

Role of NGO's For Eradication of Rural Poverty Through Women Empowerment

Case study Reference of MATREE Tonk District of Rajasthan

Mr. Asheesh Bisht

Assistant Professor
Department of Management Studies,
Bhimtal, India.

Dr. Amit Joshi

Associate Professor
Department of Management Studies,
Bhimtal, India.

Dr. Hitesh Pant

Assistant Professor
Department of Management Studies,
Bhimtal, India.

Abstract—India is one of the fastest growing economies of the world. With second highest population India is one of the nations which have extremes of economic classes. On one hand India has a long list of multi millionaires on another a major portion of the country's population is fighting for the basic requirements of survival.

Being a country with such a large and diversified population its very tough for the government to look after the basic requirements of the people of the nation. Thus the roles of non-government organizations become very important.

The following paper deals with the initiative taken by MATREE federation, in Tonk District of Rajasthan in eradicating poverty in the region through women initiative.

Keywords-NGO; Poverty Eradication; Women Empowerment.

I. INTRODUCTION

India is third largest economy of the world in terms of purchasing power parity. It is going to touch new heights in coming years. As predicted by Goldman Sachs, the Global Investment Bank, by 2035 India would be the third largest economy of the world just after US and China. It will grow to 60% of size of the US economy. According to the World Wealth Report recently released by Capgemini and Merrill Lynch Wealth Management, India in 2008-2009 had 84,000 High Net worth Individuals (HNI's) which grew by 50.9% to take to the number to 1,26,700 HNI Indians in 2010. (Source: <http://trak.in/tags/business/2010/06/24/indian-millionaires-rich>). According to analysts at Morgan Stanley, India's economy will grow faster than China's by 2013, with a GDP growth rate of 9-10% (<http://www.investopedia.com/stock-analysis/2010/Indias-Economic-Boom-INXX-PIN-EPI-SCIN0823.aspx#ixzz1xJcucJlu>)

On the contrary India is one the poorest countries housing one third of the total world poor population. 43% of Indian children are malnourished, a third of the world's total. Over 25% of Indians are illiterate, and more than 20 million children are out of school. The MPI index (Multidimensional poverty index), developed and applied by the Oxford Poverty and Human Development Initiative, that include critical factors like education, health assets and services for the poor is clear portrayal of the poverty than simple income measure of poverty, analyzes that there are more 'MPI poor' people in eight Indian states (421 million in Bihar, Chhattisgarh, Jharkhand, Madhya Pradesh, Orissa, Rajasthan, Uttar Pradesh,

and West Bengal) than in the 26 poorest African countries combined (410 million). This clearly shows the contrasting picture but it's true. No doubt that India after 1991 i.e. after liberalization, globalization and privatization has seen a greater rise with respect to business and job opportunities but in the same time the gap between the rich and poor is also widening up. The people equipped with skills, education are getting the benefit of this economic growth but a larger section of society deprived with these facilities face a bigger challenge for their survival. According to a report by Martin Ravallion, the Director of World Bank's Development Research Group, India has done worse than Brazil and China in terms of reduction of poverty (during 1991-2005). Robert Zoellick, the World Bank President clearly indicated that if the Indian middle class alone benefited from the opportunities that globalization offers, it would create an opposition from those who are left behind. Challenge of inclusive development is huge in India.

India is second most populous country of the world with over 1.21 billion (2011 census) with one sixth of the world population. The literacy rate is 74.04% (2011 census). There are more than 6 lakh villages the country supporting a population of .83 billion accounting for 70% of the country's total population. Such huge rural population and a big section of society deprived of the basic necessities of the life, poses a big challenge in front of the government and the authorities for sustaining the present growth rate. For the same government has started a lot of social reform work in the country that can help in mitigating the gap between the rich and the poor in the region. Initiatives by government like MNERGA are trying to provide employment opportunity to the poor, but again it's not a permanent solution. Also the scheme is constantly under scanner. A bench of Supreme Court comprising of Chief Justice K.G. Balakrishnan and Justice Deepak Verma and B.S Chauhan have commented 'There is no uniform policy. The money is not reaching actual beneficiaries'. Expressing concern over the implementation of the scheme, the bench has commented that several projects under the scheme are failing as the funds allocated for them either remain unutilized or in many cases money lands up in wrong hands. The case of MNERGA is not an isolated one. A lot of policies of rural reform and poverty eradication have had the same fate.

That's where the NGO's come to picture. The following paper is based on how NGO's can contribute for the eradication of poverty by women empowerment taking into account a case of MATREE in Tonk district of Rajasthan.

II. OBJECTIVE

To analyze the role of NGO's for eradication of rural poverty through women empowerment particularly reference of the MATREE in Tonk District of Rajasthan.

A. Methodology

The findings of the study are based on the primary information collected through participatory rural appraisal methods substantiated through secondary information.

B. NGO its role and importance in Society

The concept of NGO or social welfare is not new in India. Before independence the Wardha experiment of Mathma Gandhi showed how the village industries could bring about development of poorest of poor. (Malik-1995). After independence to a lot of organisation came to existence. Many Gandhi followers established voluntary agencies to work closely with the governmental programs on social and economical issues. These agencies organized handicrafts and village industries, rural development programs, credit cooperatives, educational institutions, etc. Around 1960 many individuals noticed that the governmental programs seemed to be inadequate to deal with the deprived sections of India. These groups formed organizations that worked on behalf of the poor, the landless, the tribals, the bonded labourers, and many other social groups that were being discriminated against by the policies of the state and social structure. These grass roots organizations work at the micro-level and work with limited resources. (Source <http://www.anand.to/india/ngo.html>).

The government too realised the importance of these voluntary organisations and a lot of emphasis is given to them in the five year plans too. A lot of government projects are routed the rural areas via NGOs. They now play an active role in the development work along with the government. Maybe this is the reason behind India having possibly the largest number of active non-government, not-for-profit organizations in the world. A recent study commissioned by the government put the number of such entities, accounted for till 2009, at 3.3 million. That is one NGO for less than 400 Indians. (Source: <http://www.indianexpress.com/news/first-official-estimate-an-ngo-for-every-400-people-in-india/643302/>).

C. Few key functions of NGO with respect to rural development are

1. Catalyze Rural Population
2. Supplement Government Efforts
3. Organizing Rural Poor
4. Educate the Rural People
5. Provide Training
6. Disseminate Information
7. Mobilize Resources

8. Promote Rural Leadership
9. Represent the Rural People
10. Act as Innovators
11. Ensure People's Participation

(Source:

<http://www.sird.tn.nic.in/pdf/Social%20Mobilisation%20Research.pdf>)

III. REASONS FOR THE INVOLVEMENT OF WOMEN'S AS A PARTNER FOR COMMUNITY BASED DEVELOPMENT PROGRAM

Before Women play an important role in the society. But even after so many years of independence, women in India continue to suffer socially as well as economically at different levels and in different forms. India is a society where males are mainly dominating. In the modern times, women in India are given freedom and rights such as freedom of expression and equality, as well as right to get education. But still problems like lack of education, female foeticide, dowry, domestic violence, widow/elderly issues are prevalent in the society. The sex ratio in the country had always remained unfavorable to females. The gender ratio in India is 940 girls per 1000 boys. While that of Rajasthan is 926 to 1000 below country's average. Gender discrimination continues to be an enormous problem within Indian society. Additionally, 65.4 percent of Indian women are literate as compared to 82.6 percent of men. The picture is much worse in Rajasthan where male literacy rate is 80 percent and that of female is 56 percent. Women receive little schooling and also suffer from unfair and biased inheritance and divorce laws.

Women are the home makers looking for the development of the household. This role of managing of the households makes them the inborn managers. Women are considered to be the main force behind the development of the household. For the development of the society it's very necessary to develop the status of women. Males in the rural areas have migratory trends for the search of work thus leading to their absence from the house for major portion of the life. Also the involvement of males in the development of household is considered limit and less than that of females. Women are considered to be involved in the household activities and they have a better knowledge of the requirement of the members of household. Traditionally their involvement with the kids is far higher than that of males. These things make it very important to provide a source of income to the females so that can help in the development of the family and society.

Another important aspect is that the females are more concerned to the social fabrics than that of males. The repayment of loan provided to the members of SHG's by internal funds generated by the members of the group is the more of a social obligation and peer pressure and women are considered to be more concerned to the social pressure thus making functioning of SHG's financial dealing more smooth.

IV. CASE STUDY- MATREE DAIRY

Rajasthan is among the poorest states of India. According to 2001 census 43.3m people live in Rajasthan. Also 14% of the population is below poverty line (Government of Rajasthan 2001) and about 15m people are below UN poverty line. NGO SRIJAN started working in Tonk district in 2003. The areas of operation were 60 villages of Deoli block. The majority of villages resident belong to backward classes. The land holding of the villagers was marginal. These villages don't get the canal irrigation from Bisalpur dam that many other villages in this semi-arid Tonk district do. For their agriculture, the farmers depend on rainfall - annual average rainfall is 640 mm, but it is erratic - growing millets in summer (monsoon) and Bengal gram and wheat, and mustard in winter. Community has built tanks for storing rainwater. Other sources of livelihoods are wage labour in stone mines, carpet weaving, and animal rearing. About 20% of the population of the villages migrates to cities for the search of employment.

DPIP (District Poverty Initiative Project) had come up with the sustainable dairy development program and assisted villagers for the purchase of improved breed of livestock. Maitree members purchased 2440 buffaloes of improved breed - at an investment of Rs 3.27 crore or \$ 0.8 million. They contributed in cash twenty percent of the cost of animals. Further investment in value chain in form of bulk coolers, working capital, and training in improved animal husbandry practices has come in from private trusts and donations from Divan foundation, World Bank, SRTT and AIF. In 2006 the SHG's formed by SRIJAN in Duni and near-by villages decided to go for a dairy business as a source of livelihood generation. The milk business was the obvious choice for the villagers of the area because of following reason

- 1- Majority of the farmers were engaged in cattle rearing from past and had the basic know how about the subject.
- 2- Marketing it was easy as the local milkmen were collecting milk form the area but on exploitative terms.
- 3- It is a natural occupation for women - they have some traditional skills and they could interweave it with their work at home and farm
- 4- Although inter-dependent on farming, marginal farmers can also adopt it, with grass from common pastures and nutritious feed available in the market.
- 5- Milk at home enhances nutrition availability for children.

The major problem that occurred after going into dairy business was of marketing of milk. The milk volume increased after rearing of the high quality livestock but the rates offered by the local milk man were not lucrative and in-fact exploitative (In 2006 the rate provided by the local milk man was around Rs.8/-)

While forming MATREE, leaders felt the need to gain bargaining power in the dairy market as well as establish credit linkage with banks, apart from the feeling of solidarity. Thus the women of the SHG decided to start a dairy for the

marketing of milk in the area. The model they adopted was unique in the sense that the secretary at each MMC (milk collection centre) was a women and total working of the MARTEE dairy was under the control women associated with the SHGs. MATREE was in-charge of supplying the inputs such as milk testing equipments, cans for milk collection, animal feed apart from micro finance facility to the SHG women. The new milk routes were designed to cater each and every village where pourers were interested. Training of the SHG members regarding the technical aspects of milk was conducted. This act helped in the empowerment of women at village level. The women of MATREE started to market their milk to SARAS dairy and other private players. The accounts of the dairy business were maintained by women at MATREE federation with the help of NGOs professional.

A. The basic structure of MATREE is shown below

World Bank president Zoellick said "MATREE had set an example for other women in the country and other nations. He encouraged the women to teach their husbands to also cooperate, or their sons if that was not possible, and use their collective power to use economic opportunities. When he asked what else would they like to do, women leaders demanded that the government's education program be handed over to them, so they could open schools in each village and make each woman member literate (currently mere one percent are).

Zoellick couldn't help seeing the link between their empowerment through collective action, their ability to use economic opportunities, and their demand that government programs must address community's pressing needs."

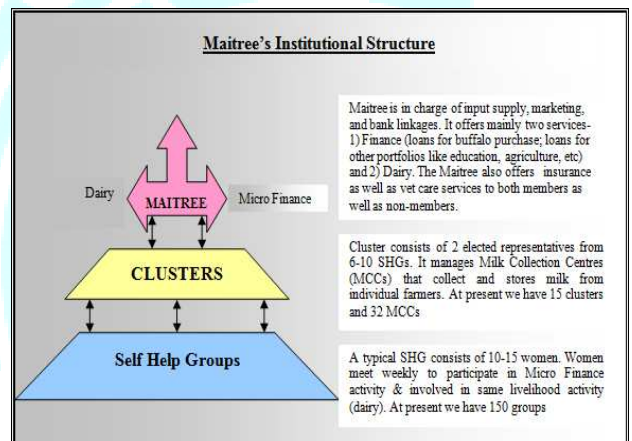


Figure No.1

B. Result Of The Initiative

The rates provided by the local milk man were low and fixed and had no concern regarding the quality of milk. MATREE dairy used the fat initially (later fat and CLR) as the mode of determining price thus providing higher rates to the quality milk.

MATREE has established a milk value chain. It has sold milk worth over Rs.1.5 crore and transferred Rs. 1.35 crore as

income to women in the last three years. On an average a member has earned Rs. 1000 per month

The women associated with dairy got a sustainable source of livelihood and business opportunity leading to rise in their income.

Services like vet care, animal feed, cattle insurance, loans for cattle (at one percent rate of interest) and other purposes (one and half percent) was provided by the MATREE federation.

The micro-finance activity started by the federation helped the women from SHG's to avail loan for the meeting their requirements. This helps them to get rid of local moneylenders that charge quite high rate of interest.

Empowerment of the women of the area led poor suppressed and backward class to raise voice in social issues too. For instance, they successfully raised the issue of teachers' absence from schools where their daughters study and got the district collector to appoint new ones within a week.

The women of the area have represented the MATREE federation at different national and international forums and are engaged in training and assisting the women of the other areas in establishing SHGs and federation.

The women apart from livelihood had taken initiative in the education living standards, hygiene health in the villages thus bringing a remarkable change in the village.

V. CONCLUSION

Women are house makers in Indian Society. The male member of the poor family often migrate to cities for the search of job, they are left behind looking after the family and Agriculture activities. The role of women in a child upbringing is quite higher than that of a man. These things make women

an important component of rural development. An empowered woman who is socially politically and economically efficient can help in bridging the gap between the rich and poor and also can impart these values to the coming generations. Thus government and NGOs should emphasize more on the women empowerment and overall that is social political and economic upliftment of poor women than just economic upliftment.

Also, NGO should keep in mind that they are just facilitators. They should guide the villagers of what is right and what is wrong, but they should not actively get involved every now and then. NGOs will not remain forever but the community will. The NGO should emphasize in building a sustainable model as MATREE that can remain long after the NGO phases out from the area. Also empowerment just on the economic ground will not yield desired. A holistic all round development of society can help us in building a strong future of Rural India.

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