

Assessing the challenges faced by rural women in accessing resources provided by Non-Governmental Organizations (NGOs)

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ABSTRACT

This research paper examines the various challenges that rural women encounter in accessing resources provided by Non-Governmental Organizations (NGOs) in the Muzaffarpur district of Bihar. NGOs play a critical role in providing vital services including financial assistance, healthcare, education, vocational training and support for entrepreneurship, which are crucial to rural development. But in spite of all of this, rural women frequently encounter major obstacles that keep them from fully utilizing these resources. A mixed-methods strategy was used in the study to offer a thorough knowledge of the problem by integrating quantitative and qualitative research. Data was gathered from 100 rural women beneficiaries through surveys and focus group discussions, to examine their demographics, the resources they use and the difficulties they encounter.

The results showed that most of the beneficiaries were middle-aged, primarily from Other Backward Classes (OBCs) and had only completed their secondary school. The majority of these women were married, had joint families with a moderate level of economic participation, mostly through farming or self-employment. Even while most respondents were aware of NGO operations in their community, there are still a number of logistical, sociocultural and economic hurdles that prevent them from actually using these resources. The main obstacles that have been noted include strongly ingrained gender stereotypes that limit women's freedom of movement and capacity to make decisions, financial limitations that make it difficult for them to visit NGO centres or pay for services and a lack of support from friends and family. Additionally, access to NGO resources is further hindered by practical problems including inadequate information dissemination and poor transportation. In spite of these obstacles, many women who do use NGO services report better living circumstances especially when it comes to skill development, social standing, health and financial stability. According to the study's findings, NGOs significantly improve the lives of rural women but their efficacy is constrained by enduring obstacles that need to be addressed. The study emphasises the necessity for NGOs to implement more gender and culturally responsive and culturally aware strategies, enhance outreach and communication initiatives and seek to lessen the socioeconomic barriers that rural women encounter. By doing so, NGOs might expand the scope and efficacy of their initiatives, eventually assisting rural women in marginalised communities in their development and empowerment.

Keywords: Non-Governmental Organizations (NGOs), Rural women, Resources, Barriers and Challenges.

1. INTRODUCTION

The last several decades have witnessed a dramatic change in the development landscape in rural regions, mostly due to the coordinated efforts of non-governmental organisations (NGOs). In the

intricate tapestry of rural development, Non-Governmental Organizations (NGOs) play a pivotal role and serving as change agents and suppliers of vital resources to enhance the conditions of underprivileged communities. Rural women are a vital but sometimes neglected category among the diverse beneficiaries of these programs. Even with the coordinated efforts of Non-Governmental organisations (NGOs) to close gaps and provide possibilities, rural women often face substantial obstacles when attempting to access the resources meant to support their empowerment. This thesis explores many difficulties that prevent rural women from taking full use of the resources supplied by Non-Governmental organisations (NGOs), examining the socio-cultural, economic and institutional obstacles that persist in these settings. Among the most marginalised groups in society, rural women are the backbone of agricultural economies and the custodians of family welfare. They frequently find themselves at the intersection of gender-based and socio-economic injustices and face particular challenges that make it harder for them to access resources that will help them grow. Deeply ingrained gender conventions, a lack of educational possibilities, economic dependence and limited mobility are some of the obstacles that prevent them from taking part in and profiting from NGO initiatives. Access to these resources is difficult for rural women, despite the fact that their involvement in NGO programs is essential for both their own empowerment and the overall development of their communities. Resources provided by NGOs typically include financial aid, healthcare services, educational opportunities, vocational training and support for entrepreneurial activities. The challenges that rural women encounter, however frequently lessen the efficacy of these tools. Moreover, the lack of tailored communication strategies and culturally sensitive approaches by NGOs often exacerbates these challenges, leading to a disconnect between the intended benefits and the actual reach of these initiatives.

The sociocultural aspect is one of the main obstacles. Women's mobility and decision-making authority are frequently restricted by patriarchal norms and traditional gender roles that are common in many rural areas. Their engagement in public life is restricted by these standards, which also have an effect on their capacity to interact with and benefit from NGO resources. Women are generally expected to put family obligations ahead of personal growth, which limits their time and energy to engage in outside activities. Economic constraints form another significant barrier. Lack of financial means usually prevents rural women from investing in small businesses, travelling to NGO centres or paying for services. Because of their lack of financial independence, many women also have to ask their male family members for permission to engage in NGO programs, which can be a barrier in and of itself. Logistical barriers, including inadequate transportation and communication infrastructure, further impede access. In addition to having inadequate road systems and limited options of public transport, many rural regions are physically separated. This isolation makes it difficult for women to reach NGO offices or attend training sessions and workshops. Moreover, restricted access to information technology and low literacy rates impede the spread of knowledge about accessible resources. Another issue that may arise is institutional impediments seen in NGOs. Bureaucratic procedures, a deficiency of gender-sensitive methods, and insufficient monitoring and assessment systems are a few examples. If NGOs' activities are not designed to specifically address the needs and situations of rural women, they may unconsciously contribute to the persistence existing disparities. Furthermore, the viability of these initiatives frequently relies on constant funding and inconsistent community involvement. This study seeks to provide a comprehensive analysis of the specific challenges faced by rural women in accessing resources provided by NGOs. The research attempts to identify the fundamental causes that contribute to these obstacles by examining the combination of gender, socioeconomic position, and rurality. Through a combination of qualitative and quantitative research methods, including interviews, surveys and case studies, this thesis will highlight the lived experiences of rural women, drawing attention to their voices and perspectives.

2. PROBLEM STATEMENT

In many developing regions, rural women encounter significant challenges when trying to access resources offered by Non-Governmental Organisations (NGOs). These resources, which include financial help, educational opportunities, healthcare services and skill development programs, are designed to empower and elevate women from marginalized areas. Yet despite the well-intentioned efforts of NGOs, various impediments limit the efficient application of these resources by rural women. These barriers make it very difficult for rural women to access and benefit from the resources offered by NGOs. NGOs may more effectively carry out their missions of empowering rural women and advancing sustainable development in marginalized areas by removing these obstacles.

3. OBJECTIVE

- To analyse the demographic profile of rural women.
- To investigate and analyse the specific barriers that rural women encounter in accessing resources provided by Non-Governmental Organizations (NGOs).

4. LITERATURE CITED

A study performed by Agarwal (1994) stated that the economic dependency on male family members further exacerbates this issue, as women may not have the financial autonomy to attend training sessions or utilize financial aid provided by NGOs.

A study done by Jahan (1995) highlighted that rural areas often suffer from poor infrastructure, making it difficult for women to travel to NGO centres or attend meetings and training sessions.

According to Stromquist (1997), educational empowerment is crucial for effective participation in development programs, yet many rural women remain excluded due to insufficient educational opportunities.

According to study done by Kabeer (2005) reported that deeply ingrained gender norms often restrict women's mobility and participation in public life, which directly impacts their ability to engage with NGO programs.

Research done by Chant (2007) noted that transportation costs and loss of daily wages for attending NGO programs are considerable deterrents for many rural women.

As per the study conducted by Singh and Kaur (2021) stated that the lack of financial independence among rural women often prevents them from utilizing resources such as microcredit or entrepreneurial training offered by NGOs.

A study conducted by Patel et al. (2022) stated that emphasized that information campaigns often fail to reach remote areas, leaving many women uninformed about the support they could receive from NGOs.

Rahman et al. (2022) found in his study that in many rural areas, women are not allowed to attend training sessions or meetings without male accompaniment, which severely limits their access to resources.

5. MATERIALS AND METHODS

Research Design

The research was adopting a mixed-methods approach, integrating qualitative and quantitative methods to acquire a thorough knowledge of the challenges encountered by rural women in accessing resources provided by NGOs.

Study Area

The research was carried out in Muzaffarpur district of Bihar State where several numbers of NGOs operate. The specific location was selected for research purposes due to its accessibility and the frequency with which NGOs operate.

Population and Sampling

- **Population:** The target population include rural women who were beneficiaries of NGO programs.
- **Sampling Technique:** A purposive sampling method were used to select beneficiaries. This ensure that only those women who had experience with NGO resources were included in this study.
- **Sample Size:** Approximately 100 rural women were surveyed.

Data Collection Methods

A. Quantitative Data Collection

- **Survey Questionnaire:** A structured questionnaire was developed to gather quantitative data. The questionnaire includes sections on demographic information, types of resources accessed, frequency of access and challenges faced.
- **Pilot Testing:** The questionnaire was pilot-tested with a small group of beneficiaries to ensure clarity and reliability. Necessary adjustments were made based on feedback.

B. Qualitative Data Collection

- **Focus Group Discussions (FGDs):** FGDs were conducted to facilitate discussions among beneficiaries, allowing them to share their experiences and challenges collectively. This helped in identifying common themes and variations in challenges faced.

Data Analysis

- **Descriptive Statistics:** Data from the surveys were analysed using descriptive statistics to summarize the demographic characteristics, types of resources accessed, frequency of access and challenges faced.
- **Thematic Analysis:** Interviews and FGDs were transcribed and analysed using thematic analysis. Key themes and patterns were identified and a coding framework were developed to categorize the data.

Ethical Considerations

- **Informed Consent:** All beneficiaries were informed about the purpose of the study and their consent were obtained before participation.
- **Confidentiality:** The confidentiality of the beneficiaries were maintained throughout the study. Data was anonymized to protect the identities of the beneficiaries.
- **Voluntary Participation:** Participation in the study was voluntary and beneficiaries were having the right to withdraw at any time without any consequences.

6. FINDINGS AND DISCUSSION

6.1 Demographic profile of rural women

Understanding the demographic profile of rural women is crucial for assessing the challenges they face in accessing resources provided by Non-Governmental Organizations (NGOs). This profile highlights key aspects of their lives that influence their ability to engage with and benefit from NGO initiatives. The data collected is shown below in the table 1:

Table 1: Demographic profile of rural women

Demographic characteristics	Number of beneficiaries (F)	Percentage (%)
AGE DISTRIBUTION		
Young (Up to 30)	25	25%
Middle (31-50)	65	65%
Old (Above 50)	10	10%
CASTE		

Unreserved	25	25%
Other backward class (OBCs)	43	43%
Tribes	32	32%
EDUCATIOANL STATUS		
No formal education	25	25%
Primary education	10	10%
Secondary education	45	45%
Higher secondary education	20	20%
College/University education	-	-
MARITAL STATUS		
Unmarried	22	22%
Married	70	70%
Widow	08	08%
Divorced	-	-
RELIGION		
Hindu	90	90%
Muslim	10	10%
FAMILY TYPE		
Nuclear	45	45%
Joint	55	55%
FAMILY SIZE		
Up to 5	45	45%
More than 5	55	55%
INCOME EARNERS IN FAMILY		
One	35	35%
Two	40	40%
More than two	25	25%
FAMILY INCOME LEVEL		
Low Income Level (Below Rs 25,000/-)	27	27%

Middle Income Level (Rs 25,000/- to Rs 50,000/-)	48	48%
High Income Level (Above Rs 50,000/-)	25	25%

ECONOMIC PARTICIPATION

Unemployed	18	18%
Self-employed	42	42%
Farming	25	25%
Labourers	-	-
Others	15	15%

AGRICULTURAL LAND OWNER

Yes	62	62%
No	38	38%

POSSESSION OF HOUSE

Own	63	63%
Rented	37	37%

SOCIAL PARTICIPATION

Not member of any organization	18	18%
Member of one organization	57	57%
Member of more than One organization	25	25%

Source: Field survey

The findings of the table 1 revealed that the majority of the beneficiaries (65%) belong to the middle-aged group, indicating that this demographic was the most active or in need of the resources provided, followed by majority of other backward class (43%). The educational status revealed that most of the rural women (45%) received education up to secondary level. Educational status is an important indicator of development among rural women. Further, majority (70%) were married, indicating that NGOs might be targeting or attracting individuals with family responsibilities. 90% of the beneficiaries were Hindu, followed by Muslim religion (10%). Most of the rural women (55%) lived in joint family which indicates that their family system was united and were close to each other. 55% of families had more than 5 members, typical of joint family systems.

Regarding the socio-economic status of the rural women, it was observed that 40% had two income earners, indicating a better distribution of financial responsibilities with 48% belonged to the middle-income group having income level ranges between Rs 25,000/- to Rs 50,000 (MIL). Most of them (42%) were self-employed where few of them were engaged in

farming (25%). It is observed from the table that 62% of beneficiaries own agricultural land, indicating a potential focus on rural or agrarian communities. 63% had their own house, suggesting a degree of financial stability or access to housing resources. Furthermore, 57% were members of one organization, indicating moderate social engagement and few of them (25%) were having involvement in more than one organization.

6.2 Specific barriers that rural women encounter in accessing resources provided by Non-Governmental Organizations (NGOs)

Rural women often face a range of barriers that hinder their ability to access resources and services provided by Non-Governmental Organizations (NGOs). These barriers can be complex and multifaceted, shaped by social, economic, cultural and logistical factors. The data collected is shown below in the table 2:

Table2: Specific barriers that rural women encounter in accessing resources provided by Non-Governmental Organizations (NGOs)

Particulars	Number of beneficiaries (F)	Percentage (%)
Are you aware of any NGOs operating in your area?		
Yes	100	100%
No	-	-
If yes, how did you become aware of these NGOs? (Select all that apply)		
Community meetings	49	49%
Media (Radio, TV, Newspapers)	-	-
Friends/Family	28	28%
NGO outreach programs	23	23%
Have you ever accessed resources provided by these NGOs?		
Yes	80	80%
No	20	20%
If yes, what types of resources have you accessed? (Select all that apply)		
Healthcare services	12	12%
Income generation programs	23	23%
Educational programs	10	10%
Financial assistance	15	15%
Vocational training	20	20%

Legal aid	-	-
How did you first hear about these resources?		
Word of mouth	55	55%
Community meetings	45	45%
Radio/TV	-	-
Social media	-	-
Local leaders	-	-
How frequently do you access these resources?		
Weekly	-	-
Monthly	34	34%
Quarterly	50	50%
Annually	16	16%
Have the resources provided by NGOs helped improve your living conditions?		
Yes	72	72%
No	28	28%
In which areas have you noticed improvement due to NGO resources? (Select all that apply)		
Education	-	-
Health	20	20%
Financial stability	18	18%
Social status	22	22%
Skill development	40	40%
What challenges do you face in accessing NGO resources? (Select all that apply)		
Lack of information about available resources	-	-
Distance to NGO centres	-	-
Poor transportation facilities	-	-
Financial constraints	21	21%
Time constraints	14	14%

Lack of trust in NGOs	-	-
Language barriers	-	-
Cultural and social restrictions	25	25%
Lack of support from family/community	40	40%

If you face challenges, what are the main reasons?

Gender norms and roles	65	65%
Fear of external influence	-	-
Lack of awareness about NGO benefits	35	35%

How satisfied are you with the resources provided by NGOs?

Very satisfied	52	52%
Satisfied	48	48%
Neutral	-	-
Dissatisfied	-	-
Very dissatisfied	-	-

Source: Field survey

The findings of the table 2 showed that all the rural women (100%) were aware of NGOs operating in their area. This indicates a high level of awareness among the community, possibly due to the presence of active outreach and community engagement initiatives by NGOs. Among those aware, 49% became aware through community meetings, 28% through friends or family and 23% through NGO outreach programs. Notably, traditional media sources like radio, TV or newspapers were not mentioned, which could indicate either a lack of media coverage or preference for more direct community engagement methods. 80% of respondents had accessed resources provided by NGOs, indicating a good level of engagement with NGO services. However, 20% had not accessed these resources, which could reflect barriers to access or lack of perceived need. The most commonly accessed resources were income generation programs (23%), followed by vocational training (20%) and financial assistance (15%). Healthcare services (12%) and educational programs (10%) were less commonly accessed, possibly indicating either a lower need or availability in these areas. Legal aid was not accessed by any beneficiaries, which might suggest either a lack of demand or inadequate provision of these services by the NGOs. The majority of beneficiaries learned about NGO resources through word of mouth (55%) and community meetings (45%). The absence of responses for radio/TV, social media and local leaders suggests that these are not significant channels for information dissemination in this context. A majority accessed these resources quarterly (50%) or monthly (34%), with none accessing them weekly. This could reflect the nature of the services provided or the accessibility of NGO centres. A significant majority (72%) of beneficiaries reported that NGO resources had helped improve their living conditions but some of them (28%) thought that their living condition didn't improve. Beneficiaries noticed improvements in skill development (40%), social

status (22%), health (20%) and financial stability (18%). This indicates that NGOs have been effective in areas critical to the overall well-being and empowerment of the community. They faced several challenges but main challenges reported were lack of support from family/community (40%), cultural and social restrictions (25%), financial constraints (21%) and time constraints (14%). These barriers highlight the social and economic hurdles that need to be addressed to improve access to NGO resources. Gender norms and roles (65%) and lack of awareness about NGO benefits (35%) were identified as the main reasons for these challenges. This underscores the need for more gender-sensitive and awareness-raising initiatives by NGOs to mitigate these issues. Overall satisfaction with NGO resources was high, with 52% of beneficiaries being very satisfied and 48% satisfied. There were no reports of dissatisfaction, indicating that the resources provided meet the expectations and needs of the beneficiaries.

7. CONCLUSION

This study emphasises the critical role that non-governmental organisations (NGOs) play in rural development, specifically in improving the lives of marginalised communities, with a particular emphasis on rural women. In spite of the important interventions that NGOs offer, rural women still encounter major obstacles when trying to obtain these resources, which limits their capacity to take full advantage of the opportunities that are presented. The demographic analysis revealed that the majority of beneficiaries are middle-aged, belong to the Other Backward Classes (OBCs) and have secondary-level education. Most are married, live in joint families and have a moderate level of economic activity, with a significant number involved in self-employment or farming. These findings highlight the socio-economic diversity of the beneficiaries and the varying degrees of access to resources based on factors such as age, caste, education, and marital status.

The study identified several specific barriers that rural women encounter in accessing NGO resources, including socio-cultural restrictions, financial constraints and lack of support from family and community. Gender norms and roles were particularly prominent in limiting women's access to these resources. The lack of awareness about NGO benefits and the absence of tailored communication strategies further exacerbates these challenges. Despite these barriers, a significant majority of beneficiaries reported improvements in their living conditions due to NGO interventions, particularly in areas such as skill development, social status, health and financial stability. This indicates that NGOs have had a positive impact on the community, although there is room for improvement in addressing the specific needs and challenges of rural women. The high level of satisfaction with NGO resources suggests that these interventions are well-received and meet the beneficiaries' needs to a large extent. However, the persistence of barriers highlights the need for more targeted and culturally sensitive approaches by NGOs to ensure that all rural women can access and benefit from their programs. In conclusion, while NGOs have made substantial strides in supporting rural women, overcoming the deeply entrenched socio-cultural and economic barriers is crucial for enhancing their effectiveness. Future efforts should focus on increasing awareness, promoting gender equality and addressing logistical and financial challenges to ensure that the resources provided by NGOs are accessible to all, thereby fostering more inclusive and sustainable rural development.

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