeeded in enabling a political discourse in which poverty and poverty reduction are significant issues? Have they facilitated social and political practices among the poor so that decision-making, agendas, policy and programme implementation etc. can be influenced at the local level?

It is in this context that the study aimed to:

1) To study the socio-economic characteristics of the selected poor households.

2) To analyse employment income consumptions having and borrowing behaviour of the households.

3) To measure the magnitude and severity of poverty and to study the strategies adopted by the households to overcome their poverty.
4) To examine the strategies and intervention policies of NGO in alleviating poverty of the households.

5) To make recommendations to improve the working efficiency of NGOs.

An analysis of poverty alleviation interventions by NGOs reveals that the main programmes undertaken by them were related to starting economic programmes and micr-finance to enable the poor to access credit for income generation and also use the strength of the organization (namely SHGs) to obtain political and social empowerment. The results of the analysis are as follows:

The craft activity started by BAIF was successful in so far as enabling women members to obtain employment and earning incomes. Although incomes tended to be small and uncertain, they were valued by women members. Skills relating to craft activity were acquired and thereby improving the confidence in members. Craft center provided women an opportunity to come together every day and discuss their personal problems. In the process awareness and knowledge on government programmes and gram panchayats were acquired.

SHGs were started to cover a larger proportion of poor and to provide a forum for women to come together. Since they were formed only two years ago, it is too early to assess their role in poverty alleviation and empowerment. But, the indications are that there is cohesiveness within the groups, leadership is emerging and groups are being managed by members themselves. Savings
are contributed regularly and this amount provides confidence and security to women. As of now, women mainly borrow for consumption and crop production, not much credit is provided to initiate income generation activities. Further, not many women are coming forward to borrow for income generations they face constraints (lack of skills and capital, inability to find an activity that can fetch them income higher than that available in wage labour segmented non-farm labour mark societal constraints, etc.

**Finding of the study**

1. Dharwad district is one of the backward district of the state. This is reflected in the unfavourable socio-economic and demographic indicators of the study area. The sex ratio is adverse and literacy rate is higher than the state literacy rate for 2001. Which is at 67.04 per cent. Further, a large majority of the people depend on agriculture.

2. BAIF has been engaged in the project of development of Dharwad cluster with its Head Quarter in Surshettikoppa since 1996. started with the 10 villages I the today it is comprised of 22 villages under its cluster.

3. In the rural area development effort took the form of an organization the functions of management have been formally in operation. In most cases proper use of management tools in the utilization of organizational resources yields success for an organization in meeting the targets. This significantly depends on the type and style of leadership and the role assigned to
organizational members in designing and implementing various organizational activities. It is also recognized that one of may be the most important reasons for better performance of NGOs over GOs is the technique used in managing their resources besides their strong commitment.

4. NGOs which are now playing vital role in the development of rural India. Like any other service giving organizations has to make decisions in formulation and implementation of their programs for their clients (the rural poor) there are a number of activities each of which require careful decision. The way such decisions are made determines their success. This mark out the significance of the decision making process in the smooth functioning of these organizations.

5. There is a widespread agreement among development practitioners, government officials and foreign donors that nongovernmental organizations play an important role in alleviating rural poverty in India. Shastri (1970) studying the role of NGOs revealed that no government department can be free from the outmoded rules in the foreseeable future and only autonomous bodies such as voluntary agencies committed to rural development would be in a position to take up responsibility not only for production program but also for eradication of hunger.

6. Although these voluntary organizations (NGOs) have been doing commendable work in the field of rural development. Published literature
covering their mode of operation with reference to decision-making process within the organization is limited keeping this background in mind.

**Suggestions**

The following suggestions are offered

1. **Panchayati Raj** (Local bodies) Institutions and Empowerment of people efforts towards empowerment of people are more meaningfully felt when gross root machineries recognize people and their triple role as resource managers, food producers, and care takers. Suitable training modules for sensitizing the member of panchayats on gender sensitivity have to be developed with a view to create an environment for empowerment of people.

2. **Policy maker’s workshops**

Based on context-specific and gendered studies it is essential that periodically policy maker’s workshops are held at all levels to encourage women SHGs. These kind of workshops involving all the state holders of the programs of women development go a long way in centrifuging the assorted efforts towards empowerment of gender.
3. **Participatory approach towards empowerment of gender**

Although some initiatives are being practiced, there is a need for enlarging these initiatives by involving people’s organizations in a large dome. There are a number of NGOs in India which are spearheading the efforts towards gender empowerment. All these NGOs have to be involved for synergizing the strategies and steps towards empowerment of gender.

4. **Public awareness and participation**

Mass media and educational institutions can play a key role in this area. Credible information material should be prepared for the purpose of heralding the role of NGOs in empowerment of gender. Different forms of communication should be mobilized. And modern information technology may be used to document, validate, and disseminate the experiences of Self Help Groups and their role in empowerment of women. It is preferred that the media messages should also be gender sensitive.

5. **Various strategies** are required to be developed by the Government of India including policy intervention. Promoting research and stakeholder participation and technological intervention and recognizing the role of women in economic development particularly rural development.
6. **Government role** is desirable to be proactive towards developing infrastructural support for creating an enabling environment for people rather than direct interventions in the form of providing subsidizing the beneficiaries and allowing scope for political interferences in the programme on a gender development have revealed that local level political inter freeness have affected the success of the programmes and also resulted in non selection of most eligible beneficiaries for the programmes. At grass root levels local level politics is on higher side and as a result animosity between divergent political groups affect the selection of the beneficiaries. In view of this, it desirable that Government role should be more on building an enabling environment than as a direct intervener.