
The Role Of Ngos In The Social Welfare Of Poor People

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ABSTRACT:

Voluntary Organization is not a new phenomenon in our country. In present context, a government commissioned study puts that for every 500 persons, there is one registered NGO. These NGOs have been focusing on social welfare in the context of women empowerment, human rights, and implementation of various central and state government development programmes. The NGOs can contribute handsomely towards social welfare through their intensive campaigns used to avail services to needy people, people's mobilization programmes and effective networks. The present study aimed to understand the impact made by NGOs and bring out various methods used in improving social welfare and significant impact made on promotion of awareness about various government schemes. The primary survey was conducted in slums of Delhi. This study used "Mixed Method" approach in which concurrent design with multilevel sampling design was used. The sampling units were purposively selected utilizing the convenience and quota sampling schemes. Total of 300 slum dwellers in 10 slums vis-à-vis GRCs (or NGOs) were selected conveniently. In QUANT phase schedules were administered to slum dwellers while in QUAL phase in depth interviews and group discussion were conducted with GRCs. Findings showed that 68% were aware about presence of NGOs in their areas. Only 16.31% slum dwellers of those who needed policies/supports were reaping benefits of government policies enrolled through NGOs. Only 9.35% were taking credit from NGOs. Discussion with the GRCs revealed that errant and low Supply of Funds was the major reason for inefficiency and irregularity in the working of NGOs.

Key Words: *Social Welfare; Mixed Method; GRCs, Slums; Delhi*

INTRODUCTION

Voluntary Organization is not a new phenomenon in our country. Voluntary effort has always been an important part of Indian culture and social tradition. The need for organizing people into associations and their involvement and participation in social development have now been fully recognized. In recent years, they have increased in considerable number, acquired greater importance and significance. They have been playing very significant roles in the contemporary world; roles such as promoting women empowerment (Gurumoorthy, 2000), promoting and implementing government's development policies to the grass root level, creating effective communication between government and society, spreading awareness among people through their intensive campaigns and social networking, helping government to find out policy loopholes and possible ways to remove them etc.

NGOs' effective relationship with the government and community (Emilie Jelinek 2006) can help in experimenting new approaches to social development. They are aware of the existing difficulties at the grass root level and can respond to the needs and aspirations of the community very effectively. Moreover, they promote self-organization of people for checking on state power, protecting freedom and the rights of individuals. The success of the social development depends upon the active participation and willing co-operation of the poor people through Self-Help organizations and voluntary agencies. Broadly, the various roles of NGOs can be categorized into following:

- Supplementing government Policies
- Organizing Poor
- Educating the People
- Providing Vocational Training
- Spreading Information
- Representing the People
- Ensuring People's Participation in development of society

NEED FOR THE STUDY:

Improving social welfare¹ is a complex process which requires continuous efforts; therefore, NGOs and government are struggling hard in achieving the same. However, some have succeeded in this process and some are still struggling to get back on the right path. The challenges faced by NGOs can be divided into two categories; internal and external (Ali Akbar Bromideh, 2011). While human resources, financial, organizational systems are the internal challenges faced within NGOs; NGO registration, interaction with other NGOs, private sectors and government as well as internationalization and financial crisis are the most challenging issues faced by NGOs in external category. On similar front, Stephen Heintz (2006), in her study, concluded that for NGOs to meet historical role, it had to meet three important challenges; first a robust civil society could only be fully emerge with the active participation of millions of citizens. Second, NGOs must continually strive to meet the highest standards of good governance: transparency, accountability, sound management, and ethical behaviour. Finally, the NGO sector could only fulfil its role in society if its growth is sustained by indigenous philanthropy.

On the other hand, despite the challenges faced by NGOs, large body of literature support the role of NGOs in improving social welfare of poor people. In a study conducted by Gao Jianxiu (2006) showed that NGOs were providing significant social capital- a mix of relief and development activities. NGOs were catering to the immediate basic needs while at the same time creating the physical, human or social capital which would raise the likelihood of economic and social development in the future. Social and economic development, particularly in the field of women empowerment, NGOs have been very successful through the promotion of Self Help Groups (SHGs) and micro credit. Sabyasachi das in his article (2003) explained the inability of credit institution to deal with the credit requirement of the poor effectively led to the emergence of micro finance or micro credit system. PSR Murthy

¹ Welfare or welfare work consists of actions or procedures — especially on the part of governments and institutions — striving to promote the basic well-being of individuals in need.

(2013) found that SHGs have been extremely effective in creating the habit of savings among the rural poor and mobilizing it for common good and therefore suggested that Government and NGOs should look beyond credit and follow the ‘credit with social development approach’. While the same result was proved by Reji (2013) using statistical test (Wilcoxon signed ranks test) that respondents’ income after Joining SHG was higher than the Income before Joining SHG. Moreover, majority of the respondent’s number of employment after Joining SHG was higher than the number of employment before Joining SHG. Thus the process of social mobilization through NGOs can help a lot in promoting, strengthening, and stabilizing the various development schemes such as SGSY (C. Villi, 2011).

In the light of aforementioned facts, the present study was conducted in the context of Gender Resource Centres (GRCs). GRCs have been established in the context of women empowerment and all other financial services (e.g. old age pension; widow pension etc.) which are mediated to slum people through the NGOs.² In addition, these GRCs are linked to various government departments and receiving fund from them. The guidelines issued by the Government of India for GRCs³ are as follows:

- Address issues arising out of Gender Discrimination
- Address issues of Health of Women
- Address issues of Empowering Women through Community Involvement
- Demonstrate the desire of the Government to reach out to the Target Group at its doorsteps
- Promote alternate system of Healing
- Spread information on Vocational Skill Training, Legal Awareness and HIV/AIDS Prevention
- Promote community participation through involvement of Community based Organizations and Individual volunteers

OBJECTIVES OF THE STUDY

² From here onwards, GRCs and NGOs are used interchangeably.

³ <http://wcdel.in/streesakti.html>

The major objective of this study was to understand and analyse their role in the context of social welfare of slum dwellers and how much effective they had been in achieving their objectives.

The following are the specific objectives of the study:

1. To provide an overview of the activities/methods adopted by the NGOs on slum community
2. To demonstrate the important contribution made by NGOs in the social development of people living in Delhi's slums.
3. To suggest the efficient methods of improving Social Welfare.

RESEARCH DESIGN AND METHODOLOGY

Keeping the involvement of slum dwellers and NGOs in development process, present study used "Mixed Method" (MM)⁴ sampling designs framework. In this approach, sampling designs was split into two components: the sampling scheme and the sample size. The study focused on qualitative (QUAL) as well as quantitative (QUANT) components.

Under mixed methods approach, sampling designs was bifurcated according to (a) the time orientation of the components and (b) the relationship of the qualitative and quantitative samples. Under former category, concurrent design⁵ was used. In QUANT phase, semi-structured scheduled was administered to randomly conveniently selected sample of households. While at the same time, in QUAL phase, in depth interviews with the representatives/members of the GRCs and focus group discussions were conducted. Similarly some informal discussions were also done with the slum dwellers selected from the same underlying population. Then, data obtained from all the samples were integrated and interpreted at the quantitative analysis stage. In the latter category, the relationship of the qualitative and quantitative samples was categorized as multi-level samples. Here, samples for the qualitative and quantitative components of the investigation were selected differently

⁴ A mixed-method approach systematically integrates two or more evaluation methods, potentially at every stage of the evaluation process, usually drawing on both quantitative and qualitative data.

⁵ QUANT and QUAL approaches are used at the same time. When a concurrent sampling design is utilized, data stemming from the sample selected for one phase do not inform the data stemming from the sample selected for the other phase.

from different sampling units (in this study- slums) but were drawn from the same underlying population (i.e. slum dwellers).

In sum, different methods were used separately and the findings were integrated after the data were analysed. That is, since data from both the methods were intended to answer the some of the same questions, therefore findings from QUANT and QUAL was triangulated in the study. In cases where, findings from both the methods did not converge to the same conclusion then raw qualitative and/or quantitative data was re-examined and more in- depth analysis was done. This helped us to figure out the missing link in analysis. In cases where, triangulation did not result in convergence then follow up data collection such as conducting FGD was done to understand the reason behind the non-convergent findings. Using concurrent design with multi-level samples allowed us to achieve saturation of information and thus provided a comprehensive picture for some generalization.

SAMPLING FRAMEWORK

Following the usual practice for conducting household surveys, a two-stage sample framework is proposed.

Stage 1: First Sampling Units: Selection of GRCs vis-à-vis Slums in Delhi

First sampling unit was selection of GRCs vis-à-vis slums. As mentioned in above section, quota⁶ selection was used. The selection was done in three phases. Firstly, all the GRCs working in the Delhi were listed after through desk review. Total of 43 GRCs were present at the time of survey. Secondly, out of total 43, GRCs situated and working in slum areas were selected. Last, due to time and cost constraints, quota of 10 GRCs were selected for the primary survey. Henceforth, random sampling was done to select 10 GRCs situated and working in slums.

Stage 2: Final Sampling Unit: Selection of households

In this stage, households residing in the cluster of slums were selected conveniently. To save the time and cost of the survey, households were not selected randomly from a census list, or other formal listing. Instead, enumerators selected households. Since as already explained,

⁶ Identifying sample members having desired characteristics and selecting quotas of sample members to be included in the study

time and budget were limited; therefore, the figure of 30 households or slum dwellers per GRC/slums was arrived. Convenient sampling⁷ scheme was used to select the slum dwellers. Those households who were available and willing to participate were surveyed.

Due to some other unavoidable circumstances (e.g. no one was at home, refused to complete the survey etc.) household was not selected then in such cases, the next household was chosen as a replacement. Also, to minimize the bias of inclusion of households from the same extended family were purposively not surveyed. In addition, by selecting households in this way ensured reasonable representation of the selected slums in order to obtain survey estimates that were close to true population values.

DATA COLLECTION AND ANALYSIS

The information required for the study was collected at two different levels. At the first level, data was collected with the help of schedules from slum dwellers, directly. At the same time and second level, NGOs were surveyed through schedules and focus group discussions were conducted. Before conducting discussions, GRCs were approached in advance and were provided necessary information about study. Before the data collection verbal consent was obtained from the respondents and participants in the group discussions.

The research study and schedule was approved by the academic institution. A pilot test was done by the researchers themselves. The slum selected for pilot test was not the part of the actual sample surveyed.

The collected data are presented in the form of qualitative analysis related to the methods and continuous process of improving Social Welfare of poor people by the NGOs in a cumulative format.

LIMITATIONS OF THE STUDY

The present study had following limitations:

1. The present study was limited to only 10 slum areas of Delhi.
2. Further, it was restricted to only GRCs in each area.

⁷ Choosing settings, groups, and/or individuals that are conveniently available and willing to participate in the study

3. Further, it was restricted to only some policies and its impact made on social welfare of slum dwellers:

- Ladli Yojna
- Old Age Pension
- Widow Pension
- Disabled Pension
- Vocational Training includes Stitching; Art and Craft; Beauty Parlour Training etc.
- Swarna Jayanti Shahari Rozgar Yojna

RESULTS

This section is divided into two parts. The first part presents results of triangulation of quantitative and qualitative analysis of all the study areas in order to find the role of NGOs on social welfare of slum dwellers. The second part presents observation for NGOs.

A. Qualitative and Quantitative analysis - Triangulation

The data collected from various slums and NGOs (or GRCs) through open ended schedules and formal and informal discussions, was analysed. The results are presented in Table 01 here under.

Out of 300 household surveyed, 68% of the total households had the information about the working of the NGOs in their locality. The extent of awareness was limited to only stitching, art and craft, beauty parlor training etc services provided by NGOs. But they were unaware that NGOs also involved in financial services (FS) such as old age pension, disabled pension, Ladli Yojna, credit related services etc. On QUAL phase when it was cross checked with the NGOs about their focus on FS, for most of the NGOs, providing FS was utmost priority for them.

It was observed that areas near to NGOs were reported to have more awareness such as Bawana (100% awareness), Wazir Pur (96.66% awareness), Mangol Puri (90.32% awareness) than those areas far away from NGOs such as Narayana (33.33% awareness), PaharGanj (23.33% awareness), Zakhira (26.7% awareness).

Among the aware household 63.7% household asked for help from NGOs and out of them only 58.5% of the respondents were actually satisfied with work of NGOs. About 40% of the respondents ranked the NGOs and their working at poor level.

Moving towards the aspect of policies i.e. the household's needs and whether they were actually reaping the benefits of those policies, it was found that 94% of the total respondents were in the need of the service(s) provided by the NGOs. Out of those who needed policies, only 16.31% households were actually reaping the benefits of the policies/services through NGOs and 3.5% through other sources (includes schools, government department etc.).

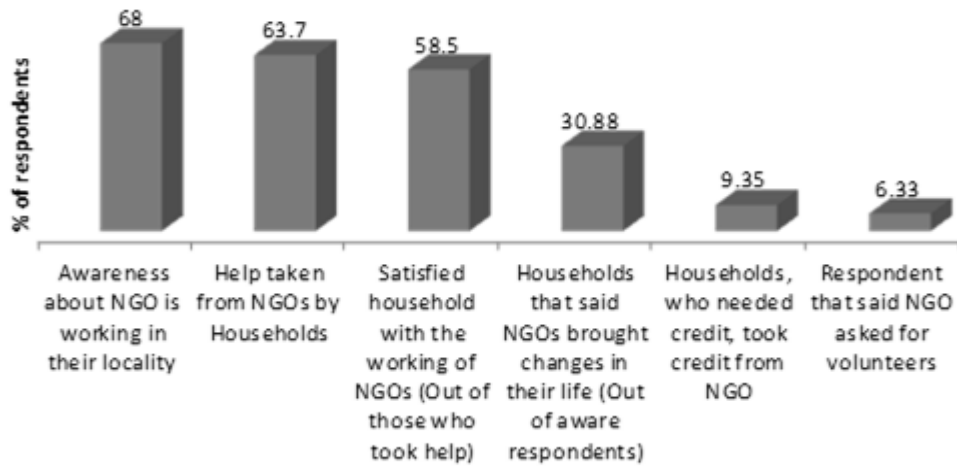
It was observed that the most required policies were the combination of Ladli Yojna and Vocational training (includes computer teaching, stitching, art and craft etc).

The major reasons for not reaping of benefits of the polices they needed are as follows

- Lack of awareness
- Documentation problems

On asking whether NGOs asked for volunteers, 93.67% of total surveyed households responded negatively. However, 52.67% of total surveyed households wanted to volunteer for the NGOs. Triangulation led to conclusion that there was lack of community participation in the NGOs' working in contrast to what NGOs reported. The lack of community participation explains why NGOs were not able to do their work efficiently and in an extensive manner.

Figure 1: Decreasing quality of services



Households need credit on different basis –particularly micro credit on dasti basis. NGOs are also capable to provide micro credit to these people but it requires complex documentation process; and large transaction time. Discussion with the slum dwellers revealed if micro credit was taken from local player like money lenders etc, then slum dwellers were not required to undergo complex documentation process and also the transaction time was low. In a survey, it was observed that 82% (out of 300 households) were in need of credit. But only 9.35% of those who needed credit were actually reaping the credit facilities provided by the NGOs. The major reason for this lower reaping of benefits was no awareness among households (83.6%).

The triangulation revealed that quality of services provided by the NGOs were low and people were not satisfied with the working of NGOs (Figure 1).

Table 1: Results of the study

S. No.	Category of Pattern	Overall Results
1.	Educated Respondent	56 per cent
2.	Average Household Size	6.11
3.	Monthly Income per Household	`3,614.70
4.	Per Capita Income	`591.60
5.	Computer Literacy Level (Through NGOs)	58 (10)

6.	Households having Insurance (Through NGOs)	70 (7)
7.	Awareness about NGO is working in their locality	68 per cent
8.	Major source of their information	Door to Door Information
9.	Help taken from NGOs by Households	63.7 per cent
10.	Response of NGO when household asked for help Did not Respond Late Response Quick Response	19.23 per cent 19.23 per cent 59.23 per cent
11.	Satisfied household with the working of NGOs (out of those who took help)	58.5 per cent
12.	Scaling by respondent of NGOs Very Poor Poor Fair Good Excellent	16.92 per cent 23.07 per cent 7.69 per cent 38.46 per cent 13.08 per cent
13.	Households who needed policies (Out of 300 sample surveyed)	94 per cent
14.	Most required policy/ies by households (115 households out of 300 households)	Ladli Yojna and Vocational Training
15.	Reaping of benefits of policies by those households who were in need of policies i) Through NGOs ii) Through other sources (Schools, govt. departments etc.)	16.31 per cent 3.55 per cent
16.	Households that said NGOs brought changes in their life (out of those who were aware about NGOs)	30.88 per cent
17.	Per cent of Respondent that said NGO asked for volunteers	6.33 per cent
18.	Per cent of Respondent that wanted to volunteer	52.67 per cent
19.	House hold that needs credit (out of total sample)	82 per cent

20.	% of households, who needed credit, took credit from NGO	9.35 per cent
21.	Reason for not taking credit from NGOs:	
	No Awareness	83.86 per cent
	Not Required from NGOs	7.62 per cent
	No Response from NGOs	6.27 per cent
	Repayment Problem	1.79 per cent
	Recently Participated	0.45 per cent

B. Observations for NGOs⁸

This section presents the observation for GRCs. These GRCs are established in the context of women empowerment particularly in slum areas where female participation in society is very low. In addition these GRCs bridge the gap between government and people and help in disseminating government policies e.g. old age pension; disabled pension; widow pension etc. To build employment skills, NGOs also focus on vocational training including computer learning; stitching; beautician course etc.

All NGOs were surveyed with the help of open ended schedules cum formal and informal discussions with the representative of GRCs. The discussions started with the objectives of the GRCs are to act as a catalyst for making Delhi safe for women through social, legal and economic empowerment, to improve Health of women, to impart skill for specific trades and to provide opportunity to women to be a part of productive work force obtain good remuneration, to provide facilities with linkages for school drop outs to return to mainstream and to provide non formal functional literacy, to establish a mechanism for linking existing government schemes for women and to enable women to access it better, to encourage people to work for them as volunteers.

To achieve these objectives GRCs were involved in Door to Door survey, distributing pamphlet/broachers, organising camp and health camps, meetings with the women and children etc. However during the course of survey, researchers hardly noticed any hoardings in the concerned area except Lal Bagh where hoardings were used in an extensive manner.

⁸ There were two NGOs who denied to provide some information and did not cooperate adequately during the course of survey.

Also, in all the survey areas, camps for health were organised but at an irregular interval. In addition, NGOs had their own community mobilizers who were supposed to be on the field and aware people about NGOs and their functions. However, cross checking on the field and discussions with the slum dwellers revealed that community mobilizers visited irregularly.

In discussions it was asked whether NGOs encouraged and helped the slum dwellers to open up their saving accounts at the banks so that savings habits could be developed among the households. NGOs only helped in opening up joint account of SHGs' members. Cross checking with the slum dwellers showed that even in the camps they never encouraged individuals to open saving accounts at the banks.

Similarly, another question was put forth before them of investment counselling to slum dwellers and how many people came on average to take loans or know about the loans scheme. NGOs reported that they did not provide any investment counselling except to participate in the SHGs. Also, they did not provide any information relating to numbers of people coming to know about credits schemes. This reflects that there are not many efforts made on the part of the NGOs to develop saving habits among slum dwellers and spread awareness about the credits schemes and so that people could reap the benefits of these schemes.

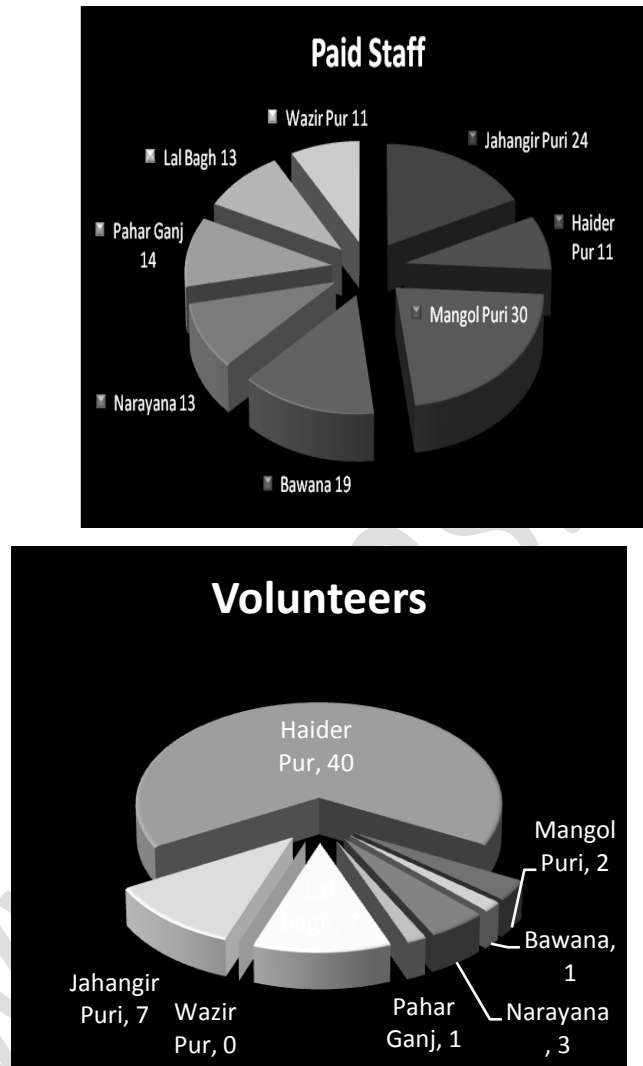
Government has initiated the scheme “Rashtriya Swasthya Bima Yojana” (commonly known as Smart Card insurance schemes) for the “aam aadmi” through the NGOs. NGOs replied in affirmative that they did spread awareness relating to this scheme. But on cross checking with the slums dwellers it was found that there were only 70 households having insurances out of which only 7 households had insurance through the NGOs.

Similarly, another question was asked for computer education where it was found that only 58 people out of 300 households had computer education. Among them only 10 respondents were beneficiary of computer education program run by NGOs.

Through questionnaire when it was asked whether they asked/encouraged slum dwellers to volunteer for them, all echoed affirmatively. But clear contradictions emerged when it was

validated in the slums where only 6.33% replied in affirmative shows clear contradiction. The following diagram shows the same.

Figure 2: Comparison of number of paid staff and volunteers



On the question of source of funding, the major chunk of fund was provided by the Government. Moreover, there were some other sources like membership fees for certain activities, sale of goods in the exhibitions (made at the NGOs by women under vocational training programme) and funds raising activities and campaigns. Discussions were ended with the inference that NGOs were suffering from errant and low supply of funds from the side of govt.

Most of the GRCs' representatives suggested that Govt. must lessen documentation process so that work could be done at right pace with more efficiency and effectively.

DISCUSSION

In this concluding section, results and some valid conclusions are made on the basis of objectively quantified results.

In previous section, it was observed that slum dwellers were not able to utilize the existence of NGOs because of no and partial awareness about NGOs and their program. Further, it was observed that large numbers of households were in the need and eligible for the policies but only 16.31% were actually benefiting from NGOs. It was found that uneducated slum dwellers were unaware about NGOs' existence implying whatever NGOs were doing in spreading awareness were not enough. During the qualitative phase, discussions with the NGOs' representatives revealed that community participation was low. However, triangulation presented the contradictory result where slum dwellers were shown interest in volunteering for the NGOs. This might be due to the fact that people were not able to envision NGOs as agents of change. Only about 31% households admitted that NGOs brought changes in their life. Thus, low awareness and less faith on NGOs allow them to circumvent their responsibilities towards people. Lack of awareness among people can lead to dismal performance of NGOs in their respective area. Hence, the focus on awareness should be more. The awareness program should follow three pronged strategy-

1. Programs for awareness about various vocational training schemes.
2. Programs and camps to encourage savings among households through SHGs and
3. Programs involving credit counseling and awareness about new schemes.

The delivery channel for these programs can be through:

1. Camps should be organized by NGOs to promote awareness about self-help groups, latest schemes available for people and also to counsel people about loans. The basic requirement about these camps is that it should be interactive. The points that are suggested as a must for these camps are:

- a) Camps should have informative display through posters, brochures, multi-media presentations, video films, demonstrations, computer games.
 - b) Parents along with children should be encouraged to visit NGOs and the camp should be organized like a fair with lots of food and drinks and fun things available.
 - c) Also interactive games should be organized imparting knowledge about saving and insurance.
 - d) The people sent by the NGOs in the camps should be properly trained to interact with people and impart the knowledge in a fun way.
 - e) In the camp NGOs can provide comics books especially giving information on various government schemes and how they can avail of all the schemes.
 - f) NGOs can also give advertisements about themselves and various government schemes and how they can avail of all the schemes on local channels of the respective area.
 - g) We also found that there were no hoardings in the respective area. NGOs told to us that people broke the hoardings so they could not waste money on these hoardings. The solution can be that these hoardings can be put at the wall of local police station, schools and bus stands.
2. Door to door information: During the course of survey we found that the door to door visits by NGOs and their staff to their respective areas were once in a year or two years or sometimes at govt. discretions. So door to door visits should happen on regular basis. Also, it was found that if some households did not come under the survey then NGOs did not make enough efforts to cover these households. So, it is recommended that throughout the year NGOs must maintain the records of these left households so that before implementing any policy these households can be covered.
 3. Use of technology for awareness:
 - a) For people having access to mobile phones, if they are existing member of the NGOs they can be given information about, new schemes, deadlines and other information through SMS.
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- b) Information kiosks can be set up in the locality and some people can be trained to operate these kiosks.
- c) New innovations in technology like PDAs can be incorporated to spread awareness.

Due to its non-profit nature, NGOs always bank upon the volunteers and low salary paid staff. Therefore low efficient staffs are hired for the services to be done while compromising quality services. Only 25.33% of total surveyed households were actually satisfied with the working of the NGOs. It was observed that in poor area in which people had their own 'pucca' home, NGOs were not hesitate to form SHGs and providing credit for their needs. But in poor areas where peoples were living on seized land (as in most of the studied areas), NGOs were hesitating in running the SHGs successfully.

However, criticizing NGOs for inefficient work and less accountability toward people is biased if supply side factors are ignored. In QUAL phase, supply side factors were discussed with the NGOs and are listed as follows:

1. Errant and Low Supply of Funds: In this study, it was observed that major source of funding to NGOs was from government's department. Moreover, quantum of funds received was low in comparison to their needs. Though, the supply of funds to NGOs was reported to be irregular from the government and other concerned agency. Therefore, to cope up with this situation NGOs were hiring low paid (hence inefficient) staff contributing towards inefficiency in their working.
2. Lack of professional staff in NGOs causing delay in implementation of development policies.
3. Political Reasons: Financial services like old age pension, widow pension, handicap pension etc. are provided not only by NGOs but also by the MLA, Municipal Counselor of the respective area who tries to influence the working of NGOs. Since it is also their responsibility to spend funds on the development of people and their welfare, therefore they always try to influence working of NGOs so that they can

provide these services on their own and woo people for vote. During the formal and informal discussions, it was observed that the local politicians were forcing NGOs not to work for poor people.

4. Large coverage areas relative to NGOs size leading managerial problems.

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