



The Role of NGO's in Sustainable Development for the Growth of Economically Backward Classes in Rural Areas -A Case Study of Deccan Development Society of Zaheerabad, Medak District

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ABSTRACT

Deccan Development Society is a non-governmental organization (NGO). It was established in the year 1983. The organization works towards the promotion of sustainable development. Non-governmental associations (NGOs) give conceivable outcomes to the financial improvement of ladies in India. In the modern times, it can be seen that NGOs play an important role in development. NGOs in India have been instrumental in creating awareness and mobilizing the people in the villages. This will be looked at from the various developmental activities implemented by the NGOs and what impact these had on the people. In pre-independence India, education among women was slow and limited to upper strata of society it tremendously increased in independent India. Surprisingly, the empowerment of women is one of the central issues in the process of development of countries all over the world, not just India. Empowerment of women can help improve women's position in society. Many studies have shown that majority of people who participate in voluntary community work are women and their awareness, attitude, skill, capacity and sensitivity to environment makes them responsible to take action to resolve environmental problems.

There are many challenges that face NGOs who make it their goal to empower women. Empowerment of women is a holistic concept. It is a multi-dimensional approach and it covers social, political, and economic aspects. NGOs have helped women with economic empowerment, but that progress with women's overall empowerment has been limited. Empowerment of women capacitates sustainable rural and urban development by the uplifting the economic, social and political status of women in India. Empowering the women in these aspects is necessary to convert the idle society into self-sustainable

society. NGO'S and the self-help groups (SHG) play a very vital role towards women empowerment by providing basic education, vocational training, training for self-employment, legal aid, protection for women and self-awareness programs. Thus they are mainly concerned with the upliftment of the women in the society.

Keywords: Non-Governmental Organization (NGO's), Sustainable Development and Growth.

Introduction:

Deccan Development Society is a non-governmental organization (NGO). It was established in the year 1983. The organization works towards the promotion of sustainable development. The Deccan Development Society (DDS) is a three and half decade old grassroots organisation working in about 75 villages with women's Sanghams/SHGs (voluntary village level associations of the poor) in United Medak District of Telangana. The 5000 women members of the Society represent the poorest of the poor in their village communities. Most of them are Economically Backward Classes and dalits, the lowest group in the Indian social hierarchy.

Non-Governmental Organization:

A non-governmental organization, or simply an NGO, is an organization that is, generally, formed independent from government. They are typically nonprofit entities, and many of them are active in humanitarianism or the social sciences; they can also include clubs and associations that provide services to their members and others. Surveys indicate that NGOs have a high degree of public trust, which can make them a useful proxy for the concerns of society and stakeholders. However, NGOs can also be lobby groups for corporations, such as the World Economic Forum.

NGOs and Development: History and Role in India:

NGOs are voluntary organization s (VOs). These are popularly known as NGOs because they are free from governmental control in their functioning. They are democratic and open to all those wishing to become member of the organization voluntarily and serve the society.

Therefore, they have assumed a significant space in civil society, which is fast emerging today due to the weakening of the state. NGO is a popular term, which has gained currency at global level and commands respect in society due to its welfare services in society.

Self Help Groups (SHGs): -

What are SHGs?

- Self-Help Groups (SHGs) are informal associations of people who choose to come together to find ways to improve their living conditions.
- It can be defined as self governed, peer controlled information group of people with similar socio-economic background and having a desire to collectively perform common purpose.
- Villages face numerous problems related to poverty, illiteracy, lack of skills, lack of formal credit etc. These problems cannot be tackled at an individual level and need collective efforts.
- Thus SHG can become a vehicle of change for the poor and marginalized. SHG rely on the notion of “Self Help” to encourage self-employment and poverty alleviation.

Meanings of Self-Help Groups:

1. **NABARD:** SHGs are “small economical homogeneous affinity groups of rural poor, voluntary formed to save and mutually contribute a common fund to be lent to its members as per group decisions.”
2. **Singh and Jain (1995)** have defined SHG as “Voluntary association of people formed to attain goals both social and economical.”
3. “A Self Help Group is a voluntary association of homogeneous set of people, either working together or living in the neighborhood engaged in similar activity, working with or without registration for the common good of their members.”
4. “Self help groups are collection of people who have common problems that cannot be solved individually, and have therefore decided to form a group and take joint action to solve the problem.”
5. SHGs are generally defined as, “A homogeneous group of the members tend to be similar in terms of socio-economic status and live in close approximation to each other.”
6. Self Help Groups SHGs is defined as a “Self governed, socio-economic background and having a desire to collectively perform common problem.”

IMPORTANCE OF THE STUDY:

NGOs have gained recognition in the modern economic societies as new channels of education, empowerment and economic dynamism. Voluntary action was both historically and philosophically conceived as intrinsic to that of a mediation role on safeguarding the local resources and protecting the local interest and rights. The role and relevance of the voluntary sector was clear from the fact that the people and the society's conscious about development have recognized and accepted the voluntary organizations as much more efficient and less expensive in promoting development. The voluntary organizations specialize in the integrative people's power and they have a value commitment to the society which is its distinctive strength. A healthy voluntary sector is characterized by a substantial

number and variety of independent voluntary organizations representing an array of distinctive and often conflicting commitments. The voluntary sector is considered as an independent, autonomous and vibrant sector which can work on social and development problems of the country with the freedom that the government institutions do not have and a sense of commitment and concern for the people that the business sector do not care for development needs a capacity in wealth creation and entrepreneurship and substantial inputs of creativity, innovation, self direction and the voluntary action. The voluntary sector has the advantage in mobilizing voluntary social energy and in stimulating the social innovation.

STATEMENT OF PROBLEM:

Ever since independence, India is suffering from several problems like poverty, unemployment, low economic status of economically backward class's, high rate of illiteracy, poor health care, and low socio-economic status of economically backward class's, out of them, poverty has become a major threat to the economic development of our country. SHGs in groups are formed to help by themselves. Women have joined the SHG; enable them to face several problems, like household poverty, unemployment, low rate of socio-economic status of life. Women can start a self-employment project with the help of SHG. So it is necessary to examine the role of NGO's in sustainable development for the growth of economically backward classes in rural areas -A case study of Deccan Development Society of Zaheerabad, Medak District.

Women can start a self-employment project with the help of SHG. So it is necessary to examine the role of SHG in empowering the women in our country. Hence, the present study is undertaken with entitled "The Role of NGO's in Sustainable Development for the Growth of Economically Backward Classes in Rural Areas -A Case Study of Deccan Development Society of Zaheerabad, Medak District".

NEED AND SIGNIFICANCE OF THE STUDY:

NGOs directed by SHGs, the SHGs offices the canvas to conduct social intermediation, provide women the opportunity to acquire the ability and entitlement to their own lives, set their own agenda, gain skill, solve the problem and develop autonomy, SHG assist the rural areas people in their financial needs that ensure that unemployed a low-level people get the better opportunity. Women empowerment has been the central agenda for both government and NGOs.

Voluntary action promoted by voluntary agencies engaged in developing play a significant role at Medak District. Deccan Development Society plays various roles. Educating the rural women, supplementation of government efforts organizing the rural women, building various models and experiments, ensure women participation in their empowerment, promoting rural leadership, representing the rural women providing effective and efficient training to rural women, impact assessment, planning, and implementation. Empowerment is women's participation in decision-making on a personal level and a societal level.

OBJECTIVES OF THE STUDY:

1. To examine how much Deccan Development Society (DDS), the local NGO, has been efficient in providing Sustainable development for the growth of economically backward classes in rural areas.
2. To examine whether Deccan Development Society has been able to achieve the objectives for which it has been basically constituted.
3. To study how far Deccan Development Society has been successful in Sustainable development in rural areas.

RESEARCH METHODOLOGY:

Collection of Data

The study is restricted to only primary data. The information has been collected only primary data through discussion well- structured designed questionnaire of beneficiaries. The relevant primary data was collected in 2020-21. The questionnaire was framed to obtain the opinion and information about Sustainable development for the growth of economically backward classes in rural areas.

Tools and techniques for data analysis:

The data was scrutinized, verified, and analyzed with the help of simple statistical tools and techniques, like percentage, average, growth rate, comparison along with table, graphs, charts, diagrams, for data analysis.

Area of the study:

The study was undertaken in the Medak district of Telangana state. This district is identified as one of the most backward districts in the Telangana.

Selection of sample:

Table No: 1
Village wise Classification of sample respondents

NGO Select			Villages	SHG Select	Developed Group	Developing Group	Select respondents (12*2)
Deccan Development Society (DDS)	Medak District	Zaheerabad Mandal	Algole	2	12	12	24
			Anegunta	2	12	12	24
			Burdipahad	2	12	12	24
			Chiragpalle	2	12	12	24
			Dhanasiri	2	12	12	24
			Didgi	2	12	12	24
			Gudpalle	2	12	12	24
			Huggelli	2	12	12	24
			Kothur [B]	2	12	12	24
			Malchelma	2	12	12	24
			10	20	120	120	240

I was selected stratified sampling because there are two groups of dependent variables developed SHG and developing SHG. Sample has selected randomly from each group. The investigation is carried out by Deccan Development Society of Zaheerabad, Medak District. To get the information about NGOs in Medak district and the role of NGO's in sustainable development for the growth of economically backward classes in rural areas -a case study of Deccan Development Society of Zaheerabad, Medak district. Data has been collected using different methods. Data and information has collected from different types of questionnaires given to the members SHG of NGO, Groups of NGO unit. I was selected ten villages in Zaheerabad mandal, Medak District. Sample element will be identified on the basis of lottery random sampling- The total size of sample is 240.

LIMITATION OF STUDY

1. The study is confined to only Deccan Development Society & SHGs respondents in the Medak district.
2. The study is restricted to only primary data through discussion well- structured designed questionnaire of beneficiaries. The relevant primary data was collected in 2020-21.
3. There are several agencies promoting SHGs, but the study is restricted to private NGOs.
4. The study is related to only the role of NGO's in sustainable development for the growth of economically backward classes in rural areas -a case study of Deccan Development Society of Zaheerabad, Medak district.

RESULTS AND ANALYSIS

Educational qualification of respondents:

Table No. 1. Classification of educational qualification

Types of SHG	Developed SHG		Developing SHG	
	No. of Respondents	Percentage	No. of Respondents	Percentage
Illiterate	26	21.7	35	29.16
Primary	62	51.7	66	55.00
Secondary	2	1.6	5	4.16
UG	25	20.83	12	10.00
PG	5	4.17	2	1.7
Total	120	100%	120	100%

Source: Primary Data

Table No. 1 Shows education-wise classification of respondents. The data reveals that there are two groups of SHG first developed a group of SHGs members is aware of education compare to the developing group because NGO provides more education information. So these are 26 (21.7 percent) respondents are illiterate. The respondents are educated up to graduation class level were 25 (20.83 percent). P.G. class are 5 (4.17 percent), 1 to 4 class level was 62 (51.7 percent).

In conclusion, the maximum respondents (51.7 percent) who are Primary literate, while only 21.7 percent respondents are illiterate in the developed group and 29.16 percent respondents are illiterate in developing group in the study area. so need for their education awareness.

Age of respondents:

Table No. 2. Classification of age

Types of SHG	Developed SHG		Developing SHG	
	No. of Respondents	Percentage	No. of Respondents	Percentage
18-25	60	50.00	40	33.33
26-35	35	29.16	28	23.333
36-45	24	20.00	40	33.33
Above46	1	0.83	12	10.00
Total	120	100%	120	100%

Source: Primary Data

Table No.2 Shows age-wise classification of respondents. The data reveals that there are two groups of SHG first developed group and developing group. **Developed groups** SHGs in more members are 18-25 age about 60 (50 percent)so that's why the group is developed. **Developing group's** member is more women in 18-25 age 40 (33.33percent) and 36-45 age 40 (33.33percent) so working group capacity is lower than the developed group.

Hence the study suggested that the government should take step to join young women in developing SHGs. It will help to improve the functioning of the SHGs.

Religion of respondents:

Table No. 3. Classification of religion

Types of SHG	Developed SHG		Developing SHG	
	No. of Respondents	Percentage	No. of Respondents	Percentage
Hindu	100	83.33	80	68.66
Muslim	5	4.16	25	20.83
Chrishan	10	8.33	10	8.33
Other	5	4.16	5	4.16
Total	120	100%	120	100%

Source: Primary Data

Table No.3 It was observed that out of 240 SHGs respondent's 180 (75 percent) belong to Hindu respondents, whereas only 30 (12.5 percent) respondents belong to the Muslim respondents 20 (percent) respondents Chrishan and 10 (4.16 percent) respondents to other religion. In conclusion, it is observed, from the above table 5.3. That majority of the respondents belong to the Hindu community. About 12.5 percent of respondents are related to Muslims and others.

Hence, the study suggests that the government and NGOs should take steps to join all community of respondents NGOs, and also special attention should be given to creating awareness among both other respondents about the benefits of the Microfinance program for the involvement in NGOs.

Marital Status of respondents:

Table No. 4. Classification of marital status

Types of SHG	Developed SHG		Developing SHG	
	No. of Respondents	Percentage	No. of Respondents	Percentage
Married	65	54.16	75	62.5
Unmarried	35	29.16	10	8.33
Widow	10	8.33	20	16.66
Divorcee	10	8.33	15	12.5
Total	120	100%	120	100%

Source: Primary Data

The Marital Status wise classification of the SHG respondents has been presented in TableNo.4. There are two groups developed and developing SHG. In **developed groups** there are 65 (54.16 percent) married respondents. There are 35 (29.16 percent) unmarried respondents. There are 10 (8.33 percent) Window respondents. There are 10 (8.33 percent) divorcee respondents. In **developing groups** condition has there are 75 (62.5 percent) married respondents. There are 10 (8.33 percent) unmarried respondents. There are 20 (16.66 percent) Window respondents. There are 15 (12.5 percent) divorcee respondents. The data reveals that these are 35 respondents (29.16 Percent) actively working women unmarried in developed groups.

It is concluded that the majority of respondent's i.e. 20 (16.66 percent) are window and 15 (12.5 percent) respondents are divorcee in developing groups. So, NGOs are supporting respondents and trying to solve their problems.

Monthly income of NGOs respondents:**Table No. 5. Classification of monthly income**

Types of SHG	Developed SHG		Developing SHG	
	No. of Respondents	Percentage	No. of Respondents	Percentage
1500	40	33.33	65	54.16
3000	30	25.00	30	25.00
5000	35	29.16	23	19.16
6000	15	12.5	2	1.66
Total	120	100%	120	100%

Source: Primary Data

Table No. 5 Shows the classification of SHGs monthly savings of respondents. There are two groups developed and developing SHG. In **developed groups**, there are 40 respondents (33.3 percent) monthly income of 1500 Rs. followed by 30 respondents (25 percent) monthly income 3000 Rs. followed by 35 respondents (29.16 percent) monthly income 5000 Rs. followed by 15 respondents (12.5 percent) monthly income of 6000 Rs.

In **developing groups**, there are 65 respondents (54.16 percent) monthly income of 1500 Rs. followed by 20 respondents (16.66 percent) monthly income 3000 Rs. followed by 13 respondents (10.83 percent) monthly income 5000 Rs. followed by 2 respondents (1.66 percent) monthly income of 6000 Rs. It is concluded that the majority of respondent's i.e. 15 (12.5 percent) are earning more income 6000 Rs. So, NGOs are guided to supporting developing group respondents and trying to solve their problems.

Ownership housing of respondents:**Table No. 6. Classification ownership of house.**

Types of SHG	Developed SHG		Developing SHG	
	Nature of House	No. of Respondents	Percentage	No. of Respondents
Own	57	47.50	61	50.83
Rent	33	27.5	27	22.5
Sheltered	30	25.00	32	26.66
Total	120	100%	120	100%

Source: Primary Data

Table No. 6. Shows the classification nature house of SHGs respondents. There are two groups developed and developing SHG. In **developed groups** there are 60 (50 percent) respondents own house. There are 30 (25 percent) respondents rented house. There are 30 (25 percent) respondents sheltered house. In **developing groups**, there are 61 (50.83 percent) respondents own house. There are 24 (20 percent) respondents rented house. There are 35 (29.16 percent) respondents sheltered house.

In conclusion, the highest number of respondents 61 (50.83 percent) having their own houses are in areas. While only 24 respondents (20 percent) live in a rented house.

House types of respondents:

Table No. 7. Classification of different house

Types of SHG	Developed SHG		Developing SHG	
	House Type	No. of Respondents	Percentage	No. of Respondents
Kaccha	35	29.16	80	66.66
Pakka	28	23.33	3	2.5
Sami Kaccha	25	20.83	25	20.83
Hut	32	26.66	12	9.99
Total	120	100%	120	100%

Source: Primary Data

Table No. 7. Shows classification types of the house of SHGs respondents. There are two groups developed and developing SHG. In **developed groups**, there are 35 (29.16 percent) respondents Kaccha house. There are 28 (23.33 percent) respondents pakka house. There are 25 (20.83 percent) respondents semi pakka house. There are 32 (26.66 percent) respondents Hut. In **developing groups**, there are 80 (66.66 percent) respondents Kaccha house. There are 3 (2.5 percent) respondents pakka house. There are 25 (20.83 percent) respondents semi pakka house. There is 12 (9.99 percent) respondents Hut.

In conclusion, the highest number of respondents 80 (66.66 percent) having their Kaccha houses are in developing SHG areas. While only 3 respondents (2.5 percent) live in a pakka house.

Economic family status of respondents:**Table No. 8. Classification of economic family status**

Types of SHG	Developed SHG		Developing SHG	
	No. of Respondents	Percentage	No. of Respondents	Percentage
BPL	54	45	80	66.66
APL	32	26.66	20	16.66
Mixed	34	28.33	20	16.66
Total	120	100%	120	100%

Source: Primary Data

Table No. 8. Shows the classification economic status of SHGs respondents. There are two groups developed and developing SHG. In **developed groups**, there are 60 (50 percent) respondents BPL. There are 25 (20.83 percent) respondents APL. There is 35 (29.16 percent) respondents mixed status.

In **developing groups**, there are 80 (66.66 percent) respondents BPL. There are 20 (16.66 percent) respondents APL. There is 20 (16.66 percent) respondents mixed status. In conclusion, the highest number of respondents 80 (66.66 percent) BPL in developing SHG areas. While only 20 respondents (16.66 percent) APL and Mixed.

NGOs provide employment or business opportunities:**Table No. 9. Classification of NGOs helps to employment**

Types of SHG	Developed SHG		Developing SHG	
	No. of Respondents	Percentage	No. of Respondents	Percentage
Yes	90	75	40	33.33
No	30	25	80	66.66
Total	120	100%	120	100%

Source: Primary Data

Table No. 9. Shown classification of respondent's NGO help to employment. There are two groups developed and developing SHG. In **developed groups**, there are 90 (75 percent) respondents agree NGOs support to decrease unemployment. There are 30 (25 percent) respondents disagree NGO help remove unemployment.

In **developing groups** there are 40 (33.33 percent) respondents agree NGOs support to decrease unemployment. There are 80 (66.66 percent) respondents disagree NGO help remove unemployment. So need for developing group to increased hard work.

Satisfaction of respondents:**Table No. 10. Classification of satisfied for NGOs all work**

Types of SHG	Developed SHG		Developing SHG	
	No. of Respondents	Percentage	No. of Respondents	Percentage
Strongly Agree	75	62.50	5	4.17
Agree	40	33.33	5	4.17
Disagree	5	4.17	75	62.50
Strongly Disagree	0	0	35	29.17
Total	120	100%	120	100%

Source: Primary Data

TableNo.10. Shown classification of respondent's satisfied for NGO work. There are two groups developed and developing SHG. In **developed groups**, there are 75 (62.50 percent) and 40 (33.33 percent) respondents strongly agree and agree satisfied for NGOs' work. There are 5(4.17 percent) respondents disagree with NGOs' work.

In **developing groups**, there are 5 (4.17 percent) respondents strongly agree and agree satisfied for NGOs' work. There are 75(62.50 percent) and 35 (29.17 percent) respondents disagree and strongly disagree with NGOs' work. So the need for a developing group to increased hard work.

Awareness about health and sanitation:**Table No. 11. Classification of awareness about health and sanitation**

Types of SHG	Developed SHG		Developing SHG	
	No. of Respondents	Percentage	No. of Respondents	Percentage
Strongly Agree	81	67.50	10	8.33
Agree	20	16.67	5	4.17
Disagree	10	8.33	76	63.33
Strongly Disagree	9	7.50	29	24.17
Total	120	100%	120	100%

Source: Primary Data

Table No. 11. Shown classification awareness of health and sanitation. There are two groups developed and developing SHG. In **developed groups** there are 81 (67.50 percent) and 20 (16.67 percent) respondents strongly agree and agree to increase health development after joining NGOs. There are 10 (8.33 percent) and 9 (7.50 percent) respondents disagree and strongly disagree with NGOs' work.

In **developing groups** there are 10 (8.33 percent) and 5 (4.17 percent) respondents strongly agree and agree satisfied for NGOs work. There are 76 (63.33 percent) and 29 (24.17 percent) respondents disagree and strongly disagree with NGOs'work.

Awareness about child education:

Table No. 12. Classification of awareness about child education

Types of SHG	Developed SHG		Developing SHG	
	No. of Respondents	Percentage	No. of Respondents	Percentage
Strongly Agree	24	20	14	11.67
Agree	72	60	12	10
Disagree	12	10	94	78.33
Strongly Disagree	12	10	0	0
Total	120	100%	120	100%

Source: Primary Data

Table No.12 Shown classification awareness of child education. There are two groups developed and developing SHG. In **developed groups**, there are 24 (20 percent) and 72 (60 percent) respondents strongly agree and agree for awareness of child education development after joining NGOs. There are 12 (10 percent) respondents who disagree and strongly disagree for awareness of child education development after joining NGOs.

In **developing groups**, there are 14 (11.67 percent) and 12 (10 percent) respondents strongly agree and agree satisfied for awareness of child education development after joining NGOs. There are 94 (78.33 percent) respondents who disagree with awareness of child education development after joining NGOs.

Awareness about food and nutrition:**Table No. 13. Classification of awareness about food and nutrition**

Types of SHG	Developed SHG		Developing SHG	
	No. of Respondents	Percentage	No. of Respondents	Percentage
Strongly Agree	96	80	0	0
Agree	12	10	24	20
Disagree	12	10	15	12.50
Strongly Disagree	0	0	81	67.50
Total	120	100%	120	100%

Source: Primary Data

TableNo.13. Shown classification awareness of food and nutrition. There are two groups developed and developing SHG. In **developed groups** there are 96 (80 percent) and 12 (10 percent) respondents strongly agree and agree for food and nutrition development after joining NGOs. There are 12 (10 percent) respondents whodisagree with food and nutrition.

In **developing groups** there are 24 (20 percent) respondents agree satisfied with food and nutrition. There are 15 (12.50 percent) and 81 (67.50 percent) respondents disagree and strongly disagree with food and nutrition.

Awareness about government schemes:**Table No. 14. Classification of awareness about government schemes**

Types of SHG	Developed SHG		Developing SHG	
	No. of Respondents	Percentage	No. of Respondents	Percentage
Strongly Agree	36	30.00	26	21.67
Agree	84	70.00	24	20.00
Disagree	0	0.00	16	13.33
Strongly Disagree	0	0.00	54	45.00
Total	120	100%	120	100%

Source: Primary Data

Table No. 14. Shown classification awareness of government schemes. There are two groups developed and developing SHG. In **developed groups**, there are 36 (30 percent) and 84 (70 percent) respondents strongly agree and agree for increased knowledge of government schemes after joining NGOs.

In **developing groups**, there are 26 (21.67 percent) and 24 (20 percent) respondents strongly agree and agree satisfied for increased knowledge government schemes. There are 16 (13.33 percent) and 54 (45 percent) respondents disagree and strongly disagree for increased knowledge of government schemes.

Satisfaction for NGOs environment:

Table No. 15. Classification of satisfied for NGOs environment.

Types of SHG	Developed SHG		Developing SHG	
	No. of Respondents	Percentage	No. of Respondents	Percentage
Strongly Agree	60	50	12	10
Agree	48	40	12	10
Disagree	12	10	48	40
Strongly Disagree	0	0	48	40
Total	120	100%	120	100%

Source: Primary Data

Table No. 15. Shown classification of respondent's satisfied for NGOs environment. There are two groups developed and developing SHG. In **developed groups**, there are 60 (50 percent) and 48 (40 percent) respondents strongly agree and agree for satisfied the NGOs environment. There are 12 (10 percent) respondents strongly disagree with satisfied NGOs environment.

In **developing groups** there are 12 (10 percent) respondents agree and strongly agree to satisfy NGOs environment. There are 48 (40 percent) respondents disagree and strongly disagree for satisfied NGOs environment.

Satisfaction for NGOs works to solve problem:

Table No. 16. Classification of satisfied for NGOs work to solve problem

Types of SHG	Developed SHG		Developing SHG	
	No. of Respondents	Percentage	No. of Respondents	Percentage
Strongly Agree	48	40	0	0
Agree	72	60	12	10
Disagree	0	0	48	40
Strongly Disagree	0	0	60	50
Total	120	100%	120	100%

Source: Primary Data

TableNo.16. Shown classification of respondents satisfied for NGOs quickly solves the problem. There are two groups developed and developing SHG. In **developed groups**, there are 48 (40 percent) and 72(60 percent) respondents strongly agree and agree for satisfied NGOs quickly solve problems.

In **developing groups**, there are 12 (10 percent) respondents agree for satisfied NGOs quickly solve the problem. There are 48 (40 percent) and 60 (50 percent) respondents disagree and strongly disagree for satisfied NGOs quickly solve problems.

Satisfaction for NGOs training:

Table No. 17. Classification of satisfied for NGOs training

Types of SHG	Developed SHG		Developing SHG	
	No. of Respondents	Percentage	No. of Respondents	Percentage
Strongly Agree	60	50	0	0
Agree	48	40	12	10
Disagree	0	0	25	20.83
Strongly Disagree	12	10	83	69.17
Total	120	100%	120	100%

Source: Primary Data

TableNo.17. Shown the classification of respondent's satisfaction for NGOs training. There are two groups developed and developing SHG. In **developed groups**, there are 60 (50 percent) and 48 (40 percent) respondents strongly agree and agree to satisfied NGOs training. There are 12 (10 percent) respondents strongly disagree with satisfied NGOs training.

In **developing groups**, there are 12 (10 percent) respondents agree for satisfied NGOs training. There are 25 (20.83 percent) and 83 (69.17percent) respondents disagree and strongly disagree for satisfied NGOs

training.

Satisfaction for NGOs work of encouragement:

Table No. 18. Classification Satisfied for NGOs work of encouragement

Types of SHG	Developed SHG		Developing SHG	
	No. of Respondents	Percentage	No. of Respondents	Percentage
Strongly Agree	72	60	37	30.83
Agree	25	20.83	0	0
Disagree	12	10	71	59.17
Strongly Disagree	11	9.17	12	10
Total	120	100%	120	100%

Source: Primary Data

Table No. 18. Shown classification of respondent's satisfied for encouragement work. There are two groups developed and developing SHG. In **developed groups**, there are 72 (60 percent) and 25 (20.83 percent) respondents strongly agree and agree to satisfied NGOs' encouragement work after joining NGOs. There are 12 (10 percent) and 11 (9.17 percent) respondents disagree and strongly disagree for satisfied NGOs encouragement work after joining NGOs.

In **developing groups**, there are 37 (30.83 percent) respondents strongly agree to satisfy with NGOs' encouragement work after joining NGOs. There are 71 (59.17 percent) and 12 (10 percent) respondents disagree and strongly disagree for satisfied NGOs encouragement work after joining NGOs.

Problems of group conflict:

Table No. 19. Classification problems of group conflict

Types of SHG	Developed SHG		Developing SHG	
	No. of Respondents	Percentage	No. of Respondents	Percentage
Strongly Agree	0	0	48	40
Agree	12	10	36	30
Disagree	36	30	36	30
Strongly Disagree	72	60	0	0
Total	120	100%	120	100%

Source: Primary Data

Table No. 19. Shown classification respondent's problem of group conflict. There are two groups developed and developing SHG. In **developed groups**, there are 12 (10 percent) respondents agree for the problem of group conflict in their SHGs. There are 36 (30 percent) and 72 (60 percent) respondents disagree and strongly disagree with the problem of group conflict in their SHGs.

In **developing groups**, there are 48 (40 percent) and 36 (30 percent) respondents strongly agree and agree on the problem of group conflict in their SHGs. There are 36 (30 percent) respondents disagree with the problem of group conflict in their SHGs.

Problems of numerical knowledge:

Table No. 20. Classification lack of numerical knowledge

Types of SHG	Developed SHG		Developing SHG	
	No. of Respondents	Percentage	No. of Respondents	Percentage
Strongly Agree	11	9.17	12	10
Agree	12	10	24	20
Disagree	24	20	60	50
Strongly Disagree	73	60.83	24	20
Total	120	100%	120	100%

Source: Primary Data

TableNo.20. Shown classification lack of numerical problem. There are two groups developed and developing SHG. In **developed groups**, there are 11 (9.17 percent) and 12 (10 percent) respondents strongly agree and agree for lack of numerical problem in their SHGs. There are 24 (20 percent) and 73 (60.83 percent) respondents disagree and strongly disagree for lack of numerical problem in their SHGs.

In **developing groups**, there are 12 (10 percent) and 24 (20 percent) respondents strongly agree and agree for lack of numerical problem in their SHGs. There are 60 (50percent) and 24 (20 percent) respondents disagree and strongly disagree for lack of numerical problem in their SHGs.

Problems of indifferent attitude of bank officer:**Table No. 21. Classification of indifferent attitude of bank officer**

Types of SHG	Developed SHG		Developing SHG	
	No. of Respondents	Percentage	No. of Respondents	Percentage
Strongly Agree	0	0	48	40
Agree	36	30	24	20
Disagree	48	40	24	20
Strongly Disagree	36	30	24	20
Total	120	100%	120	100%

Source: Primary Data

Table No. 21. Shown classification of respondent's face problem Indifferent attitude of a bank officer. There are two groups developed and developing SHG. In **developed groups**, there are 36 (30 percent) respondents agree to face problems indifferent attitude of a bank officer in their SHGs. There are 48 (40 percent) and 36 (30 percent) respondents disagree and strongly disagree for face problem Indifferent attitude of a bank officer in their SHGs.

In **developing groups**, there are 48 (40 percent) and 24 (20 percent) respondents strongly agree and agree to face the problem indifferent attitude of a bank officer in their SHGs. There are 24 (20 percent) respondents disagree and strongly disagree to face the problem of the indifferent attitude of a bank officer in their SHGs.

Problems of high interest rate:**Table No. 22. Classification problem of high interest rate**

Types of SHG	Developed SHG		Developing SHG	
	No. of Respondents	Percentage	No. of Respondents	Percentage
Strongly Agree	12	10	60	50
Agree	0	0	48	40
Disagree	60	50	0	0
Strongly Disagree	48	40	12	10
Total	120	100%	120	100%

Source: Primary Data

Table No. 22. Shown classification problem of high-interest rate. There are two groups developed and developing SHG. In **developed groups**, there are 12 (10 percent) respondents agree for the problem of high-interest rates in their SHGs. There are 60 (50 percent) and 48 (40 percent) respondents disagree and strongly disagree with the problem of high-interest rates in their SHGs.

In **developing groups**, there are 60 (50 percent) and 48 (40 percent) respondents strongly agree and agree on the problem of high-interest rates in their SHGs. There are 12 (10 percent) respondents disagree with the problem of high-interest rate in their SHGs.

Problems of arrangement trainings:**Table No. 23. Classification lack of arrangement trainings**

Types of SHG	Developed SHG		Developing SHG	
	No. of Respondents	Percentage	No. of Respondents	Percentage
Strongly Agree	0	0	47	39.17
Agree	0	0	48	40
Disagree	60	50	12	10
Strongly Disagree	60	50	13	10.83
Total	120	100%	120	100%

Source: Primary Data

Table No. 23. Shown classification lack of arrangement training. There are two groups developed and developing SHG. In **developed groups**, there are 60 (50 percent) respondents disagree and strongly disagree with the lack of arrangement training in their SHGs.

In **developing groups**, there are 47 (39.17 percent) and 48 (40 percent) respondents strongly agree and agree for lack of arrangement training in their SHGs. There are 12 (10 percent) and 13 (10.83 percent)

respondents disagree and strongly disagree for lack of arrangement training in their SHGs.

Problems of follow-up:

Table No. 24. Classification lack of follow up

Types of SHG	Developed SHG		Developing SHG	
	No. of Respondents	Percentage	No. of Respondents	Percentage
Strongly Agree	12	10	48	40
Agree	12	10	36	30
Disagree	49	40.83	12	10
Strongly Disagree	47	39.17	24	20
Total	120	100%	120	100%

Source: Primary Data

Table No. 24. Shown classification problem lack of follow up. There are two groups developed and developing SHG. In **developed groups**, there are 12 (10 percent) respondents strongly agree and agree for the problem lack of follow-up in their SHGs. There are 49 (40.83 percent) and 47 (39.17 percent) respondents disagree and strongly disagree for the problem lack of follow up in their SHGs.

In **developing groups**, there are 48 (40 percent) and 36 (30 percent) respondents strongly agree and agree for the problem lack of follow-up in their SHGs. There are 12 (10 percent) and 24 (20 percent) respondents disagree and strongly disagree with the problem lack of follow up in their SHGs.

Problems of earn minimum income:**Table No. 25. Classification problems of earn minimum income**

Types of SHG	Developed SHG		Developing SHG	
	No. of Respondents	Percentage	No. of Respondents	Percentage
Strongly Agree	12	10	48	40
Agree	12	10	48	40
Disagree	58	48.33	12	10
Strongly Disagree	38	31.67	12	10
Total	120	100%	120	100%

Source: Primary Data

Table No. 25. Shown classification problem of earn minimum income. There are two groups developed and developing SHG. In **developed groups**, there are 12 (10 percent) respondents strongly agree and agree with the problem of earn minimum income in their SHGs. There are 58 (48.33 percent) and 38 (31.67 percent) respondents disagree and strongly disagree with the problem of earn minimum income in their SHGs.

In **developing groups**, there are 48 (40 percent) respondents strongly agree and agree on the problem of earn minimum income in their SHGs. There are 12 (10 percent) respondents who disagree and strongly disagree with the problem of earn minimum income in their SHGs.

Suggestions:-

1. The government of India has to sanction more grants to NGOs. So the government should appoint committee of enquiry to cross check the misuse of funds by NGO. Community has to supervise and monitor the activities of NGO periodically.
2. Government should NGO leaders has to conduct the meetings etc. and encourage people to participate in development activities with help of success stories of NGO.
3. The government of India has to introduce the success stories of great leaders and their style of leadership qualities, voluntarism, dedication and commitment towards social work department and in the school syllabus to build leadership qualities in the coming generation. The new ideas, initiative and innovation in the mind of youth have to help them to become great leaders.
4. NGOs being a welfare organizations have to main high standard of quality in service the government has to recognize those NGO's, by giving awards or rewards with additional grants.

- This would innovative the other NGOs to workefficient.
5. The NGOs should use of latest technologies like internet, website etc. For raising of their funds, to have mutual association, to advertise their product andselection of efficient personals.
 6. Government should provide special funds for poor women. This will help them to overcome poverty.
 7. NGOs should arranged have training programs for women develop business.
 8. NGOs should provide adequate training to undertake innovative, productive, economic activities in their interested areas.
 9. NGOs should take responsibility of women for develop all skills.
 10. NGOs should encourage to women for active participation and involvement in the SHGs functioning.
 11. There should be good cooperation and consideration between SHGs andfinancial institutions.
 12. All SHG should encouraged to women to undertake economic activities either at their own or jointly.
 13. NGOs should actively guide SHG women for earnings more profit.
 14. Provide training to women books of records and account should be maintainand good manners.
 15. Government should arranged skill development programmers for women.
 16. Increase ability to over here via facility design and group ware tools.
 17. Assign role to field information requests to and core team.
 18. Identify gaps in knowledge among women.
 19. Enhance information, education and advocacy to facilitate immigration forwomen.
 20. NGOs leaders develop relationships with a broader array of women.
 21. Provide Education and support women for marketing.
 22. Develop the skills of women.
 23. Diversify to handle concentration risk.
 24. Focus on what you're grateful for identify the items that are out of your control in (your open mind).
 25. Friendly send letter notice for Non-performing assets collection.

26. Provide guidance for social harmony.
27. Encourage literacy with practice that feels like play, build things.
28. Neglect indifferent attitude person and freely Handel to it.
29. Provide loan to SHG members at lower interest rate.
30. Improve women meaningful training and ask them what they need.

Conclusion:-

1. I conducted that there was high increased in responsiveness of the developed group of SHGs members to socio-economic changes, standard of living, exposure and communication, decision making, being respected by other, participation in social activities more and easy access to credit, self-confidence and savings.
2. Developed group of SHG members had high level of participation in group meetings. Similarly, they are aware about group activities, namely, financial, administrative, social, political and entrepreneurial activities.
3. Impact of SHG is appreciable in bringing confidence, courage, skill development & empowerment. The SHG members freely to move with their developed SHG groups and leaders, it leads them to participate on various social welfare activities with good cooperation. These self-help groups, changes the pattern of social interaction. SHGs in social change imply not only the channel of outer from of a community or a society but also in the social institutions as well as ideas of the people living in that society.
4. Women began to identify themselves in self help groups, became empowered and were able to collectively represent their grievances with government and NGOs. The empowerment process enabled women first to mobilize their own savings and helped groups to build money power. The programmer helped to improve quality of life through the facilities provided by government.
5. Three stages of development were proposed i.e. family, group and the total community. Women have continued to learn new skills, through group sharing and participating. They have improved problem solving capabilities both individually and collectively, so that programmers can become sustainable.
6. The status of women increased in developed group and the standard of living has been increased to a greater extent by becoming the member of. Self-help groups. Women being the member in progressive self-help groups have become the backbone of their family by contributing towards the expense of their wards marriage, acquiring assets and replaying loan.
7. The standard of living of women in self-help groups had a great impact in women life style,

economy and education. Women not only saved and accumulated money through group savings, but also witnessed attitudinal and motivational changes. The community was able to get infrastructure facilities to improve their quality of life and awareness, decision making levels have been enhanced due to capacity building activities.

8. NGOs play a vital role in helping rural women to form SHG. They motivated women to join SHGs. NGOs helped to form SHG.
9. Government departments and neighboring SHG play very negligible role in the formation of SHGs and SHG members also influence other women to join the groups.
10. NGOs play important roles in SHG formation, linking the groups with the banks arranging for loans and imparting training to start income generating activities.

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