

NGOs Working on Women Issues: Some Findings from Nanded District of Maharashtra

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Abstract

In recent times the number of NGOs working on women related issues has increased. NGOs are emerging as an alternative agent for social change and development. Therefore, NGOs are considered as agents and mediators between governmental agencies and communities. Governmental agencies also develop partnership with the NGOs and thus, they are called the third sector in the field of development. The study finds that these NGOs are negotiating with the community leaders, rural elites, caste and patriarchy when they are working over issues of women. Women's mobility is still controlled by these socio-cultural forces and the NGOs adopt and profess a liberal ideology and perspective to negotiate with the societal structure.

Key Words: Maharashtra, NGOs, Patriarchy, Women Issues, Empowerment

1. Introduction

In the Indian society, women have many issues related to their caste, class, patriarchy and gender. These issues are associated with the society and its structure, values, norms and culture. The village communities of Indian society are male-dominated in nature and patriarchy dominates everyday life of the village communities. Patriarchy controls women's work, freedom, choice, sexuality, body and rights. Women have no rights, freedom and choice to exercise. This is so even though they have been given equal rights and power by the Indian Constitution and since independence, the Indian state have been implementing policies and programs for the empowerment of women. But still, the state and its agents have not been able to bring about gender equality in the Indian society. The policies and programmes of the state had failed to empower women. Realising this, the state had made changes in its approach for the empowerment of women. State had sponsored semi-governmental organizations and developed partnership along with non-state actors such as Non-Governmental Organizations (NGOs) and community based organizations. Thus, NGOs have emerged as a third sector of development. The NGOs have been expected to play a vital role in the process of empowerment of women.

Women's issues are very complex and complicated and issues are also interrelated. The roots of the issues are found in the social structure of the society in which women are living. After government failures Non-Governmental Organizations (NGOs) have been given space in the implementation of several developmental programmes. It was expected that the role of the Non-Governmental Organizations would be effective and impressive. NGOs are widely believed to be non-profitable, independent and charitable organizations. It

is argued by the NGO workers that since they work with the people at the grass roots level therefore, they know the reality better. They also follow bottom up approach and people's participatory method in the field in order to provide services to the needy. But for bringing gender equality in the village communities, study shows that NGOs are facing many issues and challenges because of the prevalence of patriarchy, caste based ideologies. Women are considered as second citizen in the society. She has no choice and freedom to exercise her power. Her sexuality, body, work and power are controlled by the caste, male-dominant culture and patriarchy.

Since the 1970s, the paradigm of development has shifted from the welfare approach to development and charity approach to empowerment approach. In this process the Non-Governmental Organizations (NGOs) have been given space as agents, mediators and partner in policy formulations, implementation and evaluations. Therefore, NGOs take initiatives in the implementation of various developmental programmes such as poverty alleviation, women empowerment, water, health, education and sanitation. NGOs have applied their approaches and methods of implementations of programs at different levels in several programs, such as joint forest managements, watershed development programs, village sanitation, panchayati raj and micro-credit. NGO workers have played a very vital role as community organizers and mobilize the masses for their participation in the community development programs. Since the 1990s, micro-credit is adopted as a method of poverty alleviation and women empowerment. In the implementation of micro-credit policies at the grassroots level the role of NGOs are identified as crucial because of the methods of working. Under this scheme, NGOs are provided funds by the World Banks, IFAD, RMS and State level agencies. Thus, the NGOs-led SHGs model of micro-credit has emerged as a more successful and popular Grameen Bank model of women empowerment in Bangladesh in general and India in particular. The nature, structure, ideology and role of the NGOs in India however have varied across the states, regions and districts. These organizations are recognized by different nomenclatures such as; Community Based Organizations (CBS), Action Groups (AC), Social Movements (SM), People's Action Groups and agent of Civil Society. Voluntary Organizations (VOs) are registered under the society's registry acts (1860s) and are called NGOs, Non-Governmental Organizations by name. There is no authentic record of the number of NGOs and VOs in India. It is estimated that India has 20,00,000 NGOs. Their spread varies across the regions in India. In the case of women empowerment, NGOs have implemented many programs related to education, health, women rights and development.

This study focuses on the role of NGOs and issues related to the development and empowerment of women of the village communities through micro-credit programmes. This program is implemented for the eradication of poverty and women empowerment by providing credit to women who are poor. More

importance was given to the implementation of micro-credit policies at the grassroots level by making it more flexible, democratic and participatory. Since the 1990s, feminist scholars have engaged with engendering development with feminist perspectives. Thus, feminist arguments give birth to the different approaches on women development; such as women in development (WID) to women and development (WAD), Women Environment and Development (WED) and Gender and Development (GAD). Feminist scholars thought that micro-credit played a vital role as strategy, tools, policy and techniques which provide financial support for income generating activities. The findings of the studies carried out by social scientists on the impacts of micro-credits on the lives of the poor in different parts of the world are varied. The radicals and socialist scholars however criticize the role of NGOs on the ground that they are promoting capitalism in the south on the name of providing credit, skill, training and help to the poor women under the name of poverty eradication and women empowerment. They point out that most of the SHGs avoid talking about, which could change the very structure of the society (Korten: 1990). The other criticisms are raised by radicals and socialistic scholars that Self Help Groups (SHGs) are nothing but the agents of imperialists. In the contexts of Indian society, the arguments are coming from the dalit scholars who hold that micro-credit led-NGOs are weakening the dalit movement. They argue that Micro-credit is a policy of imperialist and capitalist countries that support local NGOs to work on the micro-credit front to expand the markets. The political economy behind micro-credit is to link women with the global market. However, these types of arguments do exist on the one hand and on the other hand, we find that there are no systematic studies that have been conducted which reveals the linkages between microcredit supported enterprises and larger issues of productivity, employment, use of micro-credit by women as per their wish and choice in sustainable manner on securing livelihood especially in the non- formal sector (Nair, 2011).

2. Review of Literature

Much of the early studies carried out on the NGOs are evaluative in nature. Mostly, the NGOs are classified and typified by them into different categories. D.C.Korten (1990) classified NGOs on different basis and called them first, second, third and fourth generation NGOs. According to his classification, first generation NGOs involve themselves in the direct delivery of services to meet an immediate deficiency or shortage experienced by the beneficiary of population, such as needs for food, health care or shelter. During emergency such as flood, earthquake or a war they give humanitarian assistance, which can be clearly distinguished from developmental assistance. The aid is given directly to the individual, to the family or the community. In this case the NGO is the doer while the beneficiary is passive. The strategy of second generation NGOs focuses on groups such as women or landless agricultural workers. The work assumes a partnership between the NGOs and the community. This generation NGOs focus

on creating new policies and institutions benefiting large areas and communities. Fourth generation NGOs strive to imbibe public consciousness with an alternative vision, adequate to mobilize voluntary action on National and Global scale. Sudarshan Iyengar (1998) classifies NGOs in Gujarat into four categories: Gandhian service delivery organizations, professional organizations and mobilization organizations. Eliot (1987) also classified NGOs into three types; such as, charity, development and empowerment NGOs. The studies carried out after the 1990s are critical and radical in the sense of their approaches and perspectives. S.P. Punalekar (2004) followed dialectical perspective to analyze the role of NGOs in social change. Other groups of scholars, Anand Teltumade and Bimrao Bansod (2010) argued that NGOs are weakening the Dalit movements in India. However, the studies carried out after 1990s criticize the work of NGOs under the neo-liberal policies in the phase of globalization. Radicals raise arguments that NGOs are working as agents of imperialism and market economy and that they are helping in the expansion of the market in the third world countries.

Most of the scholar's particularly radical scholars had raised issues and questions about the role of the NGOs in empowerment. In the context of the emergence of micro-credit and women empowerment some others feel that microcredit hardly contribute to poverty reduction. It does not reach to the poorest of the poor since the poor apprehend a risk in borrowing and also lack basic facilities thus it leads to the exclusion of core poor (Scully, 2004; Simanowitz, 2002; Ciravegna, 2005; Hulme and Mosley, 1996; Marr, 2004; Kirkpatrick and Maimbo, 2002; Mosley, 2001). In addition, some authors have criticized the impact of microcredit on women. Commonly, microfinance schemes have a clear focus on women as they are more reliable and have higher payback ratio. As they use substantial part of their income generated through this schemes for health and education of children, thus it helps in reducing poverty within the households (Pitt & Khadker, 1998). But, very often it is found that in patriarchal society women are forced to hand over the loan and income to men who substantially used this for their own purposes. Actually, this leads to an additional burden on women because they are held responsible for repayment (Goetz & Gupta, 1996).

Concern is also raised as to how to measure the contribution of microcredit or the extent of changes in the social and economic conditions of the recipients of microfinance. Three issues are of importance: first, which contribution is seen as the most important (improvement of income, accumulation of assets, empowerment of women etc.); second, does microcredit reach the core of poor or does it predominately improve the income of the better-off poor; and third, do the benefits outweigh the costs of microfinance schemes (Dunford, 2006). Most of the studies related to this approach suffer from being anecdotal. Moreover, it is observed that a trend is developing on commercialization of the microfinance sector. This has led microfinance organization on providing a wider range of

financial service in the form of both group lending and individual loans to poor than social development. Due to such a trend financial sustainability of microfinance institution becomes a priority than helping the poor to overcome their poverty. Further, the involvement of traditional commercial banks and private banks in microfinance is growing rapidly with investment of capital funds and social venture capitalist to enlarge their profit making portfolio. Their increased competition on supply of loan is resulting in higher level of indebtedness as they are availing multiple loans from different sources simultaneously. In fact, various studies show that this is leading to lower repayment rates, less favorable credit contracts on interest rates, endangering the long- term sustainability of the programmes and finally the welfare of poor people (Lakshman, 2006; Ciravegna, 2005; Vogelgesang, 2003). Other studies view that SHG is used as 'instrument' of poor women to meet the ends of neo-liberal capital expansion. It legitimizes 'long and short term credit' as an effective means to perpetuate and open up market by developing purchasing capacity of common people. In other words, consumerisms are the main gospel of microcredit rather than their empowerment and well-being. In fact, agenda for the microcredit is decided not by the poor women in village but by the powerful financial pundits of transnational financial corporation and the lobby of financial consultant. In short, this approach is purely top-down than bottom-up. In relation to this approach some studies contended that loans made to women are usually controlled by their husband, dependence on him on repayment of loan installments very often lead to dissension and violence (Leach & Sitaram, 2002 Rahman, 1990). Even lending to women benefits household and individual themselves is also uncertain (Morduch,1999; Kabeer, 2001).

In another context, so far no systematic study have been conducted on linkages between microcredit supported enterprises and larger issues of productivity and employment in sustainable manner on securing livelihood especially in non- farm sector (Nair, 2011). Hence, one should stop offering micro credit loan for the solution of poverty, since it can do more harm than good to the poorest (David Hulme & Paul Mosley, 1996). It appears, therefore, that up scaling the provision of microfinance on strength of its performance measured primarily in terms of the repayment rates and certain financial sustainability indicators of a handful of microfinance institutions without serious consideration of vital development issues may prove in the long run to be imprudent development strategies (Harris, 1991). Further, as observed the SHG-bank (private and nationalized)-NGO-microfinance institution are increasingly blurring as commercial prospectus inherent in the underlying financial services business take precedence over the social development and poverty alleviation. In fact, there is a trend visible globally 'commercialization' of microfinance, as part of the regulated financial system (Nair, 2001). However, there are some studies which highlighted that micro credit is the panacea of poverty alleviation, means of promoting economic growth,

providing opportunity of livelihood, self-employment, raising level of income, gender equality, women empowerment, financial self- sustaining and so on.

3. Methodology

This study was conducted in seven villages of the Nanded district of Maharashtra. The study is based on explorative research design. In order to fulfill the main objectives of the study, purposive sampling method was used for the selection of the NGOs and women beneficiaries of the micro-credit programmes from the Self Help Groups of the selected villages. The district was a part of Marathwada region which was under the rule of Nizam of Hyderabad. The Nanded district, which is a part of the Marathwada region formed a part of the princely state of Hyderabad attained freedom on 17th September, 1948 and later it was merged with the state of Maharashtra in 1960. After 1960s, many voluntary action groups came into existence to work on different issues relating to vulnerable, marginal and deprived sections of this district. The District NGOs charity office indicated that till 1999, 7656 NGOs were registered and gradually the number of registered NGOs increased up to 17,826 in 2009 and then to 21,518 in 2012. Thus since 1994 the number of NGOs registered for working on the different issues of child, women, tribes, dalits, farmers and women had increased in this district.

The selection of sample was made at different levels, first at the NGO level, second at the village level and third at the SHGs level. These NGOs are classified into six major categories based on their nature of work, such as A, B, C, D, E and F etc. A category NGOs are related to the (Hindu, Jain, Baud, Lingayat, Sikh etc.) religious trust, B category NGOs are dealing with Muslim trust. C Category NGOs are related to the Parsi religious trust. D category NGOs are dealing with the Jew and Christian religious trusts. E category NGOs are not covered under the above mentioned trusts. F category NGOs were registered under the 1860 registration act. It is seen that Nanded has the highest representation of NGOs from F category as compared to the A, B, C, D and E categories. Seven NGOs are selected from the F category. The selection of the NGOs is because they are engaged in the implementation of micro-credit policy under the scheme of special component plan. Thus, by keeping the study objectives in mind, the seven NGOs are selected from the seven talukas of the Nanded district. And these NGOs are Jan Chaytaiyan Mandal from Naigaontaluka, Lok Sachanlit Sadhan Kendra/Community Resource Management Centre from Deglurataluka, Shramjivi Mahila Sanghatana from Mukhedtaluka, Lalit Vishaw Sikshan Samiti from Lohataluka, Vanshree from Bhokartaluka, Chakardhar Sawmi Samajik Prathisthan from Nandedtaluka and MAVIM from Ardhapurtaluka. After the selection of the NGOs, seven villages were selected from the above seven talukas of the same district. The selected villages were: Lalwandi, Shirur, Shivani, Dapshed, Betakbiloli, Khadkut and Pokarni. One Self Help Group of women is selected from each village that added up to seven SHGs. One Self Help Group consists of ten women members that added up to 70 women. Rapid Rural Appraisal method was used to gather

information from women of the seven villages from the field. In-depth interview, group discussion, observation and personal narratives were used as tools and techniques of data collection from the different stakeholders such as NGOs workers, field workers, SHGs leaders, executive body members of the SHGs and bankers. The analysis of field data is presented in the form of personal narratives and interpretations.

4. Women Empowerment as Process

In 2001, National Policy on Empowerment was adopted in India. The National Policy clearly underlines that its goal is to bring about the advancement, development and empowerment of women. The specific objectives of this policy are focused on the issues of creating an environment through positive economic and social policies for full development of women to enable them to realize their full potential, such as equal access to participation in decision making of women in social, political and economic life of the nation, equal access of women to health care, quality education at all levels, career and vocational guidance, employment, equal remuneration, occupational health and safety, social security and public office. Strengthening legal systems aimed at elimination of all forms of discrimination against women. Changing societal attitudes and community practices is being expected by active participation and involvement of both men and women. Elimination of discrimination and all forms of violence against women and the girl child are identified as major challenges in the way of acquiring women empowerment. Despite of these major challenges, the issues of gender inequality is also important. The gender inequality is reflected through male dominance, patriarchy and culture. Thus, women's issues are very complex and complicated which alone can't be eradicated by laws, rules, regulations, policies and programmes. There is an urgent need for intervention and active participation of the civil societies, social action groups, voluntary organizations and NGOs.

This study found out that during the last seven decades, IRDP, DWCRA, SFDA, IAY, and MNREGA etc. programs had already been implemented in different parts of the Nanded district. Moreover Jaulyukat Shivar, Nirmal Gram, Village Sanitation, Watershed development and micro-credits etc. programs are still being implemented for the upliftment of the weaker sections of the societies including women. But even though the schemes are being implemented but it had had very little effects on raising the living standard of weaker sections, vulnerable groups and women of this district. The socio-economic conditions of weaker sections and women have still not improved. The District Rural Developmental Agency (DRDA) carried out a survey in the entire Nanded district during 1997-98 and had found out 1, 32, 518 Below Poverty Line (BPL) families in different parts of the same district. Hence, in order to fight against poverty and raise the BPL families above the poverty line, a greater emphasis was given on micro-credit facilities and the role of the NGOs.

5. NGOs functionaries

The nature of all NGOs functionaries is not equal even though, they are implementing the same programmes in the district. Mahila Arthik Vikas Mahamandal (MAVIM) is playing the role of nodal agencies in the implementation of micro-credit policies. MAVIM has developed collaboration with the local NGOs in the case of implementation of micro-credit policies. MAVIM has its own district headquarter and had sub-unit at the taluka level also, such as Community Resources Management Centre (CMRC). CMRC is working under the guidance, supervision and control of the MAVIM. MAVIM has its own structural hierarchy which comprises of an Executive Director or head of the organization, executive body members, program co-ordinator, supervisors, field level social workers, Managers and Sahayoginis working in this project. CMRC has one Manager which is the head of this unit and one secretary, one peon and five Sayahoginis are also associated as field workers at the taluka level. Other than MAVIM and CMRC, Jan Chaytaiyan Mandal, Shramjivi Mahila Sanghatana, Lalit Vishav Sikshan Samiti, Vanshree and Chakdhar Prathisthan etc. do not have adequate, trained and skilled manpower. Despite these lacunas, these organizations also do not have adequate infrastructural facilities. Out of seven NGOs, only two NGOs like Chakardhar Prathisthan and Vanshree have their own buildings with adequate infrastructural facilities. The rest of the NGOs do not have adequate infrastructural facilities. They have a hired place for working on a rent basis. They do not have their own buildings and other supportive infrastructural facilities which are required for any organization to carry out their functions smoothly and systematically. Vanshree and Jan Chaitayana Mandal are providing motor cycles to the field workers for carrying out field work activities. Studies have found out that Lalit Vishav Sikshan Samiti and Sramjivi Mahila Mandal are supervising their activities from their home. Thus, due to the lack of infrastructural and transport facilities, field workers, program officers and supervisors faced difficulties in approaching the targeted population and beneficiaries in time.

Study reveals that NGOs are negotiating with the social system, caste, local power and patriarchy at the field level in the villages. Ideologically NGOs are different from each other. But in practice, they adjust themselves with the social structure. In the case of these seven NGOs, it is found out that Sramjivi Mahila Mandal and Vanshree are occasionally negotiating with the local power dynamics, caste and patriarchy. In the case of these two NGO leaders, it is found that the social background of these two NGO members is from the representatives of marginal sections of this district. Out of these seven NGOs, only one founder member of the NGO Sramjivi Mahila Mandalis a lady. Apart from this all other founding fathers of the six NGOs are male. But, the study also found that the NGOs have appointed female-field workers in this project.

In some cases, NGOs are mobilizing women against caste and power politics. They are organizing and mobilizing women against their exploitation and

oppression in the communities. But other five NGOs are silent on these issues. Other NGOs had followed a liberal approach of working. It is also true that NGOs are mobilizing local people for participation in the various rural developmental programs such as Nirmal Gram, Sawchata Abhiyan, MGNREGA, Micro-Credit, Village Sanitation, Water Management and other community development programs. NGOs are also motivating women to participate in the Panchayat Raj institutions and Gram Panachayat. NGOs help in the formation of Self Help Groups of the women and provide them training necessary for Income Generating Activities. But, NGOs are not propagating the idea of restructuring the social structure; they are just working with the structure. NGOs do not have any alternative agenda to bring out changes in the local power structure. They don't want to raise questions relating to the unequal social structure of the society. They negotiate with the patriarchal ideology, caste dominance and rural power structure.

The study found that Field workers, Managers and Sahayoginis are working in these NGOs are not satisfied with their salaries. They are doing more work and getting less salary. They are overburdened with their daily works. One field worker has to cover ten to twelve villages in a single month and cover almost forty to fifty SHGs. A Manager of the CMRC said that she has to assess and verify the records of two hundreds of SHGs every month. She has to invite all leaders of the SHGs for monthly meetings. She has to take feedback from the SHG members. She has to submit monthly progress report to the MAVIM district head office. It is found that NGOs are appointing one person in place of two persons required in the project. As a result of the lack of adequate manpower, the workers are under pressure and overburdened. The NGO workers working at different levels on different positions are not satisfied with their present salaries. It is found out that Program Coordinator who has a Post Graduate qualification was getting Rs.12,000 per month .Field Work Supervisor who is also a Post Graduate is getting only Rs.8000. Field workers and Sahayoginis those were graduates were getting Rs.4000. Those who are working as field workers qualified up to School Secondary Certificates and Higher Secondary Certificates were getting Rs.3000 per month. Despite this, it is found that irrespective of burden of the works and inadequate salaries, they don't have job securities in the organizations also. It is a fact that NGOs appoint staff members in the organizations as per the requirement of the project hence appointments are also project wise and temporary in nature. However, some of them may be employed also in the next project but that depends upon the will of the NGOs president. Thus, the NGOs workers have no future and scope in these organizations.

These NGOs are depended upon other donor agencies for financial support. These NGOs are getting funds from several International, National and State level agencies. The NGOs however do not provide information regarding the source of their funds. It is revealed by NGO workers that their organizations are getting

funds from the World Bank, IFAD and other agencies. Studies find that NGOs are developing their network along with other organizations to carry out their works. But NGOs claim that they are autonomous and independent organizations, but, in real sense, it is seen that they are depended organizations, they seek cooperation and help. In most of the cases, it is seen that they are negotiating with caste, patriarchy, politics, community and power. NGOs were also negotiating with governmental organizations, departments, banks and micro-credit institutions. They have linkages with internationally and nationally reputed organizations such as IFAD, BASIX, SPANDANA, SKS and L&T and others. Out of these seven NGOs, it was told by the workers of MAVIM and Chakradhar Samajik Partisthan that they were directly getting funds from foreign agencies to work on micro-credit, watershed management and sanitation programmes. But, they hide the exact name and the amount which they get. According to one Field worker of the Chakradhar Samajik Partisthan his organization receives Rs10,000 for forming each Self Help Group of women under the micro-credit scheme. This amount is sanctioned through four installments within two years of duration. Each installment is of Rs.2500. The installments are conditional in nature; NGOs have to complete their given targets within the stipulated time period of installment for claiming the next one. Thus, in case of such a situation, NGOs are under pressure to fulfill the given target of the donor agencies. Therefore, they try to complete it in time. If they fail to fulfill the target in time, they cannot claim the next installment. Thus, NGOs give more importance to the target rather than to the restructuring of power dynamics.

6. Women Issues

The study looks at the different types of issues and challenges which are associated with the process of empowerment of women in rural communities. It focuses on the issues and challenges which are associated with women from the seven villages of the district. These issues are also associated with the village social structure, caste pattern of the villages, village economy, village politics and village patriarchal structure. At the village community level, it is seen that NGO worker's had to negotiate with the community leaders, village elite, leaders of caste associations and head of the families. NGO workers develop rapport with different types of stakeholders of the seven villages. Then, they identified ten BPL families from each village and negotiated with the head of the families and requested them to allow their women form the Self Help Groups under the scheme of micro-credit. It is seen that women were not allowed in these village to interact with unknown persons. Women did not have freedom and choice to talk with other persons and outsiders. They couldn't also cross the boundary of doorstep and village outskirts without the permission of either the head of their family or their husband. Therefore, NGO workers had to appoint women as field workers to work with women in these villages. NGOs also found it difficult to identify field workers to work in these villages. It was difficult to get Women to work as field

workers in the NGOs since unmarried girls do not get the permission from their father and married women do not get permission from their husband. Similarly women do not have the freedom to join SHGs without the permission of patriarchic power. Caste also played a very vital role in affecting the choice and freedom of women. It has been observed that women belonging to the higher caste do not actively participate in the SHG activities as compared to the women of lower castes. The lower caste women had always been out of home for physical labour for their survival. Therefore, NGO workers faced little difficulty in mobilizing the lower caste women for different types of activities such as formulation of SHGs, SHGs stalls, sale, trips and gatherings at the village level, taluka level, district and the regional level. However, lower caste women actively participated in micro-credit related activities. It however does not mean that they are not controlled by the institution of patriarchy.

Field workers, program co-ordinators and supervisors of the NGOs without negotiating with community leaders, caste and patriarchy had not entered in the villages. The rural communities have their own manners, customs, tradition, norms and values. These values, norms and traditions had impacted the members of the communities. The community leaders do not allow outsiders to intervene in community activities. NGO workers are the outsiders for these village communities. These communities have their own way of lives. These villages have caste systems, male-dominance and patriarchic set of minds. Women are not treated as equal to men. Their status and social position are considered as subordinate and are given secondary importance in the everyday lives of the villages. Thus, these villages have their own internal issues of social, economic and gender inequalities. In the villages we still have the practice of the caste system and sexual division of labour. So, under this condition NGO workers had entered and worked in these villages but, they are silent on the internal issues of gender, social and economic inequalities and the position of the women and marginal sections in the villages. NGO workers were able to identify internal issues related to the socio-economic status of the women but they followed a liberal approach and negotiated with patriarchy and power. NGO workers know the ground realities hence they failed to challenge the ongoing practices, traditions and customs of the village people.

NGO workers, bankers and developmental officers provided trainings to the identified beneficiaries under the micro-credit schemes on women entrepreneurships and income generating activities. NGOs linked SHGs consisting of women to banks and were able to get loan for them for income generating activities. NGOs also provided them trainings on saving and its importance. They motivated women for group activities rather than individual ones. NGO workers could identify that women are more interested in agricultural based occupation rather than non-agricultural occupations. Women find securities and confidence in occupations that are familiar to them. Therefore, they went for

agriculture, vegetable production, nurturing and keeping pet animals such as goats, cows and buffaloes for the purpose of producing milk and selling it. Therefore, most of the women who were provided micro-credit invested in agricultural operations; such as cultivating vegetables, agriculture on lease basis, nurturing cattle, buffaloes, goat and cows for milk production. NGOs thus linked self -help group of women with the banks and provided them training, guidance and services. At the initial level women were not allowed to attend monthly meetings of the SHGs without the permission of the head of the families. But because of the constant effort of the NGO workers, especially Sahayoginis as lady field workers who took initiative in persuading the people of the village patriarchy, hence ultimately the NGO workers were able to mobilize rural women in the formulation of SHGs, attending SHGs meetings, Gram Sabhas and motivated them for participating in the village community developmental activities such as village sanitation and other forms of activities. Thus, NGOs-led micro-credit programmes offers opportunities to the women on the one hand, but on the other hand, it seems that NGOs workers have to negotiate with the village patriarchy and culture as well. Women are being allowed to participate in various activities inside and outside the village, but without disturbing the social structure and power. Women are not free from their traditional roles, customary practices and responsibilities of daily routines. Thus, the study found that women perform a dual role. Being housewives she has to carry out her routine activities. Further, micro-credit added extra burden since they participate in income generating activities along with the groups. SHGs are offering opportunities to the women on the one hand and at the same time they are also asking them to attend regular meetings and to participate in different kinds of group activities and repayment of loan in time.

The Self Help Groups of women are identified as group of active women in all the villages; therefore, these women are called as representatives in the village Gram Sabhas, panchayati meetings and meetings of women Gram Sabhas. Despite these, women are also nominated as women representative members of the various village level committees such as water, sanitation, education, health, joint forest managements and community developments. Women are nominated as members of different committees, that is the achievement of the women SHGs but in practice, they are not allowed to exercise their power. Out of these seven villages, two women of the SHGs are elected as village sarpanch but in real sense, their husbands are taking decision and exercising power from behind. Women are nominated only for namesake to fill up the reserved seats.

In this study we conclude that NGOs do not actually practice gender equality. Even though NGOs are claiming that they are working for empowerment of women and glorify micro-credit as a tool of women empowerment but his in reality is not true. NGOs face lacunas and internal problems at their organizational level. They don't have (at least some of them) adequate infra-structural facilities,

adequate, trained and skilled manpower. They don't have their own funds and sources of income generation. They are depended upon funding agencies, national and international. Ideologically NGO workers are not gender sensitized. They are not radical and progressive in their approach, in their working rather than they are liberal. NGOs are target oriented organizations. They work only because they get funds for their work. Even though, they are claiming that they are independent organizations in their views and ideas, but in practice, they are indirectly controlled by the state and its ideology. In case of MAVIM and CMRC, these two organizations are semi-governmental in nature. They are state sponsored NGOs. They linked many other governmental programmes with micro-credits at the village community level. On the other hand, women issues are associated with the social- cultural structure and local dynamics of power at the local level. Thus NGOs-led micro-credit program fail to bring out changes in the local power structure, caste hierarchy and mind sets of the rural patriarchy.

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