

**FINAL REPORT OF THE
UGC-SPONSORED MINOR RESEARCH PROJECT**

No. F-5-223/2010-11(MRP/NERO)/5006

TITLE OF THE RESEARCH PROJECT

**NGOS AND ECONOMIC DEVELOPMENT, THE
CONNECTING LINK : A CASE STUDY OF MAJULI**

PRINCIPAL INVESTIGATOR

MR. ANANTA PEGU

**ASSISTANT PROFESSOR & HOD, ECONOMICS
N.C. COLLEGE, BADARPUR, KARIMGANJ, ASSAM**

PIN - 788806

E-mail : anna.pegu@gmail.com



Submitted to

**The Deputy Secretary
University Grants Commission
North Eastern Regional Office
Guwahati**



**FINAL REPORT
OF THE
UGC- SPONSORED MINOR RESEARCH PROJECT
No.F.5-223/2010-11 (MRP/NERO)/5006**

**TITLE OF THE RESEARCH PROJECT
NGOS AND ECONOMIC DEVELOPMENT, THE
CONNECTING LINK : A CASE STUDY OF MAJULI**

**PRINCIPAL INVESTIGATOR
Mr. ANANTA PEGU
ASSISTANT PROFESSOR & HOD
N.C.COLLEGE, BADARPUR, KARIMGANJ, ASSAM
PIN:-788806
Email-anna.pegu@gmail.com**

**Submitted to
The Deputy Secretary
University Grants Commission
North Eastern Regional Office
Guwahati**

(I)

ACKNOWLEDGEMENT

I am indebted to each and every individual who helped me in many ways in the preparation of this Minor Research Project titled "NGOs and Economic Development, the connecting link: A Case Study of Majuli.

I express my gratitude to the authorities of University Grants Commission, North Eastern Regional Office, Guwahati, for providing me an opportunity to do the Minor Research Project and sanctioning financial assistance.

I am grateful to the Principal Dr. Mortuja Hussain, Shri Arun Kumar Sen, Ex-Principal i/c, and all Teaching and Non-teaching Staff members of N.C. College, Badarpur for the support, encouragement and guidance extended to me.

I express my heart-felt thanks to staff members all NGOs in Majuli, Jorhat, Firm and Societies Registration Office, Housefed, Dispur, Guwahati, Assam, Omeo Kumar Das Institute of Social Change and Development, Guwahati, Assam and Assam University, Silchar, providing needed information and support.

I express my sincere thanks to Dr. Paulose V.D., Associate Professor, Department of English, Sri Soumitra Choudhury, Dr. Nazim uddin Khadem, Department of Economics, Sri Sankar Kumar Chakraborty, Senior Librarian, N.C.College, Badarpur, Dr. Bishnu Chandra Dey, Dr.Arjun Chandra Debnath, Asstt.Prof, Department of Bengali, N.C.College, Badarpur, their support and help in finalizing the Project work.

I sincerely thank Dr. Sumanash Dutta, Professor, Department of Economics, Assam University, Silchar, Sri Nupur Chandra Bhuyan, Guwahati High Court, Guwahati, J.P. Sarma, Debabrata Chakraborty, Monender Singh, Badarpur, Madhumita Deb, Lumding, Sri Sridhar Bora, Majuli, Sri Bharat Mili, Miss Sangeeta Doley, Sormika Doley, Majuli for their help and co-operation.

I record my gratitude and sincere thanks to all the authors and editors whose works I had consulted and formed source material in the preparation of this work.

I owe a great deal of love and gratitude to my mother Ms. Bina Pegu, my brother Sri Sanjib Pegu, Family Members, Friends for their encouragement and support all throughout.

(Ananta Pegu)

(II)

PREFACE

One of the most encouraging trend in the recent development experience, particularly in the developing countries like India is an active participation by Non-governmental Organizations (NGOs) in developmental activities.

In the present day world people's participation is considered as the most significant fuel for achieving economic development. In this context Non-government Organizations (NGOs) in particular have become very important in recent years, especially in the advocacy of such emerging policy concerns as the environment, women's development, ethnic protection, mobilization of people for participation in development etc. NGOs are therefore called the engines of economic growth and development.

Indian NGOs have played an important role towards social activism through intense campaigns, people's mobilization programmes and effective networks. The NGOs, as a social force facilitate collective action and people's mobilization. NGOs are playing an important role in making the environmentally aware and sensitive people to take part in the social activism through social mobilization process (Panda et al 2003). Now-a-days at grassroots levels micro movements also known as new social movements have been taking place centering on contemporary issues of importance such as environment degradations, ecology, women empowerment, human rights , sharing of natural resources and the like.

During the last decade non-governmental organizations (NGOs) have been increasingly tapped to implement development programs. In recent years, growing amounts of development resources have been channeled to and through NGOs in all sectors. And in turn, NGOs, working to alleviate poverty, improve social welfare, and develop civil society, have become more dependent on international donors, leading to an explosive growth in local NGOs in many countries. NGOs are not merely the providers of social services to the needy person but are actively involved in accelerating the process of development.

There is no doubt that every NGO is working more or less towards socio-economic development of India. NGOs are considered as social mobilizes of the poor, marginalized and vulnerable sections of the society in building and managing their own destinations and thereby participating in decisions affecting their day -to-day lives through the use of own creativity of the community.

(III)

NGO community realized that social mobilization is an essential instrument for the removal of tissues of development in a polity. These malignant tissues are old method or traditional economic, social, institutional, administrative cultural system. Therefore, for socio-economic development, social transformation is needed and this is what Indian NGOs are doing now.

This study has been organized into five chapters followed by select bibliography.

Chapter -1 provides a brief overview of NGOs and role of NGOs in Economic Development and provides research methodology, objectives, need and significance of the study, hypothesis and limitations of the study.

Chapter -2 presents the review of literature works.

Chapter- 3 presents the Case Study of selected NGOs in Majuli and results of the analysis of data.

Chapter -4 presents the summary of the important findings, conclusions and suggestions.

This study will help the members of the NGOs, decision makers, working professionals, at all levels, teachers, and research scholars.

Ananta Pegu.

Badarpur, Karimganj, Assam.

10-11-2012

CONTENT

Acknowledgements	I
Preface	II-III
Content	Page No.
CHAPTER 1: INTRODUCTION	1 – 33
1.1 Concept of Voluntary Organizations (VOs) and Non-Governmental Organizations (NGOs).	
1.1.1. Characteristics of voluntary organizations (VOs)	
1.1.2. Characteristics of NGOs	
1.1.3. NGOs in India	
1.1.4. Role of NGOs in Socio- Economic Development	
1.2 Origin of the study	
1.3 Objectives	
1.4 Methodology of the Study	
1.5 Significance of the Study	
1.6 National and International Status	
1.7 Interdisciplinary relevance	
1.8 Limitation of the study	
1.9 Research Problem	
CHAPTER 2: REVIEW OF LITERATURE	34 – 63
CHAPTER 3: DISCUSSION, RESULT ANALYSIS AND FINDINGS	64 – 143
Case Study of selected NGO	
2.1 IMPACT-NE	
2.2 Kalabhumii Majuli	
2.3 REDS	
CHAPTER 4: CONCLUSIONS AND SUGGESTION	144 – 171
Bibliography	172 – 181

Chapter-1

INTRODUCTION

1.1. Concept of Voluntary Organizations (VOs) and Non-Governmental Organizations (NGOs).

The term “Voluntary” is originated from the Latin word “Voluntas” – meaning “Will” or “Freedom”. Voluntary action is born out of the free will of its initiators and run without any form of external influence (Kulkarni, 1984 p/8). Voluntary Organization is a groups organized in pursuit of one or several interests in common (Banton, 1968 p/358). Generally, the areas of activities of voluntary agencies are welfare of the society, charity, relief, rehabilitations, service to the poorer section of population and socio-economic development of the community etc. Voluntary action is people’s spontaneous action at the community level to serve their fellow-men, to help local people in solving their problems by way of self-reliance and mutual aid. So, it is local in nature and initiated by the people themselves. Voluntary action is initiated on one’s own volition and directed toward a number of objectives, such as welfare of the needy, neglected, destitute, handicapped, aged and infirm (Choudhury,1971 p/35). NGO is a part of the voluntary sector or the non-profit sector and is known as “third sector” civil society. Voluntary action finds expression in an organized form in NGOs. In other words, the spirit of

voluntarism is the essence of NGOs that spring from innumerable sources (Sooryaoorthy et. al, 2006, p/21).

Prabhakaran (1992, p/290) defined a voluntary organization as 'an agency, organized or unorganized, structured or unstructured, which works for the welfare of a community in any given area of its volition. It may be just an individual or a collection of individuals or it may have a more formal structure.'

1.1.1. Characteristics of voluntary organizations (VOs)

- (1) They are spontaneous in nature.
- (2) Small in size.
- (3) Work outside the control of government.
- (4) Non-profit organization (NPOs) and
- (5) Work in local domain.

Voluntarism had always been a part of Indian traditions. The earliest history of voluntarism can be traced back to the Rig Vedas, dating back to 1500 BC. Voluntarism was the main source of welfare and development. Individual and religious philanthropy were interrelated. However, the first voluntary efforts in social development were initiated by Christian missionaries in early 19th century. This example was emulated by modern Indian elite, who became social reformers. From the 1870s, institutions such as

Brahmo Samaj, Arya Samaj, Ramakrishna Mission, Satyashodhak Samaj and Indian National Social Conference began to emerge from these social movements (PRIA, 1991).

The Modern voluntary movement started in the 20th century with the constructive work of M.K.Gandhi and freedom fighters or social reformers. Institutionalized and individual or group voluntary actions, for the alleviation of suffering and social and economic development of the poor, were mostly inspired by Gandhian ideology. Two types of Non Profit Organizations (NPOs) were predominant in the early post independent period: Religion-based NPOs (Christian and Non-Christian NPOs) and Gandhian NPOs (Rai and Tandon, 1999).

After independence, traditional welfare activities were replaced by socio-economic or sustainable development. Infact, Government of India set up the Central Social Welfare Board and Khadi and Village Industries Commission to channel funds to these NGOs and help them in their development. The Policy makers in Indian Government started laying greater emphasis on NGOs. A major step towards enlisting their support for rural development was taken during the Seventh Plan period wherein it was stated that serious efforts would be made to involve voluntary agencies in development programmes more particularly in anti poverty and minimum needs programme.

Today there are a mixed lot of young and old practitioners of voluntarism and volunteerism. Different types of voluntary development organizations with different names have come into being (Rai et al 1999). The PRIA-JHU study has classified all the

non-profit organizations (NPOs) into 6 major categories. These are: (1) Field-based NPOs, (2) Support NPOs, (3) Network or Umbrella NPOs, (4) Research and Advocacy NPOs, (5) Philanthropic NPOs and (6) Foreign NPOs. The study has provisionally estimated that the total number of NPOs is 1.49 million and the contribution of these NPOs in Indian economy is approximately 1.1% of GDP (Rai et. al, 1999). In India the voluntary organizations have actively taken part in various fields of socio-economic action during the British period. The Christian missionaries backed by foreign funding agencies, have played a significant role in the growth of voluntary organizations in India.

The enactment of the Societies Registration Act of 1860 is a landmark in the history of voluntary organization in India. The Act is still operative with minor amendments and adoption by the Central and State Governments. The approach and structure of voluntary action changed after independence and at the same time India was declared to be a "Welfare State" and relevant provisions were included in the constitution of India. Government of India undertook various welfare schemes under various plans and policies. Social welfare was included as a part of the Five Year Plans. The major responsibility of organizing social welfare services continued with the voluntary organizations. Hence, even today it is the voluntary organizations that are taking care of welfare activities (Kumar, 1995). Indian NGOs became prominent after independence, especially after 1970s. The planners in India have considered to the role of NGOs and have recognized services rendered by them in various fields.

In a developing country like India participation of Non-governmental Organizations (NGOs) in development process is very important because government machinery is unable to reach the rural area. The entry of NGOs in development process represents an important response to the needs due to the overburdened governments, hesitant private sector and underutilized human resources. Over the years the activities of Indian NGOs have changed and their traditional welfare and service programmes are now being supplemented with sustainable development activities.

Non-government Organizations (NGOs) in particular have become very important in recent years, especially in the advocacy of such emerging policy concerns as the environment, women's development, ethnic protection, mobilization of people for participation in development etc. "Non-governmental Organization" (NGO) is an organization which is neither based on government; nor created to earn profits. Generally, an NGO is an organization independent of any external control with specific objectives to bring about desirable change in a given community or area or situations like pursuing activities to relieve suffering, promote the interests of the poor (education, health care etc.), mobilization of private fund for development activities and promote grass-root economic development etc. It is an association of a body of individuals with a non-profit motive. As per Vakil (1997), NGOs are "self-governing, private, not-for-profit organizations that are geared to improving the quality of life for disadvantaged people". The term NGO was initially coined during the first developmental decade of the independence era and popularized by a U.N. document during the second half of the 1970s (ECOSOC Resolution 288(XLIV) of 25 June 1968, quoted in Philip 1995, p/18).

According to U.N. nomenclature, an NGO refers to any international organizations not established by intergovernmental agreement that accepts members designated by government authorities (Sooryamoorthy et. al 2006, p/ 24).

The terminology of an NGO varies itself; it may be called “third sector civil society”, “voluntary development organizations”, “private voluntary organizations” etc. There are different definitions given by different organizations. So far as World Bank’s definitions is concerned: “The diversity of NGOs strains any simple definition. They include many groups and institutions that are entirely or largely independent of government and that have primarily humanitarian or cooperative rather than commercial objectives. They are private agencies in industrial countries that support international development; indigenous groups organized regionally or nationally; and members-groups in villages. NGOs include charitable and religious associations that mobilize private fund for development, distribute food and family planning services and promote community organization. They also include independent co-operatives, community associations’ water-user societies, women’s groups and pastoral associations. Citizen Groups that raise awareness and influence policy are also NGOs.”

An NGO is a group of persons who have organized themselves as a legal corporate body to render social services or rural development through organized programmes. It is accountability and transparency to the community that it serves and from which it is supported. It is controlled and administered by an association of citizens

rather than by the government although primarily financed in the form of donations from the community.

1.1.2 Characteristics of NGOs

- (1) Spontaneous in nature, government or private establishment.
- (2) Larger than voluntary organizations in size.
- (3) Work not only at local level but also in the national as well as international level.
- (4) They have to register under Societies Registration Act 1860 in order to get legal identity.
- (5) Responsible for their work.

Though term voluntary organizations (VOs) and Non-governmental organizations (NGOs) are used interchangeably, yet there is a contradiction between them.

The working group of NGOs estimates that, there are more than 2 million NGOs in India, but only half are officially registered with the government. There are more than 80 percent of NGOs that is one-person organization while two-thirds of NGOs focus mainly on areas based in rural parts. A rapid growth took place in the 1980s and 1990s. Some important NGOs in India are Indian Red Cross Society, CARE-India, Child Relief and You (CRY), Rashtriya Mahila Kosh, SEWA etc.

During the Seventh plan period (1985-90) a great emphasis was laid on the role of voluntary organizations in rural development. The plan document stated that a nation-wide network of NGOs would be created. In order to facilitate the working of this network, three schemes relating to the creation/multiplication and consultancy development have been worked out by the Indian Planning Commission (Mallik 1992). More involvement and initiatives of NGOs have been occurring in India since late 1970s. The five year plans motivated the NGOs sector for country's all round development (Garain, 1994). At present, NGOs have become very crucial in the process of decentralization of power and development (Mathew, 1999).

1.1. 3. *NGOs in India*

As per data available with the Planning Commission (2000), there are 12265 NGOs in the country of which 91% are involved in Social sector activities- 52.75 percent in Rural Development (RD), 17 percent in Human Resource Development (HRD), 10.15 percent Social Justice & Empowerment (SJ & E), 6.2 Percent in Health & Family Welfare (H &FW), and 4.8 percent in Youth Affairs & Sports (YA & S).

The picture of Region-wise NGOs in India is as follows: - About 25 percent NGOs are working in the southern states of which 10.4 percent in Andhra Pradesh, 4.15 percent in Karnataka, 2.84 percent in Kerala and 7.85 percent in Tamilnadu. About 36 percent NGOs are working in the demographically weak States including newly formed States – 15.84 percent in U.P., 4.5 percent in M.P., 9.33 percent in Bihar, 2.9 percent in Rajasthan, 1.7 percent in Jharkhand, 1.3 percent in Uttaranchal and 0.35 percent in

Chhattisgarh. About 30 percent NGOs are working in other major states – West Bengal 9.73 percent, Orissa 6.78 percent, Maharashtra 4.95 percent, Delhi 4.08 percent, Gujarat 2.59 percent, Haryana 1.5 percent and Punjab 0.36 percent. Again 7.35 percent NGOs are working in North Eastern States – Assam 2.1 percent, Manipur 2.9 percent, Maghalaya 0.18 percent, Mizoram 0.28 percent, Nagaland 0.47 percent, Arunachal Pradesh 0.2 percent and Tripura 0.37 percent.

1.1.4 Role of NGOs in Socio- Economic Development

One of the most encouraging trend in the recent development experience, particularly in the developing countries like India is an active participation by Non-governmental Organizations (NGOs) in developmental activities.

In the present day world people's participation is considered as the most significant fuel for achieving economic development. In this context Non-government Organizations (NGOs) in particular have become very important in recent years, especially in the advocacy of such emerging policy concerns as the environment, women's development, ethnic protection, mobilization of people for participation in development etc. NGOs are therefore called the engines of economic growth and development.

Indian NGOs have played an important role towards social activism through intense campaigns, people's mobilization programmes and effective networks. The NGOs, as a social force facilitate collective action and people's mobilization. NGOs are playing an important role in making the environmentally aware and sensitive people to

take part in the social activism through social mobilization process (Panda et al 2003). Now-a-days at grassroots levels micro movements also known as new social movements have been taking place centering on contemporary issues of importance such as environment degradations, ecology, women empowerment, human rights , sharing of natural resources and the like.

NGOs have been playing a substantial role in the empowerment of the poor and social mobilization for eradicating poverty. It is realized that, poverty can be effectively eradicated only when the poor section starts contributing to the growth process through their active participation. NGOs can be considered as facilitator of grassroots level because of their touch with community. So, they can play a critical role in the group formation and development at grassroots level. The quality of the groups can be influenced by the capacity of the facilitator and NGOs can work as the facilitators and also help in social mobilization provide training to local people and capacities building of facilitators are being used by DRDAs. DRDAs may support such sensitive support mechanisms in the shape of Community-Based Organizations or NGOs (SGSY Guidelines).

There has been an explosion in the number of NGOs in the past decade, with more than 50,000 major NGOs reaching more than 250 million people and channeling more than \$ 5.bollion of aid funds a year to the developing countries. The NGOs create the necessary pressure for new policy directions and often supplement government action. The major achievements of NGOs lie in providing facilities to the weak and the

vulnerable and in designing innovative ways of reaching the people in a cost effective manner (Haq, 2003).

During the last decade non-governmental organizations (NGOs) have been increasingly tapped to implement development programs. In recent years, growing amounts of development resources have been channeled to and through NGOs in all sectors. And in turn, NGOs, working to alleviate poverty, improve social welfare, and develop civil society, have become more dependent on international donors, leading to an explosive growth in local NGOs in many countries. NGOs are not merely the providers of social services to the needy person but are actively involved in accelerating the process of development.

The field of development is so vast that efforts of Government alone are not going to be adequate. To achieve the goal, it calls for multidimensional and multilevel approach. In this context NGOs can play a vital role. NGOs can bridge the gap between the state organization and general people. The voluntary sector may be better placed to articulate the needs of the poor people, remote areas, to encourage the changes in attitudes and practices necessary to curtail discrimination, to identify and redress threats to the environment, and to nurture the productive capacity of the most vulnerable groups such as the disabled or the landless populations.

NGOs are playing an important part in the preparation, design and application of development strategies. Even though the influence and importance of NGOs vary according to the national context in which they operate, their growing presence and

increase in number over recent years are undeniable, as is their active role in the search for developmental strategies. NGOs can bridge the gap between the government and the community. Community-based organizations are essential in organizing poor people, taking collective action, fighting for their rights, and representing the interests of their members in dialogue with NGOs and government. NGOs are also better at facilitating the supply of inputs into the management process, mediating between people and the wider political party, networking, and information-dissemination and policy reform. NGOs often are successful intermediaries between actors in the development arena, building bridges between people and communities on one side, and governments, development institutions, and donors and development agencies on the other. In an advocacy role, NGOs frequently represent issues and views important in the dynamics of the development process.

NGOs are considered to have comparative advantages in implementing projects because they are closer to the beneficiaries, work with greater flexibility, have greater motivation and cultural sensibility, and work more cost effectively etc.

A holistic approach to development by Appropriate Technology in experience of Southern Countries, NGOs are universally considered to be the catalyst in promoting a relatively fast socio-economic development of the poor. NGOs are concerned in promoting the uplifting of economical conditions of the vulnerable sections of the society. It is realized since long that only by adopting appropriate technologies to people's needs, it would be possible to promote the expected development. During the

past 20 years, NGOs have developed skills and knowledge, and have been deeply involved in promoting appropriate technology. NGOs are more successful than government organizations in the development of rural programmes as they have a better link with the community. Furthermore, they have a greater freedom in the programmes of the changing needs and in adopting methods according to the emerging conditions. NGOs can promote participatory development by creating Self-Help Groups (SHGs) so that bureaucratic delays are reduced, expenses are oriented towards local needs, accountability to people's upliftment is emphasized, and the utilization of human resources is set in a more integrated approach. Furthermore, they apply concepts and programmes in accordance with the socio-economic and cultural aspects of the people; due to this, NGOs are getting more and more involved in development aspects both at the national and international level.

The major contribution of an NGO to development is to organize, mobilize and utilize resources within and outside the community for its development. The basic role is as an organizer. NGOs are one of the alternative development organizations and one of the inputs among technical, financial and other resources. The merits of NGOs are emerging from their limited scale of operation. The primary role of NGO is at local level as mobiliser of people and their resources for an indigenous self-sustainable development.

In recent years NGOs play an important role in India as a major collective actor in development activities at urban and rural area. The importance of the NGOs is

increasingly being recognized as highly relevant to the problem of rural and urban poor. NGOs are drawing attention as alternative to government institutions in addressing the needs of the vast population at the grass-root level because of governmental development agencies inability to reach all classes of people. The development of NGO sector is dynamic and diverse in nature and operates with tremendous variation in size, objective and circumstances over a variety of new issues and interests which displays a heterogeneous and incoherent character of these organizations.

The experiences of NGOs in various regions of the developing world have been diverse and varied. While NGOs have generally applied a similar range of principles and national settings, the prospects for NGOs as effective channels or vehicles for promoting development have difference in degree from one political context to the next.

There is no doubt that every NGO is working more or less towards socio-economic development of India. NGOs are considered as social mobilizers of the poor, marginalized and vulnerable sections of the society in building and managing their own destinations and thereby participating in decisions affecting their day-to-day lives through the use of own creativity of the community.

Social mobilization is commonly considered to be an important dimension of capacity building, organization and institution building, particularly poor disadvantaged people and it may occur at all levels. Most often, however, the term is used for activities in local communities, although not necessarily confined to such communities. When these are confined, the process is commonly referred to as community mobilization. This

may involve whole communities or be limited to sections of communities (for instance land-less people or groups of particularly poor women).

According to Jarry Gana (1987), "Social mobilization is the process of pooling together, harnessing, actualizing and utilizing potential human resources for the purpose of development. It is a process whereby human beings are made aware of the resources at their disposal and are also motivated and energized to collectively utilize such resources for the improvement of their spiritual and material conditions of living."

NGO community realized that social mobilization is an essential instrument for the removal of tissues of development in a polity. These malignant tissues are old method or traditional economic, social, institutional, administrative cultural system. Therefore, for socio-economic development, social transformation is needed and this is what Indian NGOs are doing now.

There is a symbolic relationship between social mobilization and development process. Social mobilization lies at the centre of genuine development. It gives impetus to the necessary changes that must occur before development whether social, political or economic can be realized (Prasad 2003).

Non-government Organizations (NGOs) can support direct training, exchange visits and other capacity building activities based on needs identified by the members of the community organizations. It can cover; agriculture and natural resource management, savings and credit programmed leadership, organizational development and other key areas. Community members can maximize their potential not only by organizing but also

by upgrading their existing skills to better manage new inputs-business and community initiatives and establish effective links with local government and other sections. Local human resources development can best be promoted when trained individuals take up the responsibility to train other community members (Prasad 2003).

There is a great advantage of NGOs in development process because of their flexibility, speed of operations, and ability to respond quickly to changing circumstances. The voluntary sector has been known for her virtues for human touch, dedication, flexibility, self-reliance, and nearness to the community (Rai et al, 1999). Voluntary Organizations are playing very important role in the areas of investment in Human Capital, Micro Finance, Non Farm Income Generation activities and Policy reforms. In the field of education sector ASPBAE (Asian South Pacific Bureau of Adult Education) has implemented Adult Education Programme. It has a great impact in India. Seva Mandir in Rajasthan, Ankur in Delhi, Gram Vikas in Orissa and Deccan Development Society in Andhra Pradesh have done pioneering work in adult education and elementary education. Gandhian organizations like ASSEFA (Association of Sarva Seva Farms) in Tamilnadu have empowered people from within. They have functions like promotion of community health and nutrition, education, literacy and economic development (Rai et al, 1999). Many NGOs in India are spreading primary health programme and are effectively able to provide safe drinking water to many villages.

The Indian Human Development Report has found that “the education and health output indicators have a positive association with an NGO’s presence. Literacy and

enrolment, especially of females are better, as is immunization and contraceptive prevalence, and birth rates are substantially lower. Short duration morbidity and extreme under- nutrition are also relatively lower in villages with NGO activity. While expenditure on food grains is lower, household expenditure on education and health is also lower suggesting considerable success of NGO programme.”

1.2 Origin of the study

If the economic development is defined in terms of eradication of poverty, generation of employment and equitable growth of income per capita, then the state of Assam is undoubtedly a backward, state in all sense. As per Planning Commission's estimates, 36.09 percent of the state population lives below the poverty line, compared to all India average of 26.1 in 1999-2001 (Statistical Hand Book of Assam, 2005). The State Development Report 2002 has stressed that poverty in Assam has been primarily a rural phenomenon as 40 percent of the rural people are in the BPL category whereas in urban areas, it is low at 6.29 percent. The index of Agricultural production (Base triennium ending 1982-82=100) for the state stands at 153 for all commodities, 152 for food and 154 for non food items in the year 2004-05. The corresponding figures for India in 2004-05 are 179, 165 and 204 respectively. The most alarming feature of the state is growing unemployment problems. The number of job seekers specially educated job seekers are increasing year by year. As per data available from Employment Exchange of the state, the number of job seekers on the live Register of Employment Exchanges has risen to 18

lakhs in June, 2006 from the position of 17.14 lakhs in June, 2005 thereby recording an increase of 5.0 percent over the period (Economic Survey, Assam, 2006-07).

The State of Assam suffers from regional disparities of economic development as well. The per capita gross domestic district product in 2000-01 was lowest in Dhubri at Rs. 6801 only and highest in Kamrup at Rs. 22292. The percentage of villages electrified as in 2006 is lowest at 28 percent only in Dhemaji and highest at 99 percent in Nalbari. The literacy rate is lowest at 48.21 percent in Dhubri and highest at 76.33 percent in Jorhat. The other indicators of economic development also vary widely over districts pointing towards the prevailing disparity of economic development. However, according to Assam Human Development Report-2003, the Jorhat district of Assam achieved top HDI ranking 01 (one) with per capita gross domestic district product of Rs. 12792 in 2000-01, percentage of literacy 76.33 percent, 86.78 percent habitations having drinking water facility etc. which are much higher than the other districts of Assam.

The district Jorhat has also an unique distinction of having a river island Majuli as one of its sub-division. The total main land area of Majuli is 552.65 sq.km. According to 2001 Census Report, the size of the population Majuli is 1, 53,000 with literacy rate as high as 71.2 percent. Majuli boasts of multiplicity of ethnic tribes, which have contributed immensely to its rich and colorful cultural heritage. The Misings are the largest group among the tribes constituting 44 percent of the total population of Majuli. The other smaller groups of Tribals are Deuris and Sonowal Kacharis. Diverse ethnic groups have peacefully existed in Majuli for ages now. The place is called the "Cultural

Museum of Assam". The Govt. of India has already submitted a dossier to the UNESCO for awarding Majuli the distinction of a cultural heritage site.

The main occupation of the people of Majuli is agriculture and its allied activities. The occupation not only provides most of the food requirements but also gives employments to a large number of people. It is also a very suitable site for fishing and dairy farming. Although it is industrially poor and backward because of geographical isolation, lack of materials and power, poorly developed transportation, Majuli is famous for its cottage and small scale industries such as mask making industry, pottery industry, handloom and weaving, cane and bamboo and wood craft industry.

One interesting point is that, in the small river island Majuli, as many as 30-35 Non Government Organizations (NGOs) are working for the economic, social and cultural upliftment of the island. The main areas of their activities include agriculture, education, sports, work culture, health environment etc. The NGOs have significant contribution in spreading literacy, health awareness, generating income and employment by launching different projects time to time.

For investigating the role of NGOs in socio-economic and cultural development of people, Majuli is an unique place because of its geographical peculiarities and natural, administrative characteristics. Its population is well defined within the boundary of Majuli, the government jobs are limited in number, people have traditional expertise in handloom and weaving, cane and bamboo works, boat making etc. The activities of NGOs in promoting these trades have already achieved some success, as reflected in

news papers several times. As such Majuli can be considered as a model place for critical analysis of the role of NGOs for achieving sustainable development.

1.3 Objectives

The main focus of the present study remains on the role of NGOs in socio-economic development. As such, the objectives of the present study address both the organizational and functioning pattern of the NGOs as well as their role in (i) generating income (ii) generating employment (iii) achieving equitable growth of income (iv) and in improving awareness and status of education and health care.

The broad objectives of study are:

1. To study and examine the organizational set up, sources and size of fund available with NGOs.
2. To assess the Participatory Approaches adopted by NGOs and to find out problems, challenges encountered in employing PRA methodology in rural development work by NGOs.
3. To study and examine income generation from NGO project / economic activities.
4. To study and examine employment generation from NGO projects / economic activities.

1.4 Methodology of the Study:

The study is based on both primary and secondary data. The geographical area of the study is the entire sub-division of Majuli Island of the Jorhat district of Assam. At the time of beginning the field survey, it was observed that in total 34 registered NGOs are there in Majuli. The complete list of registered NGOs is given below.

List of NGOs (registered) in Majuli

1. AVARD-NE (Association of Voluntary Agencies for Rural Development, North-East)
2. Brihattar Bahumukhi Samaj Kalyan Samity
3. Biomatic Nature Club
4. IMPACT-N.E. (Integrated Mass Participation in Agriculture and Creative Technology, North East), Kamalabari, Majuli
5. Kalabhumi Majuli.
6. Kamalbari Janajati Mahila Samity
7. Kamalabari Mahkuma Mahila Parishad
8. Karpumpuli Development Society
9. Kathanichuck Pathar Parichalana Samity
10. Lahanjan Watershed Association
11. LEOPARDS Club

12. MIARDS (Majuli Island Agriculture and Rural Development Society)
Kamalabari.
13. Majuli Pragati Sangha.
14. MIPADC (Majuli Island Protection And Development Council)
15. Mowamari Youth Association
16. Majuli Mahkuma Lokaseva Tadarak Parishad
17. Mani-Kanchan Cultural NGO
18. Madhya Majuli Janajati Unnayan Samity
19. Majuli Festival Committee
20. North-Eastern Development Forum
21. NEADS (North-East Affected Area and Development Society)
22. REDS (Rural Economy Development Society)
23. River People
24. Shradha NGO
25. Sadbhavana
26. Sristri
27. Sanjay Ghose Memorial Trust
28. Shastriya Sanskrit Unnayan Samity
29. Pathar NGO
30. Pratham
31. The Society for Study and Development of Majuli
32. Upper Tunijan Watershed Association

33. Ujani Majuli Unemployer's Association

34. Yatra NGO

1.4.1 Data and Sample of the Study: However, it has already been mentioned, not all of the registered NGOs in Majuli are found active and only few NGOs are found to be working at the time of survey, rest are there only on papers. Out of these active NGOs, a sample of 3(three) NGOs, which have ongoing economic, educational and health projects in hand, are selected purposively for the study. The selected NGOs have 5(five) projects. These are also identified for detailed study. Necessary information pertaining to the organizational set up, sources and size of fund available with the selected NGOs and also information pertaining to the issues concerning the credibility of the selected NGOs are collected through group discussion with NGO officials, their publications, notes, office records etc and also from government offices. These information are used for case studies.

For assessing income generation, employment generation, educational and health awareness and the status of people, a group of 30 (thirty) beneficiaries from each selected NGOs projects are selected at random. In total, the sample of such beneficiaries comprises of 150 beneficiaries, both males and females. Data pertaining to the income of the beneficiary, their family income, education, employment status etc are collected from the beneficiaries with the help of a structured schedule through interview method. The relevant information are collected for two different points of time, the past and the

present (i.e., at the time of survey) with a gap of 3-4 years in between to assess income and employment generation from NGO projects.

1.4.2 Data Analysis: Both the qualitative and the quantitative data and information, thus collected, are arranged in systematic manner by applying suitable techniques and statistical tables and tools. Broadly, the data and information generated through field survey, group discussion, interview etc is arranged in three different sections to meet the objectives set for the study. In section-I, data and information reflecting on the organizational and operational management of the NGOs, sources and the size of their fund are arranged to examine the credibility issues. The framework of the study constructed guided this exercise. The minimum and desirable norms and practices for good governance and credibility enhancement of the Voluntary Sector (VS) are taken into consideration to examine the cases of the selected NGOs. These are examined by conducting case studies of the selected NGOs. In Section-II, data and information reflecting on the participatory approaches adopted by the selected NGOs are arranged. The principles of PRA method provided guideline for this purpose to assess the problems, challenges encountered in employing PRA methodology in rural development works by the NGOs. The beneficiary respondents were asked to rank the selected NGOs' activities on a scale of 1-5 points on selected important attributes that are based on the principles of PRA method. The selected attributes are,

1. Facilitation: NGO people help local people to do all or most of the investigation, analyze, presentation and planning of their problem.

2. **Attitude:** NGO professional follow local norms (try to be a part of local community); listen to local people (rather than lecturing); maintain visiting time and visit regularly project areas; respect local people's knowledge, skill, and expertise.
3. **Behaviour of the professionals and culture of sharing:** NGO professional try to learn problems from local people; embrace errors; continuously share information with local people.
4. **Reversal of Learning:** NGO professionals try to learn rural problems from rural people; enable people to participate at every stage of development.
5. **Learning Rapidly and Progressively:** NGO professionals employ flexible and adoptable learning process depending upon local conditions.
6. **Off-setting Biases:** NGO professionals listen to local people, do not impose anything on them, and help most needy people.
7. **Optimizing Trade-off:** NGO professionals collect relevant information only.
8. **Triangulation:** NGO professionals collect information from different groups of people (for cross checking).
9. **On the Spot Analysis:** NGO professional help local people to analyze data on the spot (and not in their office).
10. **Information Sharing:** NGO professional share information with all people.

Since the entire exercise of evaluating the PRA principles adopted by the NGOs are based on the perception of the beneficiary respondents about that, the data collected from them on their general level of awareness (in a scale of 1-5) are also arranged in this section to judge the reliability of their observation on the NGOs.

One of the basis minimum norms that NGOs should practice and follow is that the NGOs should have vision, aims, objectives and finally achievements to speak of good governance and credibility. If NGOs have no achievements to their credit, they will lose much of their credibility in the society. This issue is examined by assessing the achievements of the NGO.

1.5 Significance of the Study

Non-government Organizations (NGOs) have a significant role in the upliftment of the socio-economic development of people in developed as well as developing countries. In present day world people's participations is considered as the most significant fuel for achieving socio-economic development. In this context NGOs in particular have become very important in recent years, especially in the advocacy of such emerging policy concerns as the environment, women's development, ethnic protection, mobilization of people for participation in rural development project etc. NGOs are therefore called the engines of growth and development.

NGOs are playing an important part in the preparation, design and application of development strategies and their nature of work is multidimensional and multilevel approach. The findings of the study will be helpful to the NGOs to make them more

effective towards socio-economic empowerment to the community. NGOs frequently represent issues and views important in the dynamics of the development process and they can mobilize the local resources. NGOs have comparative advantages in implementing projects because they are closer to the beneficiaries and work with greater flexibility, have greater motivation and work more cost effectively. They can promote participatory development by adopting PRA technique and creating Self-Help Groups (SHGs) for generating employment as well as income for the poor people. NGOs can even use the findings of the study for the problems related to the local people. In such ways, identification of ground level problems and the proper ways of resource utilization by the NGOs hold great benefit for the society as well.

1.6. National and International Status

, In recent years it has witnessed an unprecedented activity of Non-Governmental Organizations (NGOs) at the international level. NGOs have played an important role in setting the international agenda, in influencing international rule-making and in contributing to the implementation of international norms. NGOs have proven to be a driving force in some of the major innovations undergone in the international system (e.g. the establishment of a permanent International Criminal Court) but also vital partners in the day-to-day enforcement of international standards and programs. The new dimension of the phenomenon raises the problem of whether (and if so, how) it is necessary to redefine the traditional legal status of NGOs in the international order and to provide civil society with a clear legal framework for its action. Following the outcomes of a

workshop held at the European University Institute in 2002 (Florence Workshop), it has specifically focussed on two privileged fields of NGOs action: the relationship with Inter-Governmental Organizations (IGOs) and the participation in international judicial proceedings. Interaction with intergovernmental organizations has always represented a central part of NGOs activity at the international level. Since the time of the League of Nations, forms of cooperation have developed in response to a convergence of NGOs and IGOs' interests. On the one hand, the institutional structures of international cooperation provide NGOs with the forum they necessitate to make their voice heard beyond the boundaries of the nation State and with a political target for the exercise of their non-governmental diplomacy. On the other, IGOs have increasingly looked at non-governmental organizations as strategic allies to ensure the success of their policies and programs, either by disseminating information and raising public awareness or by means of direct action on the field.

However, the growth of non-governmental action both in quantitative and in qualitative terms has put under pressure the existing participatory tools and raised new problems. Nongovernmental organizations claim a broader involvement in the intergovernmental process, which they criticize for being auto-referential and undemocratic. Conversely, as civil society gains more power, it is called upon to justify its legitimacy and to meet higher demands for accountability and transparency. Moreover, a higher level of participation requires that the existing patterns of relationship are streamlined in order to avoid duplication, loss of information and waste of resources.

A non-governmental organization (NGO) is a legally constituted organization created by natural or legal persons that operates independently from any form of government. The term originated from the United Nations (UN), and is normally used to refer to organizations that are not a part of the government and are not conventional for-profit business. In the cases in which NGOs are funded totally or partially by governments, the NGO maintains its non-governmental status by excluding government representatives from membership in the organization. The term is usually applied only to organizations that pursue wider social aims that have political aspects, but are not openly political organizations such as political parties.

The number of internationally operating NGOs is estimated at 40,000. National numbers are even higher: Russia has 277,000 NGOs; India is estimated to have around 3.3 million NGOs in year 2009, which is just over one NGO per 400 Indians, and many times the number of primary schools and primary health centres in India.

NGOs are organizations that work in many different fields, but the term is generally associated with those seeking social transformation and improvements in quality of life. Development NGOs is the most highly visible sector, and includes both international and local organizations, as well as those working in humanitarian emergency sector. Many are associated with international aid and voluntary donation, but there are also NGOs that choose not to take funds from donors and try to generate funding in other ways, such as selling handicrafts or charging for services.

1.7. Interdisciplinary relevance

Non-Government-Organizations (NGOs) have been in the forefront of the struggle against the alleged negative impact of globalization on developing countries and disenfranchised communities around the world. But despite the fact that NGOs and other grassroots movements are becoming increasingly strident, the discourse of this sector of civil society has not been subjected to any substantial and concerted academic study, particularly in the field of international communication.

There has been a dramatic expansion in the role of non-governmental organizations in Croatia, and a range of intermediate support centres has partially taken on the role of providing systematic professional training for them in community practice theory and methods. . This paper examines one such body, the Center for Civil Initiatives, in detail and provides data on three others. Professional staff, volunteers and external consultants come from a wide variety of practice and academic disciplines, but do not operate from an inter-disciplinary paradigm or practice model. Core knowledge theories and principles of an inter-disciplinary approach for work with NGOs need to be developed within the Croatian higher education system, and social work has particularly strong potential to develop the theoretical and methodological knowledge needed to establish an inter-disciplinary practice model for NGO development in Croatia.

NGOs have in increasing numbers voiced their concerns in international discourse about numerous problems of international scope. Human rights activists, gender activists, development agencies, groups of indigenous peoples and representatives of other defined

interests have become active in the international community. Since their inception, the United Nations and its various organisations have felt the direct and indirect impact of NGOs. NGOs are omnipresent in many aspects of international relations, and have become critical to the UN's future. NGOs have assumed a central role in activities involving human rights, complex humanitarian emergencies, the United Nations relationship, the global environment, the international women's movement, operational coalitions and state relations, and AIDS. They also bring local experience to bear on international decision making (Gordenker and Weiss 1996).

The research study is interdisciplinary in nature which covers various aspects of human development in general and women's empowerment in special. These are human development approach, importance of education in women's development, the process of empowerment in Iranian women of Hamadan province and the role of NGOs in educating and empowering women. Also the view of NGOs' work in the process of women's empowerment is studied conversing initiatives and experiences of NGOs to women's development at grassroots level.

1.8. Limitation of the study

NGOs are playing important role to socio-economic development still their activities are doubtful. They don't work in desired manner and some NGOs even don't maintain records and also don't share information with others. Many of the NGOs don't practice good governance and follow rules and regulations as per norms. They don't follow PRA technique as such their contribution to socio-economic development is

directionless and not according to the needs of the people. It is observed that majority numbers of NGOs are managed by and setup by a single person and they don't follow the rotation method for selecting the chairperson of the organization. It is important that NGOs should follow the election procedure but they don't follow and only the one person sitting the same post for long time. All NGOs in Majuli don't cooperation one another because they criticized each other.

1.9. *Research Problem*

There are many NGOs in Assam working in the field of socio-economic upliftment of the people but only a few of them work actively. Many NGOs lack accountability and transparency.

In Majuli the NGOs had not enjoyed a very good status or popularity among common people until the coming of Sanjay Ghosh. The late sanjoy Ghosh, the most notable hardworking, efficient worker changed the very perception of people towards NGOs through his hard and dedicated endeavors towards the upliftment of people. From that very time the word NGO got a tremendous impetus in Majuli. The NGO had a "Golden" period in Majuli till the time Sanjay Ghosh was alive. But unfortunately he was killed in 1996, 4th July by some miscreants.

At present about 35 NGOs are working or registered in Majuli, but only few of these have been working actively and rest are there only with the hope that one day they would get some project and money and then only they would be able work for the development of Majuli. Nobody knows when that hay day will come. Some of them even

don't have proper official address for proper correspondences. They don't even maintain their account properly; they don't publish their annual report. They are their only with the hope of fund. Even during the field survey, it was observed many such NGOs have no idea about how to apply for funds and to whom. Most of such NGOs have their offices in semi-urban place like Garamur, Kamalabari etc., but not in the interior places, near to poverty stricken people.

The picture that prevails in such areas raise many research questions such as, "Do the NGOs follow PRA techniques to run the NGO?", "what are their achievements in generating income and employment for the poor?", "Do they succeed in enhancing the health and education awareness of people?" These are the vital areas where NGOs have crucial role to play in a strategically important and geographically isolated place like Majuli. Although Majuli shows high literacy rate and people of Majuli have expertise in different fields, the economy of the island is backward with subdued agriculture, industry, trade and commerce. These leave ample scopes for NGOs to work for the general transformation of the society of Majuli from a backward to a modern and vibrating one. The present study, therefore, identifies the role of NGOs in Majuli as a problem area for conducting an in depth study for facts finding.

Chapter-2

Review of Literature

As the main focus of the present study is on the organizational and functional patterns of NGOs and the role of NGOs in economic development the present chapter reviews works or parts of those works which cover these aspects of NGOs. The important works carried out in these areas, both at national and international level, are reviewed here for gaining deeper insight into the issues involved.

Diskett, P. et. al (1991) discussed the problem of financing Primary Health Care Services and in this context also discussed the role of NGOs. The authors are of the view that the NGOs are to make longer term funding commitments to health programmes which will enable them to work more closely with governments on developing services in countries where infrastructure is weak, health status, poor and poverty level is high. Regarding cost sharing, the NGOs need to develop clearer guidelines for field staff and projects and provide a range of options which will protect the interest of the poor. The most appropriate philosophy for NGOs would be perhaps one of cost sharing between NGO, government, project and community.

Thomas (1992) discussed the constraints and prospects of effective NGO Government liason in emergency work in Zambia province of Mozambique in the light of lessons drawn from 'Save the Children Funds (NGO) practical experience of development in Mozambique. He pointed out that one of the key objectives of SCF's

programme has been to work with the government in an effort to build effective development policies in important areas of work and to help to strengthen the ability of the government in controlling external forces (such as pressure from donors) which threaten to dictate inappropriate responses to local problems. The author also observed that in order to work with the government, political changes in the government and donor policies would force SCF to rethink its approach and the NGOs in general re-evaluate their strategies in the light of new choices and relationship which become available to them. The author categorically said that the institutional and practical constraints make the achievement of the goal of securing sustainability in development works difficult, particularly in relief and rehabilitation projects.

The author Iyer (1995), in his article discussed the important role of voluntary organizations towards sustainable rural development. The author mentioned that voluntary organizations can be considered to be the incubators or laboratories of democracy and development where it ensured community empowerment and development. He appealed that there is a need for greater involvement of people's organizations in the process of widespread growth and qualitative rural development process. As people became more active in their own organizations, they build up skills and self-confidence and thus their capacity to participate in the rural development process more broadly. By mobilizing skill and local resources of the rural people, they can give a new impetus to a wide range of gainful, productive and economic activities. The voluntary organizations can help the rural people to improve their socio-economic conditions on the basis of self-help and thus to make organized, collective community

action for developmental change based on the decisions of the local people themselves. So, the voluntary organizations can play as catalysts the rural development process.

Flower, A (1996) attempted to draw a standard against which professional NGOs have to be judged in future. According to him, the performances of NGOs cannot be assessed on the basis of development projects undertaken by them as NGO projects are only one part of larger processes of change. Projects are not the cause of development: far greater performances of NGOs, participatory measures are generally adopted whereby people define what measures are significant to them and later assess the degree to which the NGOs support has contributed to change. The author also pointed out that the NGOs also need to assess their effectiveness as organizations. And for that, the nonprofit performances must be judged from the perspectives of those who affect or are affected by the organizations behaviour. No universal standard can be applied for that. The NGO bottom line is the effective satisfaction of the rights and interests of legitimate, recognized 'stakeholders' and the NGO can construct or draw its bottom line by carrying out a social audit and stakeholder performance appraisal.

Thakur, D. et. al. (1997) in their study, tried to demonstrate how the government of India and the voluntary agencies contributed for upliftment of the socio-economic development among tribal community in India with special reference to Santhals. The authors found that the government endeavours to bring about development through different plan projects which are implemented by the bureaucratic machineries and voluntary agencies through their works have also played an important role in this regard.

The authors observed that after independence the voluntary organizations have started work on the basis of projects. They managed to get sanction from the government and the government is contributing cent percent expenditure of their schemes on the basis of consideration of their importance. The pattern of working of voluntary organizations has gone through change and workers are more devoted to the principle in comparison to bureaucrats. So, their work in the limited field is more efficient and effective in comparison to similar work done by bureaucrats. The voluntary organizations which have opted to work are committed and devoted workers. They are more firm in their principles and gather under a symbolic banner for bringing about a change in the society through their services. The author considered that the work done by voluntary organizations are expected to be sound and solid than government agencies.

Shridharan (1997) pointing out the role of NGOs for the development of SHGs, which provide credit to its members said that such activities may augment their lendable resources from various sources. They may take funds from formal sector programmes meant for them which may be from the government or other international agencies. NGOs may play catalytic role in preparing SHGs for availing these resources or even act as direct intermediaries between the SHGs and supporting agency. Such lending is said to be from supply driven groups, which initially mobilize their own savings and rotate them among themselves as small loans. Subsequently, they may tap external resources. In all such groups NGOs have to play an important role in securing external support, be it in augmenting funds or in providing much needed training inputs.

Streeten, P. (1997), in his paper "Non-governmental Organizations and Development" attempts to explain the contributions of NGOs to developmental activities as a whole. Streeten believed that NGOs are good for (1) at reaching and mobilizing the poor and remote communities, (2) they help empower poor people to gain control of their lives, and they work to strengthen local institutions; (3) NGOs carry out projects at lower costs and more efficiently than governmental agencies and (4) they promote sustainable development.

Dharmarajan, S.(1998), in her study entitled, "NGO Development Initiative and Public Policy" has made an attempt to bring together several significant aspects of participatory development and voluntary action and initiative, such as; NGOs in villages and grass-roots development; training needs of NGOs, family health perspectives and NGO action; and public policy in relation to public initiative, which comprises case studies in community health, pre-school education and day care centre in urban areas.

Shah, et. al. (1998), in their study have made an attempt to highlight the contribution of NGOs to development by presenting a short case study of an NGO which has achieved notable success in implementing a participatory water shed development project funded by the Government of India in Savarkundla taluka of Bhavagar district, Gujarat. Its findings are based largely on the personal experiences and understanding of the authors on working of the NGOs.

The authors describe a vivid picture of rural development through participatory watershed projects by two voluntary agencies, the Aga Khan Rural Support Programmes

and Kundla Taluka Gram Sewa Mandal. The distinctive feature of this experiment is the friendly rapport between professionals and managers, the beneficiaries, and the donors of funds in development projects. The authors describe it as an increase of strength. The result is reflected in the quality of the assets built by this combination. The village people can see for themselves the difference in the performance of the dedicated voluntary agencies and the hasty target-oriented government agencies.

The authors observed that when communities begin to participate in the development process there is a physical change in them. They realize that society's development is their responsibility. They learn to shed their dependence on the government and realize the value of self-reliance and collective action for building community assets. The assets so built are also properly maintained because the people consider them their own creation. At last the authors found from their case study that the contribution of NGOs to the process of development has been through quality work, cost effectiveness and sustainability.

Larance (1999) observed that social intermediation by the NGO/MFIs also created a network for sharing and communicating information. The groups, by providing the poor with a network through which they are able to share valuable information about events in and around the community, build solidarity relationship among members who may rely on each other during times of difficulty and they are able to talk to each other about social concerns that they may have and share experiences to resolve household problems. Central meeting enables women members to expand their social and information

networks that were used to facilitate economic and non-economic transactions. The members also used the networks to expand social exchanges.

Rai and Tandon (1999) discussed the important role of voluntary organization in the areas of investment in Human Capital, Micro Finance sector, Non-farm Income generation activities and policy reforms. For building the capacities of Voluntary Development Organizations (VDOs) the author suggested an alliance of VDOs with Indian Economic Association (IEA) which, according to them would go far to foster cooperation towards professionalisation of the former and for mutual learning.

Gandhi P. Jagadish (1999) in his article entitled "Rural Development and the Role of NGOs in India: An Appraisal", reviews the role of NGOs and Governments in respect of rural development in India. The author opined that the voluntary organizations have played an important role in rural development in India. So it can be considered as an instrument of welfare, developmental and mobilization programmes. The contribution of voluntary organizations in promoting micro-level development is well-accepted. The author says that the voluntary organization have certain advantages over government agencies because they have greater freedom to adopt themselves to changing needs and ideas and can modify their methods and areas of work. NGOs have better rapport with the community and naturally get better response from them in their activities. So they can mobilize community resources for welfare programmes. The author observed that by participating in the development process, voluntary organizations can play a dynamic role in empowering the poor by fostering greater mobilization and awareness generation

among poor people. The author found that both the government and the NGOs represent a diverse and confused universe; there is no fixing to their relationship. On the other hand, government institution provides assistance to NGOs under different programmes etc.

Choudhury, Anil K (1999) in his paper, pointed out the role of NGOs in the development process with reference to poverty alleviation. It presented a brief overview of government policy towards NGOs and made a case for a substantially expanded role for NGOs to go beyond the traditional confines of local development taking up issues at national level and international level. According to the author, poverty arises from unemployment, underemployment and low earnings from employment for a variety of reasons, like inefficiency and exploitations of the employees by the owners. For tackling poverty the governments have adopted a number of anti-poverty schemes which are implemented time to time. With government organizations, the NGOs also play an important role in the spheres of poverty alleviation in India. The author opined that, poverty can only be eradicated when the poor start contributing to the growth by their active involvement in the growth process. The author said that NGOs can perform better than the government and markets in reaching marginalized sections by identifying and responding to their needs, promoting peoples participation and innovations and evolving micro level cost effective alternatives. The NGOs work both ways for local level development – providing delivery service to implementation of various development projects, and through mobilization and organization of the poor with a view to empowering them.

Nath, Bibhuti et.al. (1999) examined the role and functions of NGOs in development. The author observed that the primary role of NGOs is to work as mobiliser of people and their resources at the local level for an indigenous self-sustaining development. NGOs are expected to play a critical role in all conceivable aspects of development and the NGO activities are presumed as a remedy to all problems in the society. The major development roles ascribed to NGOs are to act as local resource mobiliser, transformers and catalysts in society. The author pointed out that the role of NGOs is changing with the change in the function and philosophy of other development organizations. The activities of NGOs shift from relief centres to stark realities of poverty and therefore, their attention gradually extends to its root causes. From direct development projects, NGOs shifted their service to develop grass-root self help groups. So the authors in their study opined that the major contribution of an NGO to development is to organize, mobilize and utilize resources within and outside the community for its development. Their basic role is as an organizer.

Against the backdrop of welfare pluralism, Sarkar P. et. al (1999) surveyed the role of NGOs in the health sector of India and observed that the NGOs have comparative advantages over the public sector and private sector for profit. NGOs are the cost effective provider of health care in comparison to public sector in poor countries like India and being community based organizations, the NGOs can be viewed as vehicles of decentralized health planning. The authors also observed that the NGOs are paragon of efficiency where satisfaction and not profit is the stamp of efficiency. NGOs also provide justice or fairness in offering health care services as their actions protect poor and

disadvantaged people.

Maslyukivska, O.P. (1999), in his study made an attempt to the role of third sector i.e. NGOs in delivery of basic services and involvement into Public-Private Partnerships (PPPs) and interaction between NGOs and other actors of development Cooperation. The author finds, it is increasingly recognized that Nongovernmental Development Organizations (NGDOs) play an important part in the preparation, design and application of developmental strategies. NGDO's role in the search for developmental strategies, which they operate, their growing presence and increase in number over recent years are remarkable. The author pointed out that, the NGO's role has demonstrated an ability to reach poor people, work in remote area, innovate and they achieve things better than by government agencies. NGO can bridge the gap between the government and the community development agencies. So, they are successful as mediators among actors in the development process.

Explaining the role of NGOs in socio-economic development, Chavhan (1999) pointed out that the government should take active measures to organize peoples associations and cooperate with existing NGOs engaged in the work of social upliftment.

Lawani (1999) in his study 'Non Government Organizations in Development' tried to focus on the role of the voluntary organizations in the field of social welfare and social development and thereby to assess the amount of development that has taken place in Solapur district. The author pointed out the choice of a strategy to be adopted by voluntary organization and they adopted a target group approach, aim at self reliance of

the people they are serving. Voluntary agencies have been able to assist a target group to become reasonably autonomous in their socio-economic status and then moved on to another target group which was still suffering from economic and social backwardness. This enabled them to serve a large segment of the community.

The author Chowdhury, A.M. (2001), in his paper "Role of the state and NGOs in Curbing Poverty in South Asia: The Bangladesh Case" tried to explore poverty in Asian countries with special reference to Bangladesh and explained how the NGOs and the state had been trying to remove poverty. NGOs are involved in recreational activities, relief, disaster management, developmental work etc. and introduced several innovative strategies through interventions and by working with the poor at the grass-root level.

The author found that the NGOs are working as partners with government organizations in different important sectors of development in the delivery of services to the rural areas. NGOs programmes covered all the sectors of economic and social development. Removing poverty is the basic objectives of NGOs in Bangladesh where these organizations have been following a targeted approach to rural mass people. Micro-finance and skill development are the two basic tools through which the NGOs are trying to achieve their goals for removal of poverty and for empowerment of the poor. The author enquired in details into the role of NGOs that has evolved into a large multi-sectoral development organizations engaged in activities such as health, education, employment and income generation, social development, production, enterprise and human resource development. Employment and income generation for the poor are the

primary aims of NGOs poverty alleviation strategies. The author observed that poverty is the main obstacles for sustainable development and NGOs can play vital role to organize the poor; motivate them for self-development and support them with training and micro-finance programmes for getting out of the poverty trap.

Wolf. et. al. (2002), in their research paper entitled “Evolving Partnerships; The Role of NGOs in Basic Education in Africa”, have critically explained the crucial issues of the changing roles of NGOs in education sector in African countries. This paper looks comprehensively at how NGOs have become involved in the education sector, how their presence and relationships with governments and donor partners are involved, what implications their presence has caused for educational systems and civil society, and which contextual factors have affected NGOs interventions. The study analyzes four major areas of NGOs involvement in the education sector; the relationship between NGOs and government; the role of NGOs in education policy; the relationship between NGOs and donors; and the influence of NGOs on civil society.

The authors are of the view that the NGOs are creating new spaces for civil society involvement in education. They are also involved in lobbying and advocating for educational reform, working individually and through networks to participate in policy making in African countries.

International and local NGOs believe that it is their responsibility to improve conditions, including access to and quality of education in underserved communities. The authors found that the NGOs deliver resources to communities, implement community

participation programmes and train and strengthen school committee and Parents-Teacher Associations. NGOs believe that governments are inefficient in providing access to quality educations for all members of the society. So, NGOs directly supply education to populations not reached by the government.

Gurulingaiah, M. (2002) in his study discussed the effort made by an NGO to empower the tribal women in Tumkur district of Karnataka. The author found that, the NGO has been organizing the women to form Self-Help Groups (SHGs) to meet their felt needs and enable them participate in planning and implementation of their own developmental programmes. On the other side, NGO had been conducting social awareness and health awareness campaigns to reduce superstitious customs, attitude and thinking related to poverty and child birth which are obstacles the progress of tribal women. The author observed that training is an important part of any economic activities and through these processes it can grow self confidence among tribal women and help to participate in various social awareness camps etc.

Makoba, J.W. (2002) in his article critically examines the emerging significance of NGOs as an alternative approach to grassroot development in the third world countries. The author points out that, NGOs are perceived as vehicles for providing democratization and economic growth in third world countries where markets are inaccessible to the poor or where states lack capacity or resources to meet the basic needs of the majority of the people. The NGOs are catalyst for societal change because they are responsive to the needs and problems of their clients, usually the poor, women and

children. NGOs are suitable for sustainable development in grassroots communities, because they are independent, efficient, and less bureaucratic; grassroots oriented and follow participatory approach.

Makoba observed that NGOs are increasingly influencing economic and social development policy in third world countries. Most development-oriented NGOs in the third world use new and innovative development strategies such as the “minimalist cost effective approach”, “assisted self-reliance” or “participatory development”. Overall, NGOs appear well suited to adopt the use of such innovative strategies because of their small-scale operations, flexibility and great capacity to mobilize resources and to organize people to solve their own problems. The new development strategies perceive community as active participants of their own developmental activities.

In this article the author Paul, S.K. et.al, (2003) pointed out the important role of NGOs and Panchayats so far as sustainable rural development is concerned. Sustainable development according to author, implies the “development that meets the needs of the present without compromising the ability of the future generation to meet their own needs.” In order to achieve sustainable development the agricultural development is to be achieved first. But due to the continued mining of soil and over exploitation of water resources the environment is affected adversely which has a bad effect on agriculture. The author pointed out that the main objective of Panchayat system is democracy up to grass-root level, because, unless people of the grass-root level are developed, the national development is not possible. The functions of the panchayats primarily relate to

preparation of plans and implementations of schemes for economic and social justice. Though there are clashes of ideology between NGOs and Panchayat, both are considered by the author as complementary to each other.

The article of Fletcher Tembo (2003) raised some important issues for theoretical debates and further research. One is that, for the effective negotiation of pro-poor development, development NGOs require a clear image-based analysis of the various representations and meanings that the different actors employ during negotiations and participatory activities. This analysis should include NGOs strategies for negotiation, mediation and persuasion of other actors who act in compliance with the rights of the poor. Such a process would facilitate the empowerment of the poor in the context of the market led imperialist tendencies that negatively affect the value based culture of development NGOs.

Panda et. al (2003) in their article tried to demonstrate how the NGOs playing their part as social mobilizer. The authors find that, in recent times many grassroots micro movements have been taking place centering on contemporary issues like ecology, environment, women empowerment, human rights, sharing of natural resources etc. NGOs in India have been playing important role towards social activism through intense campaigns, people's mobilization programme and effective networks and it facilitate collective action and people's mobilization. The NGOs play in making the people environmentally aware and sensitive to take part in the social activism through social mobilization process.

Tiwary, M (2003), finds that, NGOs are suited for motivating and organizing village communities for protection, a forestation and development of degraded forest land. The villagers on involvement with institutions from outside begin to expect multi-sectoral and integrated rural development agendas to be included in the NGOs work plan.

Singh, Ravi Shankar K (2003), in his study, made an attempt to present an emerging scenario of NGOs in socio-economic development of developing countries with special reference to Nepal. According to him, Socio-economic development is a process of mutual endeavour which calls for the participation of all components of the society. NGOs are considered as a major collective actor in development activities and these organizations are commanding growing attention as alternative to government in addressing the needs of the large population at the grass-root level which will be otherwise impossible to achieve particularly in the third world countries. The author observed that, NGOs can play a major role in providing new idea to development and the entry of NGOs in development process as an important response to the needs, resulted due to the overburdened governments, the hesitant private sector and under-utilized manpower. The author observed that due to the peoples movement in Nepal for restoration of Democracy, the NGO's movement is now-a-days more assertive than passively responsive. The author opined that if the NGOs in Nepal are brought with the mainstream of national life, it will be better for the economy of Nepal. The author found some apparent shortcomings evident in the NGOs' strategies. Many NGOs, even some of the largest ones, seldom have clear strategies, focus, often lack technical capability, and seem reluctant to co-operate with other organizations.

Puri, Chandrakant (2003), in his paper tried to evaluate the role of NGOs working with tribal communities in India, with special reference to the Raigad district of Maharashtra state. The author observed that NGOs are the part of a large movement for global transformations in which non-state actors on the one hand and non-territorial crystallizations on the other are emerging and playing new roles. The author also points out that the most important role the Indian NGOs play is that of a 'watchdog'. The NGOs are engaged in different activities like social, economic, political and educational development of oppressed people in the area. The author noticed that some NGOs shifted their focus from tribal to the other sections, in search of new project funding which is linked to 'Survival of the NGOs. The author found that though NGOs are doing good work with the tribal communities, there is lack of coordination among them. Their role as 'watchdog' is not being played effectively.

Zohir, S. (2004), in his article tried to find the evolution of the NGO sector in Bangladesh and also attempted to evaluate NGOs' role in social development. The social development scene in Bangladesh is characterized by a strong presence of non-governmental organizations (NGOs). The NGOs in Bangladesh concentrate their activities to deliver a variety of services including micro-credit, essential health care, informal education and women empowerment.

Gore, S.D. (2004), in his case study on "Role of NGO's in Social Transformation" deals with a kind of grassroots level transformation which is initiated by the people themselves rather than by politicians. NGOs are launching micro-level

movement for the benefit of the society. The author has presented a comparative study of four NGOs working for more than ten years in different parts of Maharashtra. The major objective was to understand the role of NGO's in bringing about social transformation in the lives of the people involved in the movement. Social transformation indicates the change in social structure and the action group i.e. NGO's are playing an important role to perform in social transformation.

The author finds that NGOs in Bangladesh constitute a dynamic entity, which continues to tackle new challenges for the intellect as well as for the polity in the country. As a body of institutional arrangements, it surfaced as a result of failures in government delivery of certain social services. However, the institutional dynamics and compulsions arising out of a participatory approach to grass roots developments, the NGOs trespassed into many other territories.

The author tried to demonstrate how the NGOs have engaged themselves in several areas where there are other actors in the field with whom performances of the NGOs may be compared. The authors enquired in detail into some of the NGOs' activities and opined that the society may gain by providing a larger space to the NGOs substituting for the old agents and a new form of partnership. Both government agencies, private sectors and the NGOs may also be envisaged. He also observed that the dynamics within the NGOs, the internal incentives, the pressures of donors and the domestic government, all shape the scope and character of NGO activities in Bangladesh.

Vasan, Sudha (2004), in his article "NGOs as Employers", exposes NGO's role in employment generation. NGOs have been described as the third sector civil society, non-profit, voluntary sector etc. Vashan has rightfully pointed out that NGOs have been generating employment to an extent not only in rural but also in urban area. But a considerable number of employees in NGOs are from poor and low income families. These employees have to travel and work for flexible hours. Some question as like health care, insurance, benefit, minimum wage etc. are rarely raised as they are labeled as volunteers, part timers. It is also described that many a times women employees are exposed to sexual harassment. Besides, the women have to face many conservative and traditional objections due to non-day time working hours, working and travelling, mixed gender environment they share and so on. The author observed that though there are some negative sides of the functional set up of NGOs yet, the committed work by large number of people (especially women) working in this sector is undesirable. What is necessary at this hours, is the accountability, transparency, and fair practices from NGOs.

Pal Mahi (2004), in his EPW commentary entitled 'Voluntary Sector and Creditability Issues' pointed out that the process of working out a code of conduct for the voluntary sector in India had started in India. Steps to evolve norms and practices for that were initiated by some voluntary sector organizations initiated by some towards the close of 2001. The forms later culminated in the formation of Creditability alliance (CA). The rationale behind formation of CA are (1) to inculcate good norms and practices in the voluntary sector, (2) to make it accountable to the people, (3) to give thrust on thrust and

credibility and (4) to enhance the capability of the voluntary organizations (VOS) in terms of organizational and operational management.

The author discussed the norms for enhancing credibility of voluntary sector under headings of 'minimum norms', 'desirable norms' and 'good practices' which provide good guidelines for assessing the nature of voluntary organizations.

Hibbard, M. et al (2004), their studies in Vietnam has noted that the importance of NGO's roles in sustainable community development. One of the important roles was that NGOs balance the social, economic and environmental factors in promoting sustainable development. Another important role of NGO is that they introduced decentralization of the central government which helps the local communities to acquire more power in order to make their own decisions. But, sometimes the local communities lack specialists to do professional work and resources that are important for the particular projects. In that situation, NGO assists local staff with drafting sustainable development plans that are functional under the umbrella of a central government policy. Finally, they concluded that sustainable community development is process-oriented, and it requires extensive community participation and relies on a network to share resources, knowledge and expertise.

The author Awacher, S. (2004), in her study on "Voluntary Organisation and Rural Development: An Experiment of Dilasa in Aurangabad" has tried to demonstrate the role of a voluntary non-governmental organization i.e. Dilasa Janvikas Pratishthan, in socio-economic upliftment of the villagers. Dilasa is performing various development activities like soil and water conservation, afforestation, income-generating activities,

construction of roads and low cost housing for poor family etc. The author observed that Dilasa has adopted new strategies and ideas of rural development and created work culture among the grass-root levels and has made them self-reliant through various governments' developmental schemes. They are conducting not only rural development activities but also working as a media between government and the people.

The author Muchena (2004) in his article, has described the critical role of NGOs such as distribution of food to the hungry, giving social assistance to the needy, promoting HIV programmes by raising provision for legal aid, education and so on. By all these types of programmes NGOs supplement the efforts of government. It plays a crucial role by raising fund for relief from disaster, earthquake, flood etc. Another important role i.e. played by NGOs is the creation of public awareness through mass-media. As a whole, the author concluded that the NGOs have become an important part of social development.

Kumar, K. P. (2004) in his paper "Role of Voluntary Organizations in Social Change: Some Issues", made an attempt to explain the role of NGOs which have major forces in social change and development. NGOs are considered as agent of change and they can play a significant role to meet the needs of the society. Government policies should facilitate the work of NGOs and other agencies of change. Society needs change and that change should be purposeful and goal oriented activity etc. The author made some observations on NGOs as change agents in bringing about change in the societal structure and technology. The author also identifies the issues related to changing

technology and emerging unemployment, lack of entrepreneurship, peoples orientation and participation in sustained development activities and resistance to change – change in moral and belief systems as well as habits which have to be overcome through education and through different communication channels by making them realize the logic of change. He also enumerated the action research programmes for change agents whose aim is to empower the powerless for leading their life in a self-sufficient way.

Gurusamy, S. (2004), in his paper entitled “Role of Voluntary Agencies in Social Change” made an attempt to highlight the area in which voluntary agencies can play a crucial role in rural development. The author observed, “a voluntary agency is a group of persons organized themselves into a legal cooperative body”. As an autonomous organization, voluntary agencies have a flexibility of approach in ensuring the needs of rural people. They can develop and adopt a work culture, which is readily understood by the villagers and they have the ability to mobilize people and work collectively. The voluntary agencies are committed to the concept of planned and directed social change through people’s participation. NGOs are non-profitable organizations and the basic principle of voluntary agencies towards rural development is to help the people to help themselves and to facilitate the potentialities of the people. The author pointed that the NGO’s can organize new programmes to meet new needs and better ways of meeting old needs and experiment with new techniques in bringing about change in the attitude of people.

Singh, R. et. al. (2004), in their paper an "Changes in Rural Society through Voluntary Organizations", have discussed the role of voluntary organizations in bringing about significant changes in the rural communities. The authors have cited the examples of various voluntary organizations such as Sulabh International working in the area of rural sanitation, Foundation for Rural Recovery and Development, New Delhi, enabling people to undertake, implement, operate and maintain government projects aiming at upgrading the overall quality of life of the community, and Rural Development and Self Employment Training Institute (RUDSET), assisting young people to set up various self-employment ventures. All these examples have shown that voluntary organizations have got a big role to play in the length and breadth of rural India, thereby helping rural people to help themselves.

The authors opined that change is a universal phenomenon described as a continuous process of being, becoming and change in society may be planned or unplanned. The authors found that some NGOs have started working with Panchayats in rural areas, playing the role of educators and trainers. Even some of them tried to participate directly by setting up their own candidates. Every effort in this direction makes the country more dynamic. So, the authors hoped that these types of NGOs' functioning may contribute towards rich and vibrant innovations in social spheres.

Shankar, R. (2004) in his paper 'Voluntary Organizations: Social Change Initiators' has given a brief developmental history of voluntary efforts. The author considered voluntary organizations as social change initiators, where they initiate welfare

of the target group thereby bringing about social change in the society and functioning towards empowerment of the masses.

Oyugi, W.O. (2004) in his case study tries to present an analysis of the performance of non-governmental organizations (NGOs) in development and good governance at the local level in Africa with a special focus on Kenya. The author in his case study demonstrates that the NGO sector has emerged as a major player in the design and implementation of projects as well as the actual provision of basic needs services to the disadvantaged groups both in the rural and urban sector. NGOs have concentration of their activities in the social sector like education, health and general welfare etc. NGOs have opted for direct linkage with service recipients; their activities have tended to elicit negative response from the state as the latter usually prefers to act as intermediary between non-state actors and the service recipients. The impact of NGOs has varied both in terms of quality and quantity of service provided.

Vijayarangan, A. (2004) in his article explored the contribution of Rotary Clubs to social development of the people in India particularly the weaker sections of the society, the depressed classes and the rural masses. The author described the various spreads of programmes of community service, youth training programmes, afforestation and vocational training. Promotion of health, eradication of hunger and promotion of humanity are the basic principle of Rotary Clubs.

Naidu et al (2004) in their article discussed the role of the voluntary organizations in bringing about social change in the footwear industry in Agra. The authors observed

that the voluntary organizations set up towards the development of artisans in Agra Shoe Industry have made some impact on the artisans in shoe industry in terms of economic development and social upliftment. The authors also observed that the development activities initiated by the voluntary organizations for the weaker sections of the society can bring social change among the beneficiaries.

Deshpande, V.V. (2004), in his article, "Voluntary Organisation as an Agent of Social Change", pinpoints the impact of the experiment of watershed development, agricultural development and social change. The author found that, some of the positive effects brought about by the NGOs were, increase of land under irrigation, increase of the income of the village, improvement in quality of life and consumption pattern and increase in health facilities. The author pointed out that voluntary agency can play a more positive role in social change and it must necessarily act as a catalytic agent, only then it can play a more positive and effective role in bringing change in one or more aspects of their life.

Desai, V. (2005), in his study mentioned that, NGOs have an important role to play in supporting women, men and households, and expected that they can meet the welfare. The author has accounted some role and functions for NGOs such as counseling and support service, awareness raising and advocacy, legal aid and microfinance. These services help the people to achieve their ability, skill and knowledge and take control over their own lives and finally become empowered.

Olujide. M.G. (2006), in his paper focused on the participation of rural people in

Non-governmental organizations (NGOs) activities in South-west Nigeria. The author said that NGOs are the promoters of alternative development strategies to government in South-west Nigeria. NGOs are basically associations with a legal status which is finally independent of government and is actively engaged in the political, social and economic transformation of society. The emphasis of NGOs is purposely organizing people for reaching their common objectives.

NGOs are helping the people to identify their wants and needs in rural development programmes and work effectively at satisfying themselves. The author identified that the rural participants are young, mostly female and unmarried. The provision of rural development activities were health, agriculture, credit, skill development, basic education and training and income generating activities. The rural communities participated in NGO activities by donating cash and taking part in physical execution of work. The study revealed that the rural communities are willing and able to contribute their time and materials needed for activities to help themselves. It is evident that NGO is able to mobilize and reach the rural people in their programmes.

Castro. W (2006) in his paper tried to explain the role of NGOs in environmental reform of small and medium sized enterprises (SMEs) in developing countries in particular in Peru. The author observed that NGOs play an important role in supporting environmental reform of SMEs in Peru and as intermediary organizations NGOs can play a pivotal role in improving both environmental and competitive performances of SMEs. SMEs constitute a major source of employment and income in developing countries and

are also responsible for substantial environmental problems. The author found that the SMEs have lack of capital, personal skills, and have inadequate technologies. Investing resources in environmental reform becomes even more difficult where SMEs are marginalized by foreign competition and limited access to national and international markets. NGOs can support SMEs with 'green' or micro-credits, technical support and employee training, they can facilitate link with business partners, governments and development agencies; and they can promote institutional conditions under which SMEs can improve both of their environmental performance and competitiveness.

Chandra, P. (2007), in his book entitled "NGOs, Formation and Resource Mobilization" tried to focus how NGOs have become major players in the field of international development. The author found that since the mid-1970s, the NGO sector in both developed and developing countries has experienced exponential growth and the importance of NGO as partners in delivering various developmental and relief services to the needy all over the world.

In the field of development, the author mentioned that, NGOs range from large, Northern-based Charities such as CARE, Oxfam and World Vision to community-based self-help groups in the South. The author mentioned two main categories of NGOs- (i) Operational NGOs-whose primary purpose is the design and implementation of development related projects, and (ii) Advocacy NGOs-whose primary purpose is to defend or promote a specific cause and who seek to influence the policies and practice. The author found that, these two categories are not mutually exclusive. A growing

number of NGOs engage in both operational and advocacy activities, and some advocacy groups, while not directly involved in designing and implementing projects, focus on specific project-related topics.

Faillace (2008), in his article entitled, "Holistic Approach to Development by Appropriate Technology in Southern Countries", brings out economic development through NGOs. The author has rightfully pointed out that, NGOs are universally considered to be the catalyst in promoting a relatively fast socio-economic development of the poor. The author realized that, by adopting appropriate technologies it would be possible to promote the development of the poor sectors of developing countries. NGOs are more successful than government organizations in the realization of rural programmes as they have a better relation with the people. Furthermore, they have greater freedom to adjust the programmes to the changing needs and adopt methods according to the emerging conditions. NGOs can promote development by creating Self-Help Groups (SHGs) so that bureaucratic delays are reduced, expenses are oriented towards local needs, accountability to people's upliftment is emphasized, and the utilization of human resources is set in a more integrated approach. Furthermore, they apply concepts and programmes in accordance with the socio-economic and cultural aspects of the people. Due to this NGOs are getting more and more involved in development aspects both at the national and international levels.

Doftori, M.R. (2009) in his paper critically analyzed existing literature on the role of NGOs in the education sector and the strengths and weaknesses of NGO projects in

developing countries. It also explored the future role of NGOs within the broader national education sector development programmes. The author has pointed out that the NGOs have been playing a central role in education of marginalized groups in developing countries. NGOs have emerged as alternative providers of education against the backdrop of the Governments failure to provide relevant and quality education for economically and culturally disadvantaged groups. They are assumed to have pro-poor orientation, flexibility, innovation cost-effectiveness and participatory approaches in their educational projects. NGOs are considered as symbol of social responsibility and global morality. They have been working with project-based approach to reach the non-enrolled and dropouts from public schools with the active support of international donor agencies.

Voluntary organization can play a crucial role in rural development by supplementing government efforts as they are close to the minds and hearts of the rural people. They have their roots in the needs and aspirations of the community very effectively. They can experiment new approaches to rural development (Hansara & Dhillon).

Nikkah et. al (2010), in their paper attempts to illustrate the contributions of NGOs towards sustainable community development. The authors in their paper demonstrated the importance of NGOs in achieving sustainable community development through micro-finance, capacity building and self-reliance. NGOs through the micro-finance help members of the community to access jobs, income generation and improve economic situation so they would become economically empowered. On the other hand,

Chapter-3

Results and Discussion

In this chapter the abridged data, results of the study and discussion are carried out in different sections according to the need of the specified objectives of the study. The chapter is mainly organized into two broad sections, - Section-I and Section- II, each comprising of a few smaller sub-sections to address the objectives of the study and to finally assess the role of NGOs in the rural development of Majuli. In section-I, data and information reflecting on the organizational and operational management of the NGOs, sources and the size of their fund are arranged to examine the outreach of NGOs in contributing to the rural development of Majuli. These are examined by conducting case studies of the selected NGOs. The credibility issues are also examined here. The framework of the study constructed guided this exercise. The minimum and desirable norms and practices for good governance and credibility enhancement of the Voluntary Sector (VS) are taken into consideration to examine the cases of the selected NGOs. In Section-II, data and information reflecting on the participatory approaches adopted by the selected NGOs are arranged. The principles of PRA method provided guideline for this purpose to assess the problems, challenges encountered in employing PRA methodology in rural development works by the NGOs. The beneficiary respondents were asked to rank the selected NGOs' activities on a scale of 1-5 points on selected important attributes (Chapter- 4) that are based on the principles of PRA method. Since the entire exercise of evaluating the PRA principles adopted by the NGOs are based on the

perception of the beneficiary respondents about that, the data collected from them on their general level of awareness (in a scale of 1-5) are also arranged in this section to judge the reliability of their observation on the NGOs. The achievements of the NGOs are also examined in this section-II by assessing the income generations and employment generations for the beneficiaries from NGO projects. The levels of awareness generation of people from NGO projects on Health and Education, which are pre-requisites for rural development, are also judged with the help of data collected from field survey covering these aspects.

Section- I

5.1 Organizational Set Up and Sources and size of fund available with NGOs -The Case Studies:

The case studies of sample NGOs are carried out here to throw light on the organizational set up of the NGOS and the size of funds available and utilized by them in the study period to assess their importance in the rural development of Majuli.

5.1.1 The Case Study on NGO-I: IMPACT-NE (Integrated Mass Participation on Agriculture and Allied Activities- North-East)

NGO-I was established at Kamalabari (Majuli) in the year 2000 and was registered in the year 2003 under Society Registration Act of 1860.

Organizational set up of NGO-I

The General Committee of NGO-I is managed by (a) Board of Directors and (b) Executive Committee.

- (a) Board of Directors – The Board of Directors is the general body of the organization which consists of one President / Chairman and one Secretary, 5 (Five) numbers of intellectual / Social workers, one Agricultural Development Officer, Extension Officer (Veterinary), Administrative Officer, Medical and Health Officer and Teacher.
- (b) Executive Committee – The Executive Committee consists of President, Vice-President, Secretary, Assistant Secretary, Treasurer and 10 (Ten) numbers of general members including official staff and project staff.

President / Chairman – The Executive Committee select the Chairman of the organization who act as the chief of the operating staff. He is responsible for conducting functions of the NGO.

Organizational Members – Any organization/individual who is engaged in rural development and desires to work in co-operation with NGOs may become a member of NGO-I provided the recommendation of the executive committee of NGO-I is there.

Chart – 3.1 Organizational structure of NGO-I

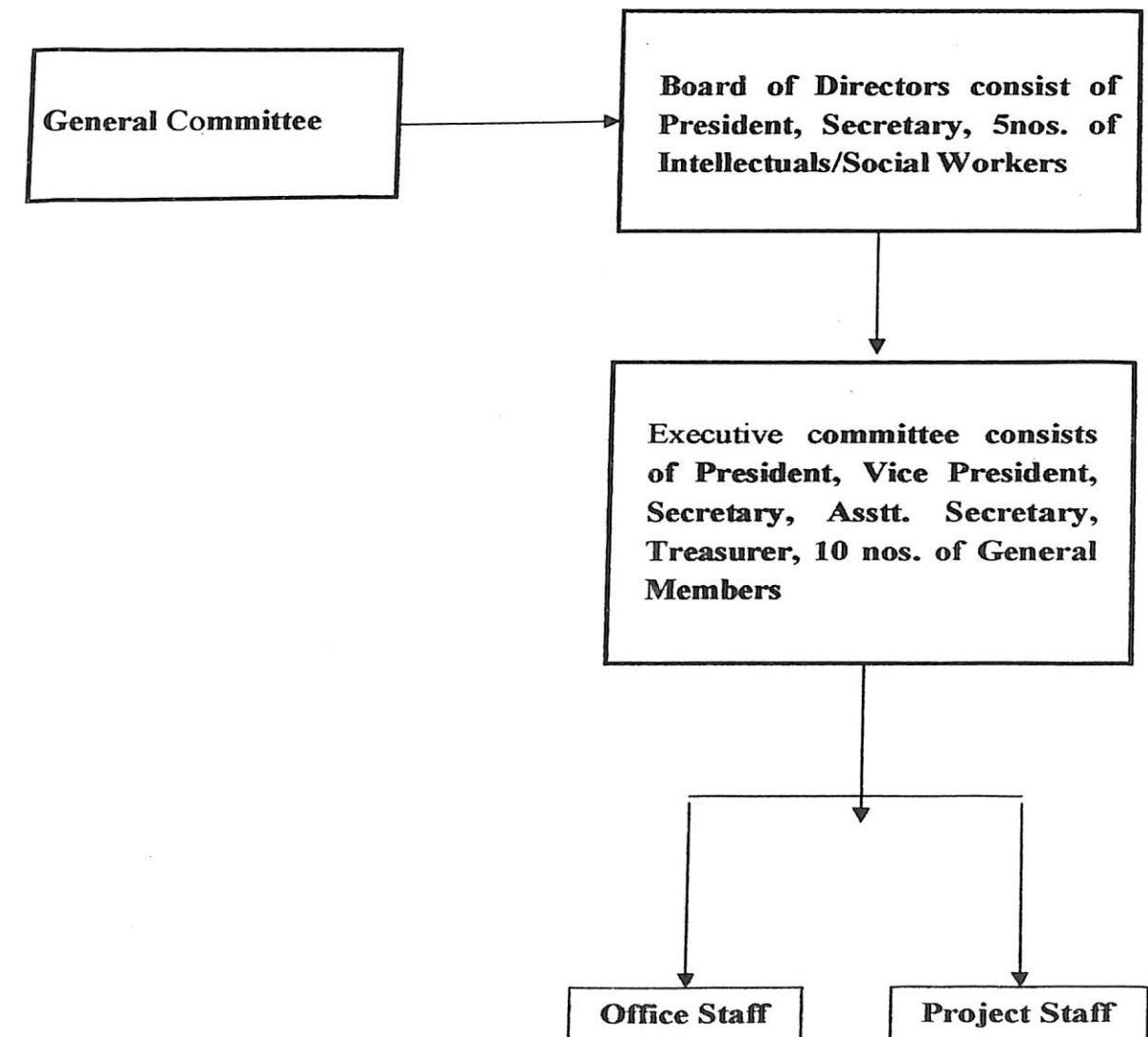


Table 3.2

Particulars about Executive Body of NGO-I

No. of Members			Avg. Age (Yrs)	Avg. Education (in Years)	Avg. Experience in NGO works (in Years)	Avg. Years of Training Received	Members (No.)	
M	F	Total					Salaried	Honorary
12	3	15	36.47	13.4	8.6	1.73	4	11

The Table 3.2 shows the particulars about the executive body of NGO-I. In the Executive Body of NGO-I, there are in total 15 members out of which 12 members are male and only 3 executive members are female. Out of 15 members, 11 members are honorary and only 4 members draw salary from the organization. The average education of the members is 13.4 years and the average age of the members is 36.47 years. The members have 8.6 years of working experience, in an average; with the NGO and the average years of training received by them from the organization is only 1.73 years.

Table 3.3

Particulars about General Body of NGO-I

No. of Members	Male	Female	Membership Fees (Rs.)
2629	629	2000	50

The important particulars of the General Body of NGO-I is given in the Table 3.3. There are in total 2629 members in the general body of the organization and out of them,

2000 are female and only 629 members are male. The membership fee is only Rs. 50 per member annually.

Objectives of the NGO-I

The main objective of NGO-I is the sustainable socio-economic development of the poor and under-privileged people of the Majuli Island and North-East India. The NGO works in the field of agriculture, education, health, sports, art and culture, environment, handicraft, social welfare and social justice.

The broad objectives of NGO-I

1. To help the Government departments in the implementation of various public schemes so that those can be implemented properly and efficiently.
2. To work for increasing production through modern scientific technology of the target group i.e. among the farmers.
3. To plan and manage different productive schemes and activities so that an environment of work culture could be developed among the educated youth and women.
4. To plan, manage, monitor and implement various schemes for the elimination of poverty.
5. To organize training, workshop, discussion, meeting and also demonstration for the development of living standard and equality.

6. To organize and implement different schemes in the pre-primary education, women education, adult education, population education and vocational education.
7. To prepare and implement projects in agriculture and allied sectors viz. fishery, sericulture, diary, duckery, piggery, goater, handloom & textiles, cottage industry, food processing, storage and social forestry so that the income of the target group could be improved.
8. To receive grant and credit for the implementation of practical scheme and project which are under bank, other financial institution, Govt. and non-Govt. institution.
9. To form and unite self-help groups and other social institutions and also to link with Govt. and non-Govt. departments so that schemes could be undertaken.
10. To organize local, national and international seminars, discussions so that the schemes could be brought under notices to various financial institutions and policy makers.
11. To implement awareness programme on environment, health, sanitation and ill effect of drugs and alcohol.
12. To make awareness among the people for medicinal plants and also encourage them to plant the medicinal trees.
13. To help the flood, erosion and other natural calamities affected people.
14. To preserve the traditional dance, drama, dress, songs etc, with the help of common people. Again, the spirit of sports and mass participation could also be achieved.

15. To hold debate and quiz competition for dissemination of knowledge.
16. To preserve and protect the ecology and bio-diversity.

From 2000, the NGO-I started their activities at Majuli Island and its service area gradually started expanding to the entire North East India. As a voluntary organization, NGO-I was set up keeping in consideration the under-privileged and deprived rural people of the entire North-East. But it starts its journey from deprived and poor category of people of Majuli, the cultural capital of Assam. The long term vision of this NGO is the sustainable socio-economic development of the poor and under privileged people. The motto of NGO-I is to strengthen the under privileged community and women by empowering them so that the fruits of development could be shared by all, to bring a new meaning of life to the common people through different educational, environmental, cultural, good health and work practice for community development based on the principle of "Think For Nature and Work For Society".

As a voluntary organization the long-term vision of NGO-I is the sustainable socio-economic development of the poor and underprivileged people. Keeping these considerations, NGO-I started to reach the community at large. The majority of population of Majuli lives at rural areas and they are related directly or indirectly to agriculture. In Majuli the socio-economic condition of the farming community is very weak, poor and marginalized. Individually they are unable to do the needful for their own development in family life. They are also generally deprived due to their unawareness about their rights and duties for the well-being of the Nation. To uplift the poor and

deprived farming community, NGO-I devotes their activities and the NGO helps these communities through different project implementation. Among various other objectives, NGO-I has been working in the field of Agriculture, Health, Education, Environment etc.

Achievements of NGO-I (sector-wise till date)

NGO-I has been playing a significant role for sustainable socio-economic development of the poor and under-privileged sections of the society in Majuli. The main areas of their activities include agriculture, education, sports, work culture, health, environment etc. The NGO has made significant contribution in spreading literacy, health awareness, generating income and employment by launching different projects time to time.

The following are the projects with the help of which NGO-I have been contributing to employment generation and income generation for the people of the Island.

Table 3.4

Ongoing Projects, Fund received & utilized by NGO-I

Name of the Project	Year of launching	Fund Received (in Rs.)	Fund Utilized (in Rs.)	No. of Beneficiaries
Mustard Oil Project	2005	10.3 Lakhs (2005)	10.3 Lakhs	15
SHELTER Project	2006	1.42 Lakhs (2006)	80,515	768
HIV/AIDS Targeted Intervention Project	2006	16.58 Lakhs (2007 to 2010)	16.52 Lakhs	1294

Table-3.4 shows the different ongoing projects of NGO-I; fund received & utilized and total beneficiaries from the projects. Under NGO-I the major ongoing projects are Mustard Oil Project and SHELTER project which generate income and employment for the downtrodden. Another ongoing project on Health is HIV/AIDS Targeted Intervention Project, mainly an awareness generating project to prevent/intervene HIV/AIDS among people. The Mustard Oil Project was started in 2005 with a capital of Rs. 10.3 lakhs and directly employed 15 numbers of educated youths. Under this project the organization is producing mustard oil and selling the product in the market at a reasonable price. The SHELTER project was started in the year 2006. It received a fund from NBABARD of Rs. 1.42 lakhs and utilized Rs. 80,515 in 2006 and a total of 768 persons received benefits out of this project till date. From the table it is clear that out of the ongoing projects of NGO-I, the most successful project till the date of survey is the Health project with a total of 1294 beneficiaries with maximum fund received and utilized. The total fund received is Rs. 16.58 lakhs since 2006 and the project is found ongoing at the time of survey.

Table- 3.5

Particulars about completed projects of NGO-I

Name of the Project undertaken and completed	Year of starting	Year of completion	Fund Received for Project(Total)		Fund Spent for Project (Total)	No. of Total Beneficiaries
			Source	Amount (lakh)		
1. Innovative Design Training	2007-08	2007-08	DC(H)	2.50 lakh	2.50 lakh	10
2. Family Counseling Centre	2008-09	2008-09	CSWB	4.16. lakh	4.16 lakh	56
3. Reproductive Child Heath	2008-09	2008-09	NRHM	4.50 lakh	4.50 lakh	800
4. Ambedkar Hastashilpa Bikash Yojana	2008-09	2008-09	Ministry of Textile	17.89 lakh	17.89 lakh	687
5. Training Cum Production Centre on Fruits & Vegetables	2009-10	2009-10	CSWB	1.72 lakh	1.72 lakh	60
6. Project on Atmasansthan	2009-10	2009-10	CSWB	5.99 lakh	3.59 lakh	120

Table-3.5 provides particulars about different completed project undertaken by NGO-I. The organization implemented a total of six numbers of projects during 2007 to 2010. The projects are; Innovative Design Training, Family Counseling Centre, Reproductive Child Heath, Ambedkar Hastashilpa Bikash Yojana, Training Cum Production Centre on Fruits & Vegetables and Project on Atmasansthan. A total fund

of Rs. 36.76 lakhs was received from different sources for these projects and the NGO utilized the entire fund properly for the benefit of the local people and the projects generated a total of 1,733 beneficiaries.

The details about the ongoing and the completed projects of NGO-I are given below.

Majuli Brand Mustard Oil Project

NGO-I has been running the Majuli Brand Mustard Oil Project since 2005. This is a kind of project for socio-economic development of Majuli through agricultural processing and rural industrialization.

The main objective of the project is to ensure benefit to the farming community by providing them direct market linkage to sale their mustard seeds at actual market rate. As mustard is the major agricultural product of Majuli, the economic condition of its farmers can be improved by ensuring their direct linkage with competitive markets for the sale of their product. The second objective is to create employment and income generation opportunities for the local youths. Thirdly, instead of selling raw materials (mustard seeds) from Majuli, a trend of selling finished products (mustard oil) is encouraged in an organized manner through this project. Fourthly, attempt is made to revitalize the one and the only public sector commercial unit of Majuli for public benefit and economic growth.

The mill under the supervision and control of NGO-I, produces and markets mustard oil in the name of Majuli Brand Mustard Oil. On the other hand the oil cakes are also sold to different parties. The management of the mill is under a Manager and an Accountant. The NGO-I earns a nominal profit from the unit and the profit is also spent in other welfare activities, undertaken by the organization.

The Objectives of Majuli Brand Mustard Oil Project

- To create employment avenues for the unemployed youth.
- To revitalize the mill that has been lying practically inactive for a period of 15 years.
- To help the mustard growers by providing direct market linkage to sale their produces in actual rate so that the exploitation of middlemen and 'mahajan' could be minimized.
- To utilize the by-product of mustard (oil cakes) through establishing small scale industries.
- To produce pure mustard oil as well as kassa ghani oil for better human health.

The project is manned by the following staff:

Project Staff

Manager – 1

Accountant – 1



Ghani Operator – 3

Expeller Operator – 3

Helper – 4

Chowkidar – 1

Packaging worker – 2

Finance for the Project: Fixed and working capital

The fixed and the working capital of the project are as follows:

- Rs. 1.80 lakhs from NEDFI
- The SDCC, Kamalabari has sanctioned a loan of Rs. 2.00 lakhs of which 99 thousand is already repaid.
- Rs 10.03 lakh Investment of shareholders and members of the organization.
- Investment of the profit of the mill.
- Income from public milling.
- Arrangements for raw materials from the beneficiaries of the ACC project under the NGO by providing additional rate for the period up to payments.

Its impact:

The impact of the project is as under:

- Created employment opportunities to 15 Nos. of unemployed educated youth directly.
- An indigenous method is developed for the extraction of pure mustard oil and 'kaccha ghani'.
- An amount of Rs. 1,19,000.00 (One lakh nineteen thousand only) has been paid to the Majuli Processing Co-operative Societies Ltd. as a lease rent as the mill has become a regular earning source for the society for maintenance.
- Five numbers of SHGs are linked through selling the mustard oil and thus they are empowered to undertake income generating schemes.
- Developed direct market opportunities for the mustard growers of Majuli.
- Provided income opportunities to 20 numbers of unemployed by selling Mustard oil and oil cakes in their localities without any prior investment.
- Created an atmosphere of food processing against selling raw-materials in large scale to the traders outside Majuli and thereby started a journey of selling finished products, for which Majuli earns additional income from agricultural produces.

The NGO plans to expand its activities to food processing and marketing finished products for developing entrepreneurship gradually in Assam and then to the whole of North-East India. Planning has also been made to produce other varieties of edible and non edible oil from mustard as well as from other raw materials available. Poly pack machine will be installed to sell the oil at different quantities, giving more and more focus on customer's satisfaction.

SHELTER Project (A project on Self Help Empowerment & Linkage for Training Employments & Reforms)

The NGO-I has been running another project namely SHELTER supported by NABARD since 2006. With the help of the project it developed 50 numbers of SHGs comprising of 768 beneficiaries amongst the poor and distressed people, to ensure their livelihood through credit linkage from financial institution to empower them socially and economically.

Initially the target of the project was to form and manage 50 numbers of SHGs within two years. But up to March 2008, 55 numbers of SHGs are formed who opened their S/B accounts in bank within 13 months from the date of formation.

During the year 2007-08, 28 Nos. of SHG's are formed with a deposited money as their corpus fund of Rs. 1, 85,140/- in SBI (Garamur Branch, Majuli). The project area of this project is in 10 G.Ps under both Majuli and Ujani Majuli development Blocks under Majuli sub-division covering 25 villages in 10 Gaon Panchayats. The Self Help Groups registered under SHELTER Project of NGO-I, will add a title of "KARMASADHANA". The word "Karmasadhana" will be placed as prefix of the name of each Self Help Group. In the said project stress has been given to form 20 Nos. of male & 30 Nos. of female self help groups. Trainings were given on rapport building, in record keeping and on its maintenance to the president and secretary of the self help groups. Presently ratings of the SHGs are going on and procedure for credit linkage is under process.

During the year 2009-10, total 6 numbers of SHGs established credit linkage with State Bank of India, Garamur Branch, Majuli and other 23 numbers are linked up during 2008-09. A total of 29 SHGs were linked up. The 6 numbers of SHGs have deposited an amount of Rs. 11, 98,770 in the bank, and received a total of Rs.2, 67,000 as a loan from the bank.

Objectives of the Project

1. To empower socially and economically the distressed & the poor people of Majuli.
2. To develop group cohesiveness among the members of SHGs to take economic activities through group approaches to sustain their livelihood.
3. To inculcate the habit of thrift among the members by linking them with financial institutions.

Project Staff

The following staffs are there in the project:

Project Coordinator – 1

Field Organizers – 2

The fixed and the working capital of the project are as under:

NABARD has sanctioned an amount of Rs.2, 67, 00 for the project.

As first installment, NABARD has released an amount of Rs. 14,245.

As second installment, NABARD has released an amount of Rs. 21,370.

Impacts of the Project

A few women came to the office of NGO-I to get registered their names in artisans list. From the office they came to know that in the name of NGO-I some SHG's are formed. They learned everything about SHG and NGO & thought to form a self-help group. As a result a SHG by 15 women members was formed. The members of the group were very active. They involved themselves in doing garlic farming. Now they had stored garlic for future sale at higher prices. Two members of this said group took internal loan to invest the money in milk business & the women purchased a pair of cows for the same purpose.

Targeted Intervention Project on HIV/AIDS in Majuli

The NGO-I has an ongoing T.I. project on HIV/AIDS since 2007 in Majuli for vulnerable groups of people. In continuation of the preceding years, Assam State Aids Control Society has sanctioned T.I. project on HIV/AIDS to the NGO to implement it in Majuli for duration of one year w.e.f. May 2009 to April 2010. The organization is implementing the project following the guidelines of NACO. Mainly the project is to create awareness on HIV/AIDS, to provide free condom and to treat the STI patients of target category at free of cost. The total fund sanctioned and utilized for the project is Rs. 8, 45,800.

Activities under T.I. project

The main activities under the T.I project are as under:

- Capacity Building Training- To disseminate the knowledge and information on HIV/AIDS, the T.I. project staff has arranged Capacity Building for Peer Educators and secondary stake holders in the training hall of Aids Cell at Kamalbari, Majuli.
- Health Camp- NGO-I has been frequently conducting Free Health Checkup Camp and large number of patients attended the camp and availed free treatment under the T.I. project.
- STI Treatment- Through a network of Targeted Intervention project the organization is committed to provide quality STI services to HRGs. During the year the organization's services are-
 - HRGs comprising of 451 persons, have taken presumptive treatment.
 - A total of 178 number of persons have taken Symptomatic treatment
 - Regular medical checkup taken by 306 number of persons
 - 110 numbers of persons have undergone Syphilis test.



- ICTC, Counseling & Condom distribution service- under the component of ICTC service the Aids cell of NGO-I have referred a total of 420 number of HRG to ICTC, but only 167 members have made actual visits to ICTC.
- Free condom has been distributed amongst the targeted HRGs through Peer Educators, condom outlets, Drop in centers etc. A total of 77,781 condoms have been distributed amongst the targeted groups.
- Advocacy Meeting- The staff of T.I. project has organized advocacy meeting regularly with SDO, SDPO, Mahila Samity, ASHA workers, and other stake holders. Besides Advocacy meetings, DIC level and hot spot regularly organized in accordance with the 'Performance Indicator' provided by ASACS, to share the experience of HRGs and to provide information to them.

The Overall Objectives

- To increase the awareness on HIV/AIDS amongst the people of Majuli.
- Reduce HIV/AIDS prevalence rates in focus areas and remove stigma against PLWA.
- Providing counseling to STD.

Project Staff

The project is run by the following staff

- Project Manager – 1

- Counselor – 1
- Accountant cum Office Assistant – 1
- Outreach Worker – 2
- Peer educator – 7

Fund for the Project

- T-I project on HIV/AIDS is supported by Assam State Aids Control Society (ASACS). The proposed amount for T-I on migrant labour for one year is Rs. 6, 08,000/-.

As first installment, ASACS released an amount of Rs. 3, 34,400/-. This was for implementing the project for a period of six months. (Jan. /07 – June/07)

Again for the T-I project of FSW, ASACS sanctioned Rs. 5, 20,417/- for a period of seven months from Sept. /07 to March/08.

It's Impact

- People are able to get STD treatment free of cost.
- SHG amongst the targeted community formed.
- Along with the target community their partner also got treatment.
- Training received from ASACS empowered the peer educator to work without any hesitation or stigma.

- A strong network has been formed & strengthened to address the issue collectively.
- People find it easier to communicate with the staff of NGO-I to discuss their problems.

Step Forward

- Strategies under consideration to reach out other remote areas to spread the awareness on HIV/AIDS.
- The NGO will try to rehabilitate HIV + ve people.
- Plan to convert later the rehabilitation centre into the training centre to work for developing their careers & to live without any discrimination.

MICROFINANCE THROUGH AGRICULTURAL CASH CREDIT

Majuli is suitable for cultivation of many crops, especially during rabi season in spite of seasonal devastating flood. The land becomes fertile naturally in every year and soil is very much suitable for many commercial crops viz., oil seeds (mustard, sessamum, sunflower, niger) pulses (black gram, green gram, pea, lentil, French bean), spices (garlic, onion, chili) and vegetables. But, finance is the main problem with farmers in Majuli. The farmers borrow in cash or kind from traders and money lenders at the time of cultivation. For this they are to give assurance to the money lenders to sale the product at a prefixed rate after harvesting. This happens normally in case of mustard growers. Moreover, the

cultivation practices of growers are mostly traditional and hence the productivity is also not satisfactory.

NGO-I developed a project – Agricultural Cash Credit (ACC) in collaboration with Technical Branch of State Bank of India for helping such farmers.

Agricultural cash credit project is meant for the mustard growers farmers. Earlier the same project was in the name and style of Kishan Credit Card (KCC).

Under ACC programmes 150 numbers of poor small and marginal farmers were selected on the basis of land documents and also on timely recovery of loan of KCC. The organization signed an agreement cum bond with SBI, Garamur Branch, Majuli for timely recovery of loan. The target community got an amount of Rs. 1,700/- per bigha land for cultivation of mustard crops. Assessment of these 150 numbers of farmers has been done by two field workers appointed by the NGO. The loan was disbursed among the selected farmers from November, 2007 & fixed a time limit upto May 2008 to repay the loan. NGO-I, has brought back the mustard at market price from loaned farmers through its undertaken project – **Majuli Brand Mustard Oil**. 70% of the loaned farmers have repaid their loan till the preparing of this report upto March 31st 08.

Objective of ACC Project

- To develop Majuli as a special oil seed producing area.
- To develop credit linkage with bank so that farmers could be kept away from the clutches of money lenders and traders.

- To develop assured market of the produce by linking the cultivators directly to the oil processing unit so that the concept of contract farming might be developed.
- To strengthen the farmers financially to do farming timely.

Project Staff:

The staffs under this project are

Coordinator – 1

Field Worker – 2

It's Impact

- The poor & marginalized farmers are saved from the exploitation of traders & money lenders. They are now able to get the current market price of their products.
- 150 farmers are linked with financial institution to get agricultural loan prior to cultivation.
- Even the farmers are now able to do farming in their un-utilized land, which remained vacant due to lack of money.

Fund for the Project

No fund was granted or sanctioned to NGO-I for this project. The fund is directly sanctioned to the mustard growers by bank. NGO-I has played the role of a mediator and

assisted both the bank and the farmers. The fund was arranged from the NGO's own fund and farmer's registration fees.

Out of total allocation of Rs. 37.5 lakh, an amount of Rs. 22.50 lakh has been sanctioned by SBI, Garamur Branch, Majuli.

Step Forward

- To provide Agricultural Cash Credit to large section of farmers for their cultivation (poor and marginalized) and keep them away from traditional exploitation from money lenders and traders.
- To provide marketing network and to promote agricultural entrepreneurs.
- To cover all needy farmers, produce different agricultural and allied products.

Other Projects and Activities conducted by NGO-I

NGO-I has three (3) more ongoing major projects and it has completed more than ten (10) short terms projects over the time. The Short term projects are-

Innovative Design Training Programme

The organization conducted a short-term project Training in innovative Designs Programme in the year 2007-08 under human resource development scheme supported by Ministry of Textiles, Development Commissioner (Handicraft) at Garamur. Around 100 Nos. of artisans joined the project. The training was on the design of ladies garments and it continued for 3 (three) months. The size of fund utilized was Rs.2.50 lakh.

Project on Family Counseling Centre

NGO-I has established one Family Counseling Centre in Majuli in the month of June, 2008 with support from Central Social Welfare Board. With the help of the centre the organization was able to tackle the family disputes. The counselor has rendered their services through creating awareness about the role of family counseling centre and the services that the centre provided to them.

Family Counseling Centre is the agency for change and growth in individuals, families, groups and communities. It is a non-profit community based agency providing a variety of counseling, support, and coordination services to the families in disputes.

The centre has solved 56 nos of cases during the year, from different parts of Majuli. The total fund for the project was Rs.4.16 lakh for the period 2008-09.

Project on Reproductive Child Health (RCH)

NGO-I has implemented a project on Reproductive Child Health in 2008 with the help of Regional Research Training Centre on Indian Traditional Treatment (RRTCITT) under NRHM programme, supported by Ministry of Health and Family Welfare, Govt. of India.

The purpose of the project is to cover the unserved and underserved areas of Majuli, by providing better health services. The villages selected under the project are Namoni Kalia, Molapindha and Madhya Ahatguri, where the project staffs rendered

services for the welfare of pregnant women, antenatal care, child immunization etc. along with family planning.

Activities under RCH

Advocacy Meeting- The staff of RCH has organized advocacy meeting during the period. In the meeting health personnel, social worker and local people of those area were present in the meeting. In these meetings, Block Programme Manager of NRHM discussed on immunization, its advantage for the child and pregnant women, and also about the Govt. scheme for institution delivery.

Networking Meeting- Networking Meeting was organized by the NGO with the help of health personnel, villagers to discuss specially on the issue like- institutional delivery, Malaria and other components under RCH project.

Focus Group Discussion- Under the project a series of Focus Group Discussion was organized amongst adult male and females in respect on immunization, family planning, ANC, breast feeding and on institutional delivery with a focus on eligible couple.

Mothers Meet- The project and other staff of RCH has organized group discussion with the mothers on the issues like immunization, family planning, ANC, breast feeding etc.

Video Show- To draw the attention and to disseminate the information on reproductive child health amongst the pregnant women the volunteers has displayed video to create

awareness among them. The organization also conducted and celebrated Health Day, Health Mela, and World Aids Day and also observed World Breast Feeding Day.

Project on Ambedkar Hastashilpa Bikash Yojana (AHVY)

NGO-I launched a new project namely Ambedkar Hastasilpa Vikash Yojana (AHVY) in the year 2008-09, in Majuli Development Block Crafts cluster inclusive of a total of 687 nos of flood victim Misings artisans. With these 687 artisans, 4 nos of SHGs were formed. The cluster contains seven (7) selected villages of Majuli for the development of Misings artistic tribal textile, which was supported by DC (H), Ministry of Textile, and Govt. of India. The total fund of the project was Rs.17.89 lakh for Baseline Survey, Design and Technical Development workshop and skill up gradation programme during the year.

Activities under AHVY project

Awareness meeting for Artisans- the NGO organized Awareness cum Motivation camp under AHVY scheme in presence of DC (Handicraft) and Handicraft Promotion Officer and some eminent persons from different parts of Majuli. More than 700 targeted artisans participated and discussed in detail about the scheme.

Conducting Baseline Survey- The organization conducted baseline survey in Majuli Development Block on Mising Artistic Tribal Textile from 30th May, 2009 to 30th June, 2009 to develop database by the organization on Mising Artisans. After analyzing the data and identifying the Artisans, 44 nos of SHGs were formed among them.

Community Mobilizations for SHG formation- The NGO conducted awareness cum motivation meeting to mobilize the Mising artisans of Majuli Development Block Crafts Cluster. The volunteers of the organization met the artisans individually and made them aware in details about the project. On other hand several numbers of Awareness Generation meetings were organized in different villages to get the correct information about the project. Group discussion and focus group discussion were also conducted by diligent group of volunteers to motivate them towards the scheme. Finally the volunteers were able to find out and select 687 nos of artisans amongst 850 nos of artisans of the identified cluster.

Group meetings for SHGs- The main essence of the AHVY scheme is to form SHGs. So the organization took much initiative in SHG formation among the selected handicraft artisans under the project. For this purpose, the trainer and the motivator of the organization participated in the meetings and camps organized for this purpose and taught them about the aims and objectives, its function, responsibilities of the members of the group and their main activities that would be carried out in a progressive way were explained elaborately. As a result the volunteers were able to form 44 nos of SHGs amongst those 687 nos of selected artisans.

Focus Group Discussion with SHG Leaders- Under the scheme the organization conducted group discussion with SHGs leaders to focus on the issue of different interventions to be considered for implementation and for preparation of the Annual

Action Plan for the whole duration of the project which would be helpful for their sustainable livelihood and development.

Conduct workshop on Design and Technical Development- The NGO conducted a series of 15 day workshop on Design and Technical Development from 20th February to 6th March 2010 on Mising Artistic Tribal Textile as a first intervention of the project. The selected 300 nos of artisans of SHGs were provided training on design and technical development. A total of 10 nos of workshops were organized for 30 nos of artisans in each batch. The organization invited empanelled designers from different parts of Assam to impart training.

Workshop on Skill up-gradation Training Programme- the NGO organized a four month series of Training programme on skill up-gradation under AHVY on Mising Artistic Tribal Textile in Majuli Development Block Crafts Cluster from 25th March, 2010. A total 8 nos of camps were arranged to impart training to 160 nos of artisans taking 20 nos in each camp. To carry out the programme, selected local Mising Master Craft persons were engaged one in each camp.

Project on Atmasansthapan

The NGO-I implemented a project on "ATMASANSTHAPAN" in the year 2009-10 for the benefit of the over aged unmarried women and early widows and planned to empower them economically. Under the project the organization carried out programmes to preserve and process the locally available fruits and vegetables. In the

Project 120 nos. of beneficiaries were selected and training was imparted to them. In the training programme both theoretical and practical knowledge's were imparted specially on preparing Jam, Jelly, Pickles and Chutney and Squashes from locally available fruits and vegetables. The finished products were packed in pouch and sold locally in Majuli and therefore the organization earned a sum of Rs.44, 990 which they reinvested for running the centre successfully. The product has been creating a good demand among the local customers and the initiative of the organization has been appreciated. The total fund for the project was Rs.5, 99,000 and central Social Welfare Board supported the scheme by sanctioning Rs. 3, 59,400.

Project on Assam Lemon Cultivation

NGO-I implemented Scientific Lemon Cultivation and Vermi Compost unit under Technology Mission-IDH of Department of Agriculture, Govt. of Assam. The total fund sanctioned was Rs.1, 71,000 by Govt. of Assam.

The project is implemented in a cluster basis so that marketing potentiality of lemon could be developed in a systematic manner and to popularize the organic compost through production of vermicompost and to utilize the village waste products such as cow dung, water-hyacinth, crop stubbles and other weeds. The total of 9000 nos. of lemon seedlings were distributed amongst selected beneficiaries of Majuli.

Basic Farmers School

Although agriculture based, the farmers of Majuli lacks knowledge in modern agricultural technology. Because of geographical isolation and having major communication problem, the extension of modern agricultural technology is a great problem in this area.

Keeping this in view, NGO-I developed a project named as Basic Farmers School with the following objectives.

- To educate the farmers on the concept of scientific agriculture.
- To educate the unemployed youth in the principles of agricultural farm management.
- To establish a modern agricultural farm so that the farmers could be educated practically.
- To educate and develop the educated unemployed youth as a village level extension worker.
- To develop environmental awareness among the farmers so that indiscriminate use of modern agricultural inputs like chemical fertilizers, insecticides could be reduced and the concept of organic farming might be developed.

Project Implementation

- The project is presently run by the NGO from its own fund.

- The school is presently set up at Kamalabari, Majuli, the headquarter of the NGO.
- Duration of the course is 6 months.
- 15 Nos. of trainee is enrolled in one batch.
- The classes are done through the officials of Agricultural and Veterinary Deptt. Who act as resource person.
- An agricultural unemployed graduate is employed as course coordinator.
- Training method is class room lectures, discussion, audiovisuals, aids, exposure visit to field, examination and practical classes.
- In the year 2006, one batch completed the course.

Other Activities

The other activities of the NGO-I include the following

- The goatery farm at grazing Chapori has been running successfully.
- An amount of Rs. 30, 000, 00 has been disbursed to 15 Nos. of farmers directly from the NGO fund.
- Providing technical training and field support to the mustard growers in active cooperation from Deptt. Of Agriculture.
- A centre of farmers Consultancy Service is set up at Kamalabari, Majuli.
- Two Nos. of trainee are sent to Cane and Bamboo Technology Centre, Narikol basti, Zoo Narenggi Road, Guwahati – 781024 for 3 months Residential Training Course on Bamboo Technology which had been held from 7th March, 2007 at Guwahati.

- On the occasion of World Environment Day on 5th June, 2006 a one day discussion on "Importance of Majuli as a World Heritage Site and duties of Majulians" was held at Majuli Milan Sangha, Kamalabari, Majuli. On the same day one quiz competition was held among the High School Students of Majuli. Also plantation of trees at different sites in Majuli.
- A nursery of one bigha was set up for Jatropha cultivation at Meragaorh under Bongaon Panchayat through Nahumukhi SHG under Joint Forest Management Programme of the forest department.
- Conducting a baseline survey on Reproductive Child Health under NRHM.
- Conducting survey on different handicrafts artisans in Majuli.
- Extraction and marketing of sessamum oil on experimental basis which most potential in Majuli.
- Organizing 2 Nos. of workshops on Handloom & Textiles activities in Majuli.
- Handicraft design workshop in December, 2—6 at Phuloni, Majuli.
- Craft Bazar in February, 2007 at Garamur, Majuli.
- Workshop on Women empowerment, Mother and Child health care in November, 2006 at Bongaon, Majuli.
- Road repairing at grazing gaon under Ratanpur Gaon Panchayat G.P.,
- Majuli Dev. Block.

Other activities of NGO-I

NGO-I has been associated with many other activities and programmes such as health awareness programme, sanitation programme, ASHA skill development Training, street play and rally on immunization etc along with local Health centres and other NGOs.

Sanitation Programme- Under the sanitation programme NGO-I has been collaborating as a partner with concerned department and Mother NGO (RRTCITT) in implementing total sanitation Programme in Majuli Civil subdivision and other selected areas of Jorhat district. In the programme a total of 10 numbers of selected trained volunteers of the organization has been rendering their valuable services to make the programme successful. Total 90 numbers of Village Health Sanitation Committee meetings were conducted by the volunteers of NGO-I. under all the PHCs of Majuli subdivision under Jorhat District, Assam.

ASHA Skill Development Training- Volunteers of NGO-I has organized 4 numbers of Skill Development Training programmes in the year 2009 at Uttar Kamalabari Community Hall. In total 250 numbers of ASHA workers participated in the programme.

Free Eye Check-up and Operation Camp- On 6th Feb, 2009, a day long programme was organized on Free Eye Check-up and Eye Operation at Civil Hospital, Garamur. The programme was jointly organized by Lions Club, Jorhat, District,

Blindness Control Society and Assam Opthamological Society, Guwahati in collaboration with NGO-I where 62 numbers of patients were treated and operated.

Blood Donation Day & Camp- NGO-I has conducted many Blood Donation Camps and World Blood Donation Day in Collaboration with Health department of Jorhat District. In the rally Health personnel, NGO representatives and local people participated in the programme.

Capacity Building Training- On 26th December, 2009, Training on Capacity Building was organized for SHG leaders of SHGs which were formed by NGO-I. In the programme a total 10 numbers of SHGs participated and Cash book, Ledger book, and personal pass book were distributed among the participants by the organization. Under the training, stress was given on the issues like rules, regulation of SHG formation and how to maintain records and documents.

Workshop & Awareness camp on Microfinance and Livelihood- NGO-I has organized 3 awareness camp three times and workshop on Microfinance and Livelihood in the year 2009 at different parts of Majuli. The main objective of the camp was to create awareness on Microfinance and support financially the deprived and poor petty businessmen of the area. In the camp awareness was created on benefits and formalities of Microfinance for sustainable rural livelihood instead of the painstaking and common practices of taking loan at a higher interest from local money lenders.

Formation of SHGs- In the year 2009 the organization has helped formation of 6 numbers of SHGs including farmers who have no assets like – land, pond etc. The organization has distributed Livestock-fish-vegetable components among the farmers according to the choice of the farmers - either 3 nos of piglets, pig sty, feeds, medicines etc or 50 nos of poultry, poultry sty, feeds, medicines etc. In addition to that 400 fingerlings, lime feeds, vegetable seedlings and required fertilizers were distributed.

HIV Sentinel Surveillance 2008- NGO-I conducted 'HIV Sentinel Surveillance 2008' sponsored by NACO in the year 2009 directed by ASACS. The survey was conducted basically among the 420 targeted groups registered under T.I. project on HIV/AIDS, implemented by the organization. A total of 250 Dry Blood Samples were collected and sent to National Institute of Biological Research, Noida, U.P. The total fund sanctioned was Rs.26, 000 by ASACS.

Spoken English project- NGO-I has been conducting and continuing a project on Spoken English course with a view to equip the students of Mjuli to face the academic challenges of time. The organization conducted the programme at different institutions time to time. Many students successfully completed the course and are benefited.

Rajib Gandhi Silpi Swasthya Bima Yojana - To facilitate the handicrafts artisans of Majuli sub-division like other places of India, Rajib Gandhi Silpi Swasthya Bima Yojana was introduced through Development Commissioner (Handicrafts) under the Ministry of Textiles, Govt. of India. Out of the total 1500 artisans, around 430 artisans

have insured their health under this insurance programme for getting the benefits of the same for themselves and to their families as per provision of the policy scheme.

Cleft lip & Plate counseling cum treatment camp - This camp was organized in Majuli Milan Samgha, Kamalabari, Majuli on 23rd Dec 07 in collaboration with Institute of Women and Child Care, an unit of Dr. Kuntal Goswami Memorial Trust, Guwahati, under their 'Smile Train Project'. This was the first camp of this type in Majuli to identify and provide necessary surgical treatment to the inborn patients having cleft lip and palate defects. In this camp, a total 30 patients were identified and checked by the Doctors team coming from the Institute, headed by a Surgeon, Guwahati Medical College and the Director, Smile Train Project of the Institute. After identifying the problems of the patients the team provided a time schedule for their free treatment in their institute at Guwahati. Accordingly NGO-I arranged all provisions to complete their surgical treatment in Guwahati for 22 numbers of such patients from its own welfare fund.

Relief Programme – The NGO participated in the different medical flood relief camps under Kamalabari CHC from 13/08/07 to 30/08/07.

Orientation Camp for NGOs - An Orientation Camp for the voluntary organization of Majuli sub-division was organized on 25th May 07 in Majuli Milan Sangha, Kamalabari, Majuli in collaboration with the Assam State Social Welfare Advisory Board. In the camp 5 officials from the said Board were present which was headed by the Chairperson of the Board. In the camp, a total 50 local organizations of Majuli including

Mahila Samitee, Club, Library, BGOs and other senior citizens as well as voluntary workers and officers of the sub-division were invited to attend the occasion. The objective of the camp was to discuss about and to make the volunteers aware about different schemes and policies of the Board targeting social welfare and development.

Observation of World Environment Day – On 5th June 08 World Environmental Day was observed at greater Bhakat Chapori area of Majuli in collaboration with Civil Administration of Majuli sub-division and local public of fourteen villages of greater Bhakat Chapori on the occasion of 4th Foundation Day of the organization. On that day a plantation (3000 plants) programme was observed where local youths and officials of sub-divisional forest office Majuli cooperated in the mission. In the second half of the day a public meeting was held where speakers from AAU Jorhat, Officers from Sub-divisional Administration, Environmental Activist, College lecturers delivered data-based and stimulating lectures focusing on Bio-diversity conservation, abuse of chemicals and pesticides. Around 400 people attended the meeting. In the evening session a Bhaona was arranged as a cultural programme.

Bee Keeping Training – A 15 day Elementary Bee-Keeping Training was organized by the NGO which was supported by KVIC Guwahati. A total of 25 Nos. of trainees of Majuli attended the training programme from 4th March 08 to 18th March 08. In the programme, 2 resource persons were engaged, one from KVIB Jorhat and the other, a progressive bee-keeper of Majuli. On 4th March 08 an inaugural function was held and on 18th March 08 at the end of the programme valedictory function was also conducted

where the participants were also facilitated with a certificate along with some necessary study materials. Necessary follow-up procedures are going on for setting up production units.

Survey on orphan and destitute children – A survey on orphan and destitute children of Majuli was also conducted by the organization, covering almost all the areas of Majuli under Jorhat District, Assam and a list of 327 numbers of such children in Majuli was prepared and submitted to the Director of Social Welfare, Govt. of Assam. The NGO has plan to prepare and implement a project for providing necessary benefits to the target community under Juvenile Justice Act 2005.

Survey on physically disabled persons – Survey on physically disabled persons (Handicapped) was conducted covering about 14th numbers Gaon Panchayats from which a total of 613 numbers of such people having various types of disabilities were intervened. A data-base on the findings, gaon panchayat wise was prepared. On the basis of these data a project proposal was prepared under the title of Purchase and Distribution of AID and Appliances to the people with disabilities in Majuli sub-division. The project is submitted to the Deptt. of Social Welfare under the Ministry of Social Justice and Empowerment, Govt. of India.

Survey on distressed women of difficult situation – A survey was conducted to intervene the women at distress or in difficult situation in Majuli sub-division and a data-base is prepared with an intention to rehabilitate them through the scheme of Short Stay Home under Central Social Welfare Board, Govt. of India New Delhi. Through this

survey 120 such women were intervened to cover them through any scheme of Social Justice Ministry, Govt. of India, for which project drafting is underway to achieve the objective of the organization.

Handicraft exhibition – A ten day exhibition cum sale and live demonstration programme was conducted from 30th March, 08 to 9th April, 08 with the support from Development Commissioner (Handicraft), Ministry of Textiles, Govt. of India at Majuli Town, Garamur. At the eve of the exhibition cum sale an inaugural function was organized. In this occasion the Satradhikar Sri Sri Janardhan Dev Goswami of Uttar Kalamabari Satra inaugurated the function by lightning up the earthen lamp, with beats of Big kettle Drum, Cymbal and Mongaldhani, the situation was made auspicious at the inaugural moment. Many distinguished guests attended the inaugural function including SDO (Civil) Majuli, SDC Majuli, SBI Branch Manager, and Char Development Officer, BDO, Majuli Block, Panchayat representatives, Senior Citizens, Social Workers, Media persons etc. They delivered valuable speeches on the occasion. The inauguration took place on 28th March, 08 at 10.30 a.m. at Garamur Mini Stadium.

The exhibition cum sale & live demonstration was the first time of its kind in Majuli under the Ministry, organized by NGO-I. where 5 veteran artisans were facilitated by the organization with a Certificate of Appreciation for their valuable and worthy Crafts practice since long.

In the exhibition a provision for live demonstration was also made by the organization where the artisans of pottery, jute, woodcrafts and cane and bamboo were engaged for demonstrating their respective crafts practice to the public.

In the exhibition there was an arrangement for eleven (11) Nos. of stalls for the participant artisans out of these eleven stalls, three (3) Nos. were for SHG participants. In the stall various types of crafts items were exhibited by the artisans which were made of Jute, Cane & bamboo, woodcarvings, cloth items, pottery and goggle etc. The visitors and craft lovers learned many craft works and it's techniques from the live demonstration made by the artisans. The exhibition wound up on 9th April 08. In the 1st half of that day, an interactive session with the participants was organized and in the 2nd half of the day, an open discussion was organized on the topic "Problems and prospects of handicrafts in socio-economic development of Majuli". Many distinguished guests participated in the discussion which made the event more and more effective for all.

Some other important activities of NGO-I include the following:

- Running the goatery farm in grazing Chapori successfully.
- Paddy farming at Boritika gaon through SHG members.
- Fish farming at Belesidhia area through SHG members.
- Participating in International Expo "2007" at Khanapara, Guwahati on handicrafts the artisans of the organization participated and won the 2nd position.
- Participating in craft bazaar 07 at Chandmari, AIE field, Guwahati.
- Organizing volley ball competition among rural youths of lower Majuli.

- Different awareness camp on Malaria, Japanese encephalitis, cancer etc. in different areas of Majuli.

5.1.2 The Case Study of NGO-II

NGO-II is a district level voluntary organization in the field of socio-economic development. It is a nonprofit making society having a secular constitution with an aim of improving the socio-economic conditions of the poor. NGO-II is a registered body under the Societies Registration Act XXI, 1860. It was registered on 26th April, 1999. Since then, NGO-II has been working with projects on weaving, bamboo-craft, health and agriculture as an income generation programme and in other organizational and constructive programmes.

Micro Project Action is the core strategy of NGO-II's work on empowering the poor at the grass root level. Integrated development of the community is sought through organizing the community. The focus group of NGO-II is the schedule caste, schedule tribes and other specific sections of the other backward classes, landless labours, small and marginal farmers, rural artist, workers of the unorganized and informal sector and section of the population belonging to the socially and economically backward groups living in areas prone to the natural and or manmade disaster and the section of the population who are subjected to constant exploitation.

Organizational Setup of NGO-II:

NGO-II has a board consisting of nine executive members to govern its functions and programmes.

The Executive Committee consists of Chairman, Chief Workers i.e. Secretary and seven (07) numbers of general members.

It has Advisory Committee to run the functions of NGO-II. The Advisory committee consists of five members selected from amongst prominent persons of the locality.

In Organizational Committee, any person male or female fully qualifies for membership who agrees to abide by and strive for attainment of the aims and objectives of the Society.

Chart-3.6 Organizational structure of NGO-II

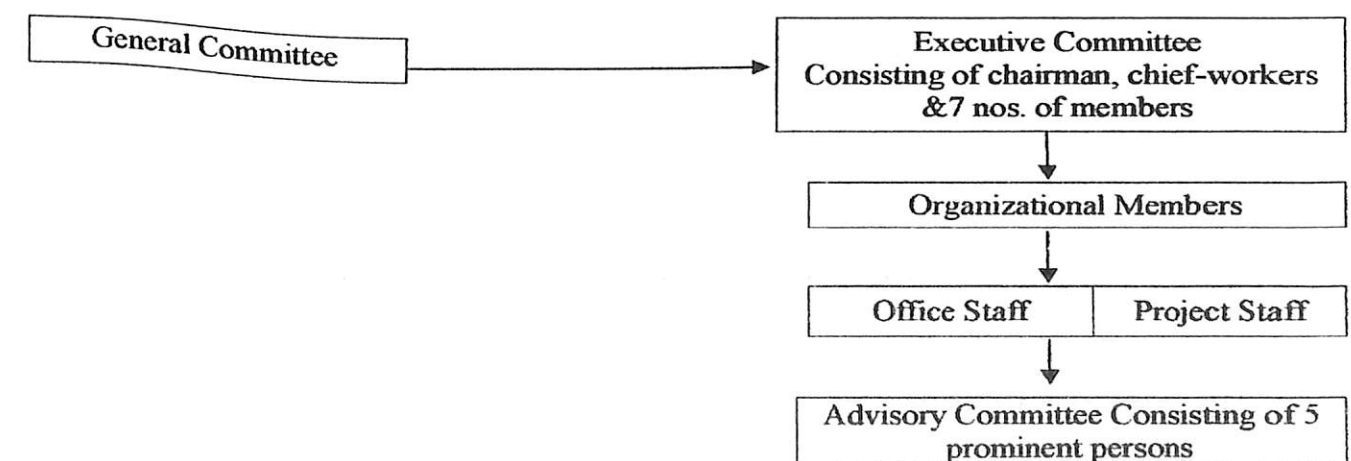


Table 3.7

Particulars about Executive Body

No. of Members			Avg. Age (Yrs)	Avg. Education	Avg. Yrs. Of Experience in NGO works	Avg. No. of Training Received	Members (No.)	
M	F	Total					Salaried	Honorary
5	4	9	49.6	14.2	18.4	3	1	8

The Table-3.7 shows the particulars about the Executive Body of NGO-II. At the time of survey it was found that the Executive Body consists of 9 executive members, 5 are males and 4 females. The average age of members is 49.6 years and average education of the members is 14.2 years, the averages years of working experience of the members with is 18.4 years. The average years of training received by the executive members is 3 years and out of 9 members 8 members are working as honorary and only a single person receives salary.

Table 3.8

Particulars about General Body

No. of Members	Male	Female	Membership Fees (Rs.)	Contribution for development fees (Rs.)
500	100	400	10	500

The particulars of the General Body are given in Table-3.8. There are in total 500 numbers in the general body, 400 are female members and 100 male members. The

membership fee of the members is Rs. 10 only per annum but the contribution for development fee for the organization is Rs. 500.

Objectives of the Society: - The objectives of the society are,

1. To create rural development awareness among people and to provide necessary guidance regarding their problems to find solution.
2. To co-ordinate with all types of social institutions, social service organizations and NGOs to keep hand to develop rural areas.
3. To make unemployed youths self dependent through industrial deed i.e. craft, bamboo craft, weaving and farming etc.
4. To serve primary health care in backward areas and to give primary health education.
5. Under women development programme women diseases, maternal health care and education etc would be taken up.
6. To emphasis on child development and child health care service.
7. To establish social justice in society.
8. To create environmental awareness and social reforestation.
9. To educate and assist the rural poor to release their creative faculties for their economic, social and cultural development and betterment.
10. To alleviate poverty and bring about better living conditions, mutual co-operation and unity among the villagers.

11. The society will take steps to organize the poor to assist and empower themselves against exploitation.
12. To organize the awareness programme to prevent the AIDS/HIV/cancer and drug use.
13. To teach nutrition and family planning in order to improve the quality of life.
14. To organize the rural poor and small cultivators to develop their skills accordance to modern scientific methods.
15. To adopt measures to create awareness in various important issues.

Achievement of REDS:

NGO-II plays a very important role towards socio-economic empowerment of women weavers in Majuli. They are working on weaving, bamboo craft, health and agriculture as employment and income generation activities.

Table-3.9

Particulars about NGO projects under NGO-II

Name of the Project	Year of Starting	Year of Completion	Fund Received for the Project (Total)		Fund spent for the Project	No. of Total Beneficiaries
			Source	Amount (Lakh)		
Socio-economic Empowerment of Women Weavers in Majuli	2002	2005	RGF	Rs. 5 lakh	Rs. 4.80 lakh	100
Project on Selling Outlets	2005	Continuing	Members' contribution	Rs. 5 lakh	Rs. 5 lakh	80

The Table-3.9 provides the particulars about implemented and ongoing NGO projects under NGO-II since 2002. The organization completed only one major project namely; Socio-economic Empowerment of Women Weavers in Majuli in the period from 2002 to 2005 and it received fund Rs. 5 lakhs from Rajib Gandhi Foundations (RGF), New Delhi and spent Rs. 4.80 lakhs and generated beneficiaries 100 weavers from local Majuli. Another ongoing project under the organization is Selling Outlets Project since 2005 which is still running successfully under the organization and it facilitates income and employment generation for weavers directly and indirectly. A fund of Rs. 5 lakhs has been collected from among the NGO members and the fund is being utilized for running the sales and purchasing of traditional cloths in their showroom cum office at Kamalabari, Majuli.

Project undertaken by NGO-II: The details about the projects are as under-

Socio-economic Empowerment of Women Weavers in Majuli-

The project was taken up in the year 2000 but was implemented in 2002, sponsored by Rajib Gandhi Foundation (RGF), New Delhi. The total fund received for the project was Rs. 5 lakh. Under the project the main target groups of beneficiaries were schedule caste and schedule tribe women weavers of Majuli and the main objective was to empower them economically and socially.

Procurement of Raw Materials- Under the project NGO-II focused on the promotion of silk product for which they had to procure raw materials Arri, Noonni (mulbari) mooga (sericulture), yarn from different villages of Majuli.

Production of the Items- NGO-II's priority was only the quality products on local raw materials which are nationally and internationally demanded. They decided to produce products such as Arri ladies chawl, Arri chadar, Arri kurta and salwar, Noonni dopatta, Noonni saari, cotton dopatta, Assamese sadar mekhela, gamusa etc.

Under the project NGO-II conducted training programme for the selected women weavers taken from different parts of Majuli. The organization selected 80 numbers of weavers on the basis of their expertise in the field of weaving. NGO-II distributed yarn (raw materials) and cash in advance to the selected weavers. The beneficiaries under project are directed to produce traditional cloths like sadar mekhela, gamosa, ribi gassing, mirijim and were given cash in advance to invest in agriculture production like garlic, potato, pea, and goatary, duckery, piggery, etc which created self-employment and income.

NGO-II motivated the weavers to produce quality local items like traditional Mising cloths mirijim, ribi gaseng, sadar mekhela, gamossa etc. to introduce them in the outer world. Under the project weavers are able to produce large quantity of the products which are sent for sale in the market and for participating in Local, National, International Trade Fairs, Melas, Exhibitions apart from Majuli Festival, Assam Festival at Jorhat and North- East Festival.

Weavers Meet- NGO-II conducted frequently weavers' meet amongst the selected weavers and NGO workers to run the project successfully. Amongst the weavers and workers they discussed various issues related to the project.

Project on Selling Outlets (ongoing project):

NGO-II has an ongoing project, "Selling Outlets" since 2005 which is found running smoothly at the time of field survey. Under the project a total fund of Rs.5 lakh is invested which is generated from members. Under this project, NGO-II opened an office cum showroom at Kamalabari where workers come for their works. The weaver-workers get monthly salary and they are only from local areas. Production is fully controlled by NGO-II. The main objective of the project is to create employment and income generation amongst the beneficiaries. Under the project NGO-II employed 80 numbers of beneficiaries directly and they come to the office cum showroom and work on tailoring, weaving, cutting, knitting, bamboo crafts etc. The finished products are kept in the showroom for selling purpose. The beneficiaries are salaried persons and paid on the basis of production. The average earning of the beneficiaries is near about Rs.3000 to Rs. 3500 monthly.

In the office cum showroom NGO-II engaged staff for selling and purchasing traditional items like sadar mekhela, gamosa, mirijim, ribi-gaseng, and bamboo crafts items. The peak time of the marketing is the month of October to May and during that season, the sales touch its peak and a good amount of turnover comes to the organizations from which the organization runs the project. The average profit is Rs.20,

000 to Rs. 25,000 monthly. The traditional items produced by NGO-II are very much on demand by the customers - local, national and foreigners who come to Majuli on the occasion of Paalnaam, Majuli Festival, Assam Festival in Majuli Island etc. During the off season period i.e. June to September month demand is low because of flood and inaccessibility of people to Majuli.

Basically, NGO-II targeted the groups of beneficiaries who belong to economically very weak section of population and who actually are ready to work for their livelihood. The project enables to create employment and income generation for the women weavers and the local youth of the Island. It is known that the source of the income and employment of the Island is limited because of its geographical isolation, poor industrialization and poor infrastructure facilities. NGO-II tries to support economically backward people who can work to their own development.

Other activities of NGO-II:

The organizations have been conducting different programmes towards the benefit of the society in the Island. Following are some of the activities being conducted by the NGO-II-

Plantation - The NGO has been conducting plantation programme in different places of Majuli on the occasion of, for example, World Environment Day and has been taking measures to guard the plants from cattle by fencing. At the same time they identified footbridge to build in the village with the help of local youths.

Women Adventure- NGO-II conducted many times 'Safai Abhijan' as a means of generating awareness among people about cleanliness in different parts of Majuli with their workers in association with Mahila Samithi.

Health Awareness Programme

The NGO organized a primary health education and National Pulse Polio Immunization Campaign in the inner part of Majuli and conducted training programme at Natun Kamalbari Sattri guest house, Majuli.

Weaving Crafts Programme- For income generation purpose, the NGO conducted a weaving programme in different villages like Khorahola, kakarikata, Upper Sonowal and Mazgaon with selected experts weavers and in that period they made samples of various items such as sadar mekhela, gamosa etc.

Bamboo Crafts- It is known that Majuli is famous for bamboo craft and there is plenty of possibilities of self reliance of the local people through bamboo crafts. NGO-II is working in 14 villages with 22 expert crafts man. The bamboo craft production is available in the showroom of NGO-II at Kamalabari which is highly demanded by the visitors in the Island. Through this programme most of the crafts man are getting regular engagement and earning money.

Exhibition- For the publicity of products like bamboo crafts and weaving crafts, NGO-II organized exhibition programme every year on the occasion of Paalnam (a famous cultural fair) in Auniati Sattri of Majuli.

Formation of SHGs- NGO-II has helped formation of eleven (11) numbers of Self-Help Groups (SHGs) out of a total of 274 women members taken from the different parts of Majuli. All the SHGs have developed links for monetary transaction with Post offices and Banks.

Training on Agricultural Product- The main source of livelihood in Majuli is agriculture and its allied activities. With the help of District Agriculture Department, Jorhat NGO-II organized training programme for the benefits of small and marginal farmers. In the training programme, the NGO distributed Wheat lentil among the participants and developed awareness in them about how to adopt scientific methods for agricultural production. A total of 100 beneficiaries and 18 SHGs participated in the programme.

Workshop- NGO-II conducted workshop on bamboo crafts and weaving crafts for the workers and discussed how they can achieve success in the field of their work and motivated them to produce more.

5.1.3 The Case Study of NGO-III

NGO-III is located at Garamur Satra of Majuli. It was established in 1992 with its deep rooted cultural footings in Majuli. This cultural N.G.O. is at present registered under Societies Act. XXI of 1860 of 2004-2005.

The basic aim of NGO-III of Majuli is to explore and extend the rich traditional culture of North-East, to train up the growing children on heritage cultural fields like Dance, Gayan, Badan and Music, particularly satriya classical art and cultural tradition of Majuli in its original form inherited from Srimanta Sankardeva and his progenitors.

The N.G.O. is providing training to the interested batches of students at Satriya Sangeet College, Garamur with full association and co-operation of the Asom Sattra Mahasabha at Garamur, Majuli. There are 200 numbers of students in this college, as found at the time of survey. The organization has been conducting the awareness programmes for the people keeping in mind the social status and living standard of people i.e. the tribal people of Assam (Mising, Deori etc.). In conformity to that the NGO has established two institutions namely (i) Kalabhumi, Majuli Sangeet College and (ii) Rajiv Gandhi Memorial Tribal Cultural and Training Institute. Moreover, this NGO has programmes under the instruction of the Govt. as well as programmes in its own field to meet the needs of the society.

Organizational Setup of NGO-III:

The organization consists of (a) Executive Body and (b) General Body

The Executive Body comprises of 15 (fifteen) members elected/selected from the General Members along with President, Vice-President, General Secretary, Treasurer, 2 (two) Music Secretary, two office Bearers, Assistant Secretary and 6 (six) Executive Members. The term of Executive Committee is 3 (three) years.

There are 500 (five hundred) general members of the organization. Any interested and efficient youngsters of Majuli may enroll as general member of the organization. The upper age limit for that is 35 years and the lower age limit is 5 years.

Chart-3.10 Organizational structure of NGO-III

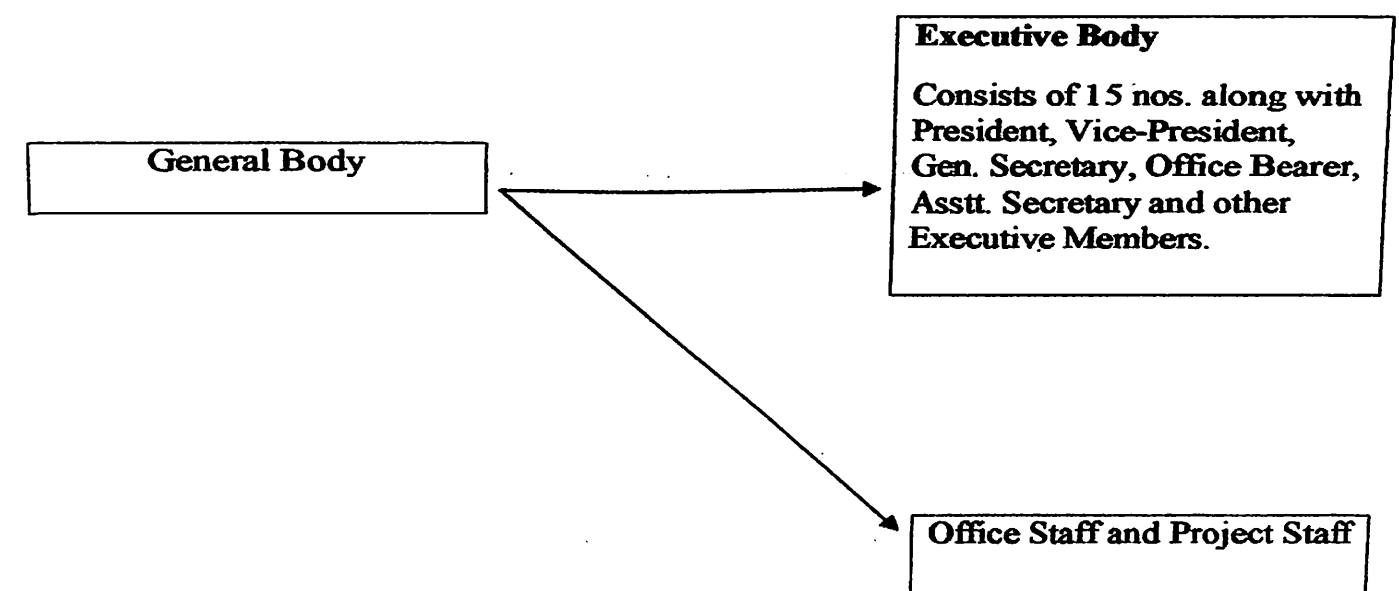


Table-3.11 Particulars about Executive Body of NGO-III

No. of Members			Avg. Age (Yrs)	Avg. Education	Avg. Yrs. Of Experience in NGO works	Avg. No. of Training Received	Members (No.)	
M	F	Total					Salaried	Honorary
7	5	12	29.8	12.9	9.8	4	NIL	12

Table-3.11 depicts the particulars about the Executive Body of NGO-III. There are 12 executive members - 7 male and 5 female members in the organization. The average age of the members is 29.8 year and the average education is 12.9 years. The working experience of the members is 9.8 years and they received in an average 4 numbers of trainings from the organization. All members are working voluntarily without any salary from the organization.

Table-3.12 Particulars about General Body

No. of Members	Male	Female	Membership Fees (Rs.)
500	300	200	50

The above Table-3.12 shows the particulars of general body. There are 500 members in the General Body - 300 male and 200 female members and their membership fees is Rs. 50 only annually.

Objectives of the Organization

The objectives for which the Society is established are:-

- (a) To propagate, Preserve and promote the multi-coloured ethnic-culture, sculpture and the art of dances of Assam.
- (b) To materialize Majuli's geographical protection by performing and spreading it's culture throughout the country.
- (c) To regenerate the values of unexposed cultural assets of the historic satra institutions.
- (d) To generate income for beneficiaries through cultural activities.
- (e) To organize the Assamese people of the area under a common cultural platform and to try for the upliftment of the cultural activities within area as well as within the state and outside.
- (f) To organize training camps and competitions on Art & Culture for the young girls, children and adult persons with a view to make the people aware of the need for the preservation of the rich cultural heritage of the Assamese community.
- (g) To take all possible measures for the preservation of the cultural heritage of the state of Assam particularly the Assamese culture, to publish journals, magazines, to build up progressive art Research Centre etc. in this respect.
- (h) To participate in various competitions and functions, cultural shows as much as possible.

- (i) To provide free training to the desirous and needy weaker section people in Cultural, Folk and Arts and also to extend helping hands to the established Artists of the community for their further developemnt.

Table-3.13 Particulars about ongoing Projects of NGO-III

Name of the Project	Year of Starting	Year of Completion	Fund Received for the Project (Total)		Fund spent for the Project	No. of Total Beneficiaries
			Source	Amount (lakh)		
Kalabhumi Satriya Sangeet College	2003	Continuing	Members fund and State govt. Sangeet Natak Academy	1.20 lakh	1.10 lakh	200
Rajib Gandhi Memorial Tribal Cultural Institute	2007	Continuing	Ministry of Culture Govt. of India	77,000	75,000	30

Ongoing project under NGO-III

Table-3.13 provides the particulars of ongoing projects of NGO-III. The NGO has been running two major projects, one since 2005 and the other since 2007. The projects are Cultural Education Projects launched by the name of Kalabhumi Satriya Sangeet College and Rajib Gandhi Memorial Tribal Cultural Institute. The fund for the project on Cultural Education is Rs. 1.20 lakhs and the amount has been collected from among the members and grant from State government. The total beneficiaries from the project, as found at the time of survey, are 200 people. Another ongoing project under the organization is Rajib Gandhi Memorial Tribal Cultural Institute for the benefit of the Tribal people of the Island. For this project the Ministry of Culture, Govt. of India has

released a total amount of Rs. 77,000. The total beneficiaries, as at the time of survey, are 30. The NGO has utilized almost the entire fund mobilized for the projects. Further details about the ongoing projects are as under.

The ongoing Cultural educational project Kalabhumi Satriya Sangēet College is stationed at Garamur, Majuli. Under this project, the NGO provides training in batches to the interested students in co-operation with the Asom Sattrā Mahasabha at Garamur, Majuli. The basic objective of the project is to train up and provide cultural education to the local students for their self employment in cultural fields. The project has started from 2003 and it has so far trained up near about 200 students, many of them have engaged themselves in the field of cultural activities to earn their livelihood.

Under the project the organization established a permanent institution at Garamur. There are 11 numbers of people directly engaged in the institution who are salaried staff of the institution. The organization has been conducting training courses on Satriya Dance, Bihu Dance and Classical Dance. This opens up new vistas for young talented youths of Majuli to build their career in cultural arenas.

The main objectives of the project is to expose and extend the rich traditional culture of North-East, to train up the growing children on heritage cultural fields like Dance, Gayan, Badan and Music particularly Satriya Classical Arts and Culture of Majuli in its original form inherited from Sankardeva and its progenitors.

Other Activities of NGO-III

The activities of NGO-III are spread over areas such as - Culture- Satriya and traditional folk, Art-Paint and Painting, Musk making etc., Social- Tribal message, awareness, health and hygiene & medical programmes. It has activities in economic areas also including handicrafts, bamboo projects etc.

The organization has been doing lots of works for the upliftment of the society through participation in various activities like family counseling, child and women welfare projects and programmes. The members of the organization conduct various awareness activities programmes through street play and road drama etc for creating awareness among the people of the island about social ills.

5.2 A Critical Evaluation of the Functioning of the Selected NGOs

In this sub section, a critical evaluation of the functioning of the selected NGOs is made in the light of the credibility norms. As mentioned earlier the process of working out a code of conduct for the voluntary sector in India has started towards the close of 2001. Steps to evolve norms and practices were initiated by some voluntary sector organizations, details of which are discussed in the preceding chapter. These norms later culminated into Credibility Alliance (CA) .Following these credibility norms, the gaps and short-comings of the NGOs are found out on the basis of case studies. These are submitted below.

5.2.1 The credibility Status of NGO-I

The CA has focused attention on the norms and practices for good governance and credibility enhancement of the voluntary sector among the people. These norms can be classified as minimum norms, desirable norms, and good practices. As per minimum norms the voluntary organizations should have identity, vision, aims, objectives and achievements, governance, operation and accountability and transparency.

NGO-I has its own identity since it has been functioning for more than 1½ years from the date of registration. It has a physical address. The NGO-I has also produced registration documents on demand at the time of survey.

NGO-I has vision, aims and objectives. It is evident from their regular publications of their annual reports which contain its vision, aims, objectives and achievements.

Regarding good governance it may be pointed out here that NGO-I. has a governing board. It has board of directors, executive body for providing good governance to the NGO. The NGO periodically discloses the name, sex, age, work experience and position of the members of these bodies in printed form.

In the Case study it has been found that 50 percent of the board members of the NGO i.e. NGO's office staff and NGO's project staff are drawing salary

Under the desirable norms, NGO-I has shortcomings as it does not follow rotation policy among the members for the selection of persons for executive positions. Even it is

found that a few of the NGO members are holding same position from the very beginning. For example, the Chairman has been holding same position since the establishment of the NGO.

Other than this, the organization has been practicing good governance. The Board of Director's meeting is conducted 15 times and the Executive meeting was held 5 times in the period 2006-07. The minutes of the board meetings have been documented and circulated.

As a voluntary organization NGO-I has conducted various programmes and annual activities as reflected in their annual reports published time to time. But they did not clearly mention about audited financial statements which should be approved by the board.

For good governance, the desirable norms emphasize accountability and transparency. Good Governance norms suggest that (1) at least 2/3rd of the members are not related by blood or marriage (2) the board has a rotation policy for its members (3) distribution of staff in the annual report should be in accordance with wage levels and (4) details of national and international travel to be provided by all personnel along with designation and purpose.

Under these norms of governance the case of NGO-I is not entirely above suspicion. This is because some higher officials of the NGO are found to have relation among themselves by blood or marriage and are holding responsible positions such as Chairman, Administrative Officer, Manager, Supervisor etc. Moreover, the majority of

the members of the NGO are found to have same address which points towards kinship. There is also not a very clear distribution of staff in accordance with their wage level.

On the other sides, the NGO publishes annual reports time to time and under personnel policy the organization issues the appointment letters to all permanent, temporary and contractual employees stating employment details.

Under the credibility norms, accounting procedures include basis of financial statement, income recognition by corpus / capital grants and donations, conditional grants and donations.

The organization is found to be maintaining financial statements, audited reports and it mentions capital investments. But it is observed that the NGO does not mention the list of donors in their annual report. This may be considered as a serious lapse on the part of NGO-I.

5.2.2 The credibility Status of NGO-II

Although NGO-II contributes significantly to the socio-economic development of Majuli Island, it has some serious limitations and short comings. Following the credibility alliance norms, the gaps and short-comings of NGO-II are found to be as under.

NGO-II has its own identity since it has been functioning for more than 1½ years (as desired under CA norms) from the date of registration. It has a physical address and it also produced registration documents on demand.

At the time of interviewing the officials of NGO-II it is observed that the NGO has vision, aims and objectives. But they are very irregular in publishing their annual reports and therefore are unable to declare NGO's vision, aims, objectives and achievements periodically.

Regarding good governance it may be pointed out here that NGO-II has a governing board. It has board of directors, executive body for providing good governance to the NGO. But the meetings of these bodies are not held regularly and as such the NGO lacks direction. The Board of Director's meeting has not been conducted for long time and the Executive meetings are also not convened regularly. The minutes of board meetings has not been documented and circulated. It has been identified that 90 percent of the board members are working honorary and other members are drawing wages on project. The impression gained is that the organization has been do not practicing good governance.

Under desirable norms, NGO-II has shortcomings as the NGO does not follow rotation policy among the members for selection of the members of the statutory bodies. Even the chief officials of the NGO are holding same position for long time.

As a voluntary organization NGO-II conducted various programmes and annual activities but they did not maintaining record and these are also not reflected in their annual report published time to time. The NGO-II did not clearly mention anything about their audited financial statements at the time of survey which should be approved by the

board as per norms of good governance. There is no clear distribution of staff in accordance with wage level.

To fulfill the desirable norms of good governance the NGO should have accountability and transparency. The Good Governance norms also include the norms such as (1) at least 2/3 of the members are not related by blood or marriage (2) the board has a rotation policy for its members (3) distribution of staff in the annual report should be in accordance with wage levels and (4) details of national and international travel to be provided by all personnel along with designation and purpose. NGO-II satisfies norm (1) only. In other areas, the functioning of the NGO is found to be contravening. It is also observed that the NGO does not publish annual reports regularly and under personnel policy the organization does not issue the appointment letters to all permanent, temporary and contractual employees stating employment details.

The organization is not found to be maintaining financial statements, audited reports etc. and the NGO does not mention the list of donors in their annual report.

The achievements of the NGO also appeared to be inconsistent. In case of the project Socio-economic Empowerment of Women Weavers in Majuli, it is found that although the project was started in the year 2000 but it was implemented after two years later i.e., April, 2002 due to some technical reasons. In the first two years from the beginning of the project, the activities such as production, marketing and necessary coordination between weavers and NGO workers were satisfactory. As long as the NGO-II worker were getting salary and remuneration they were fully dedicated to the cause of

the society, but problem started when the workers' salary was stopped due to fund shortage. The negligence of the workers about duty was apparent at that stage. It was very unbecoming of an organization which is by spirit and principle a nonprofit organization dedicated to the causes of the people. In the first two years, NGO-II produced large number of products as a part of the project. With a view to sale the product, the NGO participated in the National, International and State level exhibition and local exhibitions also. After a stage, several problems in running the project cropped up, among them Revolving Fund and shortage of fund were the main problem areas. Various factors were found responsible for the failure of the project which are-

- (i) Lack of proper management of the project.
- (ii) Over staff problem.
- (iii) Workers didn't follow up training inputs.
- (iv) Flood disturbed the project work.
- (v) Lack of coordination among staff.
- (vi) Lack of review and monthly meeting.
- (vii) Workers unwillingness to go the interior places.
- (viii) Lack of knowledge about the aims and objectives of project.
- (ix) Misutilization of fund.

The project can be termed as a totally failure but still beneficiaries out of the project are self-employed through the project as they undergone various training

programme by well-known designer and they got market link for selling their finished products through individual efforts.

NGO-II also faces lots of problem with their ongoing project **Project on Selling Outlets**. Firstly, in order to run the project they need more fund but according to their need there is a shortage of fund which sometime effects the implementation of the project. Secondly, absence of workers is another problem with the project. Because of the absence of the workers the NGO cannot fulfill its targeted task. Thirdly, some workers come from very distant places and as such they are not able to reach the office in time. Fourthly, under the projects the NGO provides poor coverage. It is unable to cover all the parts of Majuli Island.

Following are the major limitations of the project.

- (i) The NGO don't maintain any records related to the project.
- (ii) The NGO don't publish annual reports since long.
- (iii) Project is running under only one person.
- (iv) Lack of coordination among the workers.
- (v) Monthly meeting is not conducted timely.

5.2.3 The credibility Status of NGO-III

The following credibility status including short-comings of NGO-III is found from the case study.

NGO-III has its own identity because it has been functioning for more than 1½ years from the date of registration. It has a physical address and it also produced registration documents on demand at the time of survey.

NGO-III has its own vision, aims and objectives. But they are very irregular in publishing their annual reports which, as such, are unable to contain NGO-III's vision, aims, objectives and achievements.

Regarding good governance it may be pointed out here that, NGO-III has a Governing Board. It has Board of Directors, Executive Body for providing good governance to the NGO. However, the meetings of these bodies are found to be taking place very irregularly.

In the Case study of NGO-III it has been observed at the time of survey that 100 percent of the board members are working honorary.

Under desirable norms, NGO-III has shortcomings as the NGO does not follow rotation policy among the members for the constitution of the statutory bodies. Even, the Chairman of the NGO has been holding the same position from the very beginning.

The organization is found to be falling short of practicing good governance. The Board of Director's meeting has not been conducted since long and the Executive meeting also has not been taking place regularly. The minutes of Board Meetings have not been documented and circulated among the members.

As a voluntary organization NGO-III conducted various programmes and annual activities but they did not maintain record of these events and these were not reflected in their annual reports either. The publication of the annual reports is also found to be highly irregular.

Good Governance norms for NGOs include (1) at least 2/3rd of its members are not related by blood or marriage (2) the board has a rotation policy for its members (3) distribution of staff in the annual report should be in accordance with wage levels and (4) details of national and international travel to be provided by all personnel along with designation and purpose.

Under these good governance norms it is observed that in NGO-III there is no noticeable blood relation or relation by marriage among members. Regarding rotation of members, the NGO doesn't follow the policy at all. There is also no clear distribution of staff in accordance with wage level.

The organization does not publish annual reports timely and under personnel policy, the organization has not so far issued any appointment letters to the permanent, temporary and contractual employees stating employment details.

The organization is not found to be maintaining financial statements, audited reports and the NGO does not mention the list of donors in their annual reports.

The NGO expressed lack of finance for smoothly running the organization.

The amount of fund received by the NGOs, year wise, and their sources of fund are summarized in Table-3.14

Table-3.14

Name of NGO Year of Registrati on	Amount of Fund Received & Source of Fund								Total Fund (in Rs)
	1 st Year		2 nd Year		3 rd Year		4 th Year		
	Amount (Rs)	Source	Amount (in Rs)	Source	Amount (in Rs)	Source	Amount (in Rs)	Source	
NGO-I (2003)	39,435	Membership Fees	52,580	Membership Fees	6,50,000	NEDFI, Sivsagar Bank, Memb er Fund	18,01,301	NABARD, ASACS	25,43,316
NGO-II (1992)	2550	Membership Fees	2550	Membership Fees	2550	Membershi p Fees	2550	Membershi p Fees	10,200
NGO-III (1999)	25,500	Membership fees	5,25,500	Membership Fees, RGF	30,000	Membershi p Fees	30,000	Membershi p Fees	6,11,000

In terms of fund, it is evident from Table-3.14 that NGO-I is far ahead of the other two NGOs. The fund received by NGO-I has also increased steadily year after year during the study period. NGO-II could generate only a small size of fund for its projects.

The summary picture of the achievements of the NGOs in terms of projects completed by them and fund received and completed along with number of beneficiaries are shown in Table-3.15

Table-3.15

Achievement of NGOs (Project completed)

Name of NGO	Project completed	Fund Received (in Rs.)	Fund utilized (in Rs.)	No. of Beneficiaries
1. NGO-I.	1. Innovative Design Training	2,50,000	2,50,000	10
	2. Family counseling Centre	4,16,000	4,16,000	56
	3. Reproductive child Health	4,50,000	4,50,000	800
	4. Training cum Production centre on Fruits & vegetable	1,72,000	1,72,000	60
	5. National Agricultural Innovative Project	2,54,000	2,54,000	450 household
	6. Ambedkar Hastashilpa Vikash Yojana	17,89,000	17,89,000	687
2. NGO-III	1. Cultural Affairs	40,000	50,000	N/A
3. NGO-II	2. Socio-economic empowerment of women weaver's in Majuli	500,000	4,92,900	100

The summary particulars of the ongoing projects of the selected NGOs are presented in Table-3.16

Table-3.16

Particulars about ongoing Projects of NGOs

Name of NGO	Ongoing Project	Year of Starting	Fund Received up to the time of Survey		Fund spent up to the time of Survey		No. of beneficiary up to the time of Survey
			Amount (in Rs.)	Source	Amount (in Rs.)	Source	
1.NGO-I	1.Majuli Brand Mustard Oil Project	2005	10,30,000	NEDFI& Member's fund	10,30,000	NEDFI& Member's fund	15
	2.SHELTER project	2006-07	1,42,500	NABARD	80,515	NABARD	768
	3.T I project on HIV/AIDS	2006-07	16,58,800	ASACS	16,52,000	ASACS	1294
2.NGO-III	1.Kalabhumi Satriya Sangeet College	2003	1,20,000	Member's own Fund	1,10,000	Member's own Fund	200
3.NGO-II	2. Selling Outlets project	2005	500,000	Member's own Fund	500,000	Member's own Fund	100

Section-II

5.3 Participatory Approaches, Income and Employment Generations:

In Section-II, as discussed earlier, data and information reflecting on the participatory approaches adopted by the selected NGOs are arranged. The principles of PRA method provided guideline for this purpose to assess the problems, challenges encountered in employing PRA methodology in rural development works by the NGOs. The beneficiary respondents were asked to rank the selected NGOs' activities on a scale

of 1-5 points on selected important attributes (Chapter- 4) that are based on the principles of PRA method. Since the entire exercise of evaluating the PRA principles adopted by the NGOs are based on the perception of the beneficiary respondents about that, the data collected from them on their general level of awareness (in a scale of 1-5) are also arranged in this section to judge the reliability of their observation on the NGOs. The achievements of the NGOs are also examined in this section-II by assessing the income generations and employment generations for the beneficiaries from NGO projects. The levels of awareness generation of people from NGO projects on Health and Education, which are pre-requisites for rural development, are also judged with the help of data collected from field survey covering these aspects.

5.3.1 Ratings of NGOs on the Basis of PRA Attributes:

For these purposes, 5 ongoing projects of 3 selected NGOs are taken and a sample of 30 beneficiaries from each project is drawn at random. Therefore, the total size of the sample of beneficiaries taken for empirical study is 150 comprising of both males and females. These beneficiaries are interviewed to know their rating about the NGOs on selected PRA attributes. The design of the study constructed in Chapter-IV provided guideline for this analytical work. Eleven PRA practices are taken into consideration and each beneficiary was asked to evaluate the performance of his/her NGO on a 1-5 scale. Higher points given by a beneficiary on a particular attribute means that the concerned NGO follows that PRA practice more, lower points imply just the reverse. The average

score obtained by each NGO from their beneficiaries on 11 attributes are shown in Table-3.17 and Table-3.18.

Table-3.17

PRA Practices	Average Score obtained by NGOs (1-5 Scale)					
	NGO-I		NGO-II		NGO-III	All
	Project-1	Project-2	Project-1	Project-2	Project-1	5 Projects
(a)Facilitation	4.03	4.23	3.70	3.70	4.13	3.95
(b)Attitude	4.3	4.45	4.17	4.36	4.07	4.27
(c)Behaviour	4.32	4.47	3.97	4.06	4.22	4.20
(d)Reversal	3.88	3.90	3.68	3.61	3.68	3.75
(e)Learning	3.96	4.33	4.63	3.90	4.00	4.16
(f)Biases	4.32	4.78	4.13	4.41	4.37	4.40
(g)Trade-off	4.26	4.80	4.50	4.43	4.73	4.54
(h)Triangulations	4.16	4.46	4.33	4.03	4.33	4.26
(i)Spot analysis	4.63	4.90	4.70	4.03	3.83	4.41
(j)Information sharing	3.96	4.00	3.86	3.96	3.90	3.93
(k)Resource mapping	3.11	3.59	3.50	3.38	2.14	3.14

Table-3.18

Awareness level of Beneficiaries of all Projects

Name of NGO	Project	Score of attitude level of Beneficiaries in (1-5) scale								
		Attends NGO meetings	Attends political meetings	Knowledge about national politics	Knowledge about sports	Knowledge about culture	Self-confidence	Collective effort for development	Problem of Majuli	Attitude towards NGOs
1. IMPACT-N.E. (NGO-I)	1. T I project on HIV/AIDS	3.9	3.7	3.4	3.1	3.6	4.3	3.8	3.7	4.4
	2.SHELTER	4.6	4.2	4.5	4.0	4.4	4.9	4.4	4.5	4.6
2.Kalabhumi Majuli (NGO-III)	1. Kalabhumi cultural educational project	4.0	3.2	3.3	3.9	4.1	4.3	3.7	3.6	4.3
3.REDS (NGO-II)	1. Selling Outlets project	4.1	3.4	3.6	3.1	4.4	4.7	4.1	3.9	4.3
	2. Socio-economic empowerment of women weaver's in Majuli	3.9	3.4	3.2	3.3	4.0	4.3	3.8	3.9	4.2

5.3.2 Role of NGOs towards Income Generation from NGO projects:

It has already been emphasized that in a place like Majuli, NGOs have crucial role to play in economic development. The success of NGOs in achieving that objective is reflected by its ability to help generation of income for the people. In this sub-section, the performance of selected NGOs is examined on the basis of the level of income generation among the beneficiaries of NGO projects of the selected NGOs. The average income of

the beneficiary-Households and its growth over a period of 3/4 years, from the year (2006, 2007 or 2008) of joining NGO project to the date of survey in 2010, is shown in Table-7. Two NGOs, out of three selected for the study, have economic projects and therefore, these two NGOs are taken for analyzing income generation.

Table-3.19

Income Profile of Beneficiaries Households

Name of NGO	NGOs Project/ economic activity	No. of beneficiaries	Average Annual Income		Percentage growth in income overtime	Standard Deviation(SD)		Percentage change in SD
			Back * (Rs.)	Current ** (Rs.)		Back*	Current **	
1.IMPACT -N.E. NGO-I	1. SHELTER Project	30	103700	124133	19.70	56507.64	67423.38	19.32
2. REDS NGO-II	1. Selling Outlets project	30	121223	135733	11.97	70108.35	70785.39	10.97
	2. Socio-economic empowerment of women weaver's in Majuli	30	100333	123646	24.23	83981.28	103505.56	23.25

*Back- at the time of Beneficiaries joining the NGO project**current – at the time of Survey (2010)

It appears from Table-3.19 that the average annual income of the beneficiaries from NGO project. It shows that under SHELTER project the annual income of the beneficiaries is continuously increasing during the scheme operation. The annual first year income of the beneficiaries under SHELTER project is Rs.35500 to Rs.51100 in the

fourth year annual income. The growing annual income of the beneficiaries under SHELTER project showing that the effective implementation of the project. From the above table it indicates that the other two projects, the annual income of the beneficiaries is very low in comparison to SHELTER project which is implemented by IMPACT-N.E. under Selling Outlets project, the annual growth income of the beneficiaries are very low. Under SHELTER project the income of the beneficiaries is high because this project is implementing in the combination of both male and female beneficiaries. But selling outlets project and Women weavers projects under REDS is implemented only on female beneficiaries so it shows a low income growth among the beneficiaries.

Table-3.20
Income of Beneficiaries from NGO projects

NGO name and Project	Beneficiaries (No.)	Average income(yearly) of Beneficiaries from NGO project			
		1 st year (Rs.)	2 nd year (Rs.)	3 rd year (Rs.)	4 th year (Rs.)
IMPACT-NE Project-1	30	35500	43483	48300	51100
REDS Project-2	30	11490	13343	15093	18080
REDS Project-3	30	16116	19750	20386	23080

****Growth of income in Parenthesis.**

It appears from Table-3.20 that the average annual income of the beneficiaries from NGO projects. It shows that under SHELTER (project-1) project the annual income of the beneficiaries is continuously increasing during the scheme operation. The annual first year income of the beneficiaries under SHELTER project is Rs.35500 to Rs.51100 in the fourth year annual income.The growing annual income of the beneficiaries under

SHELTER project showing that the effective implementation of the project under IMPACT-NE. From the above table it indicates that the other two projects, the annual income of the beneficiaries are very low in comparison to SHELTER project, which is implemented by IMPACT-N.E. Under Selling Outlets Project (project-2), the annual growth income of the beneficiaries is very low.

Under SHELTER project the income of the beneficiaries is high because this project is implementing in the combination of both male and female beneficiaries. But selling outlets project and Women Weavers Projects (project-3) under REDS is implemented only on female beneficiaries so it shows a low income growth among the beneficiaries.

(B) Employment generation

From Table-3.21 delineates the employment generation from the projects under NGOs operation where beneficiaries' family members were also engaged in the NGO projects during the scheme operation.

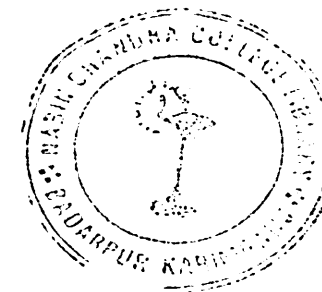


Table-3.21

Employment Generation from NGO scheme (in Year)

Name of NGO	NGO scheme	No. of Family members including beneficiary engaged during scheme operation		Hired labour	
		1 st year	4 th year	1 st year	4 th year
1.IMPACT-N.E.	1. SHELTER Project (Project-1)	65	79	19	21
2.REDS	1. Selling Outlets Project (Project-2)	37	52	Nil	Nil
	2. Socio-economic Empowerment of Women Weaver's in Majuli (Project-3)	49	60	8	09
Combined	Three project	151	191	27	30

From Table-3.21 it can be realized that only 65 family members including beneficiary are engaged in Project-1 in 1st year of the Project which has been increased to as many as 79 in numbers. Regarding hired labour the project shows only a negligible increment in the number of employment figuring from 19 to 21. Under project-2 the employment of the family members including beneficiaries has been increased from 37 to 52, and hired labour has not been employed because beneficiaries themselves work as a salaried person under the project. The no. of family members including beneficiary engaged during scheme operation under project-3 has been increased from 49 to 60 and hired labour increased slightly from 8 to 9, showing very negligible increment. Notwithstanding, the overall engagement of the family members including beneficiaries

combining all the three projects has been increases remarkably, figuring from 151 to 191. However, in case of the hired labour engagement the increased in employment of the labourers is very minor showing 27 people in 1st year compared 30 people in 4th year.

The analysis reveals that the target beneficiaries and their family members have got considerable employment opportunities during the time of project operations of all the three projects under study. But in case of the hired labourers the project could not generate much employment under the schemes which is true for all the projects under operation.

Chapter-4

Important Findings, Conclusion and Recommendation

6.1 Summery of the Study:

Non-government Organizations (NGOs) are, now a days, considered as the engine of development especially in the advocacy of such emerging policy concerns as the environment, women's development, ethnic protection, mobilization of people for participation in development etc. "Non-governmental Organization" (NGO) is an organization which is neither based on government; nor created to earn profits. Generally, an NGO is an organization independent of any external control with specific objectives to bring about desirable change in a given community or area or situations like pursuing activities to relieve suffering, promote the interests of the poor (education, health care etc.), mobilization of private fund for development activities and promote grass-root economic development etc. In a developing country like India participation of Non-governmental Organizations (NGOs) in development process is considered as more effective and efficient for several reasons. The government machinery is unable to reach the rural areas because of administrative and hierarchical constraints. Moreover, the entry of NGOs in development process represents an important response to the needs due to the overburdened governments, hesitant private sector and underutilized human resources. Over the years the activities of Indian NGOs have changed and their traditional welfare and service programmes are now being supplemented with sustainable development activities. NGOs have comparative advantages in implementing projects because they

are closer to the beneficiaries and work with greater flexibility, have greater motivation and work more cost effectively. They can promote participatory development by adopting PRA technique and creating Self-Help Groups (SHGs) for generating employment as well as income for the poor people.

The success of NGOs in the development process largely depends on (1) the size and availability of funds to them. (2) Their constitutional and organizational set up and style of functioning and (3) their ability to generate resources, income, employment etc for the needy and improve awareness of people towards better living. The present study has taken all these aspects for critical evaluation of the functioning of the NGOs. Such critical studies are necessary since the mushroom growth of NGOs in recent decades and their popularity is not free from instances where NGOs are found to be performing not in conformity with their principled objectives of achieving development of the society. While the importance of NGOs in development process is beyond any doubt, the very transparency and credibility of many of the NGOs is not above suspicion. The Governments, the different agencies realized that what is necessary is to evolve a code of conduct for the voluntary sector. At the second Commonwealth NGO Forum held at Wellington, New Zealand the guideline for 'Good Policy and Practice for NGOs' were presented and deliberated upon. This document was circulated in India by the Voluntary Action Network of India (VANI) which initiated the process of framing a code of conduct for the voluntary sector in India. Some norms and practices were formed which culminated in the credibility alliance (CA). Mahi pal (2004) has delved into these exercises and credibility alliance in details in his EPW commentary.

These norms provide good guidelines for critically evaluating the organisational and operational management of the NGOs for undertaking corrective measures if necessary. The guidelines also emphasize that the NGOs or the Voluntary organizations should practice participatory management approach to achieve their development goals. They should evolve an appropriate mechanism for regular planning, monitoring and reviewing of programmes undertaken by them in a consultative decision making mode. The popular Participatory Rural Appraisal (PRA) method satisfies these criteria. The credibility of NGOs would no doubt improve if they practice PRA technique. PRA is a family approach and a method of enabling local people to analyse their living conditions, to share the outcomes and to plan their activities. It involves handing over the stick from outsider to insider in methods and actions. The outsider's role is catalytic as a facilitator and convener of processes within a community that is prepared to alter its own situation. The NGOs which practice PRA method for planning, execution and implementation of their development projects are likely to be more people-centered for their bottom up approach to development. The PRA approach would improve transparency and accountability of the NGOs leading to their enhanced credibility.

The three basic components of PRA are **facilitation, attitude, and behavior** of outsiders and culture of sharing. The role of the outsiders is to facilitate participation of the local people enabling them to do all or most of the investigation, resource mapping, modeling, planning, analysis and presentation of their problems. However, the facilitators are expected to follow the local norms so that the local people can identify them as their own people within the community. This requires fulfillment of some conditions by the

facilitators such as 'to listen local people instead of lecturing', 'respecting local people's level of understanding of their own problem, their expertise, knowledge and skill, 'attitude of learning from local people about their problem and embracing error', 'fixing of visiting time for meeting people' etc. Moreover, the process of sharing information with local people by the facilitators should be continuous involving all PRA team members. The PRA technique suggests that the facilitators should follow some principles which are popularly known as the principles of PRA.

The present study selected three NGOs which are working for the development of Majuli island of Jorhat District of Assam, to examine their credibility in the light of norms and practices developed under 'credibility alliance', their extent of adherence to PRA principles and their ability to generate income and employment among the people of Majuli. Majuli Island is selected for the study considering its geographical isolation, its enclave economy, limited opportunities for gainful employment and above all for the fact that the NGOs have well defined domain there for functioning. The objectives and hypothesis framed for study are as under.

Objectives:

5. To study and examine the organizational set up, sources and size of fund available with NGOs.
6. To assess the Participatory Approaches adopted by NGOs and to find out problems, challenges encountered in employing PRA methodology in rural development work by NGOs.

7. To study and examine income generation from NGO project / economic activities.
8. To study and examine employment generation from NGO projects / economic activities.
9. To study and examine the role of NGOs in the field of education and health.

Hypothesis:

1. The scale and impact of even the most successful NGOs are limited.

The study is based on both primary and secondary data. The geographical area of the study is the entire sub-division of Majuli Island of the Jorhat district of Assam. At the time of beginning the field survey, it was observed that in total 34 registered NGOs are there in Majuli. However, only few NGOs are found to be working at the time of survey, the rests are there only on papers. Out of these active NGOs, a sample of 3(three) NGOs, which have ongoing economic, educational and health projects in hand, are selected purposively for the study. The selected NGOs have 5(five) projects on Majuli. Out of these 3(three) are economic projects able to generate income and employment and in the remaining 2(two), 1(one) is a health project and the other is a cultural education project. These are identified for detailed study. Necessary information pertaining to the organizational set up, sources and size of fund available with the selected NGOs and also information pertaining to the issues concerning the credibility of the selected NGOs are collected through group discussion with NGO officials, study of their publications, notes,

office records etc and also from government offices. These information are used for case studies.

For assessing income generation, employment generation, a group of 30 (thirty) beneficiaries from each of 3 (three) selected economic projects are selected at random. Another group of 30 beneficiaries from each of the two health and cultural education projects are also selected at random for examining educational and health awareness status of people. In total, the sample of such beneficiaries comprises of 150 beneficiaries, both males and females. Data pertaining to the income of the beneficiary, their family income, education, employment status etc are collected from the beneficiaries with the help of a structured schedule through interview method. The relevant information are collected for two different points of time, the past and the present (i.e., at the time of survey) with a gap of 3-4 years in between to assess income and employment generation from NGO projects. The selected

Both the qualitative and the quantitative data and information, thus collected, are arranged in systematic manner by applying suitable techniques and statistical tables and tools. Broadly, the data and information generated through field survey, group discussion, interview etc is arranged in three different sections to meet the objectives set for the study. In section-I, data and information reflecting on the organizational and operational management of the NGOs, sources and the size of their fund are arranged to examine the outreach of NGOs. These are examined by conducting case studies of the selected NGOs. The credibility issues are also examined here in the light of the framework of the study

constructed. The minimum and desirable norms and practices for good governance and credibility enhancement of the Voluntary Sector (VS) are taken into consideration to examine the cases of the selected NGOs. Data and information reflecting on the participatory approaches adopted by the selected NGOs are arranged. The principles of PRA method provided guideline for this purpose to assess the problems, challenges encountered in employing PRA methodology in rural development works by the NGOs. The beneficiary respondents were asked to rank the selected NGOs' activities on a scale of 1-5 points on selected important attributes that are based on the principles of PRA method. The selected attributes are, **Facilitation, Attitude, Behaviour of the professionals and culture of sharing, Reversal of Learning, Learning Rapidly and Progressively, Off-setting Biases, Optimizing Trade-off, Triangulation, On the Spot Analysis, Information Sharing and Resource mapping.**

Since the entire exercise of evaluating the PRA principles adopted by the NGOs are based on the perception of the beneficiary respondents about that, the data collected from them on their general level of awareness (in a scale of 1-5) are also arranged in this section to judge the reliability of their observation on the NGOs.

One of the basis minimum norms that NGOs should practice and follow is that the NGOs should have vision, aims, objectives and finally achievements to speak of good governance and credibility. If NGOs have no achievements to their credit, they will lose much of their credibility in the society. This issue is examined by assessing the achievements of the NGOs in terms of income generations and employment generations

for the beneficiaries from NGO projects. The level of awareness generation of people from NGO projects on Health and Education is also judged with the help of data collected from field survey covering these aspects. The actual outreach of NGOs in terms of funds mobilized and utilized by them for the development of Majuli is also studied. The issues whether the NGOs are guided by PRA principles to achieve rural development of Majuli, evaluation of their achievements in that direction in terms of income generation, employment generation and enhancement of people's awareness regarding health and education are studied in proper perspective.

6.2 Important Findings:

The study is executed in the light of a set of well specified objectives the important findings of the study are represented below these objectives wise.

6.2.1. Organizational Set up, Sources and Size of the Fund of NGOs:

The organizational set of NGOs is critically examined in the light of credibility alliance (CA). It is observed that NGO-I has its own identity since it has been functioning for more than 1½ years (the minimum period that CA suggests for identity) from the date of registration. It was established at Kamalabari (Majuli) in the year 2000 and was registered in the year 2003 under Society Registration Act of 1860. It has a physical address. The NGO-I has also produced registration documents on demand at the time of survey.

NGO-I has vision, aims and objectives. It is evident from their regular publications of their annual reports which contain its vision, aims, objectives and achievements. The broad objectives of the NGO include objectives like to work for increasing production through modern scientific technology of the target group i.e. among the farmers and to plan, manage, monitor and implement various schemes for the elimination of poverty.

The NGO-I has a governing board which is a prerequisite for good governance according to CA. It has board of directors, executive body for providing good governance to the NGO. The NGO periodically discloses the name, sex, age, work experience and position of the members of these bodies in printed form. In the General Body the number of females far outstrips the males. In the Executive Body, however, the males dominate. The Executive Body members are young at average age of 36 years and their average education level is more than 13 years. These leave the impression that the Executive Body members are highly educated, dynamic, young lot of people who would be able to give right direction to the activities of the NGO.

According to CA, for good governance of the NGO not more than 50 percent of the NGO staff should draw salary from the organization. It is found in the case study that in NGO-I less than 50 percent of the board members of the NGO i.e. NGO's office staff and NGO's project staff are drawing salary from it.

Under the desirable norms, NGO-I has shortcomings as it does not follow rotation policy among the members for the selection of persons for executive positions. Even it is

found that a few of the NGO members are holding same position from the very beginning. For example, the Chairman has been holding same position since the establishment of the NGO.

Other than this, the organization has been practicing good governance. The Board of Director's meeting is conducted 15 times and the Executive meeting was held 5 times in the period 2006-07. The minutes of the board meetings have been documented and circulated.

As a voluntary organization NGO-I has conducted various programmes and annual activities as reflected in their annual reports published time to time. They have completed, as at the time of survey, several projects and have three major ongoing projects in hand. But they did not clearly mention about audited financial statements which should be approved by the board.

Under the desirable norms of good governance the case of NGO-I is not entirely above suspicion. This is because some higher officials of the NGO are found to have relation among themselves by blood or marriage and are holding responsible positions such as Chairman, Administrative Officer, Manager, and Supervisor etc. Moreover, the majority of the members of the NGO are found to have same address which points towards kinship. There is also not a very clear distribution of staff in accordance with their wage level.

On the other side, the NGO publishes annual reports time to time and under personnel policy the organization issues the appointment letters to all permanent, temporary and contractual employees stating employment details.

The organization is found to be maintaining financial statements, audited reports and it mentions capital investments. But it is observed that the NGO does not mention the list of donors in their annual report. This may be considered as a serious lapse on the part of NGO-I.

Summarily, it may be stated that NGO-I satisfies partially or fully the following credibility norms: (i) it has its own identity, (ii) it is a registered organization, (iii) it has vision and aims of transforming Mujuli into a developed economy, (iv) it has well defined objectives and has many achievements to its credit, (v) it has a General Body and an Executive Body, (vi) not more than 2/3rd of its GB/EB members have blood relations among themselves or relation by marriage, (vii) the NGO discloses particulars about its GB/EB members, (viii) not more than 50 percent of its GB/EB members draw wages from the organization, (ix) The EB/GB meets at least twice a year, (x) the NGO discloses all remunerations, reimbursements to the GB/EB members, (xi) the minutes of GB/EB meetings are well documented and circulated among the members, (xii) the GB/EB of the NGO ensures compliance with law and regulation authority, (xiii) the NGO conducts its programmes in the line of its vision and mission, (xiv) there exist mechanism in the NGO for regular planning, monitoring and reviewing programmes of NGO and lastly, (xv) the NGO has accountability and transparency.

The negative sides of NGO-I are mainly (i) its EB office bearers are not selected by rotation, (ii) it is found that the approval of GB is not always obtained for its programmes, budgets etc. and lastly (iii) the roles and responsibilities of the personnel of the NGO are not clearly demarcated.

In case of NGO-II, it is found that it has its own identity since it has been functioning for more than 1½ years (as desired under CA norms) from the date of registration. It was registered on 26th April, 1999. Since then, NGO-II has been working with projects on weaving, bamboo-craft, health and agriculture as an income generation programme and in other organizational and constructive programmes. It has a physical address and it also produced registration documents on demand.

It is observed that the NGO has vision, aims and objectives. But they are very irregular in publishing their annual reports and therefore are unable to declare NGO's vision, aims, objectives and achievements periodically.

NGO-II has an Executive Committee of 9 members. It has board of directors, executive body for providing good governance to the NGO. The meetings of these statutory bodies are found to be conducted in a very irregular manner. Not only that, whenever meeting is held the minutes of board meetings has not been documented and circulated properly however, not more than 50 percent of the board members are drawing wages from the NGO. The impression gained is that the organization has been do not practicing good governance.

The NGO does not follow rotation policy among the members for selection of the members of the statutory bodies. Even the chief officials of the NGO are holding same position for long time.

NGO-II has two major projects which were found running at the time of survey.

In addition to that it has various other types of activities like plantation, Safai Abhijan,

Health Awareness programme etc. But record maintenance system of the NGO is very

week and the activities are also not reflected in their annual report published time to time.

The NGO-II did not clearly mention anything about their audited financial statements at the time of survey which should be approved by the board as per norms of good governance. There is no clear distribution of staff in accordance with wage level.

NGO-II satisfies the desirable norms that at least 2/3 of the members are not related by blood or marriage. However, the organization has no rotation policy for its members and distribution of staff in the annual report is not in accordance with wage levels. No details of national and international travels undertaken by personnel of the NGO along with designation and purpose are made available at the time of survey. It is also observed that the NGO does not publish annual reports regularly and under personnel policy the organization does not issue the appointment letters to all permanent, temporary and contractual employees stating employment details. The organization is not found to be maintaining financial statements, audited reports etc. and the NGO does not mention the list of donors in their annual report. The achievements of the NGO are also

found to be inconsistent. It has been facing different types of problems while running the existing projects.

To sum up, it is found that NGO-II satisfies only the following credibility norms.

(i) It has identity, (ii) it is a registered organization, (iii) it has Executive Committee, (iv) not more than 2/3rd of its members have blood relation among themselves or relation by marriage, (v) not more than 50 percent of its members of EC draw wages from the organization, and (vi) its EC complies with law and regulation authority. The negative sided of the NGO are many in number such as (i) it has blurred vision and aims, (ii) the objectives are many but achievements are few in number, (iii) its EC/Advisory Body does not meet regularly and minutes of such meetings are not documented and circulated properly, (iv) the programmes, budgets etc are also not at appropriate level, (v) there is no mechanism for regular planning, monitoring and reviewing of programmes in the NGO, (v) there is little transparency and accountability of the NGO.

The condition of NGO-III is also found to be unsatisfactory so far as the credibility norms are concerned. It is observed that NGO-III has its own identity because it has been functioning for more than 1½ years from the date of registration. It was established in 1992 with its deep rooted cultural footings in Majuli and at present registered under Societies Act. XXI of 1860 of 2004-2005. It has a physical address and it also produced registration documents on demand at the time of survey.

NGO-III has its own vision, aims and objectives. But they are very irregular in publishing their annual reports which, as such, are unable to contain NGO-III's vision,

aims, objectives and achievements. NGO-III has a Governing Board. It has Board of Directors, Executive Body for providing good governance to the NGO. However, the meetings of these bodies are found to be taking place very irregularly. In the Case study of NGO-III it has been observed at the time of survey that 100 percent of the board members are working honorary.

Under desirable norms, NGO-III has shortcomings as the NGO does not follow rotation policy among the members for the constitution of the statutory bodies. Even, the Chairman of the NGO has been holding the same position from the very beginning. The Board of Director's meeting has not been conducted since long and the Executive Committee meeting also has not been taking place regularly. The minutes of Board Meetings have not been documented and circulated among the members.

NGO-III did not maintain record of their programmes, projects and events and these were not reflected in their annual reports either. The publication of the annual reports is also found to be highly irregular.

Under these good governance norms it is observed that in NGO-III there is no noticeable blood relation or relation by marriage among members. Regarding rotation of members, the NGO doesn't follow the policy at all. There is also no clear distribution of staff in accordance with wage level.

The organization does not publish annual reports timely and under personnel policy, the organization has not so far issued any appointment letters to the permanent, temporary and contractual employees stating employment details. The organization is not

found to be maintaining financial statements, audited reports and the NGO does not mention the list of donors in their annual reports. The NGO expressed lack of finance for smoothly running the organization.

Summarily, NGO-III satisfies only the following credibility norms. (i) It has its identity, (ii) It is a registered organization, (iii) It has a Executive Body and a General Body, (iv) not more than 2/3rd of its EB members have blood relation or relation by marriage, (v) not more than 50 percent of its EB members draw wages from the organization and, (vi) the EB/GB ensures compliance with law and regulation authority.

Its failures are in the following main areas. (i) It has vision and aims but these are not very clear, (ii) the objectives are many but achievements are few in number, (iii) Rotation principle is not followed for the selection of EB members (iv) its EC/Advisory Body does not meet regularly and minutes of such meetings are not documented and circulated properly, (v) the programmes, budgets etc are also not at appropriate level, (vi) there is no mechanism for regular planning, monitoring and reviewing of programmes in the NGO, (vii) there is little transparency and accountability of the NGO.

In the study period of 4 years, NGO-I received for its projects a total fund of Rs.25, 43,316/- from different sources such as NEDFI, NABARD, and ASACS etc. The NGO-II received a total fund of only Rs.10, 200/-. The source is entirely members' contribution. The third NGO-III received a total fund of Rs.6, 11,000/- during the same period of 4 years. Its sources are GRF and Membership fees.

The NGOs are found to have completed many projects at the time of survey. Among these the notable projects completed by the NGOs are as follows. NGO-I has completed Innovative Design Training project, Family Counseling Centre project, Reproductive Child Health project, Training cum Production Centre of Fruits and Vegetables, National Agricultural Innovative project and Ambedkar Hasths Shilpa Vakash Yojana project. The total fund received for these projects is Rs.33, 31,000/- and the total fund received was successfully utilized by the NGO. There are thousands of beneficiaries of the projects. The fund for these projects were received from DC(H), CSWB, NRHM and Ministry of Textile.

NGO-II has completed one project namely Socioeconomic Empowerment of Women Weavers of Majuli. The organization received a fund of 5 lacs for the project and could utilize Rs. 4, 92, 000/- for the project. The number of beneficiaries of the project was 100.

NGO-III has completed one project. The fund received for the project was Rs.40, 000 but it utilized Rs.50, 000 for the project. The balance amount of Rs.10, 000 was generated from membership fees.

At the time of survey, it was found that the NGOs have ongoing projects. The ongoing projects with NGO-I were Majuli Brand Mustard Oil Project, Shelter project and TI project on HIV/AIDS. The total fund generated by the NGO for these projects is Rs.28, 31,300/-. These projects were started in 2003 and 2006-07 respectively. It may be

pointed out here that for these projects, the NGO-I received the major amount of Rs.25, 43,316 in the 4 years under study.

The ongoing project of NGO-II is Selling Outlets project. It received a total fund of Rs.5 lacs for the project. The project was started in the year 2005 and up to the time of survey it utilized the entire amount but the NGO is continuing with the project in expectation that it would get more fund for the project.

NGO-III has ongoing project Kalabhumi Sastriya Sangeet College. The project was started in 2003. For this the NGO generated a fund of Rs.1, 20,000 up to the date of survey and it utilized Rs.1, 10,000 for the project. As claimed, the entire fund is made up of Membership Fees.

In terms of fund generation, number of projects completed and ongoing, outreach and ability to generate fund from different sources and also in respect to compliance of credibility norms, NGO-I is the most successful NGO operating in Majuli. However, the size of fund utilized and beneficiaries covered by it suggests that the scale of NGO-I is still very much limited.

6.2.2 Participatory Approaches Adopted by the Selected NGOs:

Eleven PRA practices are taken into consideration and each beneficiary of 5 projects of 3 NGOs was asked to evaluate the performance of his/her NGO on a 1-5 scale. Higher point given by a beneficiary on a particular attribute means that the concerned NGO follows that PRA practice more, lower points imply just the reverse. The

average ratings received by all NGOs for all projects is highest (4.54) in case of PRA attribute 'Optimizing Trade-off' indicating that the NGOs in average collect relevant information only from the beneficiaries. The second highest average score (4.41) is received for attribute 'Spot Analysis' implying that the NGO professionals help local people to analyze data on the spot (and not in their office). According to beneficiaries, the PRA principles which NGO-I follows most are Spot Analysis, Behaviour and Culture of Sharing, Off-setting Biases, Attitude, Optimizing Trade-off, Tri-angulation and Facilitation for Project-I and Spot Analysis, Optimizing Trade-Off, Off-setting Biases, Behaviour of Culture of Sharing, Attitude, Learning Rapidly and Progressively, facilitation and Information Sharing for Project-II. In all these attributes, NGO received ratings more than 4 in the scale of 1-5 from the beneficiaries.

NGO-II received higher ratings, more than 4 in the scale of 1-5, in the areas of Spot Analysis, Learning Rapidly and Progressively, Optimizing Trade-Off, Triangulation and Attitude from their Project-I beneficiaries and Optimizing Trade-Off, Off-setting Biases, Attitude, Behaviour and Culture of Sharing, Triangulation and Spot Analysis.

NGO-III received higher ratings of more than 4 for their single project- Project-I, in the areas of Optimising Trade-Off, Off- setting Biases, Triangulation, Behaviour and Culture of Sharing, Facilitation, Attitude and Learning Rapidly and Progressively.

Although all the NGOs have received high ratings from their beneficiaries on their PRA style of functioning, there are areas also where they are found to be falling

short of complete adherence to PRA practices. The problem areas of NGO-I are Resource Mapping, Reversal of Learning, Learning Rapidly and Progressively and Information Sharing in Project-I and Resource Mapping and Reversal of Learning in Project-II. The problems of NGO-II are in the areas of Resource Mapping, Reversal of Learning, Facilitation, Information Sharing and Reversal of Learning in their Project-I and Resource Mapping, Reversal of Learning, Facilitation, Learning Rapidly and Progressively and Information Sharing in Project-II. NGO-III has received lower ratings for their Project-I in the areas of Resource Mapping, Reversal of Learning, Spot Analysis and Information Sharing. Lower ratings of NGOs imply ratings less than 4 in the scale of 1-5.

The analysis in the preceding paragraphs clearly indicates that PRA techniques are not steadfastly being followed by the NGOs in their development activities. The beneficiaries are of the opinion that the NGOs have limitations in their participatory approaches towards their socioeconomic problems. The deficiency is pronounced in the areas of resource mapping and reversal of learning for all the NGOs. All the NGOs have failed to compile a picture of local resources, have failed to collect details about local industries, environmental and demographic details of Majuli, educational profile of local people etc. which together come under resource mapping of PRA technique which is an important necessity for making rural development programmes successful. Similarly, all the NGOs have failed in the reversal of learning. That is, the NGO people have shown less interest and willingness to learn local problems from local rural people. There is less of flexibility in their approach and more of rigidity towards local problems. The NGOs

have failed to a great extent to make the process of learning a fun by using a mix of different methods and techniques that enable the people to participate at every stage of the development process.

6.2.3 Income Generation for Beneficiaries from NGO Projects:

The average income of the sample beneficiaries from their NGO projects in consecutive four years, from the year of joining NGO project to the year of survey, are estimated. The annual income of all the beneficiaries in average from NGO projects is found to be increasing gradually from first year to fourth year. However, the income growth fluctuates year wise and project wise. Under Shelter project of NGO-I, the income growth was 22.49 percent in the second year but it steadily declined and fell to only 5.8 percent in the fourth year. In selling outlet project of NGO-II, the income growth of the beneficiaries was a moderate 16.13 percent in the second year but it declined to 13.12 percent in the third year and then increased to 19.79 percent in the fourth year. Under project Socioeconomic Empowerment of women weavers of NGO-II, the income growth dipped to only 3.22 percent in the third year from 22.55 percent in the second year. But it recovered to register an income growth of 13.21 percent in the fourth year. The selling outlets project and Women weavers projects under NGO-II is only for female beneficiaries and in both these cases recovery of income growth is significant. It appears that the women beneficiaries, after suffering an initial set back, are working hard on their NGO projects to achieve sustainability of their economic project.

To further examine the issue, the income profile of male and female beneficiaries are worked out project wise. In Shelter project, 20 male beneficiaries are there and their income growth founds to be decelerating over time. In Shelter project 10 women beneficiaries are there and their income growth under this project also shows declining trend over the years. The results do not substantiate the point of sustainability of the economic activities run by women beneficiaries.

In absolute term, the income generation per beneficiary, in an average, is much higher from Shelter project of NGO-I. The second position, in this regard, is of Socioeconomic Empowerment of Women Weavers project of NGO-II. The income of the male beneficiaries is much higher than that of the female beneficiaries.

Although the average yearly income of the beneficiaries from NGO projects has increased during period considered under study, the income disparity at that time among the beneficiaries has also increased or remained at higher side. In the first year and fourth year, the average income of beneficiaries from shelter project was Rs.35500 and Rs.51100 respectively. The standard deviation value of income distribution among the beneficiaries also increased from 15072 to 22248 respectively indicating higher income inequality along with higher income in average. In case of beneficiaries of Selling outlet project, the income growth was slower in the third year but income disparity among beneficiaries was highest at that period but in the following year, the income growth increased but income disparity decreased considerably. In the case of project

Socioeconomic Empowerment of NGO-II, higher the income growth larger was the disparity.

In Shelter project of NGO-I, it is observed that disparity in income of among male beneficiaries is higher than female beneficiaries. Moreover, income disparity among females of that project has reduced in third and fourth year of the project. However, this is not true for female beneficiaries of Selling Outlet project and Socioeconomic Empowerment project.

The percentage increase in income of beneficiaries from NGO sponsored schemes is significantly associated with variable NGOI (Dummy, 1 if beneficiary is of NGO-I; 0 otherwise), AGEB (Age of the Beneficiary at the time of survey in years) and AGRI (Dummy, 1 if the main area of activity of Beneficiary is Agriculture; 0 otherwise). The variable NGOI is statistically significant at 1 percent level and has positive impact on percentage increase of income. This implies that beneficiaries of NGO-I have higher growth rate of income in 4-year period than the beneficiaries of NGO-II. The variable AGEB is found to have negative statistically significant impact on percentage increase of income of the beneficiary (PCII) implying that older beneficiaries have lower percentage increase in their income. Lastly, the variable AGRI has statistically significant negative impact on PCII. It means that percentage increase in income is low in cases where beneficiaries' NGO sponsored economic activity is in agricultural sector.

6.2.4 Employment Generation from NGO projects:

Most of the projects offered to the beneficiaries are run by mostly family labours of the beneficiaries. The operation of all the schemes engaged 151 family members of 90 beneficiary households and 27 hired labours in the 1st year of operation. In the 4th year, 191 family members and 30 hired labours were engaged. This implies that in 4 year of scheme operation period, the growth of family members engaged in operation was 26.49 percent and that in hired labour case it was only 11.11 percent. In an average, 1.68 numbers of family members per beneficiary family were engaged in scheme operation in the first year and average number per family increased to 2.12 persons in the 4th year of scheme operation. This indicates growth of self employment through NGO sponsored schemes. However, the ability of NGO schemes to generate employment for people outside beneficiary families is found to be very limited as in a span of 4 years of scheme operation, the beneficiaries could engage only 30 people from outside. So far as employment generation is concerned, the project Shelter of NGO-I is found to be the most successful one. It has generated employment for 84 people out of which 65 in the families of beneficiaries and 19 from outside in the 1st year. In the 4th year, the number has increased to 100, 79 and 21 respectively. The second most successful project in employment generation is Socioeconomic Empowerment of Women Weavers in Majuli under NGO-II. It has generates employment for 57 persons out of which 49 are from 30 beneficiary families and 8 are from outside. The corresponding figures in the 4th year of scheme operation increased to 60 in 30 beneficiary families and 9 respectively. The Selling outlet project under NGO-II is less successful in this regard. There was no hired

labour and family members employed in the project implemented by the beneficiaries were 37 and 52 in 1st year and 4th year respectively.

So far as man days generated by NGO sponsored schemes implemented by the beneficiaries are concerned, the three projects of two NGOs, NGO-I and NGO-II, offered to 90 beneficiaries created and employed in total 14852 man days in the 1st year of scheme operation. This increased to 17638 man days in the 4th year, an increase of near about 18.76 percent. In the creation and utilization of man days, the beneficiaries under the project Shelter are the best achievers. They created and employed 6867 man days in the 1st year of scheme operation which increased to 7738 man days in the 4th year, an increase of 12.68 percent. The beneficiaries under Socioeconomic Empowerment project created and utilized 4795 man days in the 1st year of scheme operation which increased to 5700 man days in the 4th year, an increase of 18.87 percent. In Selling Outlet project, the increase of man days created and employed is 31.66 percent from within the families of the beneficiaries.

6.2.5 NGOs in Education and Health:

The Health Project of NGO-I has made significant contribution in spreading literacy, health awareness among the people of Majuli. The main activities under this project include capacity building training to disseminate the knowledge and information on HIV/AIDS. The NGO has been conducting free health checkup camps. Large number of people of Majuli have attended such camps and also received treatment under the Health Project. The High Risk Groups (HRGs) have also received quality STI services.

At the time of survey, it was found that HRGs comprising of 451 persons have received presumptive treatment, 178 number of persons have received symptomatic treatment, regular medical checkup facility has been availed by 306 number of persons, 110 number of persons have undergone free syphilis tests and many more persons have availed different types of medical helps from the Health project of NGO-I. Out of these beneficiaries, 30 beneficiaries were contacted to examine the role of NGO-I in health sector.

The education project namely Cultural Education project and Rajib Gandhi Memorial Tribal Cultural Institute is launched by NGO-III with objectives to generate awareness among people of Majuli about the benefits of education and culture, to explore and extend the rich traditional culture of North-East, to train up the growing children on heritage cultural fields like Dance, Gayan, Badan and Music, particularly satriya classical art and cultural tradition of Majuli in its original form inherited from Srimanta Sankardeva and his progenitors.

The N.G.O-III is providing training to the interested batches of students at Satriya Sangeet College, Garamur with full association and co-operation of the Asom Sattr Mahasabha at Garamur, Majuli. There are 200 numbers of students in this college, as found at the time of survey. The organization has been conducting the awareness programmes for the people keeping in mind the social status and living standard of people. In conformity to that the NGO has established two institutions namely (i) Kalabhumi, Majuli Sangeet College and (ii) Rajiv Gandhi Memorial Tribal Cultural and

Training Institute. Moreover, this NGO has programmes under the instruction of the Govt. as well as programmes in its own field to meet the needs of the society. The members of the organization conduct various awareness activities programmes through street play and road drama etc for creating awareness among the people of the island about benefits of education, social ills etc. In Rajib Gandhi Memorial Tribal Cultural Institute, the total beneficiary, as at the time of survey, was 30. Out of all the beneficiaries of the education project, 30 beneficiaries were selected at random for interviewing to examine the role of NGO-III in promoting education and culture.

The selected 60 beneficiaries of the above mentioned two projects of the two NGOs are associated with Health and Education and Culture projects for near about 4 years. In order to examine the awareness level of the beneficiaries about the benefits of good health and good culture and education, they were interviewed extensively and on the basis of interview and personal observation their awareness level is quantified in a scale of 1-5, 1 signifying very low level of awareness and 5 signifying very high level of awareness about health and education. Higher observed awareness level is assigned higher value in the scale. The awareness/knowledge level of beneficiaries about 19 attributes such as their sense of cleanliness, knowledge about HIV/AIDS, knowledge about human body, knowledge about education facilities available at local and outside level, their attitude about daughters' education, sex preference etc. were measured in the scale. It is found that the beneficiaries of Health project of NGO-I has an average awareness level of 3.72 in the scale of 1-5 whereas the beneficiaries of Culture and Education project of NGO-II has an average awareness score of 4.08 in the scale of 1-5.

The beneficiaries of Health project have exhibited very low level of awareness in the areas of 'knowledge about sanitation', 'knowledge about the ill effects of smoking, alcohol and drugs', 'knowledge about education facilities', 'knowledge about safe drinking water' and 'knowledge about smokeless cooking system'. On the other hand, the beneficiaries of Culture and Education Project have exhibited very low level of awareness in the areas of 'knowledge about AIDs/HIV', 'knowledge about health care facility', 'knowledge about education facility' and 'knowledge about the ill effects of smoking, alcohol and drugs'. However, the overall level of awareness of the beneficiaries on 19 defined attributes is found to be satisfactory which may be attributed to their association with NGO projects.

It appears that the NGOs have succeeded in spreading awareness among their beneficiaries about the benefits of good health and education. However, as indicated above, in some vital areas relating to health and education, the NGOs achievement in arousing beneficiaries' awareness is low.

BIBLIOGRAPHY

Ahmed, Syed Noman (2005): NGOs and Gender Development, Yojana, Sept., 2005, P/21.

Ashan, A.H.M. et al (2005): Role of NGO's Micro-credit Programme in Poverty Reduction in Bangladesh: A Study on Some Selected NGOs, Pakistan Journal of social Science 3(8): 1053-1059, 2005.

Awacher, Smita (2004): "Voluntary Organization and Rural Development: An Experiment of Dilasa in Aurangabad", Rawat Publications, New Delhi, P/162.

Bierschenk, et al (2009): Role and Dynamics of Indigenous NGOs in Rural Development in South Benin, Department of Ethnology and Africa Studies, University of Mainz, D-55099 Mainz, Germany.

Bhandari, B.B. (2003): Participatory Rural Appraisal (PRA), Institute for Global Environmental Strategies (IGES), 2003.

Bhatia, A. (2000): Women's Development and NGOs, Rawat Publication, New Delhi-2.

Castro, W. (2009): Role of non-governmental organizations (NGOs) in the environmental reform of Small and Medium-sized Enterprise (SMEs) in Peru, walter.castro@wur.nl, <file:///G:/ngos22.htm>, <http://www.enp.wur.nl/UK/Staff/Walter+Castro/>

Company Registration India- NGO Formation Procedure in India, www.indianngos.com

Chandra, P. (2007): NGOs, formation and Resource Mobilization, Akansha Publishing House, New Delhi-2, 2007.

Chavhan, A. (1999): Organized Voluntary Action- A Complementary Approach to Socio-economic Development, Deep & Deep publications Pvt.LTD, New Delhi-27

Choudhury, Anil K (1999): "NGOs in their Role in Poverty Alleviation", Deep and Deep Publications, New Delhi, P/35.

Chowdhury, A.M. (2001): "Role of the State and NGOs in Curbing Poverty in South Asia: The Bangladesh Case", Presented at the Japan Programme / INDES 2001 Conference – Japan.

Dantwala, M.L. et al (1998): Social Change Through Voluntary Action, Sage Publication, New Delhi-48.

DN (2004): NGOs as Not-for-Profit Corporations, EPW Commentary, April 24, 2004.

Deshpande, V.V. (2004): "Voluntary Organisation as an Agent of Social Change", Rawat Publication, Jaipur.

Desai, V. (2005): NGOs, gender mainstreaming and urban poor communication in Mumbai, Gender and Development, 13(2) p/90-98.

Diskett, P. et al (1991): "Financing Primary Health Care: An NGO Prospective, Development in Practice", Vol. 1, No. 1 (1991), P/43/51.

Dongkong (2005): A Mouthpiece of Sri Lohit, Rikkong Majuli and Ahotguri B.A.K, Majuli, Edited by Mising Teachers and Services of Namoni Majuli, 2005.

Dhar, P.K. (2007): The Economy of Assam, Including Economy of North East India, Kalyani Publishers, Eight Edition, New Delhi-2, 2007.

Dharmarajan, S. (1998): NGO Development Initiative and Public Policy, Kanishka Publishers, Distributors, New Delhi-2, pp/41.

Dhillon, D.S. et al (1995):- People's Participation in Rural Development Programmes, Kurushetra, January, 1995, p/7.

- Doftori, M.R. (2009): Role of NGOs in Education Sector Development Programme in Developing Countries, Department of Education, 33014 University of Tampere, Finland, d.i.e, EADI, <file:///g:/ngos4htm>.
- Dudley Seers (1979): "The Meaning of Development in Development Theory: Four Critical Essay", ed. David Lehmann.
- Dudley Seers (1969): The Meaning of Development, paper presented at the Eleventh World Conference of the Society for International Development, New Delhi-1969.
- Economic Survey, Assam 2009-10: Directorate of Economics & Statistics, Assam, Guwahati-28.
- Elliot, Charles (1987): "Some Aspects of Relations between North and South in the NGO Sector, "World Development, 15 (supplement) 57-68.
- Faillace, C. (2008): Holistic Approach to Development by Appropriate Technology in Southern Countries, <http://www.failace.org/tno/mainsite/art6/roleof.htm>, <file:///H:/RoleofNGOs.html>, 7th November, 2008.
- Faust, D (1996): "Ecological Restoration in Rural India: The contribution of NGOs to Participatory Resource Management", unpublished Ph.D. Dissertation, University of Mennnesota, USA.
- Fletcher Tembo (2003): "The Multi-Image Development NGO: An Agent of New Imperialism? Development in Practice, Vol. 13, No. 5, Nov. 2003, P/527
- Flower, A (1996): "Demonstrating NGO Performance: Problems and Possibilities, Development in Practice", Vol. 6, No. 1, Feb. 1996, P/58-65.
- Gandhi P. Jagadish (1999): "Rural Development and the Role of NGOs in India: An Appraisal", Deep and Deep Publications, New Delhi, P/29.
- Goel, O.P. (2004): Strategic Management and Policy Issues of NGOs, Isha Books, New Delhi-33.

- Goyal, C. (2009): Company Registration India- the Procedure of Registering in India, www.ngos in India .com
- GOB (1994): "Bihar Forestry Project: Preparation Report, submitted to the Investment Centre", FAO/World Bank Co-operative Centre, Prepared by the F.D. of Bihar.
- GOWB (1997): "Recent Trends in JFM" Proceedings of National Workshop, Forest Department, Bankura, West Bengal.
- Goulet, D (1971): "The Cruel Choice: A New Concept on the Theory of Development" (New York: Atheneum)
- Gore, S.D. (2004): Role of NGO's in Social Transformation, edited by S.N.Pawar, J.B. Ambedkar and D. Shrikant, Rawat Publications, New Delhi and Jaipur, 2004.
- Grandvaux, et al (2002): Evolving Partnerships: The Role of NGOs in Basic Education in Africa, United States Agency for International Development Bureau for Africa, Office of Sustainable Development (USAID), July 2002.
- Gurusamy, S. (2004): "Role of Voluntary Agencies in Social Change", Rawat Publications, New Delhi, P/82.
- Gurulingaiah, M. (2002): Role of NGO in Empowerment of Tribal Women in Karnataka, Kurushtra, December 2002 pp/30.
- Haq, Mahbub ul (2003): "The Human Development Paradigm' in Readings in Human Development" edited by Sakiko Fukuda-Parr et al, Oxford, P/17.
- Heredia, R (1988): "Voluntary Action and Development towards a Praxis for Non-Governmental Agencies", Concept Publishing Company, New Delhi.
- Hibbard, M. et al (2004): Sustainable Community Development: A Social Approach from Vietnam. Community Development Society, 35(2) 87-105.

Iyer, H.R.S. (1995):- Self-propelling Model for Sustainable Rural Development, Kurushetra, March 1995, p/36.

Kumar K. Pradeep (2004): "Role of Voluntary Organizations in Social Change: Some Issues", Rawat Publications, New Delhi, P/89.

Larance (1999): Building Social Capital from the Centre; A Village Level Investigation of the Grameen Bank PRPA", Working Paper No. 22, Grameen Trust (1998).

Lewis, D et al (2008): NGOs and Social Welfare, New Research Approaches, Rawat Publication, New Delhi-2, 2008.

Lawani, B.T. (1999): Non-Government Organizations in Development: A Case Study of Solapur District), Rawat Publication, New Delhi-2

Makoba, J.W. (2002): "Non-governmental Organizations (NGOs) and Third World Development: An Alternative Approach to Development", Journal of Third World Studies, spring, 2002.

Mathur (1997): Quoted in Manish Tiwari's, "NGOs in Joint Forest Management and Rural Development: Case study in Jharkhand and West Bengal. Economic and Political Weekly, Dec., 27, 2003.

Meyar, M. et.al (1997): Two Approaches to Evaluating the outcomes of Development Project, 'Development in Practice, Vol. 7', No. 1, Feb., P/53.

Muchena, T (2004): "NGOs have a critical role to play in Development", Financial Gazette, Aug., 26, 2004.

Majuli (2009):- A Book on Majuli published by the Sub-Divisional Information and Public Relations Officers (SDI &PRO), Majuli, Second Edition, 2009.

Maslyukivska, O.P. (1999): Role of Nongovernmental Organizations in Development Cooperation, research paper, UNDP/Yale Collaborative Programme, 1999 Research Clinic, New Haven 1999.

N C P (2009): National Commission on Population- Agenda (First Meeting), 8th March, <file://G:\ngos19.htm>

NGOs in India (2009): www.ngos.in India .com

Nath, Bibhuti et al (1999): "Development through Non-Government Organizations – Prospect and Retrospect's", Deep and Deep Publications, New Delhi, P/123.

Naidu et al (2004): "Voluntary Organizations and Social Change" Rawat Publications, New Delhi, P/253.

Narayanasamy, N. (2005): Participatory Rural Appraisal: The Experience of NGOs in South India, Concept Publishing Company, New Delhi, pp/10.

Nikkah, H. et al (2010): The Role of NGOs in Promoting Empowerment for Sustainable Community Development, Department of Social Science, Faculty of human Ecology, University Putra Malaysia, 43400 Serdang, Selangor, Malaysia, J. Hum Ecol, 30(2): 85-92(2010).

Oladele, O.I et al (2004): Credit Supply services of Non-Government Organizations to Small-Scale Farmers in Nigeria, Journal of Rural Development Vol. 23(3), pp/375-383(2004).

Olujide. M.G. (2006): "Participation of Rural Dwellers in Selected Non-governmental Organizations (NGOs) activities in South-west Nigeria", Journal of Social Science, 2006, Vol. 13, P/119-129.

Oyugi, W.O. (2004): "Role of NGOs in Fostering Development and Good Governance at the Local Level in Africa with a Focus on Kenya", Africa Development, Vol. XXIX, Nov. 4, 2004, P/19-55.

Pal Mahi (2004): "Voluntary Sector and Creditability Issues", Economic and Political Weekly, June, 26, 2004, P/2677.

- Paul, A. (2009):- NGO (Non- Government Organizations), M/s Good Books Distributors Publishers, Kolkata-16
- Paul, S.K. et al, (2003): "Role of Panchayats and NGOs towards Sustainable Rural Develop", Yojana, June, 2003, P/19.
- Pawar, S.N. et al. (2004):- NGOs and Development: The Indian Scenario, Rawat Publication, New Delhi-2
- Prasad, K. et al (1999): NGOs and Socio-Economic Development Opportunities, Deep & Deep Publications (P) LTD, New Delhi-7.
- Puri, Chandrakant (2003): "Evolution of the Role of NGOs in Tribal Development in India", Research Paper presentation at 17th Asia-Pacific Social Work Conference, Nagasaki International University, Japan.
- Karalay, G.N. (2005): Integrated Approach to Development, Policies, Programmes and Strategies, Concept Publishing Company, New Delhi-9. Pp/161
- Raju, et al (2001): Methodology Adopted by NGO's for Farm women Development, Manage Extension Research Review, July-December, 2001.
- Rai and Tandon (1999): "Voluntary Development Organization and Socio-Economic Development", Deep and Deep Publications, New Delhi.
- Reddy, V.R. et al (1998): NGOs and People's Role in Joint Forest Management, Kurushtra, 1998.
- Sarangi, D.R. (2003): State, NGOs and Tribals, Economic and Political Weekly (EPW), January 4, 2003 pp/84.
- Shah, et al (1998): "The Contribution of NGOs to Development: Some Issues and a Case Study", Sage Publication, New Delhi.

- Sankar (2004): "Voluntary Organizations: Social Change Initiators", Rawat Publications, New Delhi, P/105
- Sanjeeb, S. et al: Participatory rapid Appraisal- An Alternative to Survey Method in Rural Research, Kurushtera, November 1995.
- Sarkar P. et al (1999): "NGOs in India's Health Sector", Deep and Deep Publications, New Delhi, P/123.
- Sarkar, A.K. (2005): NGOs: The New Lexicon of Health Care, Concept Publishing Company, New Delhi-59.
- Sen, Amartya (1983): "Development: Which Way Now?" Economic Journal, December 1983.
- Sen, Amartya (1984): "Poverty and Famines: An Essay in Entitlement and Deprivation", (Oxford: Clarendon Press)
- Srivastava, J. (2005): NGOs at World Trade Organization, The 'Democratic' Dimension, Economic and Political Weekly (EPW), May 7, 2005 pp/1952.
- Srinivasan, R. (2005): Emerging Trends in NGO Sector- A Study of Tamilnadu, The Journal of Political Science, Vol. LXVI, No.2, April-June, 2005.
- Shridharan (1997): "Role of NGOs for the Development of SHGs".
- Singh, R.S. (2003): Roles of NGOs in Developing Countries, Potentials, Constraints and Policies, Deep & Deep Publications (P) LTD, New Delhi-7.
- Singh, R. et al (2004): "Changes in Rural Society through Voluntary Action", Rawat Publications, New Delhi, P/266.
- Singh, R.S.K. (2003): Role of NGOs in Socio-Economic Development, Deep & Deep Publications (P) LTD, New Delhi-7.

- Sooryamoorthy, R. et al (2006): NGOs in India: A Cross-Sectional Study, Rawat Publication, New Delhi-2.
- Stephenson, C. (2005): Nongovernmental Organizations (NGOs), "Beyond Intractability. Eds .Guy Burgess and Heidi Burgess, Conflict research Consortium, University of Colorado, Boulder, http://www.beyondintractability.org/essay/rol_ngo/.
- Streeten, P. (1997): Non-governmental Organizations and Development, *Annals of the American Academy of Political and Social Science*, 554: 193-210.
- Statistical Hand Book, Assam 2009: Directorate of Economics and Statistics, Government of Assam, Guwahati.
- Tiwary, M. (2003):- NGOs in Joint Forest Management and Rural Development: - Case study in Jharkand and West Bengal, *Economic and Political Weekly (EPW)*, December 27, 2003 pp/5382.
- Thakur, D. et al (1997): Role of Voluntary Organizations in Tribal Development, Deep & Deep Publications (P) LTD, New Delhi-7.
- Thkuria, N.C. (2005): Majuli – At a Glance, published on Dongkong magazine published by Mising teachers and services of Namoni Majuli.
- Thomas (1992): "Sustainability in NGOs Relief and Development Works; Further thoughts from Mozambique, *Development Practice*, Vol. 2 No. 1.
- Vasan, Sudha (2004): "NGOs as Employers – Need for Accountability", *Economic and Political Weekly*, May, 29, 2004, P/2197.
- Vijayarangan (2004): "Rotary Clubs and Social Development", Rawat Publications, New Delhi, P/156.

Wolf. et al. (2002): "Evolving Partnerships ; The Role of NGOs in Basic Education in Africa", Support for Analysis & Research in Africa (SARA) Project Academy for Educational Development, 1875 Connecticut Avenue, NW, Washington, DC, 2009, USA.

Zohir, S. (2004): "NGO sector in Bangladesh – An Overview, Economic and Political Weekly, Sept. 4, 2004, P/4109.