



This is to certify that the

dissertation entitled

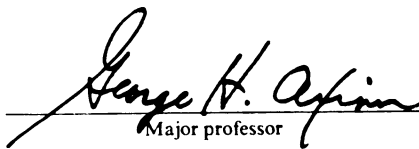
The Relationship of Member-Accountability in Organizations
With the Economic and Social Benefits Accrued By Members--
A Comparative Study of Four Women's Development Organizations
in India

presented by

Poonam Smith-Sreen

has been accepted towards fulfillment
of the requirements for

Ph.D. _____ degree in Resource Development


Major professor

George H. Axinn

Date 03/23/92

LIBRARY
Michigan State
University

PLACE IN RETURN BOX to remove this checkout from your record.
TO AVOID FINES return on or before date due.

DATE DUE	DATE DUE	DATE DUE
12 31		
NOV 29 1996		
NOV 23 1997		
NOV 23 2003		

MSU is An Affirmative Action/Equal Opportunity Institution

c:\cric\datedue.pm3-p.1

**THE RELATIONSHIP OF MEMBER-ACCOUNTABILITY IN ORGANIZATIONS
WITH THE ECONOMIC AND SOCIAL BENEFITS ACCRUED BY MEMBERS --
A COMPARATIVE STUDY OF FOUR WOMEN'S DEVELOPMENT ORGANIZATIONS
IN INDIA**

VOLUME I

BY

Poonam Smith-Sreen

A DISSERTATION

**Submitted to
Michigan State University
in partial fulfillment of the requirements
for the degree of**

DOCTOR OF PHILOSOPHY

Department of Resource Development

1992

ABSTRACT

THE RELATIONSHIP OF MEMBER-ACCOUNTABILITY IN ORGANIZATIONS WITH THE ECONOMIC AND SOCIAL BENEFITS ACCRUED BY MEMBERS - A COMPARATIVE STUDY OF FOUR WOMEN'S DEVELOPMENT ORGANIZATIONS IN INDIA

By

Poonam Smith-Sreen

This study focuses on four women's development organizations in India which include Self Employed Women's Association (SEWA), Lucknow; Mahila Vikas Kendra (MVK), Nauhatta; Shri Mahila Griha Udyog Lijjat Papad, Jabalpur and Badlao Foundation, Mihijam. The study assesses whether the accountability of organizations to their members has an influence on the economic and social benefits accrued by the members.

The study design included both qualitative and quantitative techniques. A Member-Accountable organization was defined as one which works with its members, to continuously attempt to meet current and potential expectations of those member, to maximize the benefits to them. An exploratory tool was developed for the assessment of member-accountability in each of the organizations. This tool consisted of fifteen indicators. Indices of Social and Economic benefits were formulated through several indicators. The social and economic vulnerability of members was assessed

through socio-economic variables.

A qualitative analysis was conducted amongst the four organizations to identify the organizational strategies and structures which were characteristic of the more accountable organizations.

The major research questions asked was the extent to which member-accountability in organizations influences the benefits accrued by the members. The findings indicated that member-accountability is significantly related to both economic and social benefits. There is also a significant relationship between economic and social benefits.

The important implications of the research include: 1) member-accountability needs to be an important consideration of donors, practitioners and academicians in future development activities, 2) the tool developed for assessing member-accountability is useful to donors for helping to identify organizations which are most likely to benefit the members, 3) the identified strategies provide practitioners of development with a framework for creating accountability to members, and 4) future research opportunities exist in refining the concept of member-accountability, both in other development activities and in other countries.

e

t

e

R

s

t

p

Mi

op

th

ACKNOWLEDGEMENTS

This study has been a collective endeavor. Without the support and inspiration of many friends, both personal and professional, this task would have been far more difficult and time consuming.

I am especially indebted to Professor George H. Axinn who went far beyond the requirements of an advisor. His encouragement has been invaluable towards my personal and professional growth. I am grateful to him for always being willing to listen to my rambling thought processes and provide constructive suggestions. It would be inappropriate not to extend my appreciation to Nancy W. Axinn at the same time, as she was a partner in the support of all my research endeavors.

I would like to sincerely thank Dr. Frank Fear for his encouragement in first, bringing me to the Department of Resource Development and secondly, for his enthusiastic support of my activities. He brought me in touch with some of the more fruitful learning experiences at MSU and also provided invaluable help in formulating this study.

The academic guidance and support I received from Dr. Michael Bratton was indispensable, especially in the operationalization of my study. He helped to keep my feet on the ground and not attempt a lifetime's work in one study.

a

o

i

or

an

to

sc

th

th

Dr. Pat Barnes-McConnell provided me the support I needed in the field, and often risked her own pay-check to ensure I received my funding on time. Without this kind of support, it would have been very difficult to complete the study. I would also like to express my sincere appreciation to her for serving as my caretaker advisor, when Dr. Axinn was in India, and for making sure the paperwork was completed before I left for India.

I am indebted to all those who helped in supporting this study. The Midwest Consortium for International Assistance (MUCIA) provided financial support for all my field research, without which I could not have travelled to as many organizations as I did. Special thanks are extended to Ms. Karen McGuinness, former Program Officer in Ford Foundation-India, for supporting this study. Her own concern with accountability issues was useful in shaping the study.

The author also wishes to acknowledge the innumerable organizations and individuals in India who were helpful in identifying and selecting the organizations studied.

Most of all, however, I am grateful to the four organizations and their members who let me stay in their midst and ask questions constantly. The women were always willing to give me some time even though it affected their work schedules. They would often ask me, "What will we get from this?" and it always left me stumped. I gained a lot from them, but I was not sure what I was giving in return. It is

hoped the results of this study will make a small difference in their lives through strenghtening the quality of development interventions. At this point, however, I am totally in their debt.

I am thankful to Upasana Khanna, Mayush Gaur, Anjum Tauheed, Vidya Jaiswal and Elbina Murmu for their invaluable support as research assistants. Their cooperation and willingness to work together as a team was an asset to the progress of the study.

Many friends and colleagues, too numerous to be mentioned individually, helped me at all times through their discussions and encouragement. I thank each one of them.

The author wishes to express a special thanks to a special friend, her husband John, who shared the stresses and frustrations of the field and constantly goaded me into completing the task I had set out to do. I am grateful to him for teaching me about feminism from an altogether new perspective.

Finally, the two persons who made this possible were my parents through the sacrifices they made which provided me with adequate opportunities. Their progressive attitude in a society which is still conservative helped in developing my concerns. I thank them for that.

TABLE OF CONTENTS

	PAGE
LIST OF TABLES	xii
LIST OF APPENDIX TABLES	xv
LIST OF FIGURES	xvi
CHAPTER 1. INTRODUCTION	1
1. Member Accountability	2
2. Background to the Problem	4
3. Goals of the Study	5
4. Research Questions	5
5. Research Process	6
6. Contribution of Study	7
7. Overview of the Chapters	8
CHAPTER 2. REVIEW OF LITERATURE	9
1. Women and Work	9
2. Organizational Strategies Influencing Benefits	16
3. Organizational Accountability: Concepts and Practice	22
CHAPTER 3. RESEARCH METHODOLOGY	33
1. Conceptual Framework and Operational Definitions of Variables	34
2. Research Questions	38
3. Formulation of Data Collection Instruments	41
4. Formulation of Indices	44
4.1. Index of member-accountability	44
4.2. Index of economic benefits	46
4.3. Index of social benefits	47
4.4. Index of social vulnerability	49
4.5. Indicator of economic vulnerability	50
5. Identification and Selection of Research Sites	50
6. Pretesting the Interview schedules	53
7. Selection of Respondents	53
8. Data Collection Process	57
9. Coding	60
10. Data Analysis	61
11. Methodological Issues	63

CHAPTER 4. ORGANIZATIONAL STRUCTURES AND STRATEGIES	PAGE 66
Introduction	66
SECTION 1: SEWA LUCKNOW	70
1. Background	70
1.1. Socio-Cultural Environment	71
1.2. History	72
1.3. Goals and Objectives	76
2. Resources	77
2.1. Staff	77
2.2. Members	77
2.3. Financial	78
3. Organizational Structure	78
3.1. Executive Board	79
3.2. Micro-Components	80
3.3. Activities	85
3.3.1. Income Generation	85
3.3.2. Education	86
3.3.3. Skill Upgradation	87
3.3.4. Health Services	87
3.3.5. Empowerment	88
3.3.6. Water and Sanitation	88
3.4. Macro Influences	89
4. Organizational Strategy	92
4.1. Organizational Climate	92
4.2. Leadership Style	94
4.3. Dominant Coalition Value	95
5. Organizational Processes	95
5.1. Group Processes	95
5.2. Coordinating Mechanisms	97
Summary	100
SECTION 2: MAHILA VIKAS KENDRA, NAUHATTA	101
1. Background	101
1.1. Socio-Cultural Environment	103
1.2. History	105
1.3. Goals and Objectives	106
2. Resources	107
2.1. Staff	107
2.2. Members	108
2.3. Financial	109
3. Organizational Structure	110
3.1. Executive Board	110
3.2. Micro-Components	113

	PAGE
3.3. Activities	126
3.3.1. Income Generation	126
3.3.2. Education	128
3.3.3. Skill Upgradation	128
3.3.4. Health Services	129
3.3.5. Empowerment	129
3.3.6. Other activities	130
3.4. Macro Influences	130
4. Organizational Strategy	133
4.1. Organizational Climate	133
4.2. Leadership Style	137
4.3. Dominant Coalition Value	138
5. Organizational Processes	139
5.1. Group Processes	140
5.2. Coordinating Mechanisms	142
Summary	144
 SECTION 3: SHRI MAHILA GRIHA UDYOG	
LIJJAT PAPAD, JABALPUR	145
1. Background	145
1.1. Socio-Cultural Environment	146
1.2. History	146
1.3. Goals and Objectives	149
2. Resources	151
2.1. Staff	151
2.2. Members	152
2.3. Financial	152
3. Organizational Structure	153
3.1. Executive Board	153
3.2. Micro-Components	154
3.3. Activities	160
3.3.1. Income Generation	160
3.3.2. Skill Upgradation	164
3.3.3. Health Services	164
3.3.4. Empowerment	165
3.3.5. Others	167
3.4. Macro Influences	167
4. Organizational Strategy	170
4.1. Organizational Climate	170
4.2. Leadership Style	173
4.3. Dominant Coalition Value	175
5. Organizational Processes	177
5.1. Group Processes	177
5.2. Coordinating Mechanisms	177
Summary	181

	PAGE
SECTION 4: BADLAO FOUNDATION	182
1. Background	182
1.1. Socio-Cultural Environment	183
1.2. History	185
1.3. Goals and Objectives	186
2. Resources	187
2.1. Staff	187
2.2. Members	187
2.3. Financial	188
3. Organizational Structure	188
3.1. Executive Board	188
3.2. Micro-Components	189
3.3. Activities	197
3.3.1. Income Generation	197
3.3.2. Education	198
3.3.3. Skill Upgradation	199
3.3.4. Health Services	201
3.3.5. Empowerment	201
3.3.6. Plantation/Vegetable Gardens	203
3.3.7. Other activities	203
3.4. Macro Influences	203
4. Organizational Strategy	205
4.1. Organizational Climate	205
4.2. Leadership Style	208
4.3. Dominant Coalition Value	210
5. Organizational Processes	211
5.1. Group Processes	212
5.2. Coordinating Mechanisms	213
Summary	215
CHAPTER 5. EMPIRICAL FINDINGS FROM WOMEN MEMBERS	217
Introduction	217
SECTION 1: INDEX OF MEMBER-ACCOUNTABILITY IN ORGANIZATIONS	219
1. Accountability Defined	219
2. Assessing Accountability	224
3. Index of Member-Accountability	226
4. Rationale for the Sixteen Indicators	228
5. Interplay of Indicators and their usefulness	244
SECTION 2: INDEX OF ECONOMIC BENEFITS	246
1. Index of Economic Benefits	246
2. Pattern of work Availability	248
3. Actual Economic Costs and Benefits Accruing to Members	250
4. Access to Credit	254
5. Perceptions of Economic Benefits	257

C

C

A

B

	PAGE
SECTION 3: INDEX OF SOCIAL BENEFITS	260
1. Index of Social Benefits	260
2. Perceived Increase in Prestige	262
3. Perceived Increase in Roles in Decision-Making	265
4. Perceived Increase in Self Reliance	268
SECTION 4: SOCIAL AND ECONOMIC VULNERABILITY	270
1. Index of Social Vulnerability	270
2. Indicator of Economic Vulnerability	271
3. Demographic	272
4. Social	273
5. Economic	275
SECTION 5: PROJECT RELATED INFORMATION FOR MEMBERS	280
1. Years of Membership	280
2. Overview of Members Interactions With the Organization	280
3. Reactions of Family to the Member's Work	283
CHAPTER 6. ANALYSIS AND DISCUSSION OF THE EMPIRICAL FINDINGS	286
1. Difference Between Organizations	287
2. The relationship Between Member-Accountability and Economic Benefits	293
3. The Relationship Between Member-Accountability and Social Benefits	296
4. The Relationship Between the Indices of Economic and Social Benefits	298
5. The relationship between Social/Economic Vulnerability and Benefits	300
6. Relationship of Several Independent Variables with Member-Accountability	302
CHAPTER 7. A COMPARATIVE ANALYSIS AND DISCUSSION OF ORGANIZATIONAL STRUCTURES AND STRATEGIES	306
CHAPTER 8. SUMMARY, CONCLUSIONS AND FUTURE IMPLICATIONS	
1. Summary	323
2. Conclusions	332
3. Implications for Theory and Practice	334
4. Limitations	334
APPENDICES	
A. Interview Schedule I and II	337
B. Tables	350
BIBLIOGRAPHY	364

LIST OF TABLES

TABLE	PAGE
1. Overview of Research Sites Included in the Study	52
2. Membership Growth in SEWA, Lucknow	78
3. Yearly Sales in SEWA, Lucknow	85
4. Total Wages Received By Members in SEWA, Lucknow	86
5. Membership Growth in MVK, Nauhatta	109
6. Total Production (in Rs) at MVK, Nauhatta	126
7. Total Wages Distributed (in Rs) in MVK, Nauhatta	127
8. Kinds of Training Provided to Members in MVK, Nauhatta	129
9. Membership in Mahila-Mandals in MVK, Nauhatta	129
10. Membership Growth in Lijjat, Jabalpur	152
11. Total Papad Sales in the Jabalpur Lijjat Branch	161
12. Price List of Different Kinds of Papads in Lijjat, Jabalpur	161
13. Labor Rates for Different Production Activities in Lijjat, Jabalpur	163
14. Total Wages Given in Lijjat, Jabalpur	163
15. Total Production and Wages Distributed in Badlao Foundation	198
16. Women Trained in Different Activities in Badlao Foundation	200
17. Scores on the Index of Member-Accountability	227
18. Mean Score for the Index of Economic Benefits	248

3

3

3

3

3

TABLE	PAGE
19. Regularity of Work in the Four Organizations	249
20. Average Values of Income Earned, Costs Incurred and Time Expended by Members in the Four Organizations	251
21. Percentage Distribution of Members by Income-Categories in the Four Organizations	252
22. Percentage Distribution of Members by Number of Gifts/Services Received in the Four Organizations	253
23. Distribution of Members by Kind of Loans Taken	254
24. Percentage Distribution of Members by Access to Credit in the Four Organizations	256
25. Distribution of Women by Perceptions of Economic Benefits Received in the Four Organizations	259
26. Mean Value for the Index of Social Benefits in the Four Organizations	262
27. Percentage Distribution of Members by Perceived Increase in Prestige in the Four Organizations	263
28. Percentage Distribution of Members by Perceived Increase in Roles in Decision-making in the Four Organizations	267
29. Percentage Distribution of Members by Perceived Increase in Self-Reliance in the Four Organizations	269
30. Mean Value of the Index of Social Vulnerability	271
31. Household Composition of Members in the Four Organizations	272
32. Characteristics of Members	274
33. Household Income (in Rs.) of Members	276
34. Distribution of Members by Economic Related Variables	278
35. Member's Interactions within the Organization	281

TABLE	PAGE
36. Reactions of Family Members Towards Women Working in Organization	284
37. Overview of the Indices of Member-Accountability and Benefits in the Four Organizations	287
38.1. Analysis of Variance of the Index of Member-Accountability	288
38.2. Analysis of Variance of the Index of Social Benefits	288
38.3. Analysis of Variance of the Index of Economic Benefits	289
38.4 Analysis of Variance of the Index of Social Vulnerability	290
39. Pearson Correlation Coefficients of the Index of Economic Benefits and Social Benefits with Member-Accountability	294
40. Extent of Relationship Between Member-Accountability and Economic Benefits	295
41. Extent of Relationship Between Member-Accountability and Social Benefits	298
42. Pearson Correlation Coefficients of the Index of Social Benefits With Economic Benefits	299
43. Extent of Contribution of Economic Benefits to Social Benefits	299
44. Pearson Correlation Coefficients of the Social and Economic Benefits With Social Vulnerability and Per-Capita Income	301
45. Pearson Correlation Coefficients of Member-Accountability With Other Variables	303
46. Overview of Member-Accountability and Benefits in the Four Organizations	307

LIST OF APPENDIX TABLES

TABLE	PAGE
1. Mean and Median Values For The Sixteen Indicators For Assessing Member-Accountability	350
2. Distribution of Kinds of Gifts/Services Received From the Organization	352
3. Distribution of Members by Kind of Loans Taken	352
4. Distribution of Members by Ownership of Various Assets Due to their Participation in the Organizaion	353
5. Percentage Distribution of Members According to Roles in Decision Making at Home	353
6. Percentage Distribution of Members by Kind of Advice Taken by the Community	355
7. Pearson Correlation Coefficients of the Index of Social and Economic Benefits with Member-Accountability in the Four Organizations	356
8. Pearson Correlation Coefficients of Member-Accountability With the Indicators Used to Formulate the Index of Economic Benefits	357
9. Pearson Correlation Coefficients of Member-Accountability With the Indicators Used to Formulate the Index of Social Benefits	358
10. Pearson Correlation Coeffiecients Between Economic and Social Benefits in the Four Organizations	361
11. Pearson Correlation Coefficients of Ssocial and Economic Benefits With Social Vulnerability and Per-Capita Income	361
12. Pearson Correlation Coefficients of Member-Accountability With Other Independent Variables in the Four Organizations	362

LIST OF FIGURES

FIGURE	PAGE
1. Overview of the Organizational Structure of SEWA, Lucknow	81
2. Overview of the Organizational Structure of Mahila Vikas Kendra, Nauhatta	114
3. Overview of the Organizational Structure of Shri Mahila Griha Udyog Papad, Jabalpur	155
4. Overview of the Organizational Structure of Badlao Foundation	190

Chapter 1: INTRODUCTION

In the world of international development, issues related to enhancing women's economic status have become important. Understanding this, local organizations seeking funds for their development efforts tend to emphasize their role in that direction. In recent years, the popularity of participation concepts also makes it imperative for local organizations to not only use the term "participation", but somehow to show donor organizations their belief in the process, in order to continue to receive funds.

Attempting to fit theoretical models to the practice of development has sometimes led to a mis-fit due to the incompatibility of theory with practice. Having subscribed to the participation model, many international organizations tend to transfer the model to the field and assess it through a set of predetermined indicators. However, the reality of participation theory is often larger than what these indicators can measure, especially when placed in the context of the social, political and cultural boundaries of organizational structures. The degree of empathy the organizational structure has for its members would determine the benefits which would reach the members through any

endeavors the organization undertakes.

An underlying assumption of development efforts is that the goals towards which they are working is the development of the member group, as assessed by the benefits accrued by them from that effort. If this be so, the most important aspects to be measured, towards the evaluation of the effort, are the total benefits to the members/community from that development effort. The benefits accrued by members are, however, not influenced by the participation model alone but many factors in which participation issues would also surface. Analysis of these factors, when placed within the realm of the realities of grassroots organizations and the existing boundaries, provides some information about what the potential member benefits may be from development efforts in those organizations. This study attempts to quantify these factors within the framework of "member-accountability" and uses this concept for assessing organizational effectiveness as it relates to members. The aim is to enhance the benefits flowing to members from development endeavors. ✓

1. Member-accountability

The traditional kind of accountability with which project managers are familiar deals with financial accounting. However, if one looks at organizations there exists a dynamic form of accountability within and amongst the hierarchies in the system. For example, there is a two-way accountability between an employer and employee and both are important for

the organization's effectiveness. In development organizations, often, the members are looked upon as a separate entity from the organization, and are only perceived as being on the receiving end. They thus tend not to be incorporated in the scheme of organizational accountability. It is this lack of member-accountability within organizations which may perhaps manifest itself in poorly designed and implemented programs. It is being suggested in this study that the extent of member-accountability within organizations may influence the benefits accruing to members. If this be so, evaluating the level of member-accountability in organizations may be a strong foundation for predicting the outcome of activities implemented by them. ✓

Accountability to the members may be reflected by the degree to which the intended beneficiaries can hold the decision-makers responsible for the outcomes of their decisions. It may be measured through i) extent to which members contribute in the decision making process; ii) extent to which decisions are reported to the members and, iii) extent to which the members control the decision making processes within the organization.

This study proposes to develop practice-based criteria to assess "member-accountability" and has focused on developing these criteria as they relate to women's income generating activities in India. This framework can, however, be modified to suit other activities in other countries.

2. Background to the Problem

Recently development organizations have been focusing on income generating activities for women as a result of greater recognition of the productive roles played by women and their importance to family well being. However, some organizations using income generating programs as a means for improving the status of women are realizing that they have to include a wide set of objectives in their programs in order to achieve their major goal. Besides receiving economic benefits from participating in such development programs, women may also need to strengthen their self reliance, self esteem, and decision making roles. Organizations involved in development activities may thus have to develop appropriate structures to be able to provide all of the above benefits to their members.

This research attempts to identify the organizational factors which influence the benefits perceived by the members, the focus being on the levels of organizational accountability to the members. The power of women members to influence decisions is manifest only if the project managers and leaders are answerable to them for some of the outcomes of their organization's activities. The level of accountability to the intended beneficiaries within an organization is thus a measure of the control the members have in the organizational decision-making processes. The question to ask here is whether or not accountability to members influences the project benefits, and if so, how?

3. Goals of the Study

The two major goals for the research are:

1. To conceptualize and operationalize "Member-accountability" in women's income generating projects: So far, little research has been done using the concept of member-accountability in development organizations. This makes the task of developing adequate definitions and measurement tools for accountability a top priority. Indicators developed through this exploratory research format can form a guide for further refinement.

2) To assess the relationship between "Member-accountability" and the economic and social benefits accrued by members: Member-accountability becomes an important issue for development organizations, only, if and when it influences the outcome of activities undertaken by them. Thus for this study, it is necessary to establish the relationship between member-accountability in organizations and the benefits accrued by members of that organization.

4. Research Questions

Specifically, this study aims to provide some answers to the following questions.

- 1) To what extent does member-accountability in organizations influence the economic benefits received by members?
- 2) To what extent does member-accountability in organizations influence the social benefits received by members?
- 3) To what extent are the economic and social benefits to received by members from participating in income generating activities related?
- 4) How are the economic and social benefits received by members related to the socio-economic vulnerability of members?
- 5) What are some of the different factors which may be related to the organization's accountability to its members?

5. Research Process

Exploratory research as described by Babbie (1983:72-73) is a means for constructing new theory. Various approaches can be used for this kind of research and a combination of tools may be stronger for measuring complex social phenomena. Therefore, in the research design of this study the author has attempted to include a variety of data collection techniques which complement each other. The case-study approach, which included participant and non-participant observation and group discussions, was combined with instruments like interview schedules to generate data which could be quantified. This diversity in data collection helped to strengthen the results as both qualitative and quantitative research methodologies may yield data which in combination would provide stronger explanations of the issues under consideration (Casley, 1981: 64).

Four development organizations with women's income generating activities were selected for the study. The organizational structures of each were uniquely different. Although they are not intended as a representative sample of all development organizations they can be expected to show how member-accountability could be influenced by variance in organizational structures.

The researcher worked closely with the staff of each of the organizations and shared with them the preliminary findings while in the field. Each organization has also been

provided with written and pictorial documentation of their activities, history, and structure, which may be used by them for public relations and soliciting future funding. Further, needs of each organization were identified in terms of how they could be incorporated in the current research agenda and supported by the researcher. Based on this philosophy the following contributions were made by the researcher.

In SEWA, Lucknow a funding proposal was formulated.

In Mahila Vikas Kendra marketing links were generated for the silk products.

In Badlao Foundation support was provided in training staff and extension agents.

6. Contribution of Study

The research intends to make the following contributions. The research focus is on the concept of "member-accountability", which has been operationalized. It is expected to be useful in explaining the flow of benefits from development projects. By identifying and describing mechanisms which create accountability, it may provide policy-makers and funding agencies with specific criteria for selecting and supporting development organizations. The study also documents grassroots efforts in organizing women's income generating projects which provide insights for developing future interventions.

7. Overview of the Chapters

The second chapter discusses the literature on the productive roles of women for using economic activities as a strategy for empowering women and explores the theoretical base for defining organizational accountability. The third chapter discusses the research methods used in the study. In chapter four in-depth descriptions of the four organizations are provided, while the fifth chapter presents empirical data on the four indicators: economic benefits, social benefits, social vulnerability and member-accountability for each of the four organizations. The sixth chapter is an analysis of the data collected through interviews with members in the four organizations in order to test the hypotheses in the study. In chapter seven an analysis of the organizational strategies and processes described earlier in chapter four are discussed. In the concluding chapter, the major findings which emerge from the analysis have been summarized.

Chapter 2: REVIEW OF LITERATURE

This chapter explores and discusses the literature describing the importance of the economic roles played by women and how these roles may be used as a means for empowering women. It further explores structural alternatives for organizations involved in development activities for women.

1. Women and Work

In the study of women's development there are several important issues which have been debated in relation to economic and production activities. One is the contribution women make to household income, and specifically on how important it is. Another focuses on putting a value on the work done by women, most of which is unpaid and often even unrecognized. Still another relates to the control over the various resources within the family. (Baster, 1981:47-48; Desai and Maithreyi, 1987: 84-88; Methuijen, 1985: 18-24). UNESCO points out the need, in both first and third world countries, for the labor force economists and national income accountants to reappraise activities, which they had so far dismissed as household, "for if housewives did not engage in housework other household members would not have the freedom

to engage in economically measurable productive activity" (UNESCO, 1981:53). Mitra, discussing the Indian situation, concludes,

"The problem as the present writer sees it, is first of recognition of women's economic contribution to the non-monetized sector, even when she is engaged in heavy work for long hours every day in the informal sector. Secondly of setting a value on this labor and permitting her to dispose part or whole of this income herself. In the next place, even when women through their own hard work manifestly earn money in the monetized sector they are often routinely relieved by their male folk of their earnings at the time they receive the wages or profits and thus lose access to and control of their earnings. (1980:31)"

Women's development issues have often been related to their poverty and lack of available income (Buvinic, 1983). This has resulted in seeking economic development programs as an approach which would benefit women. Increasing the productive opportunities for women is seen as a major tool for the development of the community and region at large (Agarwal, 1988; Chakravarty, 1988; Overholt et al., 1984; Dixon, 1979; Boserup, 1970). Though it may be true that additional income produced by women is much needed for family survival, development practitioners may also need to explore strategies that enable women to independently control the use of that income. Kochadorfer-Lucius and Osner (1988), in identifying strategies for promoting women in the informal sector, have emphasized the need to raise the social status and empowerment at the same time.

A study conducted by Mencher (1988:102-118) in villages in India (in Kerala and Tamil-Nadu States) revealed that female income is as important to household maintenance as male income, and is a significant portion of the household income. This study also showed that a larger portion of the women's earnings went towards family use and maintenance than did men's earnings and that households with less earnings from women are poorer. The study further suggested that although many women have some control over their earnings, there is also a great degree of control exercised by men who are able to ask for money from their wives whenever they so desire for their personal expenses.

Traditionally, the division of labor has been visualized by division in income earned, but also important to this debate is the division of income use by gender. This challenges the developmentalist philosophy that capital accumulation automatically leads women to empowerment (Ward, 1988:17-41; Kardam, 1988: 58-62; Bruce, 1989:987). It has been recognized that if women's activities are confined to household subsistence production, then their overall economic power will be low (Bossen, 1984; Sanday, 1974).

Women's work often has to take a secondary position to that of the men's work within the family. Women's work which blends in easily with their reproductive roles tends to given less recognition and assumes an informal status in society. Heyzer argues that women's employment in the informal sector

differs from that of men in that "1) the women are concentrated in areas of the informal sector that are compatible with their reproductive role and often extensions of their domestic responsibilities, 2) with few exceptions concentrated in areas which require little capital outlay and in areas with lesser growth potential" (1981: 23).

Increasing women's capacity to take greater control of their own income and be able to make independent decisions on the use of their income may be a crucial component of an income generating development project for women. Desai and Maithreyi (1987:126) suggest that there may be an inverse relationship between income level of the household and participation with women having unequal control and access to cash. The authors further argue that "women gain from increase in household income depending on their control over that income". Evidently, development projects emphasizing income generating activities for women need to include a wide array of objectives beyond those of economic benefits. Building self reliance, along with providing opportunities for income-generation, are important goals for women's development activities. Kumar et al. (1988) suggest that in planning and implementing women's economic activities most NGOs hope that women will benefit economically as well as by gaining greater confidence and self esteem.

Most development policies for women stress income-generation, assuming that an "increase in the productive

c
e
H
c
f
e
N
I

has
ide
It
the
for
argu
of ec
inter
basis

capacities of women will be reflected in improved status and equity for women and their families" (Kandiyoti, 1988). However, the degree to which a society values the performance of certain activities over others is not determined by any one factor, but derives from an interplay of several social, economic, cultural and political factors. In the following Nayyar discusses census data on the participation rates of Indian women in work, concluding:

1) macro statistics on women's employment are far from reliable and understate number of women workers in rural India mainly as they are seen as housewives and mothers; 2) Female participation rates are highly correlated to poverty and landlessness in rural India, women go to work when the household incomes do not suffice for their basic needs; 3) Women workers are paid less than men for the same operations; 4) In some industries like bidi making, chikan where women are 90% of the workers they are exploited by the middleman. There is a need to organize women workers as a cooperative or other whereby production and marketing are integrated. (Nayyar, 1987)

Giving productive roles of women insufficient importance has resulted in adopting a social service approach to identifying and implementing women's development activities. It is found that when the women themselves are questioned on their need, they tend to emphasize greater access to resources for increased productivity (Yudelman, 1985:28). M a n y arguments have been put forth for and against the usefulness of economic programs for promoting a more holistic development intervention. One evaluation contends that there is "little basis for the naive assumption that income generation will

en

in

es

ge

ef

ass

(Bu

ear

con

yet

gre

conc

wome

the

women

a wor

there

the

articu

result

Y

program

reliant

result

enhance women's independence and status and women's increased income does not in itself improve women's bargaining power especially in poor households" (McCormack, et al., 1986).

On the other hand, another study, which evaluated income generation projects for women, states that positive project effects, in terms of women's increased self-confidence and assertiveness, were found in 17 out of the 21 evaluations (Buvinic, et al., 1987). Buvinic (1988) has argued that earned income is "likely to increase poor women's self confidence and assertiveness in the short term, but there is yet no clear evidence that heightened self-confidence leads to greater equality between men and women in families" (17).

Development agencies seek strategies that emphasize the concepts of self-reliance and the provision of basic needs for women. They thus tend to focus on raising women's income with the expectation of achieving the broader goals of empowering women with capacities and skills for the future. A summary of a workshop report in the Kerala University (1984) states that there is a need for income generating schemes to strengthen the power of the women, increase their confidence and articulation in order to create self reliance, which would result in long term benefits among the poor.

Yet, the question arises whether such policies and programs have, in reality, equipped women to become more self-reliant and whether greater productivity will automatically result in greater empowerment for women. The complexity of

the interactions between the reproductive and productive roles played by women may have to be simultaneously addressed by development interventions if the broader goal of improvement in the status of women is to become a reality (Antrobus, 1985; Buvinac, 1983; Croll, 1981).

Organizational structures also influence the forms of women's participation. Dexter (1985) argues that women who have been socialized into family roles find it more difficult to function in bureaucratic organizations where the rules demand a different form of learning.

The literature explored so far seems to indicate the need for development programs which address the economic and social needs of women simultaneously in order to improve the status of women. Merely enhancing the incomes may not be a sufficient condition for achieving social benefits such as increased self esteem, greater self reliance and greater roles in decision making. Benefits received through development interventions may be largely influenced by the organizations which implement them. Individual structures and processes of different organizations may result in different benefits received by members from the same kind of intervention. In other words, the goals achieved by different kinds of interventions may be more a function of the organizations' form, than a function of the kind of intervention alone.

a
s
o
s
a
w
s
i
c
c
o
19

de
th
or
of
the
str
whi
suc

2. Organizational Strategies Influencing Benefits

There is a need to establish and adopt appropriate organizational structures in order for them to be accepted by the community and not be dysfunctional in day to day activities. Development efforts, which will be far more sustainable than the life cycle of mere projects, may have to develop social structures which can co-mingle with the present social forces and not need the constant support of outsider agents. Appropriate organizations would thus be ones that would "not only facilitate women's access to goods and services but could be established and managed by women so that in the process they acquire the skills and knowledge of continuation. It also implies appropriateness to the socio-cultural proclivities of the community that determine the role of, status, mobility and time available to women" (ESCAP/UNDP, 1981:15-17)

There appears to be no one right formula for founding any development organization and experimentation may perhaps be the only way to devise appropriate structural forms of organizations which would be able to meet the specific needs of a particular development agency and its clients. However, the experiences and learnings of others occupied in the same struggles may provide new ideas and a stronger foundation from which to begin building. It may thus be appropriate to review such learnings and theoretical frameworks.

Korten (1984a) has argued that in order for developmental

co
As
fo
su
wh
Pa
in
re
"h.
dir
sub
org
act
res
(Dic

assistance to have any substantial impact on the lives of the poor, the development programs must be "People Centered", not only "People Oriented". In a people centered approach, the beneficiaries have control over the decisions regarding the development activities and these decisions are based on resources controlled by them. (Korten, 1984b)

"People Centered Development places substantial value on local initiative and diversity favoring self-organizing systems developed around human-scale organizational units and self-reliant communities" (Korten, 1984a:300).

Minault (1986:220) in an analysis of women in contemporary India discusses the case of Self Employed Women's Association (SEWA), Ahmedabad, a highly successful trade union for women. She indicates that one of the reasons for SEWA's success is that it grew out of the needs felt by the members, who also were also able to control the activities. Participative strategies in administering development interventions have been suggested as an alternative which have resulted in meaningful tangible benefits. These have included "higher productivity/lower cost for development activities; diminishing feelings of powerlessness and alienation and subsequent increases in participant motivation; an organizational infrastructure capable of sustaining the activities and benefits of development; a sense of mutual responsibility for accountability and quality controls" (Dickinson, 1988:83-84). In speaking of participatory

development it is necessary to go beyond the rhetoric of "participation" wherein the local community members are only marginally involved in the development processes. In its more pure definitions, participation is a means for the community to take control over its own future.

"There is a critical difference between going through the empty ritual of participation and having the real power needed to affect the outcome of the process" (Arnstein, 1977).

"Participation can easily turn into a cliché for those administering development; it is all too easy to affirm its value, while doing little to make it a reality... No matter how committed they are to participation, it will always be tempting to co-opt the participants to meet the needs of the administrators... And yet it remains true that the very process of development requires involvement by people in shaping their future..." (Bryant and White, 1982:224)

Development organizations can adopt participatory methodologies through setting up enabling structures and through this process empower their "beneficiaries". These structures would provide greater sharing of power in decision making within the organization (Chambers, 1983; Bryant & White, 1982). The structural counterpart to participatory management systems has been suggested to be decentralization.

Rondinelli and Nellis (1986:3) have identified four kinds of decentralization -- "deconcentration, delegation, devolution and privatization". They also suggest that small scale decentralized programs "designed for limited impact are likely to generate more positive and durable results than large scale organizational reforms and these should be kept

simple, flexible and appropriate to the capacities of organizations".

Decentralized structures also demand a certain level of autonomy within the organization. Jatotra (1987:111) however, argues that "the autonomy of local NGOs is very relative and complete autonomy is unattainable. A dependent relationship develops between the NGO and the established structures of power leading to the community's loss of control over its resources and designs". He further argues that as NGOs may be co-opted by the funders, there is a need to build self reliance which can be attained only when they become financially self sufficient. For this to occur it is necessary for them to interact with the market economy. Kothari (1986:2180-2182) also identified the possible co-optation of NGOs by the state, which he argues needs to be avoided for attaining true autonomy.

Tendler's (1987) study of Ford Foundation funded projects identifies successful organizations and provides some commonalities among them. The more specialized organizations which focused only on self employment and enterprise development appeared to be more successful. Also, some of the better performers focused solely on women, which provided a powerful cohesion. McKee (1988) also emphasizes that identification of such characteristics of successful organizations provides donor organizations with some basic criteria for making funding related decisions.

a
I
a
w
k
pe
do
ex
ha
re
suc

It seems that learning from successes is as important as learning from failures. Researchers have been concerned with some of the causal linkages for predicting success. Answers to the basic questions, - "What has been done in the field? What has been successful? What has failed and why?--will contribute in assessing alternative paths of action" (Smith-Sreen, 1990:25). Tendler (1988: 27-28) has advocated more comparative research in LEIG (Livelihoods, Employment and Income generation), since there is a need to build literature which will help in understanding the common traits of successful development efforts. Tendler also argues that more research is needed to learn about what works as "we need to add to our understanding of poverty a better sense of what works institutionally in terms of service delivery and what kinds of interventions bring about significant changes in people's lives". One such study (Wignaraja, 1990) has documented some of the lessons learned through development experiments in the region of South Asia. The eleven lessons have been briefly summarized below, as they provide a far reaching analysis of strategies relevant to this discussion on successful organizational interventions.

1. A comprehensive program perspective is necessary to evolve responses to meet the needs and priorities of poor women. Political space for such activities is crucial in creating success.
2. Innovation is critical. The question of replicability does not arise, but the process can be multiplied.
3. Programs should involve clearly identifiable homogenous groups of poor women.

th
bot
far
sho
pro.

4. Poor women should not merely be tagged onto a technical sectoral package. The design should start with awareness creation, building the poor women's groups, conscientization, and then initiating a poverty alleviation strategy and process based on their needs, resources, knowledge system and capability with a view to improving their condition to the next possible economic and social level. The technical package should be a response and a support package. The organizations of the poor should continuously monitor the results themselves.

5. The overall design should be capable of responding to the basic needs of the poor in an inter-related fashion, as the poor do not divide their lives into purely economic or social or credit factors. The program should ensure that the people's surplus is kept in the people's hands. The activities should be identified by the poor themselves with a high level of awareness.

6. Institution building at the village/local level as well as the central government level is required. Three critical elements of ensuring participation of poor women are: strengthening existing innovative grassroots NGOs; reorientation of the existing delivery systems; reorientation of credit institutions;

7. One or two key leaders are critical to facilitate the whole process. These leaders should later withdraw to let local leaders to come up.

8. Training in innovative approaches for poverty alleviation is critical for institution building.

9. Providing a sensitive support system by the government is important.

10. Donors also have to change their approach & procedures.

11. A project approach may not work in such activities. (Wignaraja, 1990:102-113)

Tendler (1987) concluded in her study of microenterprises that "the essence of performance remains the beneficiaries own bottom line--real improvements in income". The discussion so far leads one to say that the success of development efforts should be determined not by researchers and other professionals, but by the beneficiaries themselves.

Or

th

pe

tl

bo

3

he

tl

me

de

tl

de

ac

c

n

t

i

e

c

c

o

t

l

Organizations are then faced with the problem of ensuring that the beneficiaries view the outcomes of the development efforts positively. An important mechanism towards this end may be the level of organizational accountability to their members or beneficiaries.

3. Organizational Accountability: Concepts and Practice

It is being argued in this study that organizations which have incorporated structures which are more accountable to their members are likely to provide greater benefits to their members. However, accountability in development organizations does not seem to have been studied very widely. It was therefore necessary to explore a wide variety of fields for defining and operationalizing the concept of "member-accountability". The discussion which follows will attempt to clarify this concept. ✓

The sociological viewpoint argues that organizations do not function in a mechanical fashion and thus do not carry on their work only with assigned rules and regulations. They are in a constant dynamic interaction with their micro and macro environments, which produce with time, a distinct organizational character (Perrow, 1986). Due to these dynamics, accountability to project beneficiaries in organizations may differ in relation to the extent to which the clients can influence the behavior of project managers and leaders.

r
a
a
r
r
p
i
r
t
c
l
l

at
me
th
int
Cha

Accountability to the clients may be reflected by the degree to which the intended beneficiaries can hold the decision makers responsible for the outcomes of their decisions. "Calling people to account" (Lessinger, 1971:15) is an oft used expression and yet there is little systemic knowledge to draw on in the social sciences concerning the concept and mechanisms of accountability in development efforts. The traditional kind of accountability which project managers are more familiar with deals with financial accounting. Joseph (1987) in discussing the decline in accountability within public monies in India emphasizes that "central to any study of accountability in government is the role of government audit to ensure public money is spent properly ... vast development expenditure without sufficient internal control and inadequate legislature oversight is resulting in waste of public money" (M67). In recent years there has been some emphasis on accounting for benefits and costs, other than financial, in development programs (Axinn, 1990; Chambers et al, 1989; Bryant and White, 1984, Korten, 1984c; Chambers, 1983).

As discussed earlier, development projects for women have attempted to achieve multiple goals through a variety of mechanisms. Participation of the intended beneficiaries in the planning and implementation of the development intervention was seen as one such strategy (Cernea, 1985; Chambers, 1983; Uphoff, 1979). Experiences from the field

reveal that mere participation by the target group does not insure that their inputs receive any significant attention by the decision makers. Effective participation implies that all decisions made are reported to the clients and decision makers are responsible to them for their actions. The "extent and effectiveness of participation" (Cohen & Uphoff, 1977:85) can be measured by the extent to which leaders are accountable to the clients (Uphoff, 1986:104). The degree to which the target group have the right to question the planning, implementation and evaluation of projects and the extent to which project administrators are answerable to them may influence the flow of benefits (Uphoff, 1986; Axinn, 1985). The flow of responsibility and distribution of power to make decisions within the organization are critical variables in achieving accountability in development projects. Bratton (1980:21-23) has argued that greater political control at the center often leads to low accountability to the clients at the local level, wherein clients have very little say in the distribution of resources and other matters. If the beneficiaries are able to control the activities under question the impact of those activities are more likely to benefit them. This is influenced by the degree of control the intended beneficiaries have over all decision making processes (Axinn, 1990; Kumar, 1984). One important measure of such control is discovering accountability to whom, how it functions, where and when it functions within an organization. An examination of

organizational mechanisms which promote or deter the capacity of the intended beneficiary to hold decision-makers responsible for the outcomes of their decisions would provide insights.

Accountability has been defined by the Oxford American Dictionary (1980) as being "obligation to give a reckoning or explanation for one's actions". Stufflebeam (1971:20) defined accountability "as the ability to account for past actions in relationship to the decisions which precipitated the actions, the wisdom of those decisions, the extent to which they were adequately and efficiently implemented, and the value of their effects". Accountability has sometimes been used as synonymous for responsibility. These definitions omit an important element in terms of specifying to whom is the accountability directed although "in common parlance it implies answerability to a person or body who has imposed a task or duty" (Sachdev, et al. 1986:32). Often the project leader may be answerable to a number of authorities for the decisions made, like the funding agency or the central office. If however, the target group has no control over the decisions made, the performance of the project managers may be of little value to them. When the staff of any organization is accountable to its clients the project efforts are more likely to achieve coordination, as the users will be able to evaluate the performance better than "administrative superiors" (Uphoff, 1986:116).

Only some fields of study have attempted to look at the concept of accountability. Educational leaders in the early 1970's were concerned with the manner in which schools could be made more "responsive to the communities" (Lennon, 1971:4) they served. It was felt that the school officials and educators had to be made more accountable for the educational products delivered. As a result, "performance contracting" was developed whereby educators were contracted to produce certain levels of outcomes (Lennon, 1971; Wolf, 1971, Frieder, 1971). Evaluation research has recently been concerned with the lack of accountability within public programs and has attempted to measure the extent to which the policies and programs have been accountable to the public. These studies, however, are aimed at providing decision makers with information to be able to assess the appropriateness of program activities (Rossi & Freeman, 1986). Accountability to intended beneficiaries in relation to development efforts means the project managers are answerable for their decisions to their clients. ✓

In management theory "authority and accountability have been linked together and thus they must be corresponding, co-equal and co-existent". It has been further argued that accountability is of little use if there is no delegation of authority alongside the responsibilities. Some of the prerequisites towards the management being held accountable have been identified as: making a clear statement of purpose;

breaking down the purpose into intermediate objectives and short term goals; quantify objectives and goals of participation with the management group and delegation of authority (Sachdev, et al., 1986: 46). Gill et al. (1986: 51) have said that "Managerial accountability towards fulfillment of the purpose of an organization should be participative, quantified, goal setting, with regular feedback."

In the field of public administration, accountability has long been considered an important determinant of public service performance. Paul (1991:12) identifies two basic factors influencing accountability, "one is the extent to which the public has access to alternative suppliers of a given public service,.... the second is the degree to which they can influence the final outcome of a service through some form of participation or articulation of protest/feedback irrespective of whether the exit option exists". The degree to which the various stakeholders can demand or dominate the bargaining process influences the effectiveness of accountability in public services.

To understand any concept it may be necessary to first specify its boundaries and identify the crucial questions it seeks to answer. Different fields have sought to understand accountability through their own models and research questions. Lennon (1971:5) has identified four elements within educational institutions. These include: for what

specific outcomes are they accountable; who is accountable for what outcomes; what are the mechanisms for creating accountability; and, who will assess the accountability of the outcomes (Lennon, 1971:5). Different types of accountability studies, based on evaluation assessments have included: impact accountability; coverage accountability; service delivery accountability; efficiency accountability; fiscal accountability, and legal accountability (Rossi & Freeman, 1986). The CIPP evaluation model (Stufflebeam & Shinkfield, 1985: 151-184) focuses on decision making as it relates to accountability and may be measured through context, input, process and product evaluation.

Studies of cooperatives reveal that accountability may be one of the important variables for assessing performance. Attwood (1989) conducted an evaluation of the cooperatives in Maharashtra to assess the reason for their effectiveness. They had succeeded in getting adequate wage prices for their shareholders and had been fairly innovative. The study advances the following reason for its success.

The leaders are elected every five years and this is a major political force. Therefore people in this office would like to keep this office and have to provide signs of economic efficiency to its shareholders who can de-elect them. Therefore, they are held somewhat accountable for their actions by the shareholders who demand efficiency in wages and not only that better prices. Internal competition is thus a means for enhancing the economic efficiency. Most cooperatives are run by large and small cane growers, the former provides leadership and the latter most of the membership. Internal political competition curtails mismanagement. Leadership in the cooperatives in

Maharashtra may seem wasteful, but does not approach the corruption and inefficiency found in some of the state managed coops/corporations. One vital reason for the difference is competition and the accountability of elected leaders for the performance of their factories. (Attwood, 1989:5-27)

Uphoff (1986:129) identified some questions for assessing the degree of accountability to clients in cooperatives. "To whom is the cooperative accountable? Are its decisions made mostly in the interests of its members, or are they shaped in response to government objectives and policies? Do officials look mostly downward to members or upward to officials? Do members see the cooperative as belonging to themselves or to the government?".

In this dissertation the crucial questions asked for assessing the extent of accountability are: Who makes the decisions for whom? What channels are used to make those decisions? To whom are the decisions reported? Who finally approves those decisions?

The organizational conditions set the stage which determines the accountability of the organizations towards their intended beneficiaries. An analysis at the organizational level is therefore essential in determining the extent to which they are accountable to the intended beneficiaries. Management studies have long argued that the end result for creating greater accountability is higher organizational effectiveness (Sachdev, Pande, & Easwaran, 1986). Based on studies of educational institutions, three

principles have been determined as relevant to institutional accountability. These principles state that:

✓ i) An accountable institution engages in public rather than private decision-making processes, ii) An accountable institution engages in cooperative rather than competitive activities, and iii) An accountable institution is willing to compromise rather than requiring others to engage in confrontation as the only means of altering institutional activities (Davis, 1971:28-29).

A study of the organizational components helps to identify factors which may have influenced the performance of the system. Several components have been identified based on the tasks performed by the organization. Esman & Uphoff (1984:72-73) identified eight tasks in the operation of local organizations including "planning; conflict management; resource mobilization; resource management; provision of services; integration of services; control of bureaucracy and claim-making on government". The three key organizational theories (organization development, organization theory, and, organization design) have proposed different elements within a system which may be used to understand organizational performance. ✓ Hage and Finsterbusch (1987:48-49) by combining elements from all the three theories identified five components - "environment context", "strategies of the organization", "organizational processes", "micro and macro level structures", and, "resources" - to analyze "performance and output gaps". In this study the researcher will make a comparative analysis of organizational components to assess

the mechanisms used by some organizations to create member-accountability.

Autonomy has been identified as an important organizational component necessary for creating accountability. Tulpule (1987) concludes that there has to be operational autonomy within public enterprises if they are to work efficiently and "without such autonomy the management cannot be held accountable for their performance ... though such autonomy is granted on paper it is negated in practice".

Another study of development efforts by Sanwal (1985:707-722) identifies autonomy which encourages decentralized decision making by local level committees as a key to success. It argues that to ensure that the needs of the "special publics" are served, or in other words be accountable to the intended beneficiaries, control at the local level may be needed since it is most likely to be concerned with provision of services and distribution of resources to the "special publics".

As early as 1985 the United Nations, in their conference on "Nairobi - Forward-Looking Strategies for the Advancement of Women", adopted a set of guidelines for development assistance and women which mentions the role of accountability. It says, "Implementation of policies concerning women is the responsibility of the particular organization as a whole. Responsibility is not merely a matter of personal persuasion. Systems should be developed

which allocate responsibility and accountability" (1985: 80).

As the review of the development literature demonstrates, accountability does not flow simply from the organization to the members, but also is reciprocated by the members to the organization. All actors in any development intervention play an important part for ensuring that the benefits are truly accountable (Bryant and White, 1982:168). Accountability is affected by many factors both external and internal to the development organization which is usually involved in the management of one or more kinds of projects directed at one or more target groups. On the basis of the discussion presented above, it is evident there is a need to operationalize the term "accountability" in relation to development efforts and also to explore specific ways to measure it.

Chapter 3: RESEARCH METHODOLOGY

This is an exploratory study designed to conceptualize and operationalize "member-accountability" in women's income generating projects. It attempts to show the relationship between member-accountability and the economic and social benefits accrued by women participants. The research was conducted in North and Central India. The research design and methods evolved at MSU before the author went to the field, but modifications were made to incorporate feedback received as the study proceeded and new perceptions of the researcher.

Data were collected from four organizations which conducted women's income generating activities. Participant and non-participant observation and discussions with the staff were used to analyze the organizational structure and strategies. Interviews were conducted with a sample of members from each organization to assess member-accountability, as well as economic and social benefits accrued by them. Data collection began in July 1990 and was completed in April 1991.

This chapter discusses the methodology within its different stages involving conceptual framework and operational definitions of variables, research questions,

formulation of data collection instruments, formulation of indices, identification and selection of research sites, pretesting the interview schedules, selection of respondents, data collection process, coding, data analysis and finally, limitations and constraints in the methodology.

1. Conceptual Framework and Operational Definitions of Variables

The study attempts to determine the levels of member accountability within women's income generating projects/activities for women in development organizations. It also assesses the social and economic benefits accrued by the members from such projects/activities. Income-generating projects for women may be defined as those projects which include activities to increase the productive opportunities for women and provide cash or in-kind remuneration to the participants. Organizational structures and strategies have also been studied to provide insights into factors which may influence member-accountability and the benefits accrued by members.

Socio-economic variables have been used to describe the study population and determine the level of social and economic vulnerability of the respondents. The social vulnerability index is used to assess if the social variables have an influence on the level of member-accountability in the organization and the benefits received by the members. The economic vulnerability indicator on the other hand is used to

assess if the economic status of the members influences the level of member-accountability or benefits accrued by members. These are described in section four of this chapter dealing with the "formulation of indices".

The two major criteria being assessed are "member-accountability" and "benefits accrued by members". The four organizations were selected to provide examples from various levels of member-accountability based on an initial assessment of this factor. This was done to allow for comparison. The focus of the research has been on the following variables:

"Member-accountability" in income generating projects

"Social Benefits" accrued by members

"Economic Benefits" accrued by members

"Social and Economic Vulnerability" of members

Member-Accountability is measured by: i) the extent to which timely support is provided to members by the organization, ii) the extent to which the problems and suggestions of the members are addressed adequately by the organization, and iii) the extent to which the members are allowed to share power in the administration of the organization.

Assessment of the level of accountability is rated from "no accountability" to "full accountability" on a five point scale with five being the highest (full) and one the lowest (none). An operational definition of "member-accountability"

is constructed by averaging the individual responses of the sixteen indicators from the three areas described above. These sixteen indicators are listed in Section Four of this chapter on formulation on indices.

Social Benefits have been defined as the value attributed by the members for the social rewards emanating from participating in the activity as assessed by: a) an increase in prestige in the family and community, b) an increased representation in decision making roles at home and in the community, and c) an increased level of self-reliance in household and community related tasks. Singh (1988) has argued the need to include decision making criteria towards making a qualitative assessment of changes in the status of women.

The operational definition of "social benefits" is the average cumulative scores of responses by the members measuring perceived increase in prestige, roles in decision-making and level of self reliance. Each response was computed on a five point scale with five showing the highest level of increase.

Economic Benefits refer to the value attributed by the members to the project because of a) the actual cash and material rewards, and b) the perceived economic gains from their participation. Magrabi (1987:8) has identified some variables for the measurement of economic well being. These consist of both "subjective measures like satisfaction with

present financial situation, and objective measures like family income".

The operational definition of economic benefits includes an weighted average cumulative score of the members' responses to the perceived economic gains and actual average cash earnings from the project.

Social and Economic vulnerability refers to the degree to which the members belong to the socially and economically vulnerable groups of society. Social vulnerability was assessed by several factors considered as indicators of the social status of women in Indian society. Economic vulnerabilitiy was assessed through the per-capita income of the member's household.

Other background variables were also collected. These included: member's perceptions of organization, member's network and variables related to member's association with the organization.

Members perceptions regarding the strengths and weaknesses of the organization were collected for the purpose of providing quick and practical feedback to each organization and help them in planning future activities. A copy of the results and the researcher's evaluation of each study site has been sent to each organization.

The existing network of the members was analyzed in terms of their interaction with the leader, staff and other members. This provides information on the accessibility of the staff

and the ease of interaction amongst members and staff.

Additional information was sought on each member's association with the organization. This includes the length of time they were associated with the organization, distance travelled to reach the work site, frequency of visits to the organization for work and meetings, kind of supervisory association with the organization, attitude of family to the activity and association with other organizations.

2. Research Questions

The research was exploratory in nature to the extent that it conceptualized and operationalized "member-accountability" in income generating projects for women. In addition, it took on the task of assessing economic and social benefits accruing to members from these projects to determine if these were in any way influenced by the accountability of organizations to members. At all times the research was guided by concerns about its usefulness to development organizations, which influenced the following questions and the development of hypotheses.

Question 1: Are the four organizations in the study significantly different from each other in their level of member-accountability, economic benefits, social benefits, and social and economic vulnerability?

It is important to assess the differences amongst the four organizations in order to be able to determine whether organizational accountability influences the economic and social benefits received by members. The organizations had been selected based on an initial appraisal of having varying

levels of member-accountability. This was necessary in order to make some kind of comparisons between the organizations.

Question 2: To what extent does member-accountability in organizations influence the economic benefits accrued by members?

The research was formulated around the critical issue of the relationship, if any, between an organization's level of accountability to its members and the economic benefits they accrue from their participation in the organization's activities. Hypotheses which were constructed to test this question statistically include:

H2A: There is a significantly positive relationship between economic benefits accrued by members and the timely support received by them from the organization.

H2B: There is a significantly positive relationship between economic benefits accrued by members and the degree to which the member's problems and suggestions are addressed adequately by the organization.

H2C: There is a significantly positive relationship between economic benefits accrued by the members and the degree to which power is shared with the members in the administration of the organization.

Question 3: To what extent does member-accountability in organizations influence the social benefits accrued by members?

One of the main concerns of the study relates to the extent to which member-accountability within organizations influences social benefits accruing to members. Because member-accountability may influence economic and social benefits differently it is important not to lump them in one category of total benefits. Hypotheses constructed to test

this question statistically included:

H3A: There is a significantly positive relationship between social benefits accrued by members and the timely support received by them from the organization.

H3B: There is a significantly positive relationship between social benefits accrued by members and degree to which the member's problems and suggestions are addressed adequately by the organization.

H3C: There is a significantly positive relationship between social benefits accrued by the members and the degree to which power is shared with the members in the administration of the organization.

Question 4: What is the extent of relationship between economic and social benefits accrued by members from participating in income generating activities?

There exists some debate regarding the degree to which economic benefits accrued in women's income generating projects influence or are influenced by the social benefits. This relationship, if any, was examined to assess how they are related.

Question 5: To what extent is the social and economic vulnerability of the members related to the economic and social benefits accrued by them?

Often independent socio-economic variables of the respondents may influence the benefits as well as the level of member-accountability. It was therefore important to see the extent of this influence to assess if this was significant. Instead of assessing this relationship variable by variable it was decided that an index of social vulnerability and the indicator of economic vulnerability would be more useful. Specific hypotheses developed for this include:

H5A: There is no significant relationship between social vulnerability of members and the economic benefits accrued by the members.

H5B: There is no significant relationship between social vulnerability of members and the social benefits accrued by the members.

H5C: There is no significant relationship between economic vulnerability of members and the economic benefits accrued by the members.

H5D: There is no significant relationship between economic vulnerability of members and the social benefits accrued by the members.

Question 6: Does member-accountability have a significant relationship with different member characteristics and their association with the organization?

Individual characteristics of members may also influence the level of organizational accountability to the members. Therefore the significance of relationship between member-accountability and individual characteristics of members was tested statistically. The variables tested included: Kind of housing; Caste; Status in community; Level of education; Age; Per-capita income; Length of membership; Distance of member from worksite; Frequency of visits to center and Frequency of annual meetings with members.

3. Formulation of Data Collection Instruments

The techniques used in the study include standardized interviews with members (Briggs, 1987:20) participant-observation, non-participant observation of activities and meetings, group discussions with staff and members, review of records, pamphlets, progress reports, and other documents pertaining to each organization. Though the interviews were

structured they remained flexible to incorporate any varying perceptions. Steady (1983:19) discussing the adoption of a dominant research methodology in the African context, argues that there is a need for adopting a multi-method approach which uses "innovative research instruments based on local measurements and criteria". Rhoades (1990) also emphasizes the need for adopting a diverse set of methods since they will tend to be more appropriate for answering the research questions.

The two major concepts being assessed in this research include accountability and benefits (both social and economic). Other areas in which information was sought included socio-economic information for each respondent, organizational networks and member's perceptions of organization. Specific questions were developed to measure these variables as operationalized in the study. Secondary sources, such as questionnaires addressing similar subjects or related indicators were reviewed, but the specific tool used was developed solely by the researcher. The extent of information sought and the open ended nature of the questions made it imperative that the interviews be in two separate parts. Appendix A contains both the interview schedules.

The first interview schedule included data in the following areas-- background information, economic and social benefits from the organization, members' networks and member's perceptions of the organization. The social benefits were

organized under the categories of prestige, roles in decision making and self-reliance. In this instrument some of the questions were precoded while some were open ended to be coded later based on the range of responses.

The second interview schedule included data in two areas-- member-accountability and project-related information. The questions created to measure accountability were based on the initial operationalization of member-accountability. All of them were open-ended, as one of the goals of this study was to formulate a specific set of indicators for use in measuring the concept. Based on the field experiences, the researcher developed a set of criteria for measuring accountability in the form of an index of sixteen variables described in p.44. Questions dealing with general project information had been precoded.

After the guided schedules were developed they were reviewed by several individuals and then refined. The initial questionnaire had been conceptualized with detailed coding for both the benefits and the accountability sections. At this stage, after talking with people working in the field, it was decided that the tool measuring accountability would be easier to get at through asking general questions since the study itself was attempting to operationalize and develop indicators for the measurement of member-accountability.

The organizational components to be examined included strategies, processes, structures, resources, and the

environmental context. The researcher conducted open-ended interviews with the staff and reviewed organization-related literature to generate data on these components. These interviews were intended to be informal to provide a descriptive background of the total organization.

4. Formulation of Indices

Babbie (1986:364-376) provides a detailed methodology for the construction of indices in social science research. For the purposes of analysis in this study four separate indices and one indicator were developed as a assessment of the major variables under consideration in the study. These are discussed below.

4.1. Index of Member-accountability: This index measures the level of member-accountability of the organization. It has been formulated from the data generated in Interview Schedule II and the researcher's observations on the organization. A higher score on the index indicates a higher level of accountability to the members. Sixteen specific indicators were created within three areas for this purpose. Each indicator was rated on a five point scale with 5 being the highest and 1 the lowest. A cumulative score on sixteen indicators reflected the score on member-accountability. These indicators include:

a. Timely support to members from the organization.

- i. Provides payments to members for the work done on a timely basis.
- ii. Provides raw materials on time and in sufficient quantities.

- iii. Creates an infrastructure suitable to meet member's needs within available resources.
 - iv. Establishes marketing links for maximum benefits to members.
 - v. Makes continuous efforts to enhance efficiency of the members efforts (technology/training/others).
 - vi. Provides support services to members in times of need (credit/advances/health/education/other)¹.
- b. Adequately addresses problems and suggestions of members.**
- vii. Members are encouraged to voice their complaints.
 - viii. Suggestions from members are sought actively.
 - ix. Organization attempts to resolve complaints.
 - x. Members suggestions are considered and implemented if appropriate.
- c. Shares power with members in managing the organization.**
- xi. Disseminates and provides ready access to information related to organization's activities.
 - xii. Members are active in management roles.
 - xiii. Disseminates information on progress of organizational activities to members.
 - xiv. Members had shared in the formation and development of the organization.
 - xv. Leader(s) is/are receptive to the members and available when needed.
 - xvi. Members share in making decisions regarding the use of all profits from the activity. Funds for the welfare of members are not diverted into other activities without their knowledge.

Qualitative data for this index were collected through a variety of techniques and then recoded to allow for quantification. The researcher has used the qualitative information received in response to various questions to assess the indicators on a range of 1-5. A specific checklist

¹. This indicator is no longer considered as assessing member-accountability as after discussions with the research committee it seemed to be more a measure of economic benefits. Thus member-accountability should be assessed in the future only with the fifteen indicators. See discussion on this point on pgs. 234- 35.

was made for each indicator to guide the researcher as to what level was indicated by a particular response. This checklist was created after the data had been collected so that the author was guided by the available data rather than a predetermined set of indicators. This was especially necessary as prior to this research no tool existed for the measurement of member-accountability.

4.2. Index of Economic Benefits: This index shows the level of actual and perceived economic benefits accrued by members through their participation in the organization. It has been formulated from the data generated in the section on 'Economic Benefits' in interview schedule I. A higher score on the index indicates a higher level of economic benefits accrued. The actual average income earned by the respondent was given a weight of two and then a cumulative average of the scores of the following five indicators was used to create the index.

- a. **Regularity of work** was assessed on a four point scale with 4 showing work received in the last three weeks and 1 indicating work received more than two years back.
- b. **Fairness of wages** earned was measured on a three point scale with 3 denoting wages earned being better than other work and 1 showing wages earned are less than that outside or unequal to the labor invested by the woman.
- c. **Average monthly income** earned was calculated from the previous one year's payment records for the respondent. Seven income categories were then formulated with 7 being the highest and 1 the lowest income category. This indicator was given a double weightage in the index.

- d. **Availability of loans** from the organization was given a value of 0 if no loan had been received or the member also had no expectation of receiving one from the organization, and a value of 1 if the member had either received a loan or expected to be able to get one from the organization.
- e. **Member's perceptions of change in economic status** was assessed on a four point scale with 1 being a high degree of positive change in economic status and 4 being a negative change in economic status.

In this index the higher the cumulative score on the five indicators after the weighting of the indicator on wages earned, the higher are the total economic benefits accrued by the member.

4.3. Index of Social Benefits: This index measures the level of perceived social benefits by the members accruing from their participation in the activity. It has been formulated from the data generated in the section on Social Benefits in interview schedule I. A higher score on the index indicates a higher level of social benefits accrued. Social benefits have been defined by increase in prestige, roles in decision making and self-reliance and therefore a cumulative of the scores on the indicators measuring the three areas has been used for creating the social benefit index. The set of indicators used include:

- a. **Change in prestige** perceived by the member was measured by a set of three sub-indicators.
 - i. The level to which the member felt respect for her at home had changed because of her participation in the activity was assessed on a five point scale with 5 reflecting highest positive change and 1 showing highest negative change.

- ii. The level to which the member felt respect for her in the community had changed because of her participation in the activity was assessed on a five point scale with 5 reflecting highest positive change and 1 showing highest negative change.
 - iii. The level to which assets owned by the members had changed on account of their participation in the activity was assessed on a five point scale with 1 reflecting highest and 5 showing a higher negative impact.
- b. Change in roles in decision making as perceived by the member was measured by a set of three sub-indicators.**
- i. The level to which the members felt their decision making roles at home had changed due to their participation in the activity was measured on a five point scale. In this scale 5 showed the highest increase and 1 the highest decrease in roles.
 - ii. The degree to which the members felt their participation in the organization had influenced their occupying decision making roles in the community was measured on a five point scale. In the scale 5 represented the highest degree of positive and 1 the highest degree of negative influence.
 - iii. The members' perceptions of advice being sought from them by the community was simply measured on a yes/no scale with 2 meaning advice was sought and 1 showing advice was not sought.
- c. Change in self-reliance as perceived by the member was measured by a set of three sub-indicators.**
- i. The extent to which the members felt that their self-confidence had changed on account of their participation in the activity was measured on a five point scale with 5 showing the highest increase and 1 the highest decrease.
 - ii. The level to which the members perceived that their self-reliance related to household tasks had changed was measured on a five point scale. In the scale 5 showed the highest degree of increase and 1 the highest degree of decrease in self reliance.

- iii. The level to which the members perceived that their self reliance related to tasks outside the home had changed was measured on a five point scale. In the scale 5 showed the highest degree of increase and 1 the highest degree of decrease in self reliance.

This index is thus the cumulative score on the nine sub-indicators for the three main indicators. It attempts to quantify the level of social benefits perceived by the members which accrue from their participation in the organization's activities. The higher the score on the index, the greater the benefits accrued by the member.

4.4. Index of Social Vulnerability: This index has been developed from a selected set of indicators from within the information received in the section on "Background Information" in interview schedule I. This index is a means to determine the vulnerability level of the respondents as it relates to their present social status. The greater the level of vulnerability on the index the more likely it is that the respondent has lower access to resources and fewer opportunities to improve her lot. A cumulative average of the scores of the following four indicators was used to formulate the index.

- a. **Type of dwelling** was given a rating of 1 if the respondent lived in a well-constructed house and 2 if she lived in a semi-constructed or poorly-constructed house.
- b. **Status of woman respondent in the household** was rated on a two point scale with 2 denoting widow, separated or divorced; and 1 denoting unmarried, living with husband or other.

- c. **Education of the respondent was rated on a four point scale with 4 indicating no schooling and 1 indicating more than ten years of schooling.**
- d. **Caste of the respondent was rated on a two point scale with 2 being scheduled caste/tribe or other minorities and 1 being general castes.**

The cumulative score of the above indicators was used as an index to show the degree of vulnerability of the respondents. A higher score means a higher level of social vulnerability.

4.5. Indicator of Economic Vulnerability: Per-capita household income was calculated by dividing the total household income by the total household members. However, the income earned by the women from participating in the income generating activity in the household was excluded from the total household income. This is because the study is attempting to look at the vulnerability of the member without the support of the organization. Also, in correlating per-capita income, which includes income earned from the organization with economic benefits, which also includes income earned from the organization, there is obviously going to be a positive correlation. The same problem may be visualized when correlating per-capita income with social benefits which are related with economic benefits (discussed in Chapter 6).

5. Identification and Selection of Research Sites

The population for this study includes all women's organizations active in income generating activities in North

1

w

f

t

r

in

in

in

lis

won

con

Bha.

Inte

Foun

India. However, this study was limited to a selected sample of four development organizations in North India. Each of these had at least one women's income generating project.

There were two major considerations for selecting the research site. Firstly, that the scale and size of operation of the income generating activity in each of the organizations was as similar as possible to control for these factors in the comparative analysis. Secondly, the duration of time each of the organizations had been in existence was also as closely matched as possible. Other factors which were considered in the identification stage included: i) feasibility of access by the researcher to the activities (meetings, etc.) and written records of the organization, ii) the researcher's familiarity with the local language (though in some cases translators were used), and iii) financial ability of the researcher to visit the agencies.

The organizations were selected through a long process of interviewing, correspondence and site visits. Several key individuals were sought from different national and international organizations to provide information on and lists of grassroots organizations in North India involved in women's development activities. Some of the organizations contacted for this purpose included: Pradan, Dastkar, SEWA-Bharat, Mahila Haat, Oxfam-Bridges, FAO, PRIA, Adithi, International Labor Organization, World Bank, Norad, Ford Foundation, and Center for Women's Development Studies. Based

on the
which
letter
their
activi
organi
conduct
agencie

Table 1

Name of

1. Self
Wome
Asoc

2. Mahi
Kend

3. Mahil
Udyog
Papad

4. Badla
Found

A preliminar

before the

made on t.

research cr

Mary's Mah

on these initial contacts, the researcher wrote to many NGOs which showed good potential for serving as study sites. The letter explained the purpose of the research and requested their support and any available documentation on their activities. Many replied and sent details of their organization's work. An appraisal of each of these NGOs was conducted through documented literature, talking with funding agencies and other individuals familiar with the organization.

Table 1: Overview of Research Sites Included in the Study

Name of Site	Location	Kind of Activity	No. of Members
1. Self Employed Women's Asociation (SEWA)	Lucknow, Uttar Pradesh	Chikan Embroidery	800
2. Mahila Vikas Kendra	Nauhatta Bihar	Tasar Silk Blankets Carpentry	750
3. Mahila Griha Udyog Lijjat Papad	Jabalpur, Madhya Pradesh	Papadam	860
4. Badlao Foundation	Mihijam, Bihar	Tasar Silk	120

A preliminary visit was then made to eight such organizations before the final selection was made. The initial visit was made on the basis of how well they appeared to suit the research criteria. Such visits were made to SEWA-Lucknow, St. Mary's Mahila Shikshan Kendra, Sewa-Bhopal, Mahila Vikas

Sangh, Lakshmi Ashram, Adithi, Sewa-Delhi and Mahila Udyog Lijjat Papad, Bhopal. Table 1 provides an overview of the four organizations finally selected for the research.

6. Pretesting the Interview Schedules

The pretesting was conducted in Delhi within SEWA, Delhi an organization having different income generating activities chief among them being "zardozi" (embroidery with gold thread). The first pretest with six women revealed several problem areas in the instruments. After making changes in the problem areas another pretest was conducted with four women at the end of which the researcher was satisfied with the interview schedules with minor modifications. It was felt that the first organization in which the instruments would be used would also form a testing ground for them and some mid-term correction would be made after a few interviews had been completed.

7. Selection of Respondents

The next phase was creating a sample of respondents to be interviewed for the study. The process of sampling was different in the four organizations based on the kind of records available. However, in all cases the nth name sampling (Alreck, & Settle, 1985:72-73) or systematic sampling format (Babbie, 1986:157-160) was used. Systematic modifications were done in the sample in each case (Babbie, 1986:163) to ensure the inclusion of criteria like members from different years and members in positions of authority.

:

:

t

t

t

b

i

m

t

t

i

a

f

c

s

a

c

w

w

i

a

m

th

be

It had been decided that on an average the researcher would interview 30-40 members in each organization depending on the total membership. In SEWA, Lucknow the sample was much above this, since it was the first organization to be studied. On the other hand in Badlao the number of members interviewed was below this, as the number of members actually involved in the income generating activity was found to be very small.

In SEWA, Lucknow a random sample including 8% of the members from both the embroidery and hemming sections was taken. Another random sample of staff members recruited from the members was also taken. The final sample of respondents included 38 women in the embroidery, 8 women in the hemming areas and 15 members from the staff. The sample was prepared from registers kept in each section for keeping records of clothes issued and received from each member. However, the sample was then stratified in terms of rural and urban to assess if there was a representative number from both. No changes had to be done in this area. The next stratification was done in terms of the year the member had joined SEWA. It was felt that a few of the very oldest members who had been involved with SEWA should be included in the sample as the accountability to them may vary. Two artisans who were members of the executive committee and two members who accrued the maximum income from SEWA were also included in the sample.

From the original sample some of the individuals had to be discarded as they had moved away, died or could not be

found at any known address. Sampling was a process and not a stage at the end of which the other activities began. In all, 61 women were interviewed from this organization. Many of the interviews were taken in the SEWA premises itself, when the women came to collect or return the clothes or on days when the payments were distributed. On other days field visits were made both in the urban and the rural areas. As some of the villages took as long as two hours to reach by jeep in a few cases both interview schedules were completed with the respondents at the same time.

In Mahila Vikas Kendra, Nauhatta, the membership records of artisans from the different units was first acquired. It was decided that the 8% sample taken for SEWA was too large and should be reduced to around 5-6% as this would provide an accurate picture of the variables being measured and would take less time. A random sample was prepared from the records in the wool and silk spinning units. Within all other units the number of women members was too small to make a random sample and so it was decided to interview two women who were earning the highest and the lowest in each of the units. In the final sample of women respondents there were ten from the silk spinning/weaving unit, two from the carpentry unit, twenty from the wool spinning/weaving unit, two from plantation cultivation and one from the creche unit.

As in SEWA, some stratification was done in terms of including a few older members. Field visits were made to

interv

conduc

only w

as many

decided

respond

between

In

maintai

more eff

their m

her whic

that the

A 5% sam

supervis

were als

the prev

with bei

For

Most of

as all o

field vi

All the

two sess

In

visit had

interview most of the women and very few interviews were conducted in the premises of the organization itself. The only way to travel to the different villages was by foot, and as many of the villages were located at long distances, it was decided to complete the two interview schedules with each respondent on the same day by giving a break of some kind between them.

In Mahila Griha Udyog Lijjat Papad, Jabalpur the records maintained were immaculate, which made the process of sampling more efficient and effective. They had printed records of all their members and each member had a roll number assigned to her which remained the same through the years. This ensured that the older members had not been left out in the sample. A 5% sample was taken which included members who had risen to supervisory positions in the organization. Two other women were also included in the list, as one had earned the most in the previous year, and the other was one of the oldest along with being a member of the executive committee.

Forty women members were interviewed in the organization. Most of the interviews were conducted within the organization as all of them came each day to collect the dough. Only a few field visits had to be made for interviewing the respondents. All the respondents in this organization were interviewed in two sessions.

In the case of Badlao Foundation, although an initial visit had been made and it was assessed that the number of

C

W

M

an

sa

mo

int

fie

act

stay

inte

case

condu

S. D.

l

the sa

women members in income generating activities was comparable with the other organizations, this was not found to be the case after the researcher went there. As the total number of women members was much below that in the other three organizations it was felt that a much higher percent of sample would have to be taken to include a reasonable number of women members. Thus, a 22% sample was taken from the three silk spinning centers and a weaving unit of the organization. This included ten, five and four women members from the Kevatjali, Chandradhipa and Mihijam centers respectively. Two other women were also included in the sample, one to represent the members who had been with the organization for a long time and another was a member of the executive committee. A random sample was prepared from the lists which were essentially the monthly payment records for each center.

Field trips were made to two centers for conducting interviews with members in production activities. Another field visit was made to a sub-center to observe other activities in which Badlao was involved. As the author was staying in the Kevatjali center, the women working in it were interviewed within the premises of the organization. In the case of Badlao, all the interviews with women members were conducted in two sessions.

8. Data Collection Process

With a few minor changes to suit individual organizations the same process was used for collecting data in each of the

four research sites. After the initial contact was made with each of the selected organizations the logistics for the study were worked out. In two of the rural based organizations (MVK and Badlao) living accommodation for the researcher was available within the organization itself while in the two urban ones (SEWA, Lucknow and Lijjat) other arrangements had to be made. In each of the organizations research assistants were identified to assist in the study. This was not very easy since it was difficult to locate skilled persons at short notice. In SEWA, Lucknow, Badlao and MVK the assistants were recruited from the regular staff who were able to spend 4-6 weeks with the researcher. In Lijjat, no assistant could be hired at all which often proved to be a constraint. A four day training module was designed to help the research assistants in understanding the purpose and methodology of the research. The assistants did not conduct interviews on their own except in SEWA-Lucknow where the researcher was confident of their ability to do so. In all cases, the researcher would sit with the assistants, at the end of each day or early in the morning, for a regular post-mortem of the interviews already conducted and review the next steps.

In the initial stages, the research process involved identification of various stakeholders' in the project. Key organization and project staff were identified for interviews and information collection regarding the organization's activities. It was only after this stage that the process for

identifying a representative sample of members evolved. It was decided that a sample of 30-40 project members would be identified within each organization. The process of the sampling varied within each organization based on the availability of records. Two interviews were conducted with each member with the two interview schedules prepared earlier. Some other individuals like board members, volunteers and local leaders who played a role in the decision making of the organization were also interviewed.

In conducting the interviews a dialogue approach was emphasized. The interview guide was shared with the staff of the organization to get their feedback and see if they objected to any part or had any further suggestions. Two of the questions in the final instrument were developed through such interaction at SEWA, Lucknow. Two interviews of approximately 45 minutes each, were conducted with each member in the sample.

Besides concentrating on conducting the interviews, considerable effort was made in developing rapport with the staff through informal chats, sitting in each section trying to learn about all that was going on, and other related activities. This proved to be extremely useful for general access to information. A daily diary was kept as an account of all the observations and questions. It helped in noting down tidbits of conversation between different members and in asking other questions. The diary was an extremely useful

8
C
1
C
a
s
e.
9.

th
th
va
th
in
hav
A f
six

ques
Each
The
deve.
benef

tool forming the basis for the analysis of the organizational structures and strategies.

The initial few days were usually spent in interviewing staff members to understand the operations and scope of the organization. Observation formed a very large part of the research process and contributed to understanding the organization. Based on these observations, the researcher was able to understand who and what the key resources were for the study and also the implicit assumptions, guidelines, and environment of the organization.

9. Coding

At the end of data collection the researcher went through the interview instruments to develop a uniform coding for all the organizations. A code book was developed for all the variables and all the schedules were post coded. The fact that only the researcher was involved in this exercise helped in maintaining the accuracy of the postcoding, as this could have become a major constraint (Alreck, & Settle, 1985:265). A five point Likert-type scale was developed for each of the sixteen indicators for assessing member-accountability.

A similar coding scheme was developed for the open ended questions measuring perceived economic and social benefits. Each instrument was then coded in the coding format developed. The fact that the coding for the qualitative answers was developed after the data were collected was extremely beneficial in getting detailed responses for each question.

This helped in ensuring that the individual experiences of each women could be incorporated without having to create predestined slots for them.

10. Data Analysis

The data generated was analyzed in both a qualitative and a quantitative manner.

Data collected through a) group discussions with staff and members, b) observation, and c) review of project documents were used to conduct a descriptive analysis of the organizational structure and strategies. This analysis was used to describe and understand the organizational factors which may be influencing the outcomes of each organization. Some of these data were also used to create the **member-accountability index**.

The data collected from interviews with 157 respondents were coded and analyzed by using the statistical software SPSS/PC+. After data entry several frequency runs were conducted to detect any coding or data entry errors. The necessary corrections were made before proceeding with the statistical analysis.

Background information for each respondent consisted of socio-economic and demographical variables. The variables included age, caste, family size, literacy, household income, woman's contribution to household income, kind of dwelling, ownership of home, male and female children in and out of home and status of woman in household. Descriptive statistics

u
d
v
s

us
be
an
hy
re
ext
eco

to
eco.
this
the

using response frequencies, percentages, means and standard deviations was performed for these variables. An index of social vulnerability was also created for each respondent using some of these variables (education, caste, status of woman in household and kind of dwelling). This index was then correlated with the other indices created for social benefits, economic benefits and member-accountability using the Pearson's Product-Moment correlation.

One way analysis of variance with the Tukey procedure was used to test question one. It determined the significant differences amongst the four organizations for the major variables including member-accountability, economic benefits, social benefits and, social and economic vulnerability.

Pearson's Product Moment correlation coefficients were used to examine the nature and extent of linear relationships between member-accountability including its three sub areas and the economic and social benefits. It was used to test sub hypothesis H2A, H2B, H2C, H3A, H3B and H3C. A simple regression was used to answer the Questions 2 and 3 as to the extent of the relationship between member-accountability and economic and social benefits.

A Pearson Product Moment correlation coefficient was used to determine if there was a linear relationship between economic and social benefits. Based on the significance of this coefficient a simple regression was performed to assess the extent of contribution of economic benefits on social

n

1

de

ma

in

fl

Som

res

a.
indi
diff
been
trav
const

benefits which answered question four.

In order to answer the question whether there is a relationship between benefits, both economic and social, and social and economic vulnerability a pearson product moment correlation coefficient was computed. It was also planned to then use a simple regression on the variables for assessing the extent of the relationship but as no significant linear relationship was found there was little use for a regression. Question 5 and sub hypothesis 5A - 5D were thus tested through the pearson correlation coefficient.

Question 6 asks if there is a relationship between member-accountability and other independent characteristics of the members. These were tested through using pearson product moment correlation coefficients.

11. Methodological Issues

Several obstacles were faced by the researcher in developing the "optimum" research methods. In the field it may often be inappropriate to use preconceived data collection instruments and strategies. Field research calls for flexibility and adjustment while actually collecting the data. Some problems also arise because this was done by one researcher alone and did not have the support of a large team.

a. The researcher tried to locate research assistants in individual locations which was time consuming and often it was difficult to even find suitable individuals. It would have been better to select a team in the beginning who would then travel to all the research sites. This may, however, be constrained by the availability of funds.

b. In spite of an initial visit to one of the research sites the researcher was led to believe that there were more members in the activity than there actually were. In hindsight more indepth questioning with different individuals should have been done in the earlier visit.

c. In a small study of this kind knowledge of the local language may be an important criterion for selecting a research site. It was felt that sometimes the questioning and the quality of the data had to suffer because of the researcher's lack of local language skills inspite of access to translators.

d. Only some of the questions had been precoded as the researcher found it very difficult to precode the open ended questions. So it was decided to wait until interviews in all the four organizations had been completed in order to get the range of answers and then make the categories.

e. In some of the rural locations the distances to each village were very large and sometimes took as long as one to two hours to reach one village by foot. It was therefore considered very inappropriate to do the two interviews at diferent times and had to conducted at the same time. Although this saved time it also influenced the quality of the answers.

f. In making an itinerary for visiting the different organizations the researcher scheduled visits to one of the rural organizations at the harvest time when the members were usually unavailable. The visit had to be rescheduled for two months later but as another organization had not yet been selected, it resulted in some loss of time. Ideally, all the organizations should have been first selected and then appropriate schedules developed. However, because of the time being consumed in identifying and making initial visits, it seemed more appropriate to initiate the research process in organizations which were already selected, while still looking for other ones.

g. In one of the organizations some of the villages covered were located in remote areas. It would have been difficult for the researcher to conduct interviews for each member on different days due to the time and effort required. Both interview schedules were completed together although ideally it was inappropriate to take so much time of the member at one sitting.

h. Changes had to be made in the training program designed for the research assistants in each of the research sites based on the individual needs of the assistant and the researcher.

i.
all
diff
for

j.
envi
turn
and
thes
deci
it i

i. There was no one simple way to select the respondents for all the organizations. The researcher was confronted by different kinds of records in each and had to make judgements for getting the best possible representative sample.

j. One of the bigger problems related to the macro environment where the study was being conducted. Political turmoil and local upheavals led to many logistical problems and delays in the progress of the research. In the face of these outside obstacles one will internally have to make a decision as to whether one should abandon the effort or that it is worth continuing and deal with the risks involved.

r
r
r
r

d
s

pe

el

co

or

le

and

mod

fou

fol.

fol

Chapter 4:
ORGANIZATIONAL STRUCTURES AND STRATEGIES
INTRODUCTION

A study of organizational components helps to identify factors which may have influenced performance of that system. This chapter summarizes the context of each organization, reviews the components in each and discusses how they may relate to the overall performance of the organization.

The three key aspects of organizations, theory, development and, design propose different elements within a system which may be used to understand organizational performance. Hage and Finsterbusch (1987:48-49), by combining elements from all the three theories, have identified five components - "environment context", "strategies of the organization", "organizational processes", "micro and macro level structures", and, "resources" - to analyse "performance and output gaps". This general framework with certain modifications has been used for the discussion on each of the four organizations in this study.

The format of each the four sections in this chapter follows a similar outline. The brief summary of the outline follows.

o
a

2. I
to t
been

3. O
aspect
include

3.
fu
org

1. BACKGROUND - This provides an overview of the organizations placing them in the context of their location and major characteristics.

1.1. Socio-Cultural Environment: This provides an overview of the social and cultural boundaries within which the organization functions.

1.2. History: This provides a chronological record of the growth of the organization.

1.3 Goals and Objectives: This lists the specific goals and objectives (doctrine) espoused by that organization.

2. RESOURCES - This identifies the various resources available to the organization for conducting its activities. These have been differentiated into:

2.1. Staff: provides data on staff members within the organization.

2.2. Members: gives an estimate of the growth in membership within the organization.

2.3. Financial: describes the different funding sources for women's activities.

3. ORGANIZATIONAL STRUCTURE - This provides insights into aspects which define the structure of that organization and includes:

3.1. Executive Board: describes the composition and functioning of the decision making body of the organization.

4.

org

the

4

t

o.

3.2. Micro-Components of Organization: identifies the components of the organization and describes the manner in which they have been structured.

3.3. Activities of Organization: gives an overview of the extent of involvement and success in various activities by the organization. In most cases these activities have been categorized in the following areas:

- Income Generation
- Education
- Skill Upgradation activities for women
- Health Services
- Empowerment
- Others

3.4. Macro Influences in the Organization: discusses the outside influences which have influenced the structure of the organization.

4. ORGANIZATIONAL STRATEGY - This reviews several organizational aspects which are instrumental in shaping the strategy of the organization. These include:

4.1. Organizational Climate: describes the internal nuances and norms which are characteristic to that organization.

4.2. Leadership Style: discusses the personal style of the present leadership and how it influences the working of the organization.

4.3. Dominant Coalition Value: provides insights into the dominant coalition, its values and how it affects the organization's functioning.

5. ORGANIZATIONAL PROCESSES - This describes the manner in which the organization operates to complete its given tasks. These are discussed under the following categories:

5.1. Group Processes: describes the mechanisms for group interactions in the various levels of the organization's hierarchy.

5.2. Coordinating Mechanisms: discusses the different procedures used by the organization to coordinate its various activities.

SUMMARY - This is a concluding statement for the indepth descriptive narration of each organization.

Descriptions of each organization are based on this outline and have been divided into sub-chapters. These are arranged in the following order:

1. SEWA, LUCKNOW.
2. MAHILA VIKAS KENDRA, NAUHATTA.
3. SHRI GRIHA MAHILA UDYOG, LIJJAT PAPAD, JABALPUR
4. BADLAO FOUNDATION, MIHIJAM.

a
c
i
st
fi
tr
pre
lar
live

1. C
done
invol

2. Ref

3. Ref

Chapter 4:
SECTION 1 - SEWA, LUCKNOW

1. BACKGROUND

The "chikan embroidery"¹ industry is a traditional handicraft concentrated in the city environs of Lucknow. It had been originally patronized by the nawabs² and courtiers of Avadh³. After India gained independence, there was a major change in both the market and the structure of the industry. It declined from being a high quality, high-value product to an industry producing a large volume of cheaper, lower-quality casual wear products. A cherished art in the mughal period, it became a low-quality product, with a highly exploitative structure, where the artistry of the artisan's skillful fingers had no worth. The prime goal of the middlemen and traders is to make quick profits, oblivious to the quality and preservation of the craft. The "chikan" embroiderers are largely Muslim women, who have no alternative means of livelihood. Their social and cultural milieu heightens the

¹. Chikan embroidery is intricate stitching and is usually done with one thread only. It is famous for its delicacy and involves several stitches like shadow-stitch, murri, etc.

². Refers to local rulers of the region.

³. Refers to the present day state of Uttar Pradesh in India.

e
l
t
L
M
e
ac
un
in
co
—
4.
wom
tim

extent of their exploitation, as they live in "purdah"⁴ and rarely move out of their homes alone.

"Chikan" workers, being relatively poor, have been progressively pushed into the more congested localities in the old city. The localities in which they live now can best be described as ghettos with small dilapidated dwellings and narrow lanes. There is dirt and filth everywhere and the lack of light inside their houses even during the day makes one wonder how these women are able to do such fine embroidery as the "chikan" work involves. In fact, one finds a vast number of chikan workers with poor eyesight and early damage to their eyes.

1.1. Socio-Cultural Environment

In order to understand the environment of the organization SEWA (Self Employed Women's Association) in Lucknow it is necessary to understand the social milieu of their members. Predominantly Muslim, they come from old Lucknow where traditional mughal customs are still prevalent. Most women still observe the "purdah". No contact with males even to the extent of letting them look at you is deemed acceptable. Going out for work is still considered undesirable in many such families and most of the women involved in "chikan" embroidery were dependent on middlemen to come and bring them work at home. These cultural factors

⁴. This is a black gown which also has a veil to cover the woman's face. Muslim women are required to wear this at all times outside their homes.

I

i

o

w

a

w

wa

ai

Act

198

indicated the need for an organization which would be a woman's organization alone.

Some of the staff members related stories of how they first stepped into SEWA. Omar, a young divorcee, with a one year old baby girl was living with her parents. Her brother did not want her to go and work outside, so she used to hide it from him and come to SEWA, after he had left for office. She used to take her old grandmother with her as a chaperone, in case he ever found out. It was only months later that her brother found out about it, but by then Omar's confidence had risen sufficiently to stand up to him.

1.2. History

In 1979 UNICEF, in conjunction with Literacy House, Lucknow⁵, initiated a study on child labor in the "chikan" industry. Results of this study showed that this industry was one of the most exploitative in the unorganized sector. It was felt that some concrete steps needed to be taken to alleviate some of the problems faced by these workers, mostly women and children.

The Innovative Program for Educational Care (I.P.E.C.) was visualized as a demonstration pilot project, in which the aim was to identify cost-effective approaches or models. Activities under this project were planned up to December, 1983. The first step in this direction was the creation of

⁵. Literacy House is a famous institute of adult education located in Lucknow, India.

R

i

e

A

(

in

ev

su

re

mer

in

wor

Luc

exi

Act

wome

work

s

the community school, on 15 August⁶ 1982, to provide education to 60 children in the age group of 3-6 years. This was supported by UNICEF. Alongside, an economic component for increasing the wages of the chikan artisans was initiated. Marketing channels for the artisans' work, were explored both in the public and the private sectors. Support for these efforts was provided by Swedish International Development Agency (SIDA) through the Institute of Social Studies Trust (ISST).

According to the organization staff the role of the women in the community in planning, implementation, monitoring and evaluation was emphasized in these earlier efforts. This was substantiated with the field reports from members to the researcher. This was especially important as the women members came from a social milieu where they were cloistered in their "purdah" and had very little contact with the outside world. As a result, an autonomous association, "SEWA, Lucknow" (Self Employed Women's Association) came into existence and was registered under the Societies Registration Act of 1860⁷. SEWA began operating in April 1984 as an women's organization which would provide support to "chikan" workers in and around the city of Lucknow.

⁶. This date is symbolic because it is also the independence day of India.

⁷. This act was created by the Indian judiciary system for providing non-government organizations with a legal standing.

SEWA has been largely influenced by its origins. The support base of well known development professionals from Delhi helped in laying a strong foundation and providing support at critical junctures. Also, the organization has been conceived as a sister organization of the more famous SEWA, Ahmedabad. This has enhanced its credibility and brought it to the center of all development activities, through contacts with individuals like the leader of SEWA, Ahmedabad. Other organizations without this form of linkage would have had immense "teething" problems which SEWA, Lucknow did not have to face.

The beginnings were tiny with small orders, the first being for 200 "kurtas"⁸ from Gangotri, the Uttar Pradesh State Emporium⁹. The first exhibition¹⁰ was held in the Lucknow University with a small profit of Rs. 5000-6000¹¹. In the next step towards expanding the market for their products help was sought from other organizations. DASTKAR, one such organization in Delhi which promotes marketing links for products from women's organizations, provided the greatest

⁸. Kurtas are long Indian shirts worn by both men and women and in this case they are embroidered with chikan embroidery.

⁹. Each Indian state has a state owned emporium where the the art objects, handicrafts and manufactured products of that state are sold.

¹⁰. A special display of products with the purpose of selling them.

¹¹. At present the value of 1\$ = Rs 26.39.

R
L

cl
or
me
tr
of
has
thr
emp
SEW
prov
not

impetus. The first large exhibition was therefore held in the Islamic center, in Delhi, where a substantial profit was made. Linkages were also made with other marketing avenues like the World Trade Center. Since then, SEWA has participated in several exhibitions each year with Dastkar, and organized one independently in Delhi. It was only in 1989 that the Bombay market was explored. Orders have been negotiated from the Uttar Pradesh Export Corporation, Handloom and Handicrafts Export Corporation and the Khadi and Village Industries Commission. At present two independent exhibitions held in Delhi and Bombay have become the major support base. Though, they still collaborate with other markets like Ritu's, a private boutique in Delhi, DASTKAR, and others, SEWA is no longer dependent on Dastkar for its marketing.

SEWA has continued to explore new markets for the women chikan workers in different parts of India. Within a period of six years it has earned a name for itself in two metropolitan cities, viz Bombay and Delhi. It has made tremendous strides in improving the economic and social status of women and children, engaged in the "chikan" industry. It has also played a role in the revival of the "chikan" craft through training programs, skill upgrading courses and emphasis on the quality of work in the production unit. The SEWA leader emphasized that their approach was holistic in providing services to their members as their problems could not be segregated into narrowly defined "economic" or "social" ✓

areas.

1.3. Goals and Objectives

SEWA-Lucknow is assisting "chikan" crafts-women in breaking away from the clutches of the middlemen, who have long exploited them. The overall goal of SEWA is to empower chikan crafts-women through provision of self-employment opportunities and enable them to build self-reliance. For this purpose, the major thrust has been in providing the women with direct work at the highest wage rates possible. It does so by helping to develop an economically viable and self-sustaining unit.

The specific objectives of SEWA as stated in their constitution are:

- to organize women artisans and self-employed women by developing their confidence, leadership and feeling of security;
- to train members in purchase, production, management, marketing and accounting;
- upgrading the skills of women workers engaged in "chikan" embroidery so as to broaden and improve the quality of work;
- to improve the quality of workmanship and refine the traditional craft to its original high quality;
- to provide a bargaining platform from which women artisans could demand higher wages from middlemen/traders;
- to identify and develop strong markets for the "chikan" products;
- to increase the educational facilities for the children in the community, and
- to enhance other social benefits like health services accruing to the "chikan" artisans.

1
2
s
t
h
se
Mi
ar
wor
the

2. RESOURCES

According to the leader, "the day SEWA will become independent of external funding for its survival will be the happiest day of my life". SEWA has demonstrated that it can do this through the record level of success it has had in the sales in each exhibition.

2.1. Staff

The infrastructure of SEWA has grown rapidly in the last six years. It had started with a staff of 5 in a one room office but it currently has 26 full-time staff and occupies the ground floors of four different buildings excluding the school premise. It also has 34 women who work at the center itself and are paid on a per piece basis. This does not include the approximately 600 women artisans described in the section below who work at home. The distribution of the staff members is described in detail in section 3.2.

2.2. Members

Initially, SEWA worked with women from the deprived sections in the Daliganj area, a urban slum in Lucknow where there is a preponderance of "chikan" workers. Currently, SEWA has members from many areas within Lucknow city, as well as some surrounding rural areas like Khushalganj, Rasulabad, Miyaganj, Mittai, Kheoli, Bijnor and Garhikinaora. There are around 500 women artisans who do the "chikan" embroidery, 120 women who do hemming work and another 34 members who work in the office itself. Of these, 50% are from rural areas. Most

r
o
r
I.
la
It
So
En
ava
con
3.
a d

of these members are Muslim women. There has been a tremendous growth in the membership of SEWA in the last six years as seen below.

Table 2: Membership growth in SEWA, Lucknow

Year	Number of Members in "Chikan" Embroidery
1984-85	163
1985-86	170
1986-87	200
1987-88	250
1988-89	375
1989-90	450
1990-	500

2.3. Financial

SEWA has revenues accruing both from its own sales which may be seen in Table 2, and grants from several international organizations. UNICEF and NORAD have provided assistance in running the community education program while SIDA (Swedish International Development Agency) was instrumental in launching the initial income-generating and marketing efforts. It has also received support from Oxfam, the Indo-German Social Service Society and EZE (Evangelische Zentralstelle für Entwicklungshilfe e.v.). Funding has recently also been made available from the Ethel Grant Foundation, in the USA, for constructing its own building.

3. ORGANIZATIONAL STRUCTURE

SEWA, Lucknow grew out of humble beginnings. It now has a definite structure unique to the organization which has

slowly evolved with its growth. A look at these structures provides some answers to questions related to SEWA's interactions with their members.

✓ **3.1. Executive Board**

It has an executive board consisting of 7-17 members with general elections being held every 3 years. All the decision making rests on this board. As their constitution reads "All powers of the administration, management, supervision and initiation of programs shall vest in the executive committee and whenever necessary it may delegate powers to officers of sub-committees to initiate executive programs. The executive committee is empowered to make its own bye-laws¹²". Currently, the executive committee has 14 women members of which two come from the staff, two from the artisans and all others from different walks of society. The others include women in positions of some authority within the city. The president in 1990 is an ex-minister of parliament hailing from a distinguished aristocratic family of Lucknow. The "General Secretary" is the overall head of the organization for the management and everyday running of the organization. There is supposed to be an executive committee meeting every three months and a general body meeting once a year. In reality, the organization has become so tied up in its day to day affairs from one exhibition to another that it is unable to

¹². This was taken from the official constitution of SEWA, Lucknow submitted to the registrar of societies.

.

I

C

W

B

S

is

ac

Th

wh

gar

conduct these meetings. Though the elections are supposed to be held with all the artisans, the researcher believes¹³ that often the members are pre-selected by the dominant coalition and other members are informed in one of the meetings. Nobody has ever objected to it.

3.2. Micro-Components

The organization has developed its own niche in the market through exhibitions each year in two metropolitan areas, Delhi and Bombay. However, there are several stages in the production of the goods before they ever reach the exhibition. SEWA, Lucknow incorporates all these stages within its own structure. Each of these stages is categorized by sections within the organization. Each section has a person who supervises that section (called the section-in-charge) and under whom there may be several assistants and workers.

Figure 1 shows the structuring of the different sections. Based on the order for the production of garments, the first section is the "Cutting and Stitching section". Raw material is received from the store in the finishing section and cut according the different designs which need to be completed. There are five women involved in cutting the garment designs while 22-23 women are involved in the stitching of those garments.

¹³. The researcher came to this conclusion through general discussions with the members and staff and interviews with some of the executive committee members.

ADMINISTRATIVE AND ACCOUNTING SECTION

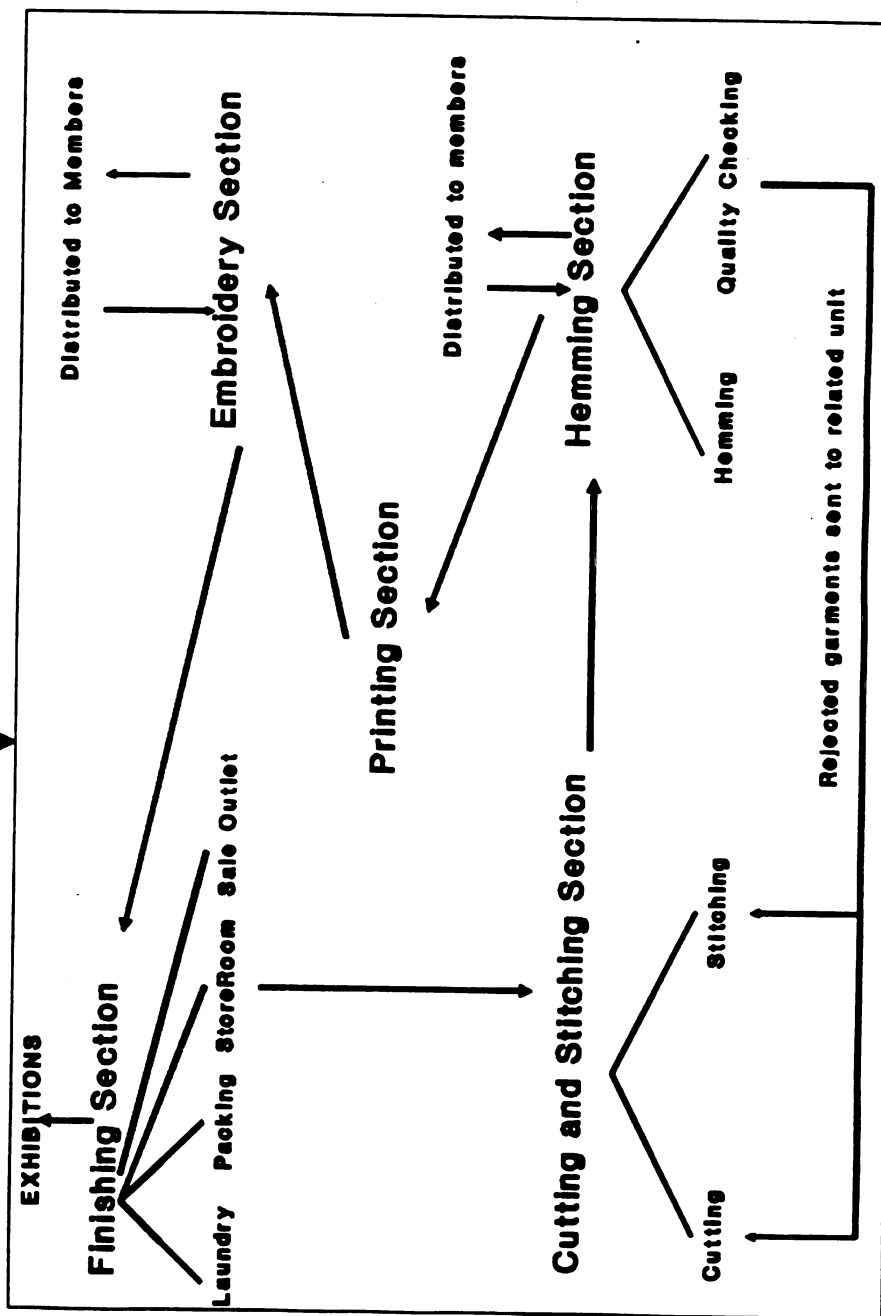


Figure 1 : Overview of the Organizational Structure of SEWA, Lucknow

During peak periods, like just before an exhibition, most of these workers work overtime and even spend nights completing the product. This section is under the direct supervision of an older woman who is known as "Baji"¹⁴ by all in the office.

The next stage or section is "Hemming" in which all clothes which have been stitched are brought in for the purpose of hemming and buttonhole¹⁵ embroidery. Three women are employed in this section who are responsible for the distribution of the garments to the women artisans. This section has 200 members who do piece rate work. Most of these artisans come from nearby urban dwellings as giving the garments at this stage to women from remote locations would disrupt the flow of the production. There is also a "quality checking unit" in this section wherein three women are involved to ensure that all the garments received after cutting, stitching and hemming are of high quality. If any faults are detected that garment is returned to the appropriate section otherwise they are sent to the printing section.

The third stage in the process is the "Printing section" where appropriate "chikan" embroidery designs are printed on the clothes. Block printing is done using the indigo dye

¹⁴. Baji is an urdu word of respect meaning elder sister.

¹⁵. These are finishing touches to the garment and involve special kinds of embroidery stitches to provide the garment with the grace for which "chikan" embroidery is famous.

1

1

1

1

6

1

1

1

0

re

he

em

sl

—

method. The blocks used have been acquired from very old artisans¹⁶ and some have been especially designed for SEWA. Five artisans are working in the printing section headed by a woman supervisor. One major goal of the SEWA is the revival of the traditional art of "chikan" embroidery which had been dying out due to modern trends and a need to use designs which could be completed as fast as possible. Therefore, acquiring older designs and promoting them has been a major goal of SEWA. The exquisite designs from the mogul period are being revived and the exclusivity of such embroidery has been a major reason of SEWA's marketing success. *pressure*

Once the garments have been stitched, hemmed and printed they are sent to the "Embroidery section". It is in this section that the garments are finally distributed to the artisans of "chikan" embroidery. At present there are around 600 artisans on the membership rolls. The section has one supervisor and three other staff members. The artisans after receiving the garments for embroidering are issued an "issue receipt" which lists the garments taken by them and the rates of payment. When the garments are returned by the artisan she receives a "received receipt" with the total payments due to her for the work done. This may include extra payment for embroidery done exceptionally well or even deductions for slipshod work. This system of payments is different from some

¹⁶. Sewa had bought many of the blocks from an auction at a throwaway price. These old blocks were being thrown away because the designs were considered "old fashioned".

W
A
en
af
pr
gar
and
als
are
sto
sect

ther
reco
them
day.

other places in that it ensures that even if all the garments issued to the artisan have not been returned she is able to receive payment for the items completed so far. It helps the members in that they are able to collect even small sums of money instead of having to wait for long time periods when they can finish all the work.

The embroidered clothes are then sent to the "Finishing section" which has eight staff members and one supervisor. This section is divided into two separate units. One is the "laundry" unit where the clothes are distributed to fourteen washermen who are all men and are paid on a per piece basis. An "issue and the received receipt" system similar to the embroidery section is used here. The clothes are checked after the washing is returned to ensure for the quality of the products. The second unit is the "sorting" area where all the garments are coded according to their design number and size and then packed for the upcoming exhibitions. This section is also responsible for the small "sale outlet" where local sales are made, and the "store room" where all the raw materials are stored before being distributed to the cutting and stitching sections.

In addition to the production sections described above there is also an office management area which keeps all the records and is responsible for the accounts. It is through them that payments are made to all the members on each payment day. The general secretary is overall in-charge of the

management and has two accounts assistants.

3.3. Activities

SEWA-Lucknow has espoused the principles of **participatory management** and some of the organizational strategies are geared to reflect them. This association is a product of the efforts of all its members, in improving the quality of their lives. It is not confined to only one activity, but attempts to resolve the myriad of problems faced by its members which is visible in the multiple objectives of SEWA.

The **specific activities** of SEWA are as follows.

3.3.1. Income Generation

A production unit for producing "chikan" embroidered garments has been established and is the foundation for many of other activities. This unit was started with only 31 women artisans but now has over 600 members. The production capacity of the unit has made significant progress in the last six years as will be seen from the sales figures given below:-

Table 3: Yearly Sales in SEWA, Lucknow

Year	Sales (in Rs.)
1984-85	1,09,973.00
1985-86	1,67,432.00
1986-87	2,27,398.00
1987-88	3,73,285.00
1988-89	7,05,831.00
1989-90	21,79,969.00

The increase in sales has been made possible through

identification of new and expansion of the old marketing channels. With growth in production, greater economic benefits are being received by the SEWA-members, namely "chikan crafts-women". Women receive just wages for the work done by them, which are paid directly to them without involving the middlemen. Increased production has provided a regular source of income and has built a degree of financial security for the artisans. The increase in total wages over the years, as shown in Table 4, provides an overview of the economic benefits accruing to the women artisans.

Table 4: Total Wages received by members in SEWA, Lucknow

Year	Wages (in Rs.)
1984-85	76,169.90
1985-86	1,02,140.65
1986-87	1,27,812.40
1987-88	2,98,113.70
1988-89	4,27,499.75
1989-90	9,61,371.85

Increased income in the household has brought about visible changes in the family lives of these women as observed by improvements in housing, nutrition, education of children, better health and freedom from debts.

3.3.2. Education

Two community education centers are being run by SEWA, the initial support up to 1984-85 having been provided by UNICEF. These centers had started by offering pre-school education for around 60 children, between the ages of 3-6

years. The school now has a total enrollment of 367 students and offers education up to Grade VIII. The students will be expected to take the "general board examinations", before they can join the mainstream educational system. The teachers have been selected from the community itself and given initial and on-the-job training.

3.3.3. Skill Upgradation

Revival of the traditional "chikan craft" is an important activity of SEWA. "Chikan" embroidery contains many intricate stitches which seem to have been lost because artisans do not find them cost-effective. The easier stitches which can be made in less time and beget quick money are, therefore, more popular. To reverse these trends, SEWA has organized many training programs for women and encouraged the older artisans to use the old stitches. It is to the credit of SEWA, that today, even the commercial sector seems to be more cognizant about the value of quality work in the "chikan" craft.

The organization staff is also encouraged to upgrade their skills through on the job training. A study tour was organized to the different SEWAs in India in which 30 of the staff members had participated.

3.3.4. Health Services

SEWA has tried to look into the health needs of the women artisans through initiating a few steps. Through an initial grant from UNICEF some disease prevention and control activities had been started which have since been discontinued

due

loc

3.

wo

ex

im

ou

wh

re

or

pe

3

b

s.

due to lack of funds. Some linkages were being built with the local public health services.

3.3.5. Empowerment

SEWA was established with the goal of empowering the women members with whom they were working. It has to an extent been successful in building the confidence and self image of many of these women, most of whom had never stepped out of their homes on their own. Many of the women artisans who are now a part of SEWA staff reflect the growth in self-reliance amongst the members. A few examples are illustrative of the fact that the members are being empowered through their participation in SEWA.

Yasmin who was often beaten by her husband once stood up to him and said "This is the last time you will hit me. Next time if you do, I will call SEWA". She has never been hit by her husband again.

Saira who works with SEWA and is physically disabled, has recently passed her Grade V Board Examinations through the help of SEWA. She says, "I can never repay SEWA for all it has done for me. Before I was just a burden to my family, but now I am an active earning member".

Khursheed who has been involved with SEWA from the very beginning has just got her house built. She says, "If it was not for SEWA I could not even have dreamt of owning a house in my lifetime".

3.3.6. Water and Sanitation

Most of the endemic diseases in this region are water borne in nature. In the initial stages of being established SEWA had been active in mobilizing resources to provide health

c
h
w
w
m
p
n
a
to
se

education and improved water supply and sanitation through local municipality.

3.4. Macro Influences

Political factors play a major role in shaping the destiny of any organization. At present the president is an influential member of society coming from an aristocratic family also active in politics. This has helped the organization on several occasions in securing permits, etc. and has also added to the image of the organization. Besides, the executive committee consists of other influential members whose presence helps in different ways. One of the founder members is a senior official in UNICEF which has helped tremendously in securing funds for several projects.

Socio-cultural factors also play an important part in determining the progress of the organization. As stated before, the members come predominantly from Muslim households where cultural norms for women are very strong. Many women would find it difficult to receive "permission"¹⁷ to attend meetings and even more difficult to voice their opinions in a public forum since they belong to a culture in which women are not supposed to talk in front of outsiders. In the rural areas, women are often not allowed to venture out on their own to the city. This creates problems for SEWA in being able to serve the rural women as their own infrastructure does not

¹⁷. Often women have to receive the permission of their husband or father before they are able to attend meetings which involve interacting with strangers.

A
t
K
f
g
c

a
s
d
me
co
br
org
whi

allow for frequent trips to the rural areas.

The organization has to often face the wrath of "mahajans" (middlemen) who are the most affected by its activities. There is the incident of the Hyderabad village where the women staff had gone once to distribute the work. On their second visit they were "gheraoed" (surrounded) by some men who were supposedly middlemen and threatened that, if they ever came to this village they would be beaten up. Since then, SEWA staff has not gone to Hyderabad.

SEWA, Lucknow as mentioned earlier was conceived as a sister organization of the internationally acclaimed SEWA, Ahmedabad. However, when SEWA, Lucknow started deviating from the ideology of the larger SEWA it started causing some problems. The main source of conflict is that SEWA Ahmedabad feels SEWA Lucknow is paying too much importance to income generation and none to the organizing and social issues concerning women. ✓

SEWA, Bharat was created in New Delhi to coordinate the activities of all the SEWA's in India and also provide a support base to such organizations. SEWA, Lucknow started to disassociate itself from the SEWA, Bharat by not attending any meetings and sending no communication to the office. These conflicts led to the forming of another SEWA in Lucknow, as a branch of SEWA, Ahmedabad. The main purpose of the new organization is to organize women versus income generation ✓ which is the main goal of the earlier SEWA in Lucknow. One of

W
C
t
e
C
d
g
"C
po
ac
De
fr

SEWA, Lucknow's senior staff member is now heading the other organization which has led to a lot of confusion as to which is the "real" SEWA Lucknow and the bickering appears extremely petty. Further, some of the top notch development professionals who have the power to influence policies, are somewhat antagonistic to SEWA, Lucknow due to what they believe it should be doing, and is not. It was perceived that some of these hostilities may also stem from personality clashes, as the leader of SEWA, Lucknow was a strong force and very ambitious, was unlikely to tow the line set by senior development professionals. This, unfortunately has affected the image of the organization negatively. ✓

On the other hand, as the organization had received initial support from Delhi based individuals it came in touch with other organizations and individuals, which helped in creating a supportive network. Of this, the more critical was the Dastkar group with which it collaborated in several exhibitions and also through them made contact with their current designer. The fact that SEWA hires a professional designer has helped considerably in the marketing of the garments as these cater to the new fashions. The traditional "chikan" embroidery garments have been modified so as to popularize them amongst the elite. This has been successfully achieved as may be seen during the summers when one can see Delhi women resplendent in pastel "chikan kurtas", obviously from SEWA Lucknow. The designer has also helped in creating

l
i
s
k
m
t
s
l
wh
mc
op
mo
at
att

exclusivity so that there is a high demand for SEWA products.

4. ORGANIZATIONAL STRATEGY

SEWA is formed by the individual actors who are associated with it. An understanding of the norms both, overt and covert, and the major actors in power which influence the direction the organization would be crucial towards assessing its accountability to its members. The strategies used by the organization towards this end are described below.

4.1. Organizational Climate

Informality appears to be the norm in most transactions within the organization. There seems to exist a great comraderie amongst the staff who seem to be aware of the problems of all the others and like to be described as one large family. It is unheard of that any staff member, even if she is the supervisor, would be rude to another member. This kind of an atmosphere has built a sense of security and the members are comfortable in their work environment. According to the leader, "SEWA works because it has team spirit". The supervisors of each section and the general secretary eat lunch together to provide a forum for discussing any issues which may be pending or need to be discussed together. Thus, most matters related to the organization are always in the open at least amongst the staff members. During peak periods most members are willing to stay overnight or work till late at night in order to complete pending work. The emotional attachment formed with the organization was visible during the

"Fateha ceremony"¹⁸ at the time of laying the foundation stone for SEWA's own building. Due to inadequate communication not all the staff members were informed about the ceremony, when they heard about it they went to the site and held "duas"¹⁹ and there was a lot of rejoicing.

The origins of the organization may have a lot to do with the present structure. It had started with only five staff members in one small room where trunks donated by the current leader were being used as tables. All were able to freely interact trying to establish the organization. It has also probably led to a great deal of dependence on the leader who is seen as the creator of the organization and all the decision-making work revolves around her. When she is out of town on official work, many decisions remain pending and some of these would get resolved only through phone conversations with her.

As most of the women in the staff come from conservative Muslim families a lot of precaution has to be taken within the organization that no untoward incidents take place which could harm the reputation of the organization. If the staff happens to work late hours in the office the office jeep is used for transporting the staff members to their homes since travelling alone at night would be considered improper by the family.

¹⁸. Refers to a Muslim prayer ceremony conducted before starting any auspicious task. In this case it was for blessing the construction of the SEWA building.

¹⁹. An urdu word for prayers.

c
s
m
a
d
co
He
to
ca
wo
im
mer

the
oft

Several staff members related incidents of how the leader had made a special trip to their homes to talk to their parents to allow them to come to the office. It was on the leader's word that they would be safe in the SEWA premises, that many families had permitted their womenfolk to work in SEWA. Special care is taken to ensure that all the women who live farther away leave early from the office and one staff member said, "I like working in SEWA because everyone takes care of me like in a family".

4.2. Leadership Style

A great deal of the credit for the success of the organization lies with the leader of SEWA, Lucknow. Her major strength appeared to lie in public relations and dealing with members, staff and others. She has the capacity for creating a high rapport with all the members and the knack of developing trust amongst them. This style had a great deal to contribute in the family like atmosphere in the organization. Her immense reserves of strength were a source of inspiration to all the staff and although the style was portrayed as casual everyone knew that results were expected and slack in work would not be tolerated. The leader would provide immediate rewards for good work by showing appreciation and mentioning the individual in public and other staff meetings.

Special efforts were always made by the leader to make the staff members feel ownership of the organization. She was often seen to go to each section and converse informally with

c
t
i
s

L
co
to
be
na

5.1

wor
mee
main

the staff members, telling anecdotes related to the organization and discussing problems. This was a deliberate tactic to build a strong sense of rapport with the staff and make them feel ownership of the organization. It was also a successful tactic.

4.3. Dominant Coalition Value

The dominant coalition at this time is the leader, another founder member in UNICEF and a network of friends who are also influential in their own way. This coalition has slowly emerged as the more powerful although they were involved right from the beginning in the formation of the organization. In the initial stages several individuals from the outside organizations ISST, SIDA and UNICEF, had a strong influence on the project.

5. ORGANIZATIONAL PROCESSES

The processes which govern the functioning of SEWA, Lucknow are unique in that they exhibit both a strong central control and a decentralized style of functioning. It remains to be seen with the passage of time which is more likely to become more dominant, as that will tend to influence the nature of the accountability to members.

5.1. Group Processes

SEWA, Lucknow talks of participatory development and thus works with members in developing the organization. Regular meetings with members are expected to develop rapport and maintain communication. Staff discussions informed me that at

i
o
t
m
d.
me
li
co
da
ap
vi
the
org
mon
to
wer
any
they
suff

the end of each exhibition they meet with the members to disburse information regarding the success of that effort. The staff members also emphasized that if any member had a problem they were encouraged to hold a meeting for resolving it. However, it was seen that in reality, meetings were few and often not called by members but by the leader. ✓

Whenever the organization had a need to disseminate information to members a quick meeting was called which was often based on when the leader happened to be in town, rather than when the members would find it convenient. Since most meetings were called at a few days notice, information often did not reach a vast majority of the women. Often only those members who had come during the last couple of days, and those living nearby, were informed. The women who had come to collect embroidery work would not come again in a couple of days only to attend a meeting. The other case when meetings appeared to be held was when funders or other distinguished visitors were visiting. Most of the members appeared to voice the opinion that earlier in the development of the organization the meetings were much more frequent, almost monthly and a far larger number of the older members appeared to be active in them. Few meetings based on member's demands were held. Theoretically the members could hold meetings at any time, but whenever any member actually asked for a meeting they were asked by the staff to first get consensus from sufficient members and then arrange it. No member had either

s

t

s

c

a

s

"c

gr

pr

5.

pro

coo

SEW

the time or the clout to ask the other members to come for meetings. Thus, they were more often than not dependent on the organization to organize the meetings for them. With the growth of the organization work loads had expanded considerably which caused most of the staff to be drowned in day-to-day activities leaving little time for organizing meetings. It is also felt that the loss of one senior staff member to larger politics with SEWA, Ahmedabad may have resulted in this as she had been largely responsible for maintaining contact with the members. ✓

At present, members are able to access information and register their complaints through informal contact with their section staff and the leader. The number of meetings amongst the staff members is far greater. The supervisors of each section meet regularly to discuss future plans, problems with current strategies and to formulate new ones. Before and after each exhibition there is a general meeting with all the staff and individual sections, specially the larger ones like "cutting and stitching", hold their own regular meetings. A great deal of group cohesiveness has been built through these processes amongst the staff.

5.2. Coordinating Mechanisms

To ensure timeliness and balance in the production process there obviously will have to be a great deal of coordination amongst all the sections. This is achieved in SEWA through both formal and informal means. The coordinating

s
c
o
i
s
t
c
t

in
ru
ve.
th

mechanisms are very strong and it is to them that much of the success of the organization can be attributed. Most of the coordination is achieved through close communication links amongst all the section supervisors and regular meetings before each exhibition with the leader to fix production targets in different categories of garments. Each section is then provided with these targets and each section then sets its own deadlines. Each section supervisor is expected to submit progress reports on a daily basis to the leader which are also shared amongst all the section supervisors. This helps each in assessing how the work in one section will be affected by the work in other sections which helps in reformulating goals. The reports and meetings amongst section supervisors become much more intense when an exhibition is drawing near. If problems are detected in the progress of any one section all work together to rectify them. For example, it was observed that when the "stitching section" was falling short of the expected targets it was decided to concentrate on the simpler designs and some night shifts were organized to complete the work. Staff members from all the sections came together during such emergencies.

Besides formal meetings, lunch time is used effectively in coordinating day to day problems amongst sections. As a rule all the section supervisors had lunch together for this very purpose. The leader also maintains informal coordination through regular visits to each section and discussing the

progress being made with staff members.

Coordination with the members is maintained through the day to day processes instead of with any special and formal structures. Normally enough work for fifteen days to one month is distributed to each member so that they have to come regularly for more work. During the exhibition preparation periods, payment days are increased from once to thrice a week, which motivates the members to return the completed products faster. The staff in each section regularly informs the members about the deadlines to be met and incentives in the form of slightly increased rates are provided. Greater number of field visits are conducted to the rural areas to both distribute and collect work. In fact, most of the links with rural areas are during the exhibition period only. The difficulty of visiting rural areas has developed a unique coordinating mechanism in this case. Some of the women from the rural areas, with greater initiative have started to act as SEWA's "extension agents" wherein they take the clothes from SEWA and distribute the work to other rural women for a small commission. In this way, not all the women have to come to the city on their own. There is however, considerable debate concerning the flaws of such a system as it is argued that although SEWA was founded to abolish the middleman it is now in turn creating middlewomen. On the other hand SEWA argues, that the wages received by the rural women from SEWA are considerably higher than from other sources because their



so called agents only take a small commission for covering costs. However, the researcher found little evidence to support the latter argument.

SUMMARY

It may be seen that SEWA shows signs of being an economically viable activity which has so far been a model development effort. There is a visible structure which is in place for ensuring accountability to the members. However, it also seems to the researcher that some of control was somewhat centralized which may be detrimental to maintain the long term accountability of those structures.

Chapter 4:
SECTION 2 - MAHILA VIKAS KENDRA, NAUHATTA

1. BACKGROUND

Nauhatta is one of the twenty two blocks in the district of Rohtas of Bihar state in India. An annual progress of Vanvasi Seva Kendra (VSK), Nauhatta reports that "the work done by VSK in Adhaura had attracted the people from the neighboring areas aspiring for similar socio-economic programs and in this way Nauhatta block took fancy to us (VSK) and we thus entered the block and started our development activities there for the benefit of the poor...¹". A center was thus opened in Nauhatta called the Mahila Vikas Kendra (MVK).

To reach Nauhatta, the nearest railway station is at Dehri-on-Sone, some 150 km away. From there, the only mode of transport is by road. Although Nauhatta is connected by state roadways, there are only two buses during the whole day. The region has only recently been electrified and the power supply is very sporadic. In some of the villages in this block there is still no paved road, and one has to reach it only through "kutcha"² pathways built by the villagers. No jeep can reach

¹. Taken from the 1984-85 annual progress report describing the history of the center.

². This means unconstructed or temporary and in this case means the roads were not built of asphalt.

these areas and one has to either walk or ride a bicycle. According to one MVK staff member, "In these villages no one has even heard of education let alone go to a school".

MVK has focused on introducing several income generating activities for women. Tussar silk spinning and weaving were the initial focus before MVK introduced other activities like blanket production and carpentry. Silk production activities have become popular with many NGOs as the Government of India through the "Wasteland Development Board" has encouraged sericulture activities along with plantation of "Arjun and Asan"³ trees. In many rural areas, branches of "Khadi and Village Industries"⁴ founded on the principles laid down by Mahatma Gandhi, are working in the area of sericulture. Many rural organizations prefer to affiliate with the "Khadi and Village Industries" through the process of certification as it provides them with already established marketing links. In the Nauhatta area, silk spinning and weaving was introduced by MVK and was not a traditional occupation in the region.

³. The leaves of these trees are used for feeding the tasar silk worms.

⁴. This organization was established for providing support to rural production activities. At present it has a large infrastructure with certified organizations in all states of India. The central decision making body is the Khadi and Village Industries Commission. It attempts to follow the Gandhian principles of simplicity and self-sufficiency and therefore follows a non-profit ideology.

1.1. Socio-Cultural Environment

Like many rural areas in India, Nauhatta is also strongly bound by its social and cultural traditions. It has several "tolas"⁵ where people of only one caste live and therefore each "tola" is unique in terms of its caste. Each village is a combination of each of the castes whose customs dictate the cultural milieu. There still exists severe discrimination against the so called lower castes⁶ in spite of the fact that Nauhatta primarily consists of the lower castes. This region has a large percentage of backward castes with only 15% of the population belonging to the upper castes. However, most of the agricultural land is owned by the few upper caste individuals; the others are employed mostly as hired agricultural labor. The government had attempted to create greater equity through new land laws which required mandatory distribution of land ownership for the lower castes. However, most of the land which was thus redistributed was either not fit for agriculture, or taken back by the previous owners through sheer force. This is indicative of the oppression under which the majority of the people in this region live.

⁵. This is a conglomeration of dwellings belonging to people of the same caste. Each village is composed of several such "tolas".

⁶. Indian society has traditionally been stratified into four major castes which have then been further stratified denoting a hierarchical structure. Brahmins are perceived as the highest caste while the scheduled castes are at the bottom.

The strong social and cultural milieu of this region dictates women's behavior. Women in the higher caste households, women are not permitted to move out of their homes and they have to cover their faces at all times, as no male members except for their husbands are allowed to see their faces. Women coming from lower caste households are able to move out more freely and work in the field and so forth but they are still treated as second class citizens in their own homes. Many women members cited instances of being forced to give all their earnings to their husbands who then went and spent it on alcohol. MVK has to take all these constraints into account when they work with the women members. The horror of the following example illustrates the oppression women are living under.

The researcher met a young girl of 22 at VSK who had fire burns on her whole chest, sides and arms and had barely survived. What had happened? She had been married at 15 and returned to her parents soon after, due to ill treatment by the husband and in laws. She stayed away from her husband for around 5 years during which period she had worked in the creche at VSK. Her father, however, forced her to return to her husband since society would look down upon them their family, otherwise. This was, in spite of the fact that they knew, that the husband had got married twice during that period, and both these wives had died from burning under mysterious circumstances. Within a few months of returning to her husband the girl received severe burn injuries which were supposedly inflicted by her husband and in-laws who also refused to take her to the hospital as the girl insisted she would tell the truth to the police. Unfortunately, however, it is not a unique case as the dowry system in India has led to many such brutal and inhuman wife burning cases.

1.2. History

The origins of VSK are rooted in the "Bihar Relief Committee⁷" work done during the years 1966-67 under the leadership of Lok Nayak JayaPrakash Narayan⁸. VSK was established in 1968 and registered in early 1969 under the societies registration act of 1860. Specifically, the organization was established to take up development work for the poor people in the block of Adhaura.

In the 80s women's development had become an important development issue which led to a survey being conducted by AVARD (Association of Voluntary Agencies in Rural Development located in Delhi). It was expected that these survey findings would be used for identifying needs and development activities for women in that region. As a result, Mahila Vikas Kendra (MVK), was established in 1982 as a center in the Nauhatta block for focusing exclusively on women's development issues and with the aim of providing greater income generation opportunities to women. This center exists as a component of the larger organization, VSK and is not registered separately under its own name. The impetus for starting such a center came from the Ford Foundation when they were approached for

⁷. This was a major committee formed for providing support to the 1967 Bihar famine victims. It received large central and state government support for organizing rehabilitation work in the rural areas.

⁸. He was a famous Indian freedom fighter and a follower of Mahatma Gandhi hailing from the State of Bihar.

funding by VSK.

Initially, a house was rented in the village where activities related to providing local women training in spinning tasar silk spinning were initiated. An extensive search was conducted at this point to recruit a woman project officer (PO) to head this project since it was a condition put by Ford Foundation for receiving the grant. It took as long as one year when the the present Project Officer (PO) was recruited in 1984 as few qualified women would accept a position in this isolated region. A KVIC (Khadi and Village Industries Commission) certification had already been received by VSK, the larger organization and the silk thread spun in Nauhatta was sent to Adhaura for weaving. A small Khadi⁹ sale outlet was opened in Nauhatta soon after MVK became functional. A building was specially constructed to house this organization one block of which was completed in 1985 and soon after, activities other than silk spinning like blanket production and carpentry were added to the center.

1.3. Goals and Objectives

MVK is governed by the constitution of VSK, Adhaura as legally, the Nauhatta center is a component of VSK. The overall goal of VSK is to bring about more equitable development in the villages and improve the status of rural

⁹. Name of the hand made cloth popularized by Mahatma Gandhi during India's freedom struggle.

areas. The Memorandum of Association¹⁰ states that, "independence will have to start from the lowest rung of the ladder and not from top down". VSK espouses the Gandhian ideology which emphasizes decentralized structures within villages for increasing the self reliance of village people. The specific objectives stated include:

- A. To strive for the holistic development of the people living in the mountainous and forest terrain of Shahabaad which includes economic, social and cultural development;
- B. To use natural resources optimally and establish agro-industry societies;
- C. To establish model villages wherein the villagers become more self reliant and acting through the principles of national culture able to completely support themselves and prosper;
- D. To create a spirit of cooperation and empathy amongst the village people and to increase their economic, educational, social, cultural and political awareness level.

2. RESOURCES

MVK has a large influx of external funds which are instrumental for its existence. It was difficult to separate the resources of MVK from those of Vanvasi Seva Kendra (VSK) and Mahila Vikas Sangh (MVS) which have close links with MVK (the nature of these links is described in Section 3).

2.1. Staff

There are eighteen staff members headed by the project officer not including the two health workers who are under the close supervision of VSK, Adhaura. Due to the complex

¹⁰. This refers to the official constitution of the organization.

organizational linkages in MVK the nature of the staff keeps changing. There is also remains some confusion as the line of control for different members as some are recruited by MVS, Patna, some by VSK, Adhaura and some directly by MVK, Nauhatta. The section describing the microcomponents of the organizations provides details on the distribution of the staff members amongst the different units.

2.2. Members

When the researcher conducted a random sampling of the members it was found that a high percentage of the names in the available records were no longer valid. This was so because the women members had dropped out of the activity long ago but their names were being retained since their welfare money was still with the organization. As these were the only available records of existing membership the numbers provided in this section would tend to be higher than they actually are.

Table 5 shows the total membership in the wool and silk spinning units. At present, seven women are involved in the blanket weaving section although many more were trained. This may be because at present there are only six looms of which four are being used by men weavers. MVK has worked sporadically with nineteen villages at different times and is currently working only in twelve villages though most of the membership comes from four villages. There are 126 women

involved in silk spinning. Fifty two women do "katiya"¹¹ spinning, 26 in the center itself and 26 in the Pahadiya village. The rest are doing "ghara reeling"¹² at home and only two are doing "thigh reeling"¹³. Some balkal spinning and weaving is also being done. Currently, most of the women come from Nauhatta, where the center is located. There are 50 women members in the plantation project, but as it is only in name that the women own the land, most of the dealings are with the menfolk. Membership in "mahila-mandals" is given in Table 9.

Table 5: Membership Growth in MVK, Nauhatta

Year	Wool Spinning	Silk Spinning
1983-84	-	52
1984-85	-	80
1985-86	86	75
1986-87	172	96
1987-88	223	140
1988-89	285	112
1989-90	405	228
1990-91	414	125

2.3. Financial

All financial awards and grants are made to VSK who then disburses them to MVK as legally the Nauhatta center is a part

¹¹. Refers to silk made from split cocoons instead of whole ones.

¹². Refers to silk reeling on clay pots.

¹³. Refers to silk reeling done by the woman on her thighs.

of VSK. It was difficult to assess to what degree the funds received from various grantees for projects in Nauhatta had actually reached MVK. In some cases MVK staff had no idea of the total amount of the grant and so were in no position to know if all the grant money had been received by them. Initial funds for setting up the MVK center had been received from the Ford Foundation and Oxfam-America. Funds have been received from many national and international organizations including SIDA, AVARD, CAPART, Central Social Welfare Board and some state bodies for several activities at different points of time.

3. ORGANIZATIONAL STRUCTURE

Understanding the structure of MVK is complicated by the fact that it is a sub-structure of another organization, VSK which is again a part of a larger federation, Mahila Vikas Sangh (MVS) located in Patna. The researcher has limited the study to exploring the structure of MVK only, which unfortunately, does not provide the whole story. It nevertheless, allows for a fairly in-depth understanding of MVK.

3.1. Executive Board

Mahila Vikas Kendra (MVK), Nauhatta is a sub-structure of VSK, Adhaura and is thus guided by the rules and regulations laid down by the latter. The board consists of seven founder members and they are responsible for selecting new members, not more than eight, to the board. The new members are

selected for a period of three years only. The executive board may not be more than 15 and less than seven at any one point. The constitution is vague as to number of times the executive board should meet every year with no special mention being made for incorporating women members within the executive board. This is especially worth noting as the constitution vests complete power in the executive board for the decision making and management of the organization. Also it was disturbing to see that no woman is included in the list of founder members who, obviously, yield greater power than others. There are several committees formed for different projects/schemes adopted by VSK. There is a special sub-executive committee for the Nauhatta center (MVK) whose general secretary is always expected to be the Project Officer of MVK. Interestingly, the current executive committee of VSK which is the major decision making body does not consist of any member from the Nauhatta center.

VSK itself, however, is in a unique situation as it is also a member of Mahila Vikas Sangh (MVS) which is a federation of five voluntary organizations. This federation is an administrative unit meant to "act as a channel for exchange of experience and establish liaison among voluntary organizations, and other supporting agencies; to undertake studies and relevant evaluations and promote technical

support"¹⁴. This has caused an overlap in that the same individuals are members of the executive committees of both MVS and VSK. This leads to greater centralization of power amongst a few individuals who control the reins within all these bodies. At times efforts were made to get some women artisans to participate in executive committee meetings but these were extremely rare. Many of the women would be hurriedly selected by the staff at MVK because "orders" had come from above to do so and any woman artisan who was willing to travel was sent for these meetings. These one time meetings have hardly been conducive to developing the self confidence of the members and making them more articulate.

The executive committee members are mainly men most of whom come from the cadre of 'Bihar Relief Committee' workers under J.P. Narayan's patronage (see footnote 7). Most have strong connections with Khadi and Village Industries and stress the Gandhian form of "ashram living" where all the workers live together as a community and contribute their labor. The president of VSK is the founder of MVS in Patna, the capital of Bihar state. He is is currently the secretary of MVS and also holds the position of the treasurer of AVARD. These strong links and positions have made him a strong force to reckon with in the administration of all activities within

¹⁴. This was taken from the guidelines and constitution describing Mahila Vikas Sangh.

MVS, VSK, and MVK¹⁵.

3.3. Micro-Components

Mahila Vikas Kendra in Nauhatta was originally begun as a production center aimed at providing income generating opportunities to women. With the passage of time it has added new components to its original sphere of work including social development and awareness activities for women. The organization is divided by the set of activities undertaken by it and often individuals working in one activity are unaware of what happens in other units. There is little integration amongst the several units as they operate as single units, all reporting directly to the project officer, MVK. Thus, to understand MVK one has to understand how each individual unit is set up. There is some overlap in responsibilities amongst the staff in the different units as one individual may be working for more than one unit at a time. Figure 2 provides an overview of the organizational structure.

The organization being based on the Gandhian ideology has adopted the 'ashram' model in which the staff of the organization lives in the same place as the place of work. A vast infrastructure has been created for this purpose which houses the work-sheds for the women artisans as well as staff quarters. Unfortunately, when new grants are received for

¹⁵. MVS, Mahila Vikas Sangh is a federation of voluntary associations in Patna of which VSK is a member. VSK, Vanvasi Seva Kendra is an independent voluntary association located in Adhaura. MVK, Mahila Vikas Kendra is a women's development center located in Nauhatta and is a part of VSK.

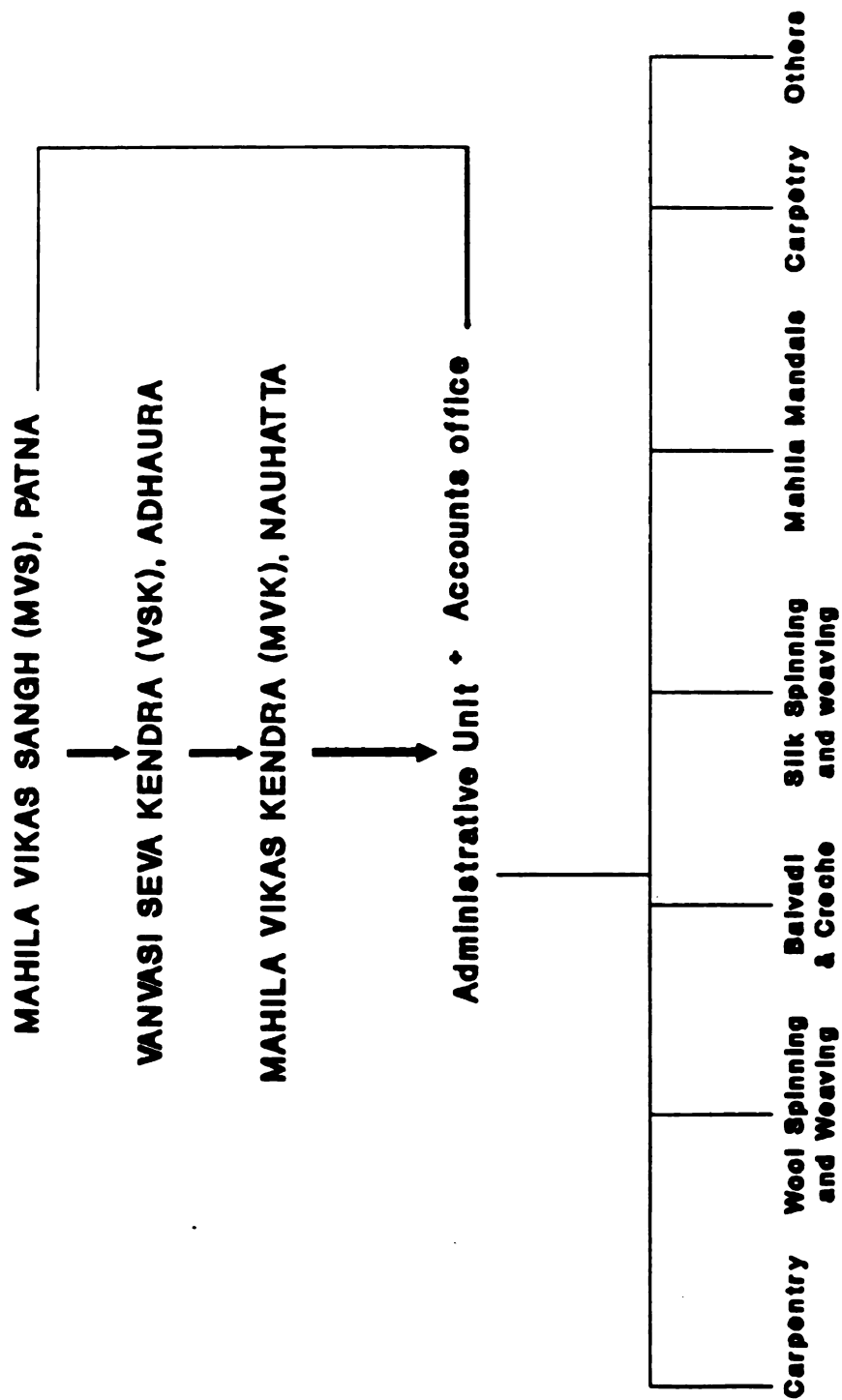


Figure 2: Overview of the Organizational Structure of Mahila Vikas Kendra, Nauhatta

work-sheds for women members, it is often the staff who gains in terms of better living quarters. The leader of the organization has a two room apartment while all the other staff members are sharing a room with another member. The researcher observed that lack of separation between the work and living areas often led to chaotic work schedules with intermingling of the center's work and personal work.

The Administrative unit at MVK is headed by the project officer (PO) who is supervised both by VSK in Adhaura and MVS in Patna. Of course, as mentioned before, the executive members of VSK and MVS are quite similar and therefore, in reality there is really one line of command. The spouse of the current 'PO' of MVK is involved as the administrative manager of MVK, which has helped in centralizing the authority of the 'PO'. In the Accounts office, there is one accountant appointed directly by MVS and he is directly responsible to them. This has created management related problems as different locus of authority weakens the coordination efforts of any one, and at best they manage to create a semblance of order. The administrative unit controls the activities of all the other units within MVK. The organization has one major center located in Nauhatta and has two sub-centers where the raw materials are distributed to women artisans living in remote villages.

The Wool Spinning and Weaving section is supervised by a man who was employed as a weaver in the same section and was

sent to receive training in merino wool weaving before being recruited as a supervisor to coordinate the work in that section. There are a large number of women artisans working in this unit. The process for spinning wool consists of two steps, the first is called "Batai" meaning separation and beating of the wool to make it soft and the next step is the actual spinning on the spinning wheel for producing the yarn. Each village has been assigned different days in a week when the women artisans from that village can come to collect the wool for spinning. The quantity of wool received by each woman artisan is based on her previous spinning performance. Wooden "charkhas" (spinning wheels) have been distributed free of cost to each woman for this purpose. At the time when women come to collect wool each week they also submit the yarn produced by them from the wool distributed the previous week. The yarn is weighed to determine if it is equal to the wool given to the woman. A predetermined amount of wastage is expected from each kilogram of wool which is subtracted from the weight of the wool distributed. After this if the yarn is less than the wool distributed, some cash deductions are made from the woman's wages based on a fixed rate per kilogram of wool. The quality of the yarn is also determined in terms of grades of fineness of the yarn and the final payments are based on rates which vary with the grade of yarn produced. Most women artisans showed dissatisfaction with the manner in which the grades were determined as according to many this was

done somewhat arbitrarily.

On an average each woman takes 5-6 kgs of wool each week at a rate of Rs.1.50/kg for Batai and Rs.3.84-7.44/kg (the exact rate depending on the grade of yarn) for spinning. Each woman is given a "Pass Book"¹⁶ in which the total yarn submitted is noted along with its grade and also the wool she may now collect. The payment is then calculated based on the specified KVIC rates for the grade of wool submitted. A 5% deduction is made from the woman's wages towards the welfare fund in which an equivalent amount is donated by KVIC. This fund is meant as mandatory savings for the woman to be taken out only in times of emergencies. Often, to simplify the payment process wages are paid in round figures and any amount remaining from the wages is put in a fund called "amanat" under each members' name. Supposedly, the women can withdraw money from this fund each year for purchases made at the Khadi outlet. Spinning and weaving of merino wool was started as an experiment and once the raw materials were depleted the project had to be stalled. Although it is planned to continue this project at some point of time some of the women artisans who were provided training only in merino wool have been negatively affected and are still waiting for the project to be resumed.

¹⁶. A record book for recording all the wool distributed, wages earned, deductions made and the welfare fund accrued.

In wool weaving there are six women and four men involved. As there are only nine looms available, two of the women have to share the same loom. It is only recently that there has been an increase in the number of women working in this section after some training programs were conducted. Previous to this, all weavers were men. Currently, the weaving section seems to be the most profitable for the women as the income earned here is considerably higher than in other sections. On an average the women were able to weave 5-6 blankets per day although a few women were found to be weaving 10 blankets/day since some of the processes in weaving like separating the yarn, etc. were being done by other household members. The rate of payment to the woman artisan per blanket is Rs.7.80. The payment process to the artisans is similar to that for spinning. The final sale price of the blankets was based on the cost of the raw materials, wages paid to spinners and weavers, 5% welfare fund paid by KVIC to the artisans and another 20% for administrative costs.

The Silk Spinning and Weaving unit is involved in "tasar"¹⁷ silk production. Different kinds of "tasar" silk are produced here from different kinds of cocoons (whole and split) and different methods of spinning (charkha, thigh, ghara and badkal). The supervisor of this section is a man who comes from another village in Bihar state where he himself

¹⁷. This silk having a coarser texture is different from the more well known mulberry silk.

was actively involved in "tasar" silk production. He is helped by a woman who hails from Assam, another state in India. Cocoons for "tasar" silk are processed and distributed to the women members fortnightly but the women artisans living in the far off village of Pahadiya do the processing themselves and only the raw cocoons are given to them. The processing and distribution of the cocoons to the members is done by the women staff while account keeping and acquiring the raw materials is the responsibility of the man, who is in charge. Initially, the silk spinning machines were distributed to all the women for doing the spinning at home but it was found that this was leading to an excessive wastage of cocoons. Since the cocoons are fairly expensive it was decided that the silk spinning activities would be done within the center only, so that the activity could be more closely supervised. An exception was made for women artisans from the Pahadiya village as they lived too far to come to the center on a daily basis. Payments are made on the basis of the quality of the yarn spun, that is the grade of fineness of the thread similar to that for wool spinning. The rate of payment is Rs.92/kg for the "tasar" silk and Rs. 65/kg for "katiya"¹⁸ silk. Approximately 1000 cocoons give one kilogram of silk and on an average a woman can spin 50-60 "gundis"¹⁹ in

¹⁸. This is similar to tasar silk but is made from split cocoons and is considered of lower quality than silk made from whole cocoons.

¹⁹. A measure of the quantity of silk yarn spun.

fifteen days (each gundi is made from around 25 cocoons).

There are other kinds of silk spinning which are done at MVK from the cocoon waste generated from other processes called "Balkal" and "Dantal". When the silk project was initially started it had generated a lot of silk waste which was then used for the "dantal" silk. However, once all the waste was used the production has come to a halt.

Silk weaving at MVK is mainly done by men weavers from Bengal, where it is a traditional skill. Usually the whole family is involved in the production process where the man completely devotes himself to weaving while his spouse helps in "taani and bharni"²⁰. For only one person to do all the work takes much longer and therefore, is less productive. This is one of the reasons why most of the women trained in silk weaving have dropped out as the women have the added responsibility of looking after their children and other household obligations which interfere in their being able to weave for long stretches of time.

At the time of the researcher's visit only two women members were involved in silk weaving while there were six men weavers in the eight silk pit looms. Depending on the kind of silk weaved the rate of payments for one "thaan"²¹ (11

²⁰. These are processes in the weaving of silk cloth and refer to the filling of the loom with the silk thread before the actual weaving can proceed.

²¹. The term used for a continuous roll of silk cloth of a given length (like a bolt of cloth).

meters) varies from Rs.91.00 to Rs. 129.00 and on an average, a woman weaver makes one "thaan" every 8-15 days.

In the Carpentry unit there is one man supervisor who is also responsible for training the artisans. This unit was begun through support from Ford Foundation. Shakuntala, one of the woman carpenters was a casual laborer before she was persuaded to join the carpentry training with the argument that "if she could lift such heavy stones she could also work in wood work"²². All the women are supplied with the necessary equipment and had been under training for the last three years and have only recently begun to receive piece rate work. Women work in pairs as some of the work is too heavy for individual women to handle. Some marketing of the wooden furniture made at MVK is done in the local areas. At present, there is enough demand being generated from MVK itself for the production of wooden charkhas, doors for buildings under construction and some furniture. It is envisioned that a few problems will be encountered when new markets are needed. There is one work-shed for the women carpenters and although some machines were bought for cutting wood they are yet to be installed as the electricity connections have not been available. At the present time the women carpenters did not feel confident to do fine quality woodwork like chairs and tables and much preferred to be involved in making doors.

²². This was mentioned as having been said by Viji Srinivasan, the project officer of Ford Foundation.

1

a
a
e
ge
an
gr
ge
z.

Objects like chairs and tables require precise measurements, and as the women were mostly illiterate, it took them much longer to complete the task which made the activity less profitable.

The Carpet Weaving unit was located in Baulia, a village around 10 km away from Nauhatta, supervised by a man in one hired room with two carpet looms. Although thirteen women in the region had received training only two of them had continued to work in the activity. Recently, this unit was removed to the premises of the Nauhatta center where it will be continued. It will not be possible for the women trained and living in Baulia to come to Nauhatta for weaving. Although carpet weaving had already started while the researcher was there, it was done by very young boys who are nimble in weaving as they have small fingers. Most of the carpets were marketed in Varanasi a town famous for its carpets. Although MVK would like to expand the market they are constrained by the retailers who give a low profit margin and dictate their own terms.

"Mahila-mandals"²³ have only recently come into existence as the original focus of MVK had been on income generating activities. Three field workers, two in Nauhatta and one in Baulia are responsible for organizing women into groups for the purpose of building self-reliance and generating greater confidence amongst them. Many such

²³. Women's groups.

"mahila-mandals" had been created but the researcher observed that few seemed to be functioning adequately. In some of these meetings the field workers, after reaching the site, had to persuade women to come from their homes to attend the meeting. One of the field officers told the researcher that the actual attendance at meetings was much lower than the official numbers. The meetings were irregular and issues discussed in the meeting were never taken any further, as there were no mechanisms for coordinating issues raised in "mahila-mandals" with the necessary MVK unit.

"Balvadis and Creches"²⁴ are provided as support services for women involved in the different income-generating activities. These are the only activities in which five local women are involved in staff positions. It was observed that the creche in the Nauhatta center was extensively used by the women working in the work-sheds and helped them to be able to continue working while their children were being looked after.

"Arjun" tree plantations have been one of the other major schemes of MVK. A total of 150 acres of wasteland has so far been replanted with "arjun" trees. There is one plantation supervisor who works under the direction of the administrative manager. The land for these plantations belongs to the villagers who agree to use it for planting "arjun" trees as little else can be grown on it. Some smaller plantations are

²⁴. A day care center where children in the age group 3-6 years are looked after in the morning.

1

o
f
f
w
pl
pl
fr
tra
inc
whic

located near the center in Nauhatta, though the larger ones are located in an isolated mountainous region of Rehal, which is surrounded by forests and not easily accessible. This project had been authorized under the women's development banner. As most often the land is on the husband's name, MVK had asked the male members of the village to sign the land over to their wives' names. Since this was not done through legal sanctions, it gave no guarantee that the benefits would reach the women and it only helped MVK in being able to show their funders that the project was working with women beneficiaries.

The "arjun" trees were expected to take three years to grow before any silk worms could be put on the leaves and although, many of the trees were now mature, the silkworms had not been obtained by MVK which was causing severe distress to the owners. All the plots had been fenced with wire and cement posts in the initial project phases to prevent cattle from entering the plantation. Cattle guards were also hired for each site but soon the funds available for the project were depleted and MVK had to call a meeting in which each plantation owner was asked to take care of his/her own plantation. At this time no economic benefits were arising from these plantations and also the people had not been trained in the rearing of "tasar" cocoons. There are few incentives for the owners to look after their plantations which have as a result become severely damaged. It was

I
w
A
i
p

in
pr
nu.
in

8.
the

observed that most of the trees in these plantations are either infected or the leaves have been eaten up by the cattle. Two of the larger plantations had also suffered heavy losses from fires caused presumably by local rivalries. This leads one to conclude that if no action is taken immediately it is unlikely that the trees will be able to survive and no cocoon rearing will ever take place which would be a dire waste of the the immense resources already expended. A few women told the researcher that "if nothing happened soon, they would start ploughing on their land".

MVK is closely knit with the "Khadi and Village Industries" and operates a sale outlet at Nauhatta where the KVIC products are sold. All the silk material and wool blankets produced in the organization are sold through the KVIC network. At present it is supervised by the same person who is the supervisor of the silk spinning and weaving center. A barter system works in these outlets, in that goods produced in other organizations are received in exchange for goods produced in that particular organization.

Many other projects and schemes have also been implemented at MVK at other times. Notable among them is the promotion of "smokeless chullahs"²⁵ and a "Plant and tree nursery" which provided tree and vegetable seedlings to many in the area.

²⁵. A special kind of firestove which is constructed to reduce the amount of smoke in the house.

3.3. Activities of VSK

The description of MVK's micro- components shows that it is involved in a variety of activities. The organization has grown since it was established in 1982. There are few opportunities in the region available to women for income-generation and any organization which in any way does so is looked on as a boon. The progress made by MVK in Nauhatta through its various activities is described below.

3.3.1. Income Generation

Wool Spinning and Blanket Weaving: The project staff estimated that approximately 550 "charkhas"²⁶ have been distributed which is more than the number of women artisans on the membership rolls as other women in the household are also spinning at home. The production of blankets has risen tremendously from Rs.1.39 lakh²⁷ in 1985-86 to Rs.8.73 lakhs in 1989-90 as seen below.

**Table 6: Total Production (in rupees) at MVK, Nauhatta
1985 - 90**

Year	Blanket	Silk	Wood Items
1985-86	1,39,733.80	30,425.75	36,801.00
1986-87	1,20,286.53	80,318.68	1,03,399.20
1987-88	2,82,726.00	1,39,612.86	1,83,270.00
1988-89	4,97,327.32	3,19,738.63	1,47,466.81
1989-90	8,73,251.25	2,16,064.36	69,951.43

²⁶. Spinning wheels.

²⁷. A Lakh is equal to one hundred thousand rupees.

r
R
C
t
t
i
th
pr
ma
th
Car
dow

The total wages over the years, as seen in Table 7, shows the income received by members through this activity.

Table 7: Total Wages Distributed (in Rs.), MVK, Nauhatta, 1982-90

Year	Silk		Wool		Carpentry
	Spinning	Weaving	Spinning	Weaving	
1982-83	1,671.00	-	-	-	-
1983-84	18,500.00	-	-	-	-
1984-85	22,050.00	-	750.00	-	-
1985-86	20,050.75	2,841.80	23,646.66	5,788.80	44,900.00
1986-87	21,030.00	5,997.93	24,085.38	4,778.94	57,634.00
1987-88	39,689.00	10,714.00	31,974.60	9,728.65	31,700.00
1988-89	48,000.13	25,027.66	1,11,716.93	20,580.15	37,026.25
1989-90	32,797.66	14,724.09	1,75,529.33	37,026.25	44,480.15

Note: All blanks indicate that the activity was not begun or not being marketed in that year.

Tasar spinning and weaving: Table 6 shows that the production capacity over the years has had a sharp increase except during the last year when there seems to be a severe decline both in production and wages (Table 7).

Carpentry: The total production and wages distributed through the years shows that there was a sharp drop in production in the year 1989-90 and yet there was a sharp increase in wages in the same period. The explanation provided for this was that in the first few years of its existence the furniture produced had not been marketed and therefore no payments were made to the artisans. It was only in 1989-90 that wages for the previous years were given to the artisans.

Carpet weaving: The center located at Baulia has been closed down and the looms moved to Nauhatta. The production in this

6

t

w

3

u.

p

Ca

no

tr

a

(s.

"ta

and

sil

unit has been negligible with only a few carpets being made each year depending on market orders received.

Arjun Plantation: Approximately 150 acres of land has been planted with "arjun and asan" trees for purposes of sericulture. Silk worms are yet to be obtained and so there has been no cocoon production so far.

3.3.2. Education

There are three creches and one "balvadi" run by MVK and each is attended by approximately 25 children. Midday meals are provided each day to the children along with one set of clothes each year. This program is a huge success as most of the artisans are now able to work productively without the worry about their children wandering around.

3.3.3. Skill Upgradation

Table 8 provides an overview of the training activities undertaken by MVK. So far, 495 and 49 women have been provided training in wool spinning and weaving respectively. Carpet weaving training was provided to 13 women, but none are now involved in the activity. Eight women have so far been trained in carpentry, of which seven are currently working on a piece rate basis. Sixteen women were trained in "balkal" (silk waste) spinning and eight in "balkal" weaving. In "tasar" silk, so far 121 women have been trained in spinning and 50 in reeling. Though 25 women were trained in weaving silk only two of them are currently weaving.

1

a

3

—

—

—

Table 8: Kinds of Training Provided to members in MVK, Nauhatta

Activity	No. of women	Activity	No. of women
Silk		Wool	
- Spinning	121	- Spinning	495
- Weaving	25	- Weaving	49
- Reeling	50		
- Guddar Spinning	16	Carpentry	8
- Guddar Weaving	8		
Smokeless Stove Construction	46	Carpet Weaving	14

3.3.4. Health Services

There is a "Leprosy Eradication" program located in the center. It consists of two health workers who conduct regular physical examinations in the villages to detect any persons who may be suffering from leprosy. Anti-leprosy drugs are also distributed.

3.3.5. Empowerment

Table 9: Membership in Mahila-mandals in MVK, Nauhatta

Name of Village	No. of Members
Banahi	26
Sukroli Bighi	22
Pahadiya	21
Tipa	36
Nauhatta, Keoritola	22
Nauhatta, Lalatoli	22
Baulia, Rajdar	30
Baulia, Gurosot	30
Tilathia	25
Devipur	25
Bilaunja	30
Pidapath	30
Daranagar Bazaar	40
Harijan Tola	40

w
m
p
T
w
(C
Te
or
ta
fo
the
wit

"Mahila-mandals" have been visualized as the forum for raising social consciousness of women. Table 5 indicates the number of active "mahila-mandals" along with the total membership which does not, however, mean that all these members come for the meetings and may be members in name only.

Many more "mahila-mandals" were reported to have been started but are currently inactive.

3.3.6. Other Activities

MVK has taken up different projects at different times including the construction of "smokeless chullahs" and a plant nursery for distributing tree saplings and vegetable seedlings in the surrounding villages.

3.4. Macro Influences in the Organization

There appears to be a high level of intrigue and politics within and outside the organization which influences the management of MVK. A strong hierarchy in the structure provides for a highly centralized and bureaucratic control. The majority of the executive members are staunch Gandhians, with strong ties with Gandhian organizations like KVIC, CAPART (Council for the Advancement of Participatory Action for Rural Technology) and AVARD. This influences directly the kind of organizational structure and activities which are likely to be taken up. The president of VSK, who was also instrumental in founding MVS, plays a critical role in decision making within the organization. His influence comes from his wide contacts with funding agencies and being able to secure grants for the

o
:
a
t
p
b
t

it
of
im
pr
on

organizations. Of course, this often means that the projects are both determined and framed in places far from where they will be implemented. These factors have tended to centralize the power base in MVS, the Patna based organization rather than in MVK. A designer was hired in Patna, MVS (400 km away from the work site) to support MVK in designing silk garments for exhibitions, but she never came down to Nauhatta and instead delayed the production process excessively.

The above connections have led to many projects being taken up simply because they were the kinds of activities sponsored by a particular funding agency rather a visible need for the women in the region. MVK itself then seems to have little control in the decision making. Many surveys have been conducted by outside organizations to assess needs like non-formal education, dairying and socio-economic profile of the area. Constant need assessments being conducted often leads to high expectations amongst the villagers for new development projects. However, when the projects do not come the people become dissatisfied with MVK, which has little control over the outcome of such surveys.

MVK is not a registered organization and therefore, all its funds have to come through VSK which provides the leaders of VSK with considerable power. The Ford Foundation played an important role in shaping the organization through their program officer who insisted that she would release the funds only after a woman project officer (PO) for MVK was hired. As

a major donor, the Ford Foundation has considerable say in the management of the organization and it was only on their insistence that "mahila-mandals" have been created.

Bihar is a state divided by caste conflicts which have a tremendous impact in implementing development programs. In case an activity is perceived as traditional to any of the lower caste groups, individuals belonging to the higher castes would refuse to be associated with this activity. For example, wool spinning/weaving has traditionally been done by the "ganeri" caste, a lower caste, and therefore the higher "brahmin" caste women refused, initially, to "soil" themselves with that work. "Tasar" silk was not associated with any caste and was therefore more readily accepted by the women. Working with scheduled castes would offend the higher castes who were also likely to be the richer and more powerful individuals in the village. The 'PO' reported that she had once been threatened to stop working with the "chamars" (lower castes) or they would kill her. The following story illustrates the extent to which caste barriers influence the day to day working at MVK.

Some of the MVK staff told the researcher that initially one of the "brahmin" supervisors who worked in the creche used to bathe herself every day before she went home after work. This was to purify herself spiritually by getting rid of any "impurities" she may have acquired by interacting with the scheduled caste children in the creche. On asking the same supervisor if that were true she replied, "Of course! I work for only some time in the center but have to ultimately live in this village. So, I have to observe society's rules".

Bihar

daught

mover

to at

"tasa

to Pa

her i

the h

4. O

MVK a

and 1

relat

have

all 1

4.1.

struc

gener

offic

The v

morn

that

towa

spec

Traditional gender biases which are highly accentuated in Bihar have strongly influenced the working of MVK. Both daughter-in-laws and daughters are restricted in their movements and are seldom allowed by the elders of the family to attend meetings or talk to strangers. One woman member in "tasar" spinning related how she had once been invited to go to Patna (the capital of Bihar state) for a meeting by MVK but her in-laws beat her and absolutely "forbade her to go out of the house".

4. ORGANIZATIONAL STRATEGY

The organizational norms which have been established in MVK are a result of the complex interactions amongst MVK, VSK and MVS making it very difficult to determine the causal relationships without examining the whole. The strategies have been shaped by the strong personalities governing MVK at all levels.

4.1. Organisational Climate

The MVK environment has been largely influenced by its structure and the power struggles inherent in it. There is a general aura of ambivalence at the center with no regular office hours being observed by the staff including the 'PO'. The women artisans let themselves into the work-sheds in the mornings and only the regular beat of the looms lets one know that work is in progress. There is a lackadaisical attitude towards meeting deadlines and the allotment of resources for specific tasks. All resources seem to vaguely merge into

maintaining the existence of MVK. For example, a working women's hostel is currently being constructed to house women artisans during training programs but when the carpet weaving project was terminated at Baulia, the supervisor with his family moved into one of the rooms in that hostel (even though it is still under construction). No objections were raised by the project officer and it is generally accepted that staff members would get first preference in occupying the hostel space, even though it is meant for the artisans. This attitude pervades in all activities and the women members occupy the lowest hierarchy.

Most activities seem to take an unusually long time before completion and this has become an accepted internal norm within the organization. For example, wages are distributed only every 2-3 months and during 1988-89 the staff was not paid for as long as 10-11 months. In spite of repeated requests to VSK and MVS, no funds were forthcoming and it is surprising that the staff did not quit. The Nauhatta center managed to survive on account of loans made by the local landlords who have thus acquired a platform for themselves.

The MVK climate is also characterized by a general sense of insecurity amongst all staff members. None of staff members are hired on a permanent basis which makes them very dependent on the leaders and also leads to some exploitation of the staff, in terms of salaries, delays in payments, and responsibilities much beyond their scope of work. Instances

c
t
e
ar
at
en
and

of staff members who were terminated from their jobs at a very short notice and with no reasons provided, transfers from MVK to VSK to MVK without consulting the staff member have all led to a lot of bitterness. All this has led to a corrosion of the day to day environment of the organization and although there are no open hostilities and work progresses unhindered, there exists great staff resentment against the authorities. It has also hampered long term plans and initiatives amongst the staff members as they would not like to upset the current system because of the probable consequences for them.

Examples related to the researcher show that there exists a constant power battle between MVS and MVK which may be one of the major reasons for the insecurity amongst staff members. One example is briefly described below.

At one point the MVS founder, also president of VSK, sent two additional staff members to Nauhatta without ever discussing with the PO of MVK. This led to strong ego clashes amongst the two new staff members and the PO who looked upon them as "spies" for MVS. During this period all other activities had taken a back seat.

Staff members are not rewarded for taking any initiative or new ideas which curtailed their creativity. An example of this was when some staff members, after attending an exhibition in Delhi, wanted to expand the "tasar" silk market and expressed their ideas to the leader but no visible attention resulted. This had obviously dampened the enthusiasm of the staff. Information is deliberately hidden and kept from the staff members and as one staff member

commented to the researcher, who was discussing women's participation issues, "When we (the staff) are in the dark on everything that goes around here, what will the poor women know?"

The hierarchy of authority is well understood by the staff members as well as the subtle power politics within it. This has led to a great deal of secrecy and distrust of each other, amongst the staff members who find themselves being used as pawns in this power game. When the 'PO' was away from the center the researcher found the staff members much more relaxed and it appeared as if the prison warden had left the prisoners free to make their own decisions. Most of the men staff members, at least the younger ones, were looking at their work in MVK as a short term arrangement, till they could get better work outside. The low wages, which were perceived as being hardly enough for them, let alone support a family were also a source of great dissatisfaction. One staff member's comment "This is more like being in exile" summarizes their experiences in MVK.

The environment of MVK exuded a male dominance and one may see in the section describing the microcomponents of the organization that there are no female supervisors in any unit. The few women staff workers tend to work as assistants to the men and are responsible for most of the work while the authority remains with the men. Since the "ashram" is also the place where the staff resides, the women automatically

become responsible for all kitchen related work. The only women in a position of authority is the 'PO' who was chosen at donor insistence rather than being the organizer's choice. Male staff perceive the women staff as a necessary appendage because the center is a "women's development" wing although it is they, the men, who do most of the work. According to the project officer at MVK, the decision making in the executive committee was controlled by the men members, who would already have met to decide the agenda and its outcomes before the actual meeting, and the women members, a minority, are hardly consulted in these decisions.

4.2. Leadership Style

On account of the complex organizational structure of MVK it has not one, but several leaders who influence it in different ways. The leaders of MVK would include the power structures in MVS and VSK and the project officer of MVK.

The head of MVK at Nauhatta appeared to have a tight rein within each unit and all staff members are directly responsible to her. No decisions in any unit were made without her approval which greatly hindered creativity amongst the staff members who resorted to subterfuge. The project officer encouraged the formation of cliques within the staff by giving greater importance to certain staff members versus others which fueled the already existing insecurities of the staff.

The project officer through enforcing strict norms of

how other staff members were permitted to interact with her had not managed to foster a high degree of rapport with them, but instead a "master-servant" relationship. Her lackadaisical style of working may also have contributed to the current the work attitude of other staff members as not on any one of the days when the researcher was there, were the office timings observed by the leader. It was thus hardly surprising that other staff members were also seen lounging in their rooms at different times of the day. The researcher did not once in her two month visit in MVK see the project officer go outside her office to the field to interact with the women artisans. This style of working was adopted by other staff members who also did not consider field visits as part of their work since the "field workers" were hired for that purpose. MVK lacked leadership initiative in starting new ventures and in spite of several opportunities no effort was made towards establishing stronger marketing links.

4.3. Dominant Coalition Value

The dominant coalition in MVK includes the project officer and the founder of MVS. The former is constantly trying to maintain her position and gain greater control while the latter, through adept manipulation, actually controls the running of the organization. The project officer has created a seat of power for herself in running MVK. There are, of course, constant conflicts between the two sources of power which were visible in an ambitious dairying project. Though

the 'PO' had been involved in the early stages of project formulation her role became minimal in the later stages and the field workers were chosen without her knowledge. When thirteen of these field workers arrived in Nauhatta it created a great deal of friction with the PO, who insisted that they did no work. This issue was resolved only when the dairying project fell through due to lack of funds. Many incidents of this nature were related to researcher indicating clearly the petty politics in which most of the staff time was spent.

MVK is strongly influenced by the fact that the executive committee is dominated by men and has only a token representation of women. The founder of MVS is the central figure in all decision making. Most of these men come from the old bureaucratic school where women had few outside roles except for traditional stitching and craft making ones and their vision in terms of women's development activities seemed fairly limited. Because of the recent thrust on women's development issues many progressive activities had been adopted but were limited in their implementation by their paternalistic attitudes.

5. ORGANIZATIONAL PROCESSES

MVK appeared to lack strong processes put in place for implementing the activities. This has influenced the organization's efficiency and effectiveness which in turn affects its accountability to the members.

t
c
p
s
bu

wh
or
ex
pl
lon
lar
be
a
arr
per

5.1. Group Processes

No conscious effort has been made to promote group interaction and most processes in each unit have emerged with time, based on what the funders desired or how the executive committee wanted it implemented. The staff is provided with just enough information necessary for the day to day operation of their unit and is not informed about new developments or future expectations. The tight control over the dissemination of information inhibited group activity and nurtured greater control from the center. There were no forums for all the staff members to interact together and instead the project officer met with the individual staff members of each unit for problems/needs of that unit alone. It was mentioned by one staff member that staff meetings used to be held at one time but were discontinued without any explanation.

The only time women members were called for meetings was when there was a need to provide specific information to them or some important people were visiting the organization. For example, a meeting was called when the members of the "Arjun" plantations had to be told that the cattle guards could no longer be hired and they themselves have to take care of their land. When outsiders were expected, the women artisans would be asked to come over and discuss their problems which created a high level of expectation and when the "goods" did not arrive they would become frustrated saying "so and so big person had come and promised to give us cattle/land/etc. but

nothing has happened". The researcher was told by many of the women interviewed that when they were called to meet these outsiders they felt too scared to talk to them which was exacerbated when the foreigners came as "they did not understand our tongue"²⁸.

The researcher was able to observe one group meeting held by the women carpenters with the project officers. The women artisans wanted to discuss the problems within their section. The major grievance was that they were not given monthly accounts of total production and wages earned by them. Although the women members had called the meeting it was observed that the project officer ended up controlling the interaction and only two of the women artisans actually spoke during the meeting. The role of authority and hierarchy clearly formed the basis of the group interaction.

MVK was created as an "ashram" where all the staff lived in the same living quarters causing informal links to become important in disseminating information. All the staff members had become close knit like a family, in spite of the intrigue going around. Only the project officer and her spouse maintained some distance from other staff members and this was probably necessary for maintaining discipline within the work sphere.

²⁸. They did not understand the local language.

5.2. Coordinating Mechanisms

The project officer coordinates activities in each unit with day to day coordination being done by the supervisor. The different units have little interaction amongst each other. Each unit has set up its individual links with retailers for the purchase of raw materials. These links are often predetermined by KVIC, which requires that each KVIC certified organization buy raw materials only from the retailers approved by them.

The lack of coordination visible between MVK, Nauhatta, VSK, Adhaura and the field office in Sasaram was a serious obstacle in the smooth running of the day to day activities. As a sub-component of VSK, MVK is dependent on VSK for many of its activities like receiving cash for disbursing payments to the artisans. Often the staff at MVK had to make several visits to Sasaram, which takes a whole day to reach from Nauhatta, before any funds were issued. While the researcher was at the research site it was observed that the supervisor of the wool unit was afraid to even face the women artisans in his unit since they had not been paid for a long time.

One of the field workers related to the researcher how the lack of coordination had negatively impacted her work. She had been working towards getting bank loans for some of the women artisans for which she had repeatedly visited the

"Block Development Officer"²⁹ who had assured her that they would be approved soon. Only some of the formalities had been pending for receiving the loans for which some follow-up work had to be done. Unfortunately, at this time the field worker was sent for a one year training to Indore. Before leaving she informed the project officer about pursuing the loan sanctions. However, when the field worker returned from the training she learned no one had followed it further and thus no loans were ever sanctioned.

Most members come to the center for collecting the raw material or/and working there and so a certain degree of coordination is maintained with the members within each unit. MVK has attempted to establish sub-centers for distributing raw materials to women who are living in remote villages. These sub-centers were often constrained by the unavailability of transport for the staff for carrying the raw materials which led to very irregular schedules. These sub-centers could not however substitute for the organization itself as its major role was for collection and distribution.

In the "mahila-mandals" the women members were becoming dissatisfied as they felt "we just talk and nothing ever happens of them". No efforts were made to tie in the problems and issues raised in the "mahila-mandal" with the appropriate MVK unit. The tight control over all activities by the

²⁹. A government worker assigned to each block in every district in India. He is responsible for the development activities within the block.

project officer made it difficult for individual staff members to coordinate activities and as the PO herself did not follow up the activities no action was ever taken on the discussions in the "mahila-mandals". Most of the men supervisors admitted to the researcher that they had problems communicating with the women members in their unit. The men were not allowed to attend women's meetings as it would inhibit the women. Often the problems related by the women artisans were brought to the notice of the individual units through informal channels like chats among staff members in the evening. The informal mechanisms have become important in coordinating the work in different units.

SUMMARY

MVK is an interesting example of power struggles which exist in development activities and the impact of such conflicts on the intended beneficiaries. Member accountability takes lower priority in such an organization because of the level of control demanded by various stakeholders in this activity.

Chapter 4:
SECTION 3 - SHRI MAHILA GRIHA UDYOG LIJJAT PAPAD, JABALPUR

1. BACKGROUND

In every Indian household "papad"¹ or any one of its many synonyms, is a common word. It is a nutritious appetizer and a few years back it was customary for it to be prepared at home where most housewives were adept at the art of papad making. Now it is easily available at every grocery store and a must for every household's monthly shopping, especially in the metropolitan cities. Demand for papads has also increased in foreign countries where many Indians have migrated. The fact that it has a considerable market demand, used simple technology, and requires skills which are readily available amongst women, makes "papad making" a viable income generating activity.

Jabalpur is a small town in the state of Madhya Pradesh where there are a few major industries in the surrounding area. These industries have attracted a vast number of workers from the state of Bihar looking for employment. Most of these workers live in small slum areas which lack even basic amenities like adequate drinking water. There are few

¹. A round, thin wafer like eatable, rolled from a dough made of lentils and spices.

employment opportunities for the women folk in these families, except as hired labor and household maids.

1.1. Socio-Cultural Environment

Lijjat has members belonging to all religious groups, although there is a predominance of the "Hindu"² community coming from different castes in the hierarchy. The common link amongst all is not their religious background but that they all come from the poorer sections of society. Most of these women live in tiny spaces in ghettos and their living quarters offer little in terms of hygiene or privacy. Constant squabbles with neighbors over small issues are a common occurrence.

The heterogeneity of women members best describes the prevalent socio-cultural environment. The women are faced with the traditional biases against their venturing outside their homes for the purpose of earning income. "Papad" rolling, "a woman's activity", is considered permissible and less frowned upon by the male members of society.

1.2. History

Shri Mahila Griha Udyog Lijjat Papad has its origins in early 1959, in Bombay, as an informal organization meant to

². There are several major religious groups in India including Hindus who are the majority, Muslims, Sikhs, Jains, Christians and some others.

support women's development. It grew out of the philosophy of women becoming self reliant. It was registered only in 1966 under the Societies Registration Act of 1960 and also the Bombay Public Trust Act, 1950. It also received certification from Khadi and Village Industries Commission (KVIC) as a unit belonging to the "Processing of Cereals and Pulses Industry (PCPI)". Currently, it has 35 branches all over India which are considered its subsidiary units with separate financial and administrative identities. Lijjat is considered a very successful business venture in the private sector with an annual turnover of 15 crore³ rupees, inspite of being a development organization. It is, however, not without its problems and rapid expansion may have influenced the corrosion of some of its ideology. This is visible in its relation with the Jabalpur branch which is no longer connected to the central organization.

The Jabalpur branch of the "Mahila Griha Udyog Lijjat Papad" was established in early 1974 by a private industrialist, who when the researcher met him in 1991 had left his business to do farming and social work. He was also at that time the regional chairman of the "Bharat Krishak Samaj, M.P."⁴ The industrialist was interested in starting an income generating activity in Jabalpur to benefit poorer

³. One crore is equivalent to ten million rupees.

⁴. A branch of a national level farmer voluntary organization of the farmers.

women. After looking at several kinds of programs the model of the Lijjat organization in Bombay was adopted. Before establishing the branch ten women members went to Bombay to receive training in preparing dough, rolling papads, and the general management aspects related to managing a Lijjat institution. This was the beginning.

The first one year was a period of trials as the first batch of "papads" produced were all rejected by the head office in Bombay and led to heavy financial losses. However, since then the branch has never looked back, and the profits have been increasing steadily. In 1975 a "sanchalika"⁵, was selected to handle the management of the organization.

In 1976, the Jabalpur branch started to have problems with the head office in Bombay regarding the head office's requirement to buy all raw materials and to market all products through them. According to the Jabalpur branch, this kind of centralization led to financial losses for them because of the high cost of transportation and negatively impacted the women members as less profits meant lower wages for them. For this reason, the Jabalpur branch began to purchase its own raw materials and also market the papads. This action led the Bombay head office to file legal action demanding closure of the Jabalpur branch. It was in 1980 that the court gave a "stay order" to the Jabalpur branch, which

⁵. The head or leader of every Lijjat branch is known by this title.

meant that the branch could keep the name Lijjat and be an independent entity otherwise.

During the legal battle process, the Bombay head office sent its auditors to the Jabalpur branch for auditing the accounts. However, instead of finding some leaks within the accounting as the Bombay head office had hoped, the auditors were so impressed that they asked the Bombay office staff to follow the accounting system at Jabalpur. As a result of these recommendations the auditors were dismissed and new ones hired for the next financial year. There still exists some hostility between the Bombay head office and the Jabalpur branch with the head office placing advertisements in the local dailies "warning the public against the fraud Lijjat papads in Jabalpur"⁶.

1.3. Goals and objectives

The Jabalpur Branch follows the philosophy and objectives laid down in the Lijjat constitution which was formulated at the Bombay head office. The "sanchalika" of the Jabalpur branch told the researcher that, "we follow the guidelines even more strictly than the Bombay office. Although they had framed the ideology of Lijjat it is the Jabalpur branch which has truly imbibed it". One Lijjat brochure⁷ states that "Shri Mahila Griha Udyog Lijjat Papad" is a "synthesis of

⁶. The researcher had seen two such one page advertisements in the local daily.

⁷. "In Quest of Sarvodya", 1990 was produced at the head office in Bombay.

three different concepts including 1) the concept of Business, 2) the concept of Family, and 3) the concept of Devotion". All the three have led to an institution unique in its organizational structure and operational strategies. The brochure⁸ also lays down three "golden rules" which all its centers and branches are expected to follow. These are, "1) All the rights in the institution must belong to members only, 2) There must be maintenance of Lijjat quality at any cost, and 3) There must be clean and time bound accounting system". All the women members working in Lijjat are addressed as "behn"⁹. A Lijjat brochure¹⁰ lists the specific features of the Lijjat philosophy as:

1. Ours is a voluntary organization of sisters.
2. Our organization is neither for the poor sisters nor for the rich ones.
3. Our organization never accepts charity or grants.
4. Our organization believes in running the activity wisely.
5. Our organization is like a family and sisters run it as if they all belong to the same family.
6. Our organization is like a revered place of worship.
7. No one can change these basic thoughts of our organization.

Certain guidelines or traditions as they are called have been also been developed over time. These include¹¹:

1. No one can tell a sister to leave the organization.
2. Any sister can dismiss an employee.
3. Speak Aloud.

⁸. "In Quest of Sarvodya", 1990.

⁹. A Hindi term meaning sister which is used for all women who are members of Lijjat.

¹⁰. "In Quest of Sarvodya", 1990.

¹¹. Taken from a Lijjat brochure entitled, "Towards a Better Tomorrow", 1990, produced at the Bombay head office.

4. Do not go to other member's house.
5. Giving reasons for taking loan is forbidden.
6. Do not emulate wrong behavior.
7. There is no place for rigid rules.
8. Decisions are taken by the sisters present.
9. Every sister has the power of veto.
10. Everyone is free to take up responsibilities.
11. Nothing is accepted from guests.
12. Do not bring anything from home.
13. Anyone can examine the accounts.
14. No one waits for the others.
15. Writing of accounts every day.
16. Office bearers of the organization are not higher officials.
17. Don't be a beggar or a robber.
18. No one is obliging others.
19. We do not go about fault finding.
20. Go along with and not against institution.
21. Never hesitate to own up a mistake.
22. Our institution is not a "Pinjrapol" (where old and useless animals are kept).
23. Sisters are the owners and shoulder equal responsibility.
24. No election or lottery system but decisions by mutual consensus.
25. No excuses for lapses but acceptance of blame.
26. Terms cash only for sale of products.

2. RESOURCES

The three different resources reflect the unique philosophy of Lijjat which promotes equity and self reliance. With little outside resources, Lijjat has developed a successful enterprise, which commands a substantial financial base.

2.1. Staff

The organization is unique in that it considers all the women members as being part-owners and thus no woman member is considered an employee except for the eight men who are employed for specific tasks in the grinding and the administrative section. Although there are many women working in the different sections they are not considered as staff,

including the "sanchalika", but as the owners of Lijjat.

2.2. Members

Lijjat started with only 147 members in 1977 and currently has 850 members (See Table 10). For some time the organization has stopped enrolling new members as it feels it needs to first satisfy the older members.

Table 10: Membership Growth in Lijjat, Jabalpur

Year	Total Members	Year	Total Members
1990	868	1983	287
1989	740	1982	236
1988	650	1981	217
1987	556	1980	228
1986	488	1979	188
1985	400	1978	225
1984	363	1977	147

2.3. Financial

Lijjat aims to develop a sustainable income-generating activity which provides substantial economic benefits to its members. The Jabalpur branch was instituted by raising loans up to Rs. 20,000.00 from private sources which have all been repaid since. No outside funds and grants have been received by the organization which makes its success even more fascinating. The fact that it now owns a three storied building is proof of its self-reliance. The working capital of the organization comes from the compulsory savings made by members which consist of 50% of the profits made in any one financial year. The yearly production sale figures in Table

11 provide insights into the financial base of the organization.

3. ORGANIZATIONAL STRUCTURE

The Jabalpur branch of "Shri Mahila Griha Udyog Lijjat Papad", although a branch in name only, has no contact with the administrative structure of the Bombay office. Although the structure of the branch is quite similar to the other branches of the head office it has also made some innovative changes. This study looked at the Jabalpur branch alone, and thus each time the term Lijjat is used in the text it refers to the Jabalpur branch only, unless otherwise specified.

3.1. Executive Board

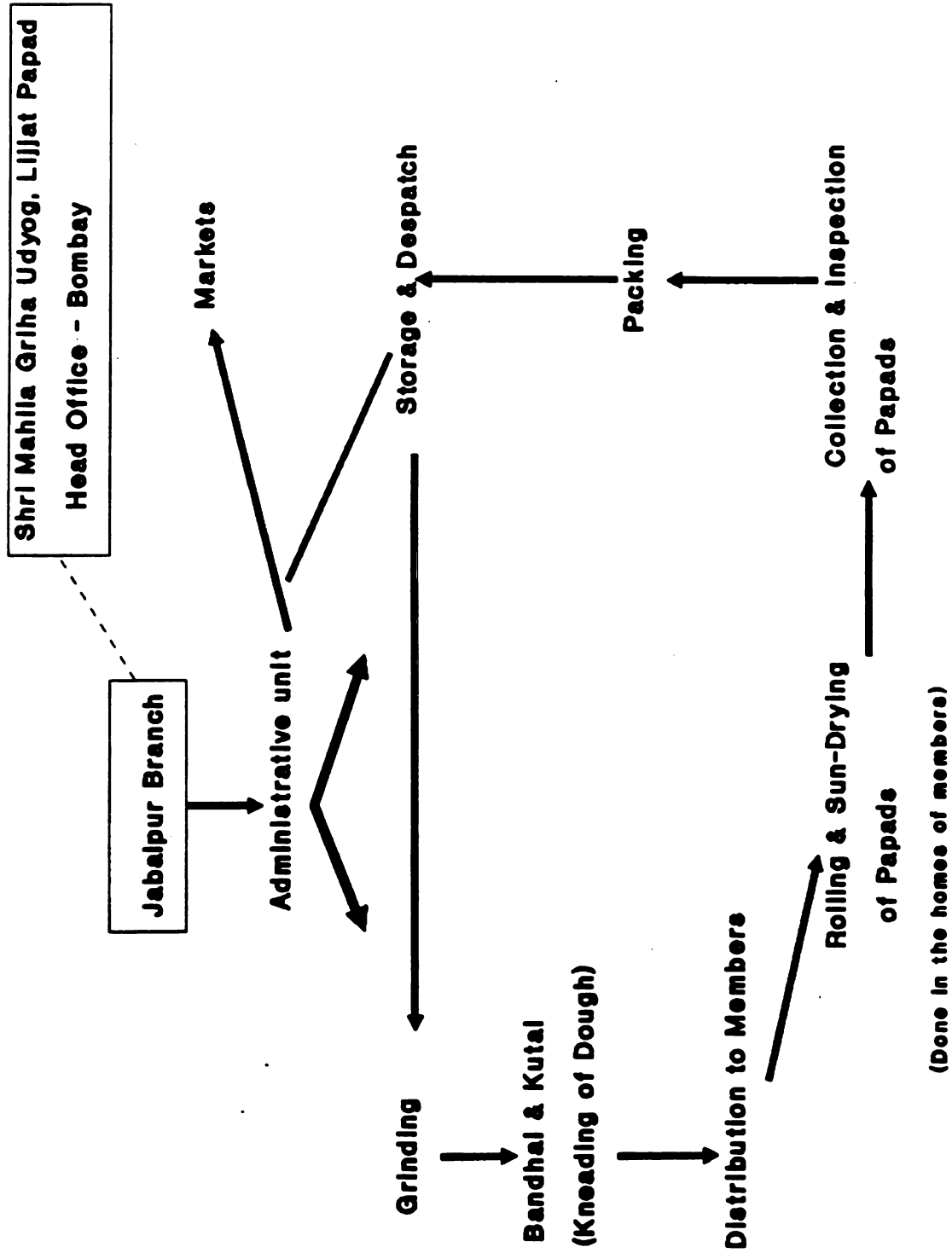
There is an advisory board consisting of 15 prominent members in the Jabalpur community who are selected on the basis of the potential support and assistance they could provide to Lijjat in technical and general areas. The members include an accountant, a lawyer, some administrators, industrialists, members of legislative assembly and social workers. The board meets only when there is a specific need and often, the researcher was informed, members were sought on an individual basis as and when their technical expertise was needed to resolve a problem at Lijjat. The "sanchalika" felt that the role of these members was an 'advisory' one rather than a decision maker in implementing the activity.

There is a managing committee which consists only of "behns" working in Lijjat and is responsible for handling the

day to day management decisions of the organization. The members of this committee are selected by the "sanchalika" from the women working in units within the organization itself rather than the women who roll the "papads". It was the experience of the organization that the latter were often in a rush to return to their homes to roll the papads and did not like to stay around for meetings. Even this committee of unit workers did not meet on a regular basis as the "sanchalika" felt that holding regular meetings without a substantial reason was a waste of everyone's time. The constitutional bylaws require that the committee meet each month and also file minutes of these meetings. In order to comply with the "rules" the "sanchalika" has developed a method of her own where all decisions taken each month, with or without the managing committee, are recorded as minutes of monthly meetings. Signatures of all the committee members are taken on these minutes unless any one disagrees with them. So far, no one has ever complained about this process since most resolutions relate to the day to day work the outcome of which has had substantial benefits for Lijjat members.

3.2. Microcomponents

Until 1989 the Jabalpur branch was operating in rented premises where they had begun operating. In 1990, Lijjat, Jabalpur constructed its own three story building which has considerably eased the problems of inadequate space. All the sections responsible for the various activities of 'papad



(Done in the homes of members)

Figure 3: Overview of the Organizational Structure of Shri Mahila Griha Udyog Papad, Jabalpur

making' are located in the building. Figure 3 shows the flow of production activities within the microcomponents.

The first section is the Grinding unit where the different lentils are ground each day through two mechanical grinding mills of ten horsepower each. Two male grinders have been employed for running these machines as they are too heavy for most women to handle. The ground flour is then transferred in large containers to the next section. Working on an average of ten hours each day, the flour mills keep in close touch with other sections ensuring that the flour does not run short on any given day.

"Bandhai and Kutai"¹² section is the next in line. There are around ten women working in this section. The "Bandhai" process consists of mixing the flour with the required spices (Hing, salt, papad khar, etc.¹³) with a specified amount of water. The unit currently has two electric mixers and kneaders but before these machines were acquired, the dough was kneaded manually by the women with the help of steel shafts. This section starts work as early as 4 a.m. as the dough needs to be prepared before it can be distributed to the members. The total quantity of dough prepared each day is based on the quantity of market orders received.

¹². The area where the lentils are mixed with spices and water to be kneaded into a dough.

¹³. Names of different Indian spices.

The next section is the distribution center where dough is distributed to the members by two women. Each member is given 3 to 12 kg of dough depending on her past performance in rolling papads which is assessed by the women in the collecting/packing section. The quantity of dough given to each woman is noted in a register which contains the name of the woman, an assigned roll number, and several columns for entering the weight of the dough given, the "papads" collected from her the next day, total wastage and the wages earned.

The production of "papads" then goes through the stage of "rolling and sun drying" of the dough into wafer like products. This is done by each member at her own home with the dough collected from the organization. In some cases, other family members also help in the rolling of the "papads" which are then sun dried on a clean muslin cloth. The time for drying varies with the season. Every member has to buy the "Chakla"¹⁴ from the organization to maintain a uniform "papad" size.

The dried "papads" are then submitted the next day to the women in the "collection and inspection" center which has nine counters with one woman in charge of each one. Based on alphabetical order, members have been pre-assigned to each counter where the "papads" are delivered and weighed. After a standard weight loss deduction, due to decrease in moisture content, each woman is expected to return 810 gms. of "papad"

¹⁴. Rolling board for rolling the papads.

for every 1000 gms. of dough received. The "papads" are checked for quality in terms of uniformity in rolling and general cleanliness. When the quality of the "papads" is found to be sub standard they are separated and categorized as "seconds" and some deductions are made from the member's wages. The quantity of dough given to the member is also reduced for a few days until the organization is reassured that the member is maintaining a high quality in the papads rolled. This creates an accountability of the members towards the organization in maintaining the quality of the product as the rewards and punishments for it are directly visible. If the quality of papads is too poor to even be accepted as seconds they are returned to the member and no wages are paid. This section begins work at 5 a.m. and is able to complete collecting and inspecting papads from approximately 800 members, by 11:30 a.m.

The "papads" collected are sent to the "packing" center where sixteen women are working. All "papads" collected in the morning are checked again, separated into bundles of thirty and packed in polythene bags. A slip of paper is added to each bag showing the kind of papad, its weight, selling price and production date. On an average, 5000-6000 such papad packets are produced each day. These are then packed into larger bundles.

The last section in this process is the "storage and despatch" where the "papad" bundles are stored. As soon as

the production is complete for any market order, the goods are transported to the destination in one of the two trucks owned by the organization. Often, the transport is coordinated so that orders from the same regions are supplied at the same time. The storage area is often also the first in the process, as well as the last, since it is used for storing large quantities of raw materials bought in bulk at times when the market rate was cheaper.

Lijjat has recently added another unit separate from "papad" making which is involved in the production of "Baris"¹⁵. This unit has only ten women members who are responsible for grinding, dough making and sun drying the "baris". All the work in this section is completed within the center itself.

The overall administrative section consists of the "sanchalika" at the top of the hierarchy, two accountants, one manager, two administrative assistants and three general helpers. This section is responsible for accounting for each day's total production including raw materials used, total "papads" produced and total wastage. Wages for each woman member are calculated on a weekly basis, and payments are made once a week every Saturday morning. Accounting is facilitated by the printed registers which contain the names of all the women members, with columns for each day of the week to

¹⁵. Similar to papads in that it is made from lentils. However, unlike papads which are used as snacks it is used as a main entree in a meal.

compile the total wages earned.

3.3. Activities

The Jabalpur branch of the Lijjat model developed in Bombay claims to be a "true" woman's organization. The members are also considered part-owners and the organization is thus wary of risking its funds in activities which may not benefit all the women who can then question the organization. The major focus has remained within income generation.

Lijjat, Jabalpur has made tremendous progress from its early beginnings in 1974 and its membership has shown a steady increase. The activities pursued are briefly discussed below.

3.3.1. Income Generation

Production of Lijjat papads is the major activity. The production capacity has made tremendous gains from the total sales through the years as may be seen in Table 11.

All sales are coordinated by the administrative unit in Jabalpur. In the earlier period, the "papads" were marketed through retail shops in the town, which was found to be inefficient. Much time was wasted in contacting individual retail dealers who would purchase the "papads" only if their stock was exhausted or then ask for credit. The Jabalpur branch now markets the "papads" through two methods. In the first it has adopted an "area dealer" for each city where it markets, this dealer is responsible for the actual distribution of "papads" to the different retailers. In the second, it sells directly to retail shop-keepers in Jabalpur.

Table 11: Total Papad Sales in the Jabalpur Lijjat Branch

Year	Sale in Rupees
1990	1,16,17,953.00
1988-89*	1,23,20,407.00
1987	62,49,599.00
1986	56,07,115.00
1985	50,09,636.00
1984	39,25,993.00
1983	29,07,165.00
1982	25,37,495.00
1981	19,64,505.00
1980	16,70,505.00
1979	11,19,775.00
1978	8,38,274.00
1977	6,02,370.00
1976	4,17,276.00
1975	3,55,971.00
1974	1,01,354.00

* In this period the audit year was changed and so it contains the period from 10/23/87 to 3/31/1989.

Currently, it is supplying papads to eleven cities in the state of Madhya Pradesh, Uttar Pradesh and Maharashtra. The organization is very firm in maintaining its policy of no credit and the area dealer is required to make payments at the time of delivery. Each of these area dealers gets an 8% commission on the total sales. Selling price of different "papads" is presented in Table 12.

Table 12: Price list of different papads in Lijjat, Jabalpur

Kind	Price in Rupees/200 gm. packet
Mung Papad	Rs. 6.50
Udad Papad	Rs. 6.50
Masala Papad	Rs. 7.50

Wages earned by each member are based on the quantity and quality of papads she rolls. Table 13 shows the labor rates being paid to the members for different roles in the production process at the time the researcher was in the field in early 1991. Besides the normal labor rates the women members also receive additional labor wages which are paid at the end of the year and are based on the profits earned by the Lijjat branch. These wages are called "bonus" and are calculated for each member based on her total work done in the year. In 1989-90 as much as 109% of the member's total wages were received through the bonus. The members felt that the monthly wages tend to get used for household expenses and, therefore, getting wages in a lump sum at the end of each year helped them in savings and purchase of major items. Only 50% of the bonus is paid at an annual function at the end of each working year and the balance is credited on each members account on which a 12% interest per year is also paid. The members are free to withdraw their deposits at any time, although, the organization expects them to keep it for at least one year as the deposits from the previous year form the working capital for the next year. Most members expressed satisfaction with this system, since it was a form of compulsory saving which also accrued additional interest. This unique feature in the organization is in line with its philosophy that there is no employee and all the members are part-owners.

Table 13: Labor Rates for different production activities in Lijjat, Jabalpur

Kind of Activity	Labor Rate
Dough Kneading	Rs. 1.00 per box (11 kg dough)
Distribution of Dough	Rs. 1.00 per box (11 kg dough)
Rolling Papad	Rs. 3.00 per kg.of dough
Inspection & Packaging	Rs. 0.05 per packet of papad

Table 14 indicates the increase in wages distributed to the members through the years. It also shows clearly the high economic rewards for women.

Table 14: Total Wages given in Lijjat, Jabalpur

Year	Wages (Rs) A	Additional Labor wages (Rs) B	Total Labor wages (Rs) A+B
1990	21,94,104	21,13,323	43,07,427
1988-89*	24,33,879	17,53,743	41,87,622
1987	12,73,006	7,06,316	19,79,322
1986	10,40,047	7,59,102	17,99,149
1985	9,18,470	4,76,827	13,95,297
1984	7,35,723	3,69,600	11,05,323
1983	5,56,502	3,32,746	8,89,248
1982	5,26,569	2,40,615	7,67,184
1981	3,85,719	1,80,840	5,66,559

* In this period the audit year was changed and so it contains the period from 10/23/87 to 3/31/1989.

At the time of "diwali festival" each member who has been in the organization for atleast one year is given a gift which has varied from a blanket, woolen shawl, to a wall clock given in 1990. In one of the interviews the researcher questioned the member as to how she could be so sure of the time it took her to reach the organization to which she had

replied, "Now, we have clocks in our houses so we can, not before this!"

3.3.2. Skill Upgradation

New members are admitted in the organization only through the recommendation of an older member and the training of each new member is an important criteria of enrollment. Each new member has to undergo training in rolling papads for a minimum of fifteen days under the guidance of an older member who is given extra dough each day for this purpose. After the training period, the woman has to demonstrate her skills in the presence of the "sanchalika" before she can become a member. Skills of the older members are also under constant surveillance through quality checks of papads submitted each day. The importance paid to the quality of skills of each member is reflected in the name earned by Lijjat for its quality "papads".

3.3.3. Health Services

This is an area of some concern to the organization. Two health camps had been organized earlier through the support of the "Lions Club"¹⁶. The organization was dissatisfied with the outcome of the camps as it was felt they did not provide any real service to the members and only helped the supporting organization in "increasing its list of social service activities in the community". Also, it was perceived that

¹⁶. An international non-profit organization with regional branches within India. Its structure is similar to the Rotary Clubs.

camps of this kind are based on a charity mentality to which Lijjat is ideologically opposed. Plans are underway to hire a medical doctor who would come to the Lijjat center twice a week to attend to the medical problems of the members.

Informal networks have been used in providing health care to the women members. A few medical doctors who are members of the advisory committee are contacted by the "sanchalika" whenever any member is in need of medical services. The member is sent to these doctors with a letter of reference which helps them in paying minimal charges. Many of the members in the packing section have been persuaded to receive free eye check-ups at an optometrist which has resulted in some acquiring spectacles.

3.3.4. Empowerment

Lijjat espouses the philosophy of self reliance and self determination at every step of their functioning. No activity meant specifically for the purpose of "empowering" its members like meetings, workshops, etc. are held as the organizational structure reflects this philosophy. All women are treated as equal, and each knows she is respected for the work she does. It further enhances the self-esteem of the woman who is considered herself self-employed rather than working for someone.

The story of Mira, the supervisor of the "Bari" section, is an example of the growth in awareness and self reliance amongst the women. She has been working with the organization

for the last twelve years. At the time when she started to work with Lijjat she had just been widowed with an infant daughter, whom she desperately wanted to educate. As she was afraid her father would disapprove of her working in Lijjat, she started rolling "papads" secretly, asking another member to collect the dough for her, submit the papads and collect the payments. After some time the "sanchalika" insisted that Mira should come to the center herself. Mira now felt bold enough to tell her father that she wanted to work at Lijjat as it kept her occupied, and also helped towards educating her daughter. Since then she has not looked back. Her hard work and dedication at Lijjat has been rewarded by her current status of a supervisor. She says, "With the money I have earned I was able to get my daughter married into a reasonably good family, and now have sufficient work to keep myself busy." She has been transformed from a shy withdrawn widow, afraid to step out of the home, into someone who takes the world in her stride.

The high economic gains from Lijjat have helped to enhance the self-confidence of its members. The researcher was told by many members, "We are now able to tell our husbands that we are no longer financially dependent on them". Some of these women are now earning more than their husbands, and it has obviously led to greater self-reliance. One woman, who used to be beaten by her husband before she had joined Lijjat, was once asked by the "sanchalika" if her husband was

still troubling her to which the member replied, "No. How can he beat me now? I earn more than he does."

3.3.5. Others

Lijjat constantly tries to create enabling linkages for its members. A local woman who has a small business in knitting and stitching has been recruited by the "sanchalika" to come once a week with her products to Lijjat. This woman is permitted to make a marginal profit on her products in lieu of which the Lijjat members are able to acquire clothes which are cheaper than the market. Also, they can buy these clothes on credit, the payments for which are slowly deducted from the weekly wages of the member.

Often, the "sanchalika" also tries to buy bulk quantities of different items which reduces the cost price of each item for the member who can then buy these goods. For example, in 1990 umbrellas were bought in large quantities and bought by the members at rates cheaper than the market.

3.4. Macro influences

The Jabalpur branch is unique in that it tries to curb outside influences, especially political, within the organization. The "sanchalika" related that when political figures want to get political mileage from being associated with Lijjat they are told to "first learn to roll 'papads' as only those who do so can become members of the organization". Lijjat philosophy decries the taking of any charity or favors

as it "kills self reliance and undermines self-confidence"¹⁷ which may be one of the reasons that no donors are sought. There seems to be little intrusion from outside visitors such as the researcher, a fairly unknown phenomenon to the women.

The organization has been greatly influenced by the industrialist who was responsible for founding Lijjat, Jabalpur. As an influential business-person he was able to secure marketing contacts for the organization as well as ease some of the operational hurdles with his business acumen. He was instrumental in building linkages with influential individuals in Jabalpur whose participation in the advisory committee has been of considerable help at times of crisis. A top notch Jabalpur lawyer, a member of the advisory committee, has steered the organization through its legal battle with the Bombay based head office. The CPA who provides professional advice on investments and accounting is also a member of the advisory committee. Other members, like those in the police and administrative departments, have helped in securing permits and acquiring land.

Contacts with high officials in the community have built Lijjat a reputation of being highly connected which sometimes helps in removing obstacles even before any action is taken on them. For example, in one case a driver of one of the Lijjat vans was forced to pay a bribe to a policeman for illegal

¹⁷. Towards a Better Tomorrow, 1990 produced at Lijjat head office, Bombay.

charges of colliding with a two wheeler. When the "sanchalika" sent a complaint to the city police commissioner the policeman was suspended and since then they have had no problems with the police department. Obviously, Lijjats' contacts have helped in getting their grievances addressed.

According to the founder, "...the goal of Lijjat is to provide better economic benefits to the members and the social issues are secondary as we feel that first the members have to learn to stand on their own feet".

Being related to larger Lijjat in Bombay has a major influence on the Jabalpur branch. It has an organizational structure similar to that of the Lijjat head office, sharing the same name and constitution, and therefore it is often difficult to treat them as separate entities. In its teething phase, the Jabalpur branch benefitted greatly from being linked with the Lijjat structure as it did not have to worry about creating a market and was backed by the organizational experience of the Lijjat head office. In the current context, the Jabalpur branch has to keep a constant vigil on the quality of its products and the pricing structure as it has to compete with the Bombay head office.

The Jabalpur branch has gained tremendously from being permitted to retain the Lijjat label in spite of being separate entity. As the Bombay office spends a considerable amount of money on advertising for Lijjat products the Jabalpur branch also gains directly from the publicity.

4. ORGANIZATIONAL STRATEGY

Lijjat has adopted many innovative strategies for constant improvements to an already successful program. There appeared to be a dynamism amongst the members in their day to day activities. The researcher did not perceive a complacency in their work and each day seemed to bring about fresh challenges even though the activities remained the same.

4.1. Organizational Climate

Efficiency is an unwritten norm in the organization which says "time is money". Members are not expected to waste their time but instead work toward's increasing the organization's productivity by enhancing their own efficiency. The organization awakened to the buzz of members forming queues early in the morning at 4 a.m. which soon became a hubbub of activity by 5 a.m. According to the "sanchalika", the management is constantly seeking innovative strategies for increasing the efficiency of the organization.

There were visible incentives for increasing the level of efficiency and even disincentives on the other hand for being inefficient. For example, on the payment day all women have to form queues with readily available coin change. This is to decrease wasting of time while collecting wages and any woman who happened to forget to get the coin change had to wait, till all members were paid before she could receive her wages.

An emphasis on professionalism has led to a task oriented atmosphere within the organization. Most members only

interacted with each other as colleagues as the organization's structure did not allow any time for socializing. All the women working in any one section were collectively responsible for the total work which created greater collective accountability. Therefore, no one member could loiter around since she was likely to be reprimanded by the others in her section.

When the researcher was in the research site new membership had been temporarily suspended since it was felt that some of the older members were not, as yet, making sufficient income. Adding more members would jeopardize their benefits further, and so it was decided to improve the efficiency of the older member before enrolling new ones. Generally, the organization exuded an atmosphere of trust and cordiality towards the members, who felt that as long as they worked hard they would be treated fairly. All the members knew that certain unwritten guidelines for increasing efficiency had to be followed which did not mean that the members could not question any dissatisfaction they may feel. When members felt that their "papads" had been rejected without due reason they were able to voice a complaint with the "sanchalika" who would resolve it one way or the other. If the rejection was necessary the members were provided with justifiable reasons.

Lijjat followed one major ethic in that the quality of papads produced would not be excused by any personal problems

of the member. At the same time, it was ensured that any problems which may have been caused by inadequacies within and by the organization, were resolved by the management. For example, if a member complained that the dough they were getting was unclean causing their "papads" to be rejected, the dough making section was alerted, and cautioned. In one case, it was discovered that the dough was getting discolored by fibers in the bags in which the ground flour was stored. New bags made of a different fabric were ordered immediately inspite of the costs incurred by the organization.

The attention paid to the accounting procedures has created an atmosphere of trust amongst the members who are confident that they are paid fairly at all times. Some members said to the researcher that, "even if a mistake is made during the payments it is corrected as soon as we point it out". For example, on the payment day the researcher observed that when some members complained of having received less wages the records were immediately verified by the management and more wages given, if necessary. There was an open system for the members to express any problems with the management. For example, members would walk up to the "sanchalika" complaining that the woman inspecting their "papads" had rejected them without due cause. The "sanchalika" would check the papads and if it was felt that the complaint was valid, she would take the inspecting woman to task. These interactions provided the members with some

voice in the organization. The members were encouraged to question the management as it was felt this would make the women feel that the benefits being received by them were not charity but what was rightfully theirs. An example of fostering this attitude was the fact that the rolling pins and boards were not distributed free of charge, but instead, the members had to buy them which they could do through obtaining credit on their wages.

Lijjat, Jabalpur is characterized by the "women power" which emanates within it. Only women were seen in all sections and except for a few token men, it was controlled by women. Because, many women come to Lijjat in the early hours of the morning, some are accompanied by men relatives/friends who, however, are not permitted to enter the Lijjat premises. One can observe crowds of men waiting and lounging outside the Lijjat building, while their women folk are busy collecting the dough and submitting the papads.

4.2. Leadership Style

The leader of the organization, the "sanchalika", is greatly responsible for turning the loss making branch in 1975 to a successful profit making branch, with her hard work and futuristic vision. She believed that Lijjat is first of all a commercial venture and then a social service organization and therefore, making Lijjat an economic success is a major priority. She had a "no nonsense" attitude to all aspects of the management which foster efficiency and it is to her credit

that many innovations have been set up for enhancing the efficiency. These include both operational structures like weekly payments instead of daily, and time saving technology like the dough kneading machines.

The leader maintained a strict discipline within the organization and although she was always ready to listen to any problems the women may have, she was equally quick to reprimand the women members. However, the leader personally laid great emphasis in ensuring that no member feels cheated or oppressed in her work in the organization. A vigil is kept on the inspection of the papads through checking the rejected papads, at random, to see that the packing women are not being harsh on the members who roll papads. No one was given preferential treatment and if one woman jumps the queue she is made to feel she is being unfair to the other women. This style, obviously has implications for the general climate of fair play within the organization. The researcher observed that the "sanchalika" reprimanded the women in the packing section (who also roll papads at home) for submitting their own papads without accounting for the wastage, and thus taking advantage of their position.

The leader promoted the ideology of the organization by emphasizing in her interactions with members that there were no employees and all were equal partners in the profits and losses of the organization. The "sanchalika" told the researcher that she feels, "any economic activity can be made

into a success if there is ownership by the workers. The poor are not lazy, they want to work for a living, but they have to be treated fairly also". Initially, the "sanchalika" used to take a token amount as payment for her services but with time she feels that this itself was a form of charity. She now accepts a reasonable income for her services and also receives bonus from the profits like any other member of Lijjat.

All members seem to revere her from a distance, confident that she is looking after their interests but are often hesitant to approach her. The leader has purposely cultivated an image of being a hard task master in order to instil an attitude of efficiency amongst the members. It has, obviously, been a successful ploy. The leader demands a great degree of respect and affection from the members as was visible on New Year's day, when many of them came to convey their best wishes to her with hugs and flowers.

On one occasion, it was observed that a member was trying to get the leader to give her, her last year's deposit which is supposed to be kept with the organization for at least one year. Although, the leader refused initially, she finally gave in saying, "I am too weak with the members when they came to me with their stories of distress". This showed that the leader was empathic to the needs of the members.

4.3. Dominant Coalition Value

The organization is unique in that the dominant coalition includes the members in a collective fashion. The management

is dominated by the "sanchalika", and to some extent by the founder. Yet, every decision made, even without the visible participation of the women, seemed to be made with them in mind. There was no one woman member who seemed to have greater say in decision making and yet, collectively, they controlled the organization. This control was passive as the members seemed to have no overt role in running the organization. The fact that they were considered part owners in practice rather than theory, promoted by the equitable distribution of profits each year, was crucial in making them a strong force.

The members together formed an important voice in the organization, though at an individual level each woman has very little say. Each member's complaints are usually resolved if they did not affect others negatively, and her suggestions heeded only if backed by others. Most of the day to day decision making is done by the "sanchalika" alone. In evaluating the decision making process it is evident that the decisions are dominated by concerns for the welfare of the members.

This form of dominant coalition is somewhat abstract in nature and not institutionalized as it relies heavily on the role played by the current leader. It is somewhat risky as with a change in leadership it would get disturbed and the members would not have been prepared to take an active role.

4. ORGANIZATIONAL PROCESSES

There is a strong interaction between the organizational structures, strategies and processes each being influenced by the goals and ideology of the organization. Lijjat, Jabalpur has modified the processes stipulated by the head office, Bombay somewhat to suit its own individual needs.

4.1. Group Processes

The "sanchalika" believed that member meetings were not critical to maintaining group cohesiveness within the organization. She told the researcher that "formal meetings tended to be a waste of time for both the management and the members, as the members were often hesitant to articulate their needs in a large crowd". However, monthly financial progress reports were distributed to the women. The advisory and management committees described earlier are also useful in maintaining group interaction.

The "papad" making activity required the members to come each day to the center which provided greater opportunities to the management for interacting with the members. Thus, problems faced on a day to day basis were reported and sorted out immediately. Information was easily disseminated to the members by the women working in the packing/inspection and distribution sections where the members came to collect their dough or submit their papads. The "sanchalika" herself would often hold informal meetings with the members when they were collected in the distribution or packaging sections. All

members in each section within the organization were treated as a group and frequently consulted on various matters.

Two yearly events have been institutionalized and are viewed as a part of the Lijjat structure. Even the new members were aware of them even though they had not attended any. One is the "annual general meeting", which as one member described, "is an annual function in which senior people come and give lectures, and tell us how well we are doing at Lijjat. It is also when our bonus is distributed to us". This meeting provides the forum in which information from the annual progress report is disseminated. The second event is a religious ceremony at the time of "diwali" a Hindu festival when gifts and sweets are distributed to all the members. An underlying atmosphere of group action is prevalent in the organization, although there are few group activities.

5.2. Coordinating Mechanisms

As each section within the organization is influenced by the work in another, attempts are constantly made to achieve a high level of coordination. For example, only after the dough is kneaded can it be distributed and the women can come to collect the dough only after they have submitted their papads from the last day. The total quantity of dough kneaded each day is based on the market orders received which requires a constant flow of information from various sections. Strong mechanisms exist for coordinating these day to day activities.

Certain coordinating structures have become formalized.

Each day of a week has been fixed for dealing with one particular issue only. Members cannot come to the management on a different day than the allotted day for dealing with that issue. For example, on Tuesday the members can give an application for getting their bonus deposits which are given to them on the same day itself and on Wednesday new members are enrolled, if any. In this way, the management is able to become more efficient in dealing with the member's needs and the day to day management. Bureaucratic procedures have been simplified as much as possible. In order to receive their bonus the women are required to make a simple application asking for their money. If some members find this difficult they are assisted by women in the packing section.

A special record book has been formulated for recording weekly distribution of dough, and papads collected from each member. A person is assigned in each section with the responsibility of providing the daily records of the total production in their section. This helped the "sanchalika" to identify problems at an early stage. The "grinding section" reports on quantity of flour ground; the "kneading and distribution" section reports on quantity of dough made and distributed; the "inspection and packing" section reports on the quantity of papads collected, rejected and wastage accrued. The "sanchalika" along with administrative staff closely monitor the market orders and quantity of raw material in storage. This process of daily accounting has been

internalized by all sections, and is essential in coordinating activities.

Market orders are coordinated over the telephone with the area dealers in the different cities. There is an element of mutual dependency between the the area dealer and Lijjat, Jabalpur. As the area dealer receives an 8% commission on each consignment, it is in his/her interest to keep the demand for papads high and remain trustworthy as the organization can always go to another dealer. On the other hand, Lijjat is dependent on the dealers, as without a reliable market their production would definitely suffer. An example of collaboration between the two is presented below.

On account of hikes in prices the overhead of each 'papad' packet had risen from 12 to 18 paisa¹⁸. Since this would reduce the profit margin for the members, the 'sanchalika' contacted each of the area dealers saying that the sale commission was being reduced from 8% to 6% on account of the hike in petrol prices. With a little give and take from both sides the rate was finally settled at 7% which reduced the loss in profit margins to the members.

Quality control is done by both formal and informal processes. When any one member is repeatedly producing bad quality of products, special efforts are made to identify the reasons through field visits to their homes. As many of the women working in the other sections live in the same area as some of the members rolling the papads, they can easily find out if any Lijjat member is violating the guidelines. The

¹⁸. One rupee consists of 100 paisas.

production levels of each member are closely monitored to ensure each woman rolls a minimum of 3 kg. of dough each day, since anything less would provide for inadequate income.

SUMMARY

Lijjat, Jabalpur is a successful model of an income generating activity which has brought substantial rewards for its members. It has a definite philosophy of self-reliance which transcends its organizational structure, strategies and processes to instil the same in its members.

Chapter 4:
SECTION 4 - BADLAO FOUNDATION

1. BACKGROUND

The "Santhal Parganas" region in Bihar is predominantly a tribal region, and it is only in the recent past, that it has begun to be occupied by non-tribals. In 1982-83, "Santhal Parganas" was divided into four separate districts which include Dumka, Deogarh, Godda and Sahebganj. Until recently, this hilly region was covered with forests which were the mainstay of most tribals. There has, however, been extensive deforestation in the last decade reducing the 66% forest cover to a mere 10%. Obviously, it has led to severe environment related problems like droughts, sinking levels of ground water and low agricultural productivity and also an increase in health problems.

The tribal population has been negatively impacted by development activities in the area including construction of the hydroelectric "Maithan dam", the coal industry and other large industries. Most local people in the region have lost their traditional occupations and their lands in the name of development. At present, the small mountains which were previously covered with green trees lie barren, black and brown in color and are being extensively exploited for their

mineral wealth. Most of the labor force for extraction from these mountains comes from the tribal population, since they provide cheap labor. When the mountain wealth is depleted in a few years, the mercenaries are going to seek other endeavors leaving the tribal population with little natural resource wealth and few opportunities. Many of the traditional property rights systems have also disappeared.

Although many of the negative aspects of development have reached this region, few benefits have been received. It is tragic that the very people whose lands were lost to the large hydroelectric dam are living next door to it without any electricity. The interior villages do not possess even a primary level of schooling. Employment opportunities in the region are few, and often the men need to migrate to cities in search of jobs. Most of the tribals work as hired labor for roadside digging and cutting stones, which manages to bring them only a subsistence income. For example, digging a standard size pit fetches Rs. 20.00 (\$0.80), and if the man and his wife work together they are usually able to dig 1 to 1.5 pits, earning Rs. 20 to 30 for the whole day, for both of them.

1.1. Socio-Cultural Environment

The tribal population includes mainly the "Santhals" and the "Pahadiyas"¹. There exists great hostility amongst these two groups. Although no caste system exists within individual

¹. Groups of tribals.

tribal groups, "Pahadiyas" consider "Santhals", brought into the region by the British, as outsiders and thus, lower caste. This has caused immense problems for Badlao as they work with both groups. They eventually resolved the problem somewhat by starting a feeding program in which both groups were made to eat at the same place. This managed to break the 'tradition' of not eating in the same place and increased interaction between the two groups. Badlao has to contend with three different languages, two tribal and 'Bengali', which causes problems in coordinating activities with the members.

The tribal women are less inhibited in their practices than women in other parts of India, being allowed much greater freedom of movement. Alcoholism amongst men is the most prevalent social problem which leads to other problems like wife abuse. The flowers of the "Mahua"² tree have been used traditionally in making a local brew which is an integral part of the local culture. The ease of acquiring this local brew has been instrumental in its excessive use, sometimes as a convenient route for overcoming frustrations of poverty and unemployment. This has, however, furthered the exploitation of tribals by outsiders who consider them a lazy and drunk bunch and offer low wages for their work.

A long history of oppression of the tribals by outsiders has made the tribal population suspicious and distrustful of

². A local tree which is popular for the local brew made from its flowers.

anyone coming from outside. Having also been exploited by missionaries, who came to the region for the sole purpose of converting people to Christianity, the tribal folks remain fearful of every outsider. For example, one tribal woman who had joined the spinning activity told the field organizers, "Don't try to convert me, or else, I will leave". The initial years of Badlao thus consisted mainly of making inroads with the tribal folks and developing rapport with them. It is to the credit of the field organizers that the constant rejection of the tribals, in the formative stages, did not dishearten them. One field organizer commented that, "Initially many of the local tribal women would ask us if we did not have parents and a home, since why else would we roam around in their villages".

1.2. History

Literally translated Badlao means change. The process for establishing the organization began in 1980-81. It has its origins in the socialist movement in Bihar, when the founder of the organization came in contact with a Gandhian leader, who owned 6 acres of ashram land in Kevatjali village in the Dumka district. The latter was willing to donate this land for the purpose of conducting development activities in the area and thus a voluntary organization to work with the tribals was conceptualized and formally registered as a "Trust" in September, 1982 under the Indian Trust Act of 1882.

A youth camp was organized in Jamtara, in Dumka district

for the purpose of choosing field workers for Badlao. At the end of the camp four women were recruited as field workers who were then able to conduct needs assessments in the region and build rapport with the tribal women. Enhancing employment opportunities for women was found to be a priority and with support from Oxfam, America, a study tour was conducted for identifying a viable economic activity. Finally, a "tasar silk"³ spinning and weaving program was chosen.

Currently, the organizations's main center is located in the original "Kevatjali Ashram" with five other sub-centers established.

1.3. Goals and Objectives

The overall goal of the organization is to bring about social change through enhancing social awareness and self-reliance amongst the people in the Santhal Parganas region. Badlao emphasizes in its goal the importance of bringing about improvements in the status of women, and the need to work with the state machinery for bringing about social development.

The specific objectives stated by Badlao include:

1. Socio-economic development of the rural poor particularly tribals and women of the Santhal Parganas region;
2. Organizing tribal women groups at village and regional levels to make them aware of the facilities available with the government; and

³. A variety of silk coarser in texture and different from the more popular mulberry silk.

3. Involvement of beneficiaries in planning, implementation and management of development programs in order to make them an equal partner.

2. RESOURCES

Badlao has a large infrastructure as visible from the discussion of its various resources. The organization was fortunate in acquiring a large piece of land (Kevatjali ashram) where the work center could be established.

2.1. Staff

There are in all 41 staff members in Badlao which includes the administrative unit in Mihijam, the main work center in 'Kevatjali' ashram and its five sub-centers. There are, however, only seven women in the staff as three other women had recently left the organization.

2.2. Members

Currently, there are approximately fifty-one women spinning "tasar katiya"⁴ yarn in the three production centers. Two women are involved in "tasar" weaving and six women in mulberry production in the 'Kevatjali' ashram. Many of the women in spinning had previously been employed as hired labor for digging and most prefer to do spinning, inspite of the low wages because "we do not have to go out in the hot sun and can look after our children at the same time". Besides the above members involved in production activities there are a large number of women who are members of the "mahila-sabha's" and

⁴. Refers to silk made from split cocoons instead of whole ones.

others who are reached through the general outreach activities of the organization.

2.3. Financial

Badlao has a strong project orientation and is dependent on the flow of projects from different donor organizations. The silk production activities are somewhat self-reliant as they have been linked with the KVIC structure. OXFAM, America was instrumental in founding Badlao through its initial training and infrastructural grants. The major international and national donors to Badlao to date have included EZE (German), Terre Des Hommes (German) NORAD (Norway), NOVIB (Netherlands), AFPRO (Delhi based), CAPART (Delhi based), and the Central and State social welfare boards.

3. ORGANIZATIONAL STRUCTURE

Badlao has a wide spread structure based on its diverse activities in different remote locations in the region of Santhal Parganas. This has, however, resulted in different members accruing different benefits from the organization with no integrated impact in one region.

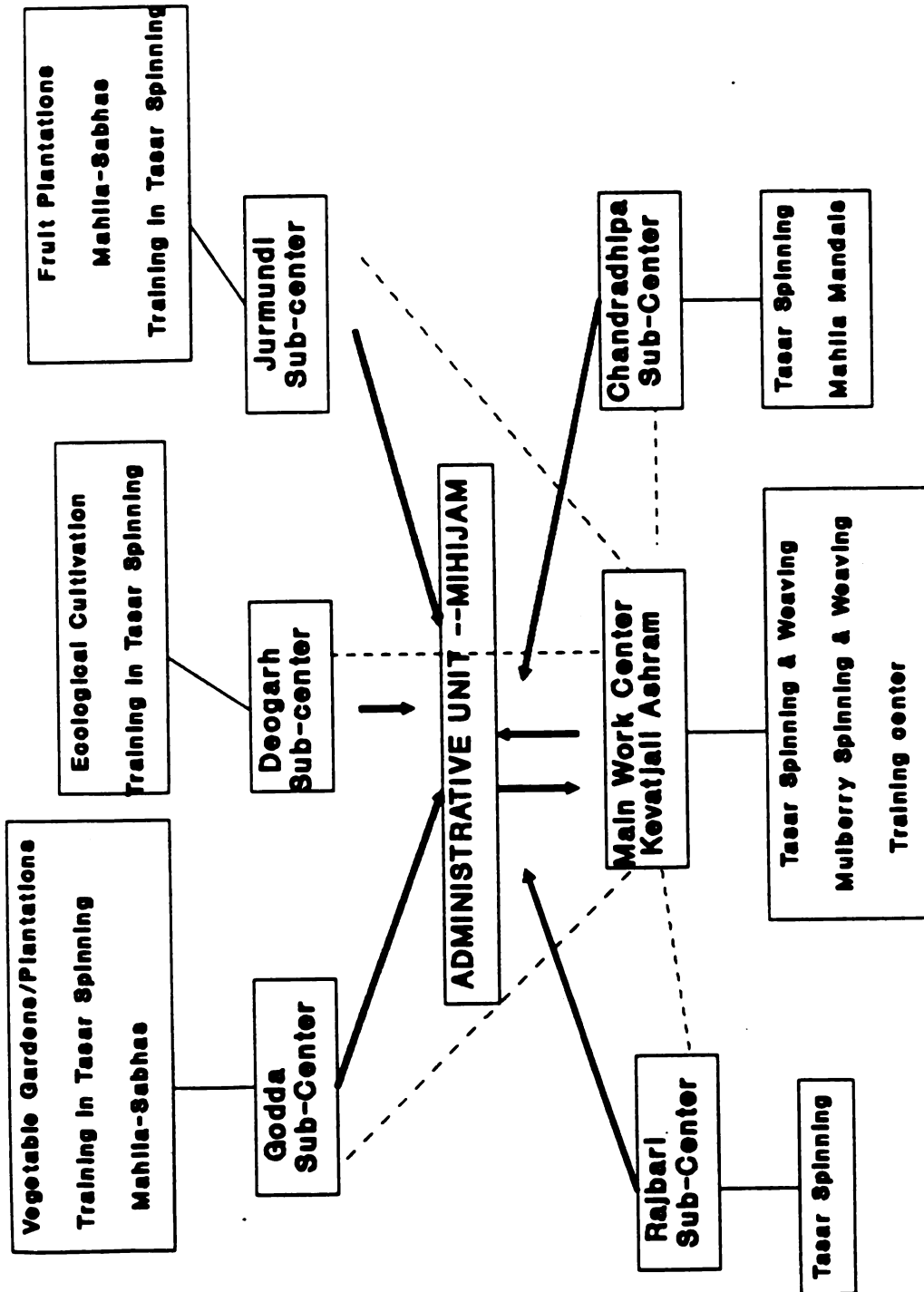
3.1. Executive Board

The executive board is made up of nine members of which at least two are women members. The members are elected for a period of five years and usually they are nominated by the head of the organization. Except for the two artisan members all other members in the board are men who have strong Gandhian affiliations.

Board meetings are held every three months in which the presence of six members can form a quorum which can be easily met by calling the members who live near the organization and thus are also the dominant group. The researcher observed that when two important men board members were visiting the organization a meeting was called at a short notice and messages were sent to a few others to attend the meeting. One of the woman artisans who is a member of the board was not at home on that day and she told the researcher that, "If I had known before that there was going to be a meeting I would have gone out another day". The actual decision making within the board remains in the hands of a few while the others are token members. Another woman member representing the spinning section in the board said, "We never speak in the meeting because we feel very shy, we do not understand what they are talking and so we keep quiet..."

3.2. Micro-Components

Badlao Foundation is literally spread over the whole of "Santhal Parganas". The office premises or the administrative unit is located in Mihijam, a small Bihar town in the outskirts of the more famous locomotive city of Chitranjan, in West Bengal. Different projects are being implemented in different locations to ensure that the accounting, both financial and developmental, for different donor agencies can be kept separate. Figure 4 provides an overview of the organizational structure of the microcomponents.



Dotted lines denote some weak linkages of sub-centers with main center

Figure 4: Overview of the Organizational Structure of Badlao Foundation, Mihijam

The work center is located 6 kms. away from the administrative center in "Kevatjali" village spread over an area of 6 acres. This center is the main production and training center from where work in other sub-centers can be coordinated. It is only in this main center that activities related to "tasar" weaving and mulberry silk production (plantation, rearing, and spinning) have been initiated. There are two other "tasar silk" spinning centers. The first one in Mihijam (Rajbari) was opened in 1983 and is located only 1 km. away from the office premises. The second one is in Chandradhipa, 15 kms away from the Kevatjali center. It was initiated in 1984 and began functioning in 1985 with activities such as "tasar" spinning and organization of "mahila-sabhas"⁵.

There are three other sub-centers for activities other than "tasar" spinning. In the Godda district, a center was established in 1987 in the Domdi village with activities such as cultivation of vegetable gardens, training in "tasar" spinning and organization of "mahila-sabhas". In Deogarh district, a center was set up in 1987 with a major program in "Ecological Cultivation" sponsored by NOVIB⁶ and also a training program in "tasar" spinning. In 1990, a third center was established in Jurmundi and has activities like fruit

⁵. Women's groups.

⁶. An international organization with its head office in the Netherlands.

plantations, training in "tasar" spinning and organization of "mahila-sabhas".

The structure of the organization may best be understood through understanding how individual activities have been structured. Each unit in the main or the sub-centers is under the overall charge of the administrative unit to which they report directly. Different activities within these centers are organized as separate entities and little coordination exists amongst the several activities. The structures of each activity are described below.

The silk spinning and weaving section is the major economic activity for women and forms the backbone of the organization. "Tasar silk" is actively produced in the 'Kevatjali', 'Rajbari' and 'Chandradhipa' centers. In the nearby village of 'Mohalbana' a small production unit has been established in the house of one of the woman members. Most of the silk produced is of the "katiya tasar"⁷ variety although some "balkal"⁸ and "dantal"⁹ silk is spun at the 'Rajbari' center by two boys. If any other kind of "tasar" yarn is needed for weaving different kinds of cloth, it is purchased from outside the organization. Each production center has a supervisor who is responsible for distribution of cocoons,

⁷. Tasar silk made from split cocoons.

⁸. Tasar silk made from the cocoon wastage produced from other processes.

⁹. Tasar silk made from the stems and stick like parts of the cocoon.

collecting the spun yarn, training new members and also maintenance of the equipment. All supervisors except at the 'Rajbari' center are women. The supervisor at the 'Kevatjali' main center is also responsible for monitoring the distribution of cocoons to all the centers. The silk thread spun in the training programs of the other centers is submitted at the 'Kevatjali' center. The supervisor at the main center reports to the manager of the 'khadi'¹⁰ sale outlet of KVIC, who in turn supervises the production activities. In all the centers except in the 'Mohalbana' village, the members come to the work center for spinning. The spun yarn is collected on the 1st and 15th of each month but is somewhat flexible based on the needs of the members and the staff. The supervisors keep records of the number of cocoons distributed, and yarn collected from each member which are then submitted to the main office. The payment rates for all yarn produced by the women are fixed. The rates are not based on the fineness of the spun yarn as specified by the KVIC guidelines since the members had protested against adopting the system. A 5% welfare fund is deducted from the wages of each member, an equal amount of which is added by KVIC towards the welfare fund. The accountant at the administrative unit provides the payments to the supervisor in each section for distributing to the members in the center.

¹⁰. Name of the hand spun cloth popularized by Mahatma Gandhi.

"Tasar" silk weaving is only done in the Kevatjali center where there are two work-sheds with ten pit-loom. There are two women weavers and eight men weavers. The men weavers come from the state of Bengal from a region where silk weaving has been a traditional occupation. The women weavers receive a fixed rate of Rs. 100.00 per "thaan"¹¹ (11 mt) of cloth and the men receive Rs. 80.00 per "thaan". In the Kevatjali center, mulberry silk activities range from the mulberry plantations to silkworm rearing to spinning. The mulberry plantation covers an area of four acres though the production to date has been negligible due to lack of adequate water. Three tribal women supervise the silkworm rearing which is done twice a year. Although, Badlao owns the equipment for spinning mulberry silk, the women members have not been provided any training in this area, and men weavers from nearby villages are hired on piece rate wages.

"Mahila-sabhas" have been organized in different villages and form an important program area of Badlao. The main center and each of the sub-centers have field workers specially for this purpose who keep in regular contact with women in the villages through field visits and attempt to motivate village women into forming their own "mahila-sabha". The field organizers coordinate the regular meetings of these groups which are meant to become a forum for discussing needs and concerns of the women. The issues raised in the "mahila-

¹¹. It refers to a continuous bolt of cloth.

sabhas" are then expected to be resolved by taking them up with the leader and other senior staff members. The field organizers work closely with the women supervisors of the different silk spinning sections, in order to resolve work related problems. However, the role of the field organizers is sometimes relegated to that of a messenger between the village women and other sections. Other programs have been implemented through the "mahila-sabhas" like the goat project and credit programs in which women received loans for productive activities such as bamboo work and vending of rice products.

The Ecological Cultivation project works in eleven villages surrounding the Madhupur block. The sub-center has two field workers who work closely with the project coordinator in the administrative unit in Mihijam. The sub-center undertakes promotion of ecologically sound agricultural practices through booklets, newsletters, training and demonstrations. So far, development and promotion of compost pits has been the major thrust.

There are active health clinics in three locations at Mihijam, Chandradhipa and Kevatjali. Each of these clinics is headed by the same para-medic who visits the three centers once each week on a fixed day. A new system was recently introduced in which the women were issued health cards at an yearly fee of Rs. 25.00 for the use of the clinic. Paying for the health services has discouraged many women from using

these clinics. The women working in "tasar" spinning are being motivated to get the health cards by getting the fees deducted slowly from their wages. The health clinics work directly with the head office which monitors the activities only through checking the attendance records for each clinic.

The "Balvadi"¹² program is offered in two centers at 'Kevatjali' and 'Chandradhipa'. Each "balvadi" has an instructor and an assistant who helps in preparing the food for the children. In 'Chandradhipa' the field organizer also substitutes as the instructor due to inadequate staff. The instructor kept attendance records which were occasionally checked by the head office but other than that there was little supervision. The researcher observed a much greater need for supervision. The unavailability of adequate infrastructural support like floor mats and basic reading/writing materials for the children was severely impacting the quality of the program.

A Plantation and Vegetable Cultivation unit is located in the Domdi sub-center of Godda district where a demonstration farm has been developed. As in other sub-centers the field staff, in this case two extension workers, look after the day to day implementation of activities but report directly to the head office who supervises the project. Badlao Foundation has close links with KVIC which provides the marketing support for the "tasar" silk produced. At present there are three KVIC

¹². A creche (day-care) for young children.

outlets or shops being managed by Badlao under the overall supervision of the "Khadi" manager. Each shop is managed on a day to day basis by two staff members. The manager in turn reports the progress of these outlets to the head of the organization.

Besides the sections described above, Badlao Foundation has from time to time taken up other projects. Some of these include, legal-aid camps and workshops, non-formal education for women, construction of fish tanks, and leadership training camps. Badlao also works as a nodal agency for government programs in developing training programs for village extension workers.

3.3. Activities

Badlao Foundation is involved in a diverse set of activities as is obvious from the description of its microcomponents. Although Badlao works more with women it does not claim to be focusing only on women but instead on the whole village. The achievements of the organization have been many in the short time period of its existence and are discussed below.

3.3.1. Income Generation

The major income generating activity has been "tasar silk" spinning and weaving and to some extent the production of mulberry silk. Badlao also refers to their credit and goat schemes as being income generating activities but as no documentation of these efforts is available the researcher has

not considered these in this section. Also, many members had reported that the business loans did not generate any income except for their cash value and a vast majority of the goats distributed had died due to health problems.

The growth in production of "tasar silk" through the years can be seen in Table 15 as well as the total wages distributed to the members.

Table 15: Total Production and Wages distributed in Badlao Foundation

Year	Wages (Rs) Spinning + Weaving	Production (Rs)
1982-84	10,229.10*	na
1984-85	13,505.00*	na
1985-86	7,045.00*	
	10,600.00	93,600.00
1986-87	1,89,811.00	4,84,000.00
1987-88	2,25,632.30	4,41,333.37
1988-89	78,100.14	3,58,071.00
1989-90	1,28,203.46	13,88,481.34

Those marked with * include the wages paid by OXFAM for spinning and weaving during the training period as actual production did not start till 1985.

3.3.2. Education

There are around 72 children currently attending the two "balwadis" at 'Kevatjali' and 'Chandradhipa' centers. The children are taught basic reading, writing and arithmetic skills although the quality of the instruction left much to be desired. None of the instructors had been trained in creche management and did not receive adequate infrastructural support. In spite of this, the "balwadis" provide a much

needed service for the women artisans who are able to devote their time to their production activity without having the responsibility of looking after their children especially in 'Chandradhipa', where no educational services are available.

In 'Chandradhipa', admission was secured for nine tribal children (4 girls and 5 boys) in a residential school located in the Dumka district. This has been a major achievement as so far, no children in this region had ever received formal education, let alone go to a school and live in a hostel away from their parents. A new project proposed for the near future is the establishment of a residential school for tribal children in the age group of 5-6 years. The goal of this program is to motivate children to attend school, thus reducing drop out rates from government schools.

Badlao has made several attempts to provide non-formal classes for the women members but the women themselves have shown little interest in them. Legal awareness camps have been organized from time to time in which 1500 village people have so far received information on legal issues, rights, and kinds of assistance which is available. A total of 30 other camps have also been organized for educating people in areas such as environment conservation, status of women in society, dowry, alcoholism and others.

3.3.3. Skill Upgradation

Training has been an integral part of all activities of Badlao both for the staff and the women members. Workshops

have also been held for staff to enhance organizational skills. Table 16 provides information on the number of women who have received training in different activities, where it was provided and the name of the sponsoring agency.

Table 16: Women trained in different activities in Badlao Foundation

Training	Center	No. of Women	Sponsors
Spinning (katiya)	Kevatjali	200	OXFAM
		22	CAPART
		25	State Govt.
	Chandradhipa	30	OXFAM
		18	CAPART
		20	CAPART
	Mihijam	20	TRYSEM
	Jurmundi	20	NORAD
	Madhupur	20	EZE
	Domdi	100	no data
(Balkal)	Mihijam	5	
Weaving	Kevatjali	10	OXFAM
		10	CAPART
Mulberry Rearing	Kevatjali	10	no data
Vegetable Cultivation	Domdi	200	EZE
General Awareness	-all centers-	300	varied

There appears to be a high drop out rate amongst the women trained in "tasar" spinning. This is probably because the wages provided by KVIC guidelines in spinning are much lower than what the women could earn from roadside work in the region. Also, in many centers although the women had been trained there were no opportunities for getting spinning related work in that region.

3.3.4. Health services

Although Badlao has established three health centers they are still to be fully utilized by the village people. There is a need to make the clinics more popular than they are at present by motivating the village people and encouraging them to use the service. A health insurance scheme for children in the age group of 0-6 yrs. has been introduced and at present 95 children have been enrolled in the scheme. Some health related workshops have also been organized to enhance the awareness of the village women on issues such as safe drinking water, child care and nutrition.

3.3.5. Empowerment

Badlao has been a strong promoter of women's groups for the overall goal of raising the social consciousness and developing the self confidence of the village tribal women through the women's groups initiated by it. So far, "mahilas"¹³ have been established in 30 villages in the vicinity of the 'Kevatjali Ashram' with a membership of approximately 800 women. Several action programs have been taken up through the "mahila sabhas" demanding basic services from local government authorities. Although 200 applications for receiving widow's pensions have been sent by members of these groups strong bureaucratic delays have been encountered. In 1987, a "padyatra"¹⁴ was organized in which more than 200

¹³. Women's groups.

¹⁴. A protest rally.

women participated to protest to the local government office against the intensive deforestation in the region. As a result of this action some government policies were formulated which prohibited the cutting down of trees in the santhal region. In 1989 the "mahilas" organized a demonstration with approximately 2000 women to present a charter of demands to the Block Development Officer of Jamtara block. The demands related to availability of drinking water, education and health services, deteriorating environment, lack of employment opportunities and disparities between the wages of men and women. Working together to improve their lot has raised the self confidence and general awareness of these women.

The "mahilas" have become a forum for discussing problems and working towards resolving some of the social ills. Badlao feels that the "number of drunkards" in the area has been considerably reduced through conscientization of the village women. Many of the women members told the researcher that they have learned to speak with outsiders by going to "mahila" meetings and "we have become more bold". A field organizer felt that the work in the "mahilas" did not show immediate results but it definitely had long term impacts. The following example relates how the women in the "mahilas" have become empowered.

In one of the villages a women was badly beaten by her drunk husband. This so enraged the members of the "mahila" that they surrounded the house of the woman who was beaten in order to get an apology from the husband.

3.3.6. Plantations/Vegetable Gardens

So far 50 acres of land have been planted with fruit/fodder trees (Mango, Guava, Jackfruit, Litchi and Papaya) and another 10 acres with Arjun¹⁵ trees in Jurmundi district. In Domdi, 5 acres of land has been used for "Arjun" plantations, another 5 acres for vegetable cultivation. Many vegetable cultivation demonstrations have been organized for families alongwith the distribution of vegetable/fruit plants seedlings.

3.3.7. Other activities

Badlao has organized several other programs supported by different organizations at different times. A small goatery program was introduced in which 491 goats were distributed to the members of "mahilas". Two fishery tanks/reservoirs and two irrigation wells have also been constructed in the Domdi village. Badlao is constantly involved in pressuring the government machinery to move its resources into this region to support development activities. Examples of this include construction of roads, school buildings, houses for members, installation of hand pumps and irrigation facilities in the Kevatjali region.

3.4. Macro Influences in the Organization

Badlao received the patronage of a number of influential individuals in its formative stages. An older Gandhian leader provided 6 acres of land which laid a strong foundation from

¹⁵. Name of the tree used for rearing tasar silk worms.

where the activities could be conducted. Badlao's contacts with the director of PEDIT¹⁶ helped in securing financial support through other organizations especially OXFAM, America.

The executive committee consists of prominent Gandhian individuals which has provided strong links with organizations such as Council for the Advancement of Participatory Action and Rural Technology (CAPART) and Khadi and Village Commission (KVIC). At the local level Badlao is considered to be affiliated to one particular political party because of the leaders' links with that party. This has had a negative impact on the organization as members of the other political parties are constantly trying to obstruct the progress of any activity. Thus such efforts are often thwarted by other parties. Women field organizers related how their lives had once been threatened by members of another political party for working in a particular village. Since then they have stopped working in that village. At the time of the researcher's visit, the elected political leader in the region belonged to a party other than the leader's and this was causing immense problems for Badlao in being able to implement some of its programs.

Badlao has been somewhat constrained by the fact that three languages are spoken in this region. It is often difficult to identify and recruit staff who is able to speak all the three languages. Thus, it was seen that some of the

¹⁶. A Delhi based rural development funding organization.

field organizers did not speak even the local language of the villages in which they were expected to be working.

4. ORGANIZATIONAL STRATEGY

The overall strategy of Badlao seems to be somewhat influenced by the political ambitions of the leader. The organization's work is also somewhat influenced by the different stakeholders who have exploited the tribal population of this region.

4.1. Organizational Climate

The large team of young and motivated workers present in the organization have been assigned a defined set of duties and responsibilities and it is observed that there is generally a strong work ethic. At the same time, it was seen that as the day to day processes in many activities had been institutionalized, they were taking place even when the staff was not present. The leader's presence exerts a strong influence within the organization. Although, the "ashram"¹⁷ is based on a "Gandhian" model it has not lent itself to some of the ills associated with it as discussed in the section describing MVK. The staff in Badlao has fixed duty hours which are observed to a large degree. The fact that the administrative office is located away from the "ashram" helps to provide some demarcation between the place of residence versus that for work.

¹⁷. A place where people live and work also. The concept was popularized by Mahatma Gandhi.

Inspite of the fact that the organization is spread out over a vast area with several sub-centers the staff felt that their activities were being closely monitored. The researcher observed that the leader of the organization kept a strong vigil and was quick to reprimand any staff member who showed laxness or irresponsibility in his/her work. For example, the supervisor of one of the spinning centers was found to be neglecting his duties resulting in poor production. To resolve the problem the supervisor was given a salary on a commission instead of a monthly salary being based on the total production in the center. It was felt that this would motivate the supervisor into enhancing the production as his own salary was dependent on it. At the same time, there appeared to be an open environment where the staff had sufficient freedom for discussing their work related problems with the leader.

The somewhat political nature of the organization influences the working environment of the staff. The sub-centers are located in isolated areas where the field staff is often harassed by political elements which discourages the staff, especially the female staff, from working. Coupled with other factors such as the remote field locations and harsh living conditions it leads to a very high dropout rate amongst the staff members.

The organization has a strong project based environment in which activities are being conducted on the basis of the

project requirements, who the donor is and what the outputs are expected to be. The staff members are cognizant at all times about the sponsoring agency, time lines and the desired outputs from their activities. Obviously, the project expectations determine to a large degree the paths to be taken. The staff is unlikely to argue about issues related to needs or feasibility when asked to conduct certain activities in the region. The staff is more overwhelmed by the quantitative outputs they need to produce like number of trees planted, goats distributed, and number of farmers reached. A young field organizer related to the researcher how this atmosphere often curbed their creativity.

In one of the projects the donor agency made a decision that the community should be sufficiently motivated to provide their own cattle-guard for the plantations which were being funded by the donors. The funds for hiring cattle-guards were thus stopped although the community was as yet not willing to support a cattle-guard. In turn, the field organizer was severely reprimanded by the leader of Badlao for not being able to motivate the village people sufficiently. According to the field organizer, there was no way the community could have been motivated in so short a time especially since they had become used to receiving free donations from the government and missionaries.

Obviously, in the project-like atmosphere the process of development has become somewhat lost in meeting deadlines, donors expectations and creating measurable outputs..

Badlao has a strong male oriented environment with most of the senior staff in the organization being men with women being included only in the second or third rung of the

r

s

o

h.

4.

and

imm

exec

He i

activ

hierarchy. The executive committee has no women members except for the two artisans from spinning and weaving who are merely token representatives. The redeeming factor is the fact that all the spinning instructors and field organizers are women and they are the ones to have the greatest interactions with the village women. The researcher observed that these women staff members were often being diverted from their job responsibilities for helping in the kitchen while the men staff was not required to do so. It was also observed that in a training session for extension workers the male field organizer had greater power than his female colleague who had taken on the role of being his assistant. Although the social norms have much to do with the existing male domination, the lack of women in senior positions further impacts the perceptions of the staff and members on what the roles of women should be. Some of the women who were spinning silk told the researcher that "Though the head of the organization comes and asks our problems, how can we talk to him? We feel shy to talk to a man".

4.2. Leadership style

The leader has been a strong force in the establishment and growth of Badlao. The constitution of Badlao has vested immense power in the hands of the head, who along with the executive committee is responsible for major decision making. He is a strong disciplinarian keeping a strict vigil on all activities and this has developed a strong working environment

W

S

F

H

F

T

a

a

C

f

t

t

R

U

C

S

C

S

C

F

H

W

W

within the organization. At the same time, his quiet and stern demeanor has made him a less approachable figure than perhaps the project officer, who plays the role of an informal head in the organization.

With the growth of the organization the leader has become preoccupied with the administrative aspects of its growth. The staff is given a lot of freedom in the implementation of activities as the leader is more involved with the monitoring and evaluation aspects. As this was done mostly through checking records and staff discussions it sometimes resulted in inadequate supervision of the quality of the work.

The leader was empathetic to the members of Badlao and tried to encourage them to voice their complaints and whenever there was a complaint he tried to ensure that it was resolved. His positive attitude in dealing with the members created unwritten norms for the staff for dealing with their needs and demands. For example, in the 'Chandradhipa' center since the spinning instructor was on leave the cocoons had not been distributed for a long time to the members. The leader was seen to rebuke the other staff saying, "If one of our staff does not come are the spinners going to be kept waiting?". However, the leader's own limited contact with the members hindered his ability to ensure that the other staff members were accountable to the members.

The leader believes that true development can only occur when there is adequate 'political will', as a voluntary

organization can only accomplish small tasks. He viewed the role of Badlao as an instrument for conscientizing people about their rights and helping them to be able to articulate their demands. It is because of this philosophy that political patronage is constantly sought through inviting political figures and sending petitions to them. The leader's close friendships with Gandhian leaders has affected the formation of the organization first through the selection of executive committee members and then in links with KVIC and CAPART.

4.3. Dominant coalition value

A clique, formed of the leader and some executive committee members, forms the power base of Badlao. All major decisions are made by them, but as the executive committee meets only a few times each year, in reality the leader is the one who makes all the major decisions. In the case of Badlao it is necessary to also understand the dominant coalition within the staff who assists the leader.

The leader relies heavily on the current project officer (PO) for decision making within the organization. Thus the PO has great influence on the direction of the organization. The PO is a dynamic social worker and his language skills have made him adept at dealing with foreign donors/visitors, a necessity for Badlao which survives on account of these projects. The organizational structure described earlier shows that all projects report directly to the administrative

unit, where as it is usually the 'PO' who supervises them.

Since the 'Kevatjali' ashram is used for implementing various programs and also for housing guests, Badlao needed to find a skilled manager who would be able to look after the administrative aspects. It was fortunate in finding a dedicated matron who supervises the communal kitchen and the logistics of the center. However, the women staff members who come directly under her wing are often hindered in their work by the matron's demands for helping in the kitchen activities.

A young tribal woman who works as a field organizer and has worked with Badlao since its establishment also has some say in the decision making. She has been a very successful field organizer having great skills in communicating which has also helped in selling Badlao to the donor community. Recently, she became a founder member of another Bihar NGO called ADITHI.

Most project related decisions within the organization are made by the leader along with the 'project officer', and in some areas, support is also sought from the field organizer and the matron.

5. ORGANIZATIONAL PROCESSES

Badlao had a strong foundation in creating mechanisms for working with the members. However, with rapid growth these processes have become destabilized and are presently going through a phase of change.

5.1. Group Processes

Badlao has built strong group dynamics within the organization and its activities. It had initiated its work through the process of organizing women into groups and this tradition has carried on into all its work. Each village in which Badlao works also invariably has a "mahila-sabha" which meets at least once a month to discuss various issues including problems with their work. Sometimes, women in all the "mahila-sabhas" come together to discuss a common issue. However, with the growth of the organization and constraints in finding capable women organizers, the meetings have become less frequent. Many women members were heard to complain that "before we used to have a meeting every month but now we have not had one for months".

Each year, Badlao hosts an exhibition called the "Gandhi Fair" which is also the annual function in which the progress reports of different projects are reported. A major problem with this event is that although the women members consider it a lot of "fun" they are unable to understand the reports being read out as this is mostly in the Hindi language which they do not speak so well. Prominent individuals in the government are invited to preside over the function which has helped in bringing Badlao to the limelight. One year when the 'Chief-Minister' of Bihar state had been invited, the local administration had been spurred into action. Many of the developmental projects in the area which had been pending for

na

p

t

i

t

a

a

b

w

g

s

s

s

k

c

v

n

s

many years were completed at this time.

Staff meetings are held each month for monitoring the progress of the different activities. This forms the forum through which the group can look at the whole organization instead of isolated activities. The members were encouraged to come together and ask to have a meeting whenever they have any specific problem. Only once did the members actually call a meeting on their own in the 'Kevatjali' ashram. This was because they felt that their supervisor had been deeply wronged by a senior staff member and they had got together to get justice for her "or else they would stop spinning".

5.2. Coordinating Mechanisms

Because of its spread out structure Badlao has to pay great attention to coordinating its activities. In spite of being a rural area with problems of poor transport, roads, and communication there exists a fair amount of coordination within and between each activity. Both formal and informal mechanisms have been established to achieve this. The staff meeting is the major tool for ensuring a continuous flow of information amongst all the staff members. When special activities like a training program or the "Gandhi Fair" are being planned the staff meeting is a useful forum for coordinating individual tasks with the staff members. The field organizers are able to bring up the problems discussed by members in the "mahila-sabhas" or otherwise which helps in resolving the members' complaints related to work with other

staff members. For example, the field organizer gets problems related to production activities and "Balvadis" which are actually being implemented by others. The spinning instructor/supervisor in turn may be having problems because of lack of raw materials which is being looked after by another staff member. The staff meetings form an excellent forum for identifying the root of the problem and seeking coordination amongst the different tasks.

In the day to day working, there is usually little interaction among the different units, each reporting directly to the head office, which then coordinates the tasks. Most of the members in spinning and other activities tend to go through their supervisor, who in turn takes up their problems with the senior staff. When it is felt that there is a need for greater supervision, field visits are made by senior staff to ensure smooth running of the activities. However, when the senior staff was busy with its various tasks which may be a higher priority, activities within the other units would come to a standstill as no major decision could be taken without the senior staff members. For example, the original spinning charkhas which had been acquired by the organization were in need of major repairs and as the senior staff was busy in other activities this process was taking an inordinately long time. This had affected the number of spinners who could come for work in the work-sheds.

The organization has deliberately separated the project

locations of each donor organization. This has helped in not muddling the accounts, records and staff of different projects and also in measuring the impact of each project based on its own merit. The rapid growth of the organization in a short time has, however, brought with it some of the problems of coordinating the activities spread over such a large area. The senior staff is often unable to supervise all the activities adequately which causes innumerable delays in dealing with a field problem. In one of the sub-centers, the roof of the spinning work shed has broken down, and although this has been brought repeatedly to the attention of the senior staff, no action has been taken as yet which creates immense difficulties for the women members. The field organizers felt that often their work suffers because of these delays and the lack of follow-up by the head office was making the "mahila-sabha" weak. The women had started saying, "What is the point of coming to these meetings, nothing ever happens to our complaints". In the Mohalbana center proper records were not being maintained by the supervisor who complained that she was not getting adequate support from the head office even when she asked for it. The problems related to expansion of activities had begun to creep in and were weakening the previously strong coordination mechanisms.

SUMMARY

Badlao is providing the much needed support services in a region which has access to few development interventions.

The hard physical conditions of the work area makes the outputs of the organization even more worthwhile. However, Badlao may be in the danger of becoming complacent with its efforts and over-committed in its work which at times has negatively impacted the quality of its activities.

MICHIGAN STATE UNIV. LIBRARIES



31293010551731

J

MICHIGAN STATE UNIVERSITY LIBRARIES



3 1293 01055 1749

LIBRARY
Michigan State
University

PLACE IN RETURN BOX to remove this checkout from your record.
TO AVOID FINES return on or before date due.

DATE DUE	DATE DUE	DATE DUE
NOV 2 1996		
NOV 2 1996		
SEP 23 1997		
Nov 23, 2003		

MSU is An Affirmative Action/Equal Opportunity Institution

c:\crl\datedue.pm3-p.1

**THE RELATIONSHIP OF MEMBER-ACCOUNTABILITY IN ORGANIZATIONS
WITH THE ECONOMIC AND SOCIAL BENEFITS ACCRUED BY MEMBERS --
A COMPARATIVE STUDY OF FOUR WOMEN'S DEVELOPMENT ORGANIZATIONS
IN INDIA**

VOLUME II

BY

Poonam Smith-Sreen

A DISSERTATION

**Submitted to
Michigan State University
in partial fulfillment of the requirements
for the degree of**

DOCTOR OF PHILOSOPHY

Department of Resource Development

1992

**Chapter 5:
EMPIRICAL FINDINGS FROM WOMEN MEMBERS**

INTRODUCTION

This chapter describes findings from the data collected through in-depth interviews with 157 women in the four organizations. It provides an overview of the variables under consideration in this research as they relate to each organization. The chapter has been divided into five sections. Each of these sections deals with one or more of the variables studied and includes a description of the individual parameters which were used to formulate the final index for that variable.

The five sections include:

1. **Member Accountability** - This presents data on the sixteen indicators used to measure organizational accountability to the clients in each organization.
2. **Economic Benefits** - This section provides data on the economic benefits, both actual and perceived, received by members of the four organizations. It also describes for each organization the index of economic benefits (described earlier in Chapter 3).

3. Social Benefits - This includes data on the perceived social benefits by members of the four organizations. It also describes, for each organization, the index of social benefits (described earlier in Chapter 3).

4. Socio-Economic Information - This provides data on the background of the members in each organization. Some of this data has been used to create the index of social vulnerability of the members (described earlier in Chapter 3) for each organization.

5. Project Related Information - This section provides general information on the member and her interaction with the organization.

Chapter 5:
SECTION 1 - INDEX OF MEMBER-ACCOUNTABILITY IN ORGANIZATIONS

This section describes and conceptualizes the organizational factors which have been used as a measure of the organization's accountability to its members. Accountability to the members may be reflected by the degree to which the members can hold the decision makers in the organization responsible for the outcomes of their decisions. The first step in this study, after literature review, was the careful operationalization of accountability and developing a methodology for assessing it. Based on the researcher's observations, and interactions with the several organizations during the process of the study, a set of indicators was developed for assessing the degree to which the organization may be accountable to the members.

1. Accountability Defined

Accountability is a concept which, though understood by some development practitioners and academicians as crucial in promoting benefits from organizations to the members, has so far been a neglected concept in development studies. Only recently some texts (see Chapter 2) have begun to cite its importance in an offhand manner. For the donor world, this is a critical aspect of organizations which they need to look

into, in order to provide funding and strengthen organizations which are accountable to their members. Accountability can be different to different groups within the same organization and the degree of accountability to each group may differ. The problem arises when these different groups come in conflict with each other. Only an organization which is member-accountable can ensure that it will constantly work towards the interests of the members in the face of such conflicts. Further, the smaller the number of other groups to which the organization needs to be somewhat accountable, the more likelihood that it will concentrate on being accountable to its members.

In the dictionary definition accountability means "being answerable to" and in this case "being answerable" to the members. Conceptually, being accountable to the members does not mean asking for their permission each time a decision has to be made or constantly accounting for all the resources to the members. The recent literature on "participatory development" has made some of the development organizations and practitioners blind to the ultimate goal of ensuring that real benefits are being received by the members. Participation is only a mechanism for implementing development activities. Donors who have not internalized participatory development but merely espoused it fail to understand that a superficial participatory structure can only produce limited results. Often when the members are themselves asked about

what they want they tend to want tangible benefits in the immediate future. Interviewing a number of women in one organization I had asked if they had attended any meetings. Most tended to answer negatively. When asked about the annual meeting which I knew was a part of the organization I was told by many of the members, "Oh, that is not a meeting, only big people come to see our work and give some speeches. We also get a free meal on that day".

Increasingly, research on development organizations shows that the staff needs to become professional both in their skills and their attitudes. A "do good" attitude is insufficient. Without the necessary skills and knowledge it is unusual for organizations to achieve any degree of success in implementing programs. This leads to frustration amongst the staff, colossal waste of resources, and failure of a development effort.

Income generation is a major activity of some development efforts. It is more complex than some other activities taken up by NGOs, since it involves knowledge of certain technical aspects and marketing know-how. It also involves dealing with the competition and no amount of good will and self sacrifice is going to compensate for technical and professional expertise in the area. Many NGO's get into income generation blindly, quite sure that the goodness of their hearts will overcome all obstacles, but instead what is needed is a new professionalism. The goals of NGOs are different from private

entrepreneurs, yet both have to compete for the same scarce resources and apply similar skills for developing a niche in the market for themselves.

Empowerment of the intended beneficiaries has been argued in development literature to be a major goal in any development intervention. However, it is difficult to assess the extent of empowerment because of its abstract nature. In the reality of today the clients of development efforts are often steeped in a mesh of vulnerability within which poverty plays a major role. It is not easy for these clients to rise out of this mesh and become "empowered" on their own and in this context NGO's can play an important role.

Participation is not irrelevant, but it is only one mechanism for creating accountability. There is a need to focus on the latter while evaluating organizations and in this process the former would also be assessed. That gets us to the next question as to what is accountability and can one assess a member-accountable organization. Since this field is relatively unexplored, this study is fairly limited in providing a complete picture of the concept in all its dimensions.

A member-accountable organization may be defined as one which works with its members, to continuously attempt to meet current and potential expectations of those members, to maximize the benefits to them.

Working with members is integral to a member-accountable organization, since working with them enables the organization

to learn about their expectations and how to serve them best. This approach helps the organization in overcoming the many obstacles which only members can perceive, as it is their reality the organization attempts to change.

However, the definition is not limited to "working together" with them. What takes paramount importance is the continuous attempt to maximize benefits. This takes into account the fact that each organization's accountability to its members cannot be assessed solely by the outcome of their efforts. The organization is itself a part of the larger environment which tends to influence it both directly and indirectly. What is important is the "attempt" to increase the benefits received by members and not by other stakeholders in the organization. These attempts are however not expected to be slipshod efforts of amateurs trying their hand at activities which they have no idea how to implement. If that is a shortcoming, a member-accountable organization will attempt to rectify it through training, hiring skilled personnel, etc.

Lastly, the definition considers the temporal nature of developmental activities and therefore the need to account not only for present but also future expectations of the members. The reason any organization manages to keep existing is because it is satisfying at least some expectations of the members. A member-accountable organization constantly attempts to meet these expectations. Also, the current

expectations may become somewhat different in the near future and therefore the organization will need to remain cognizant of them at all times. Often, many of the potential expectations of the members may remain unarticulated by the members themselves as the members are unexposed to opportunities which could be availed and remain at a fairly low expectation level. In such cases it is the member-accountable organization which will tend to enhance the expectation levels of the members by increasing their awareness.

2. Assessing Accountability

It is very well to conceptualize the term "member-accountable" but the crux of the debate centers around its assessment. Based on the above definition of member-accountability, an organization creates accountability to its members through:

1. Continuously providing timely support for maximizing benefits to the members,
2. Meeting current and potential expectations by adequately addressing the members problems and suggestions, and
3. Sharing power with its members in managing the organization.

Each of these areas needs to be evaluated by assessing several factors which influence the degree to which an organization wants and can be accountable to its members. None of these alone can assess member-accountability, as it is entwined in a mesh of factors which in combination produce the

end product. A combination of sixteen such specific indicators have been developed in this study to provide insights into the degree to which an organization is **member-accountable**. They have been grouped in three categories as shown. The sixteen indicators identified in Chapter 3 have been used to create these three sub areas of **member-accountability**.

2.1. Timely support includes six indicators (1-6): An organization which attempts to further the benefits received by members would need to provide the necessary support it had promised in a timely fashion to the members. This is even more true for income-generating activities where lapses in providing the support at the right time could prove to be disastrous for the enterprise. Often the organization gets so busy with its donor's demands or in seeking new donors that the members demands are put on hold. The intentions may not be malafide but obviously the organization's accountability has become greater to its other stakeholders.

2.2. Adequately addresses problems and suggestions of members includes four indicators (7-10): A **member-accountable** organization, in order to both meet expectations and maximize benefits accruing to members, would need to address the work related problems faced by its members, and also any suggestions they may offer related to the activity. The most commonly understood meaning of accountability refers to "being answerable to someone", and in this case it is to the members.

Being answerable to the members almost makes it mandatory for the organization to be responsive to their complaints and suggestions.

2.3. Shares power with its members includes six indicators (11-16): Only through sharing power with its members can an organization become answerable to them. If the members have no power in the organization, the staff is unlikely to become accountable to the members as the staff would know the members cannot do anything about any problems the members may have with staff. This is not to say that power will be 'equitably' shared by all members and staff, which remains an ideal. A few will tend to be more powerful in any organization, perhaps because of their skills, education and position in the hierarchy, but a **member-accountable** organization at least tends to share some power with all its members through different means.

3. Index of Member-Accountability to Members

The values of the individual sixteen indicators have been combined together to formulate the index of **member-accountability**. Each indicator was measured on a scale of 1 to 5 where 1 indicated low accountability to members and 5 denoted very high accountability to members. A higher scale on the index thus shows greater organizational accountability to members. The maximum and minimum value possible on the index is $16 \times 5 = 80$ and $16 \times 1 = 16$ respectively.

Table 17 presents the mean score on the index for the

overall member-accountability and accountability levels within each of the three sub areas. The index values suggest that Lijjat has the highest degree of accountability to its members with a mean value of 62.55 while MVK has the lowest level of accountability with a mean value of 27.91. The median values substantiate the same findings. SEWA has a fairly high level of accountability with a mean value of 56.05 following close to Lijjat. Badlao appears to fall midway on the scale of accountability with a mean value of 42.28.

Table 17: Scores on the Index of Member-Accountability

Sub Area N =		SEWA 61	MVK 35	Lijjat 40	Badlao 21	All 157
Sub-Area I	Mean	24.33	13.37	26.73	17.43	21.57
	Median	25.00	13.00	27.00	17.00	24.00
	SD	3.16	2.44	1.20	2.11	5.77
Sub-Area II	Mean	12.77	5.49	13.20	10.86	11.00
	Median	14.00	5.00	13.00	11.00	12.00
	SD	3.81	1.50	1.54	2.01	4.06
Sub-Area III	Mean	18.95	9.06	22.63	14.00	17.02
	Median	19.00	8.00	23.00	14.00	18.00
	SD	4.43	1.43	2.31	2.00	5.90
Total*						
	Mean	56.05	27.91	62.55	42.28	49.59
		(53.25)	(26.26)	(59.25)	(39.43)	(46.91)
	Median	57.00	27.00	63.00	42.00	54.00
	SD	10.64	4.57	4.04	5.41	15.10

* The mean scores of this total are the Index of Member-Accountability

Figures in paranthesis denote the value of the index of member-accountability excluding indicator 6 (support services provided to members in times of need). See discussion on page 234-35.

In the sub area "timely support" the mean values follow the same pattern as that of the overall accountability with Lijjat providing the most support and MVK providing the least support. Badlao with a mean value of 17.43 seems to provide a higher level of support than MVK with a mean value 13.37. In the sub area "adequately addresses problems and suggestions" both Lijjat and SEWA has a comparable levels of accountability to its members. MVK has the lowest accountability with a mean value of 5.49 while Badlao has a considerably higher mean value of 10.86. In the sub area "shares power with members" a pattern similar to the other sub areas is seen in all the organizations. Lijjat and SEWA are considerably more accountable to its members with mean values of 22.63 and 18.95. Badlao trails behind with a mean value of 14.0 while MVK is much less accountable having a mean score of 9.06.

4. Rationale for the sixteen individual indicators

Specifically, sixteen indicators have been utilized for assessing the overall member-accountability of an organization involved in income-generating projects for women. The following section discusses the rationale for using each of these indicators in assessing member-accountability. Mean scores on each of these indicators are also briefly discussed. The scores are presented in detail in Appendix B (Table 1).

4.1. Provides payments to members for the work done on a timely basis: The NGO sector is usually working with members who come from the more vulnerable sections of society and need a regular source of income. When these members agree to participate in income-generating activities of any organization their most obvious goal is to earn greater income than they are presently making and any organization which builds such hopes does a great disservice to its members by not following it up with regular payments in their income-generating programs. It may be noted that this indicator refers to the timeliness of payments received by the members and not the total quantity of income which is an indicator of economic benefits. In the identification and design of an activity a **member-accountable** organization will question as to whether it will allow for payments to be made regularly, to how many members and for how long. Only after these questions are satisfactorily answered will the organization move ahead.

Both Lijjat and SEWA appear to be providing timely wages to their members. On the other hand, MVK is very irregular with the payments. Badlao seems to have sporadic lapses in its otherwise fairly regular payments to the members.

4.2. Provides raw materials on time and in sufficient quantities to the members: The kind of income-generating activity an NGO is involved in may be a) brand new to the region or, b) traditionally present in the region, but needing a stronger support base in areas such as marketing, technology

and supply of raw material. In both cases it is obvious that the members are dependent on the NGO, at least in the initial stages, for support they themselves would find difficult to generate on their own. When the activity is brand new to the area the members have little idea of where and how to go about acquiring raw material. This dependency makes the members particularly vulnerable to the organization's accountability to them. When NGOs increase the number of members without the capacity to satisfy each of them the benefits received are divided amongst all and insufficient to meet the needs of any one member. Unfortunately, as some donor organizations tend to measure an NGO's worth by its total membership the NGO often gets co-opted into increasing the number of members. A **member-accountable** organization would attempt to first meet the expectations of its current members before acquiring new members.

SEWA and Lijjat have a high level of accountability to their members in ensuring that all raw materials are provided to the members on time. MVK is very low in its accountability indicating that members have to wait for long periods before the raw materials are distributed. Badlao has a mediocre score showing that it is irregular at times.

4.3. Within the available resources creates an infrastructure suitable to meet members needs: A **member-accountable** organization will constantly seek means for creating a positive work environment for its members. This implies that

the organization will use the resources available to it for enhancing the working conditions of the members, in the most creative way possible. It was seen in this study that the **member-accountable** organizations paid greater attention to such detail than organizations which were less accountable to their members who were even likely to divert funds meant to improve the infrastructure for the members for other purposes. Many of the improvements made by member-accountable organizations did not seem to require large amounts of funds or other resources and what it required was the will. Some examples include, providing mats for members to sit on while they were waiting, ensuring a supply of drinking water during the summers and efforts to decrease the waiting time for the members.

Both SEWA and Lijjat paid a high degree of attention to enhancing the quality of the work environment within the organization. MVK was very poor in its efforts while Badlao made some efforts at times. In both MVK and Badlao the researcher found that there had actually been instances of decreasing the quality of the infrastructure like removing benches meant for members when the staff members needed them or not supplying fans to the work-shed as they were being used for administrative personnel.

4.4. Establishes marketing links for maximum benefits to members: Marketing seems to require a high degree of support as the members themselves tend have less expertise in this

area. This is not because they have no knowledge of marketing, but often their knowledge is limited to the local markets which may already be flooded with those goods. Also, the local structures usually have established middlemen who have monopolized the local markets. It would be difficult for the women members to enter these markets on their own in a competitive fashion and they would expect any NGO working with them on these issues to provide support for overcoming these hurdles. Providing a market through which the members are not being adequately remunerated is a large disservice to them and a **member-accountable** organization will be constantly seeking means for strengthening market options to help the members receive better wages. In this study, it was seen that the less accountable organizations became easily satisfied with the established market avenues, lacking initiative for seeking alternatives. This may be because the quality of the market does not directly impact the staff of the organization, but only the members who may receive lower wages for their inputs. A **member-accountable** organization because it is "answerable to the members" tends to explore several avenues and as far as possible seek the best alternative available.

Both SEWA and Lijjat provided their members with strong marketing links. Badlao and MVK have provided mediocre linkages as both are dependent on the established marketing network of KVIC.

4.5. Continuous efforts are made to enhance efficiency of the members efforts: A sustainable income-generating activity requires the organization and its members to constantly work towards enhancing the quality and quantity of the production through such means as improved and/or increased technology like number of sewing machines, kind of silk spinning charkha¹, dough making machines, etc. This is not intended to displace the woman artisans, but instead create a competitive edge to the activity. Each of the efforts for enhancing the efficiency may be small but together they could make a sizeable improvement in benefits received. These efforts could include improving the quality of the product and thus the marketing, increasing the production output per member and thus their financial remuneration, enhancing capacities of members to meet production deadlines and thus increasing their market reliability, providing training to staff and members to keep them abreast of new techniques and enhance their skills, etc. A member-accountable organization is more likely to consider these factors in order to ensure that the members receive a steady stream of benefits over a long period of time.

SEWA and Lijjat have a high level of accountability while both Badlao and MVK have a medium level of accountability. The latter two organizations are linked with more conservative structures which may explain their lack of innovation in this

¹. Spinning Wheel.

area.

4.6. Provides support services to members in times of need: Although NGOs with income-generating activities have to compete with the private sector for their markets both differ significantly in their goals. Through their efforts NGOs are aiming to better the lives of the more vulnerable sections of society, whereas the private sector aims to maximize the owner's profits. The poor are often caught in a vicious cycle of vulnerability wherein they are in debt, exploited due to their illiteracy and/or unable to provide themselves adequate health-care due to a number of interrelated factors. A **member-accountable** organization will try to protect the member from getting caught in this cycle by providing some timely support such as credit or advances, health care, adult education classes, etc. Some of the strategies used in the organizations in this study included simple advances deductible from wages of the member, payment of emergency medical care which was then deducted in small sums from the member's wages, coordinating with local health/medical services to improve access for members, etc.

There is a medium level of accountability in SEWA, Lijjat and Badlao towards providing support services to their members. MVK, however, has a very low level of accountability on this indicator.

In later discussions of the researcher with committee members at MSU it was realized that this indicator is really

a measure of economic benefits provided to members and was included in the index of economic benefits through the indicator "access to loans". The analysis conducted through using this indicator in the member-accountability index would thus be committing the error of correlating two similar indicators. Based on this discussion the researcher recalculated the index of member-accountability excluding the indicator of support services provided to members in times of need. The mean scores of the new index are presented in Table 17. It may be noted that there is only a small margin of difference and there was also little change in the significance of any correlations in the analysis done later. Based on the fact, that on excluding indicator 6 from the index of member-accountability, there was little difference in the analysis this problem has been dealt only through this discussion and footnotes for the purposes of this dissertation. However, in future research this indicator should be excluded from all analysis.

4.7. Members are able to voice their complaints: A member-accountable organization being concerned with the needs of its members is willing to create an environment where members may discuss their complaints without fear of reprisals. For assessing members' expectations an organization would need to encourage its members to voice their work related complaints in ways that do not threaten the members.

SEWA and Lijjat have a high level of accountability in

encouraging their members to voice their complaints. Badlao has a medium score while MVK does not appear to encourage its members at all.

4.8. Suggestions are actively sought from the members: A member-accountable organization will seek suggestions from their members from time to time to assess their future expectations. An accountable organization asks how their members feel about a particular issue/decision/proposal because they are answerable to them. It is unrealistic to expect any organization to seek suggestions from all its members at all times, but in an accountable organization some effort is expended in creating mechanisms whereby the members can communicate their expectations. The mechanisms may be both informal and formal. What is critical to assess is whether a member feels she has a "haque"² to provide suggestions to the staff in the organization. Suggestions may be related to day to day matters like overcrowding or major ones on whether a new sub center should be opened.

None of the four organizations appear to have a high level of accountability in actively seeking the members suggestions. SEWA and Lijjat have a medium value of 3, Badlao has a mean score of 2, while MVK with a value of 1 seems not to do so at all.

4.9. Organisation attempts to resolve complaints of members: If an organization allows a member to voice her complaints but

². An urdu word for right.

then does little towards resolving them, there are obviously few benefits for the member to even complain. A **member-accountable** organization, because it is answerable to the members, will at least make an effort to resolve complaints. It is important to note the word "attempt" in this context as it may be unrealistic to expect that the organization will be able to resolve each and every complaint that comes. What is more important to assess in this case is if the organization will do anything at all about the complaints or just ignore them. The organization also has to deal with the larger picture where it is accountable to all its members and therefore resolving the complaints of a few may not be viable for the overall framework.

Both SEWA and Lijjat attempt to resolve the complaints of their members to a high degree. Badlao is on a medium level while MVK with a mean score of 1 is at a very low level of accountability on this indicator.

4.10. Members' suggestions are considered and implemented: As with complaints, the suggestions given by members are good only if some attention is paid to them by the staff and other executive members. NGOs are often working with members belonging to the more oppressed sections of society and they tend to be shy, hesitant and less articulate in expressing constructive suggestions. They look upon the leader and staff members as more knowledgeable and powerful. A **member-accountable** organization responds to the under-confidence of

the member by creating a conducive environment and giving serious consideration to the suggestions offered by members. Not all the suggestions can be implemented when regarded in the context of the larger organizational framework. However, a member-accountable organization will attempt to consider all and then provide justifiable explanations to the members for not implementing some.

Three of the four organizations, SEWA, Lijjat and Badlao make medium efforts to implement the suggestions offered by members. MVK, on the other hand, is very low on its accountability to implementing suggestions offered by members.

4.11. Disseminates and provides ready access to information related to organization's activities: A key to sharing power is sharing information. A member-accountable organization will disseminate information on the organization's activities and make it accessible to the members through such mechanisms as meetings, informal discussions, pamphlets, etc.. It is not expected that all members will be familiar with all aspects of the organization. However, even if an organization is ready to disseminate information not all members may be interested in spending the extra time which is an extremely scarce resource for them. During this study the researcher was often told by many members, "We are only interested in getting our work, why should we care about anything as long as they keep giving us work regularly". Thus, it is not the number of members who are well informed about the activities but whether

that information is easily available to members when they enquire about it.

Both Badlao and MVK are low in their accountability to members in providing ready access to organization related information. Lijjat has a high mean value of 4.2 while SEWA has a medium value of 3.2 on this indicator.

4.12. Members are active in management roles: A successful development effort needs a cadre of skilled and dedicated individuals. Involvement of members in actual positions of authority will make an organization greatly accountable to those members as it cannot ignore them. It would not be right to expect that all members can take up management positions and that all such management needs can be filled by members. For example, an embroidery unit catering to the market needs to develop appropriate designs and such a designer may not be available from the members. An "outsider" may have to be recruited, but managers for developing the design within the unit can definitely be recruited from within the member group. At the grassroots most organizations have often been an outcome of the efforts of outsiders and therefore it is contradictory to expect the members to take over completely. There are only some organizations which are completely member controlled with their origins in grassroots movements. Yet other organizations also play a vital role in development and as such are able to use the funds from donor organizations. A development activity about which the members have no prior

knowledge cannot be solely managed by them - outsiders are needed. In these situations a **member-accountable** organization attempts to recruit as many members as possible in positions of decision making when and where needed.

Lijjat has a high number of its members in leadership positions. SEWA has some of its members in positions of authority with a mean score of 3.34. Both Badlao and MVK have a low level of accountability to their members on this indicator.

4.13. Disseminates information on progress of organizational activities to members: This indicator is a follow-up to the earlier indicator which discussed providing members with access to information concerning organizational activities. The former dealt more with providing general information on the organization while the latter is concerned more with actual reporting to the members. A **member-accountable** organization will try to present the progress of different activities undertaken by it including financial reports to the members at regular intervals. It is through finding out about yearly profits/losses, problems faced in an activity and progress made, that members will be better equipped to question the management of any activity. Accountability is created because the organization knows it has to report to the members both its failures and successes.

The mean scores of the MVK and Badlao on the levels of accountability to members on this indicator indicates low

reporting. Lijjat tends to report the progress of its activities to a high degree while SEWA has a medium level of accountability in reporting to its members.

4.14. Members had shared in the formation and development of the organization: This relates to the origins of the organization. It asks if the organization came with pre-conceived ideas of what needed to be done and established a center or did the members express a need for such activities and willingness to participate in the organization? In the former case the organization is likely to be less accountable to the members because it began as a unit already aware of the member's expectations, knowing what solutions were needed, etc. It does not need to be answerable to the members since they are not instrumental to its existence and is probably answerable to the donors which helped in establishing it. The ideal of an accountable organization would be one which was initiated by the members but in reality, there are only some examples of this kind. In most cases, a few well meaning individual/s seek the members for establishing some projects/programs which would support some needs of the members. The extent to which the members were sought and participated actively in starting the organization may create accountability to them as the organization feels obliged to be answerable to those who had contributed in instituting the organization. The same members may also yield some authority through becoming part of management, executive committee or

through greater awareness on the earlier decisions. In one of the organizations in the study, it was seen that the older members were more likely to both question and rebuke the staff, when they were dissatisfied, which in turn made the organization have to be somewhat answerable to them.

It appears SEWA has a high number of members who had been involved in creating the organization. In both Lijjat and Badlao only some of the members had shared while in MVK very few members were involved.

4.15. Leader/s are receptive to the members needs and available when needed: The overall environment of an organization is greatly influenced by the leadership. Leaders are instrumental in shaping the organizational norms which create or do not create accountability to members. A leader who tends to ignore the member's complaints or never has time to listen to the members because they are "beneath his/her consideration" is modeling norms for the other staff members to follow. On the other hand, if the leader is responsive to the members when they approach him/her it is likely that the staff will follow the same pattern. The leader/s are able to create intangible rewards for staff members for greater or lesser accountability to the members. For example, in one organization where the leader was highly responsive to the member's complaints/needs, the staff members knew that if they did not try to resolve the member's complaint she was likely to approach the leader which would cause problems for them.

The decisions made by leaders when resolving member's complaints/needs sets a precedent for other staff members concerning whether they need to be accountable to the members.

In SEWA, Lijjat and Badlao the leader and other staff members are very receptive to the member's needs and problems. In MVK the leader seems to be unresponsive and unavailable for the members.

4.16. Members share in the decision making for using the profits made in the income-generating activity or other funds received: A member-accountable organization will ensure that all the profits generated are equitably shared with the members, and money from outside grants is not funneled into other activities without the knowledge of the members. For example, in many cases the members are ignorant of the vast amounts of funds received by the organization which is meant for their development or even the profits earned from the activities in which they participate. Obviously, the members then cannot question the organization regarding matters of which they have no knowledge and tend to remain grateful for the small benefits received. Although it would be pointless for organizations to provide their members with complex financial details of auditing, some effort will be made by a member-accountable organization to tell its members about the total funds, what they are being used for and how that use will influence the members. Accountable organizations will share with the members any decisions which are made regarding

the use of profits. This would provide a forum where the members could raise objections to any of the decisions about the use of funds. In case of a conflict, an accountable organization would need to provide adequate justification for using the funds in a certain manner and how it would benefit the members. Often, the members who come from poor and vulnerable sections of society have a shorter term vision for themselves being used to thinking about day to day survival. The accountable managers in an organization will have to take a lead role in providing a broader vision for the whole organization. This needs to be deliberated with the members who, through such a process, become more cognizant themselves.

It is only in Lijjat that the members share in the profits made in the activity and funds were not funnelled into other activities without their knowledge. All the other three organizations were very low in their accountability on this scale.

5. Interplay of indicators and their usefulness

The sixteen indicators³ described above are not independent of each other, but are in fact very much interrelated. (In future analysis only fifteen indicators will be considered based on the fact that indicator 6 was found to be more a measure of economic benefits). For example, it is

³. In all future research and analysis only fifteen indicators should be considered. On discussions with the research committee it was realized indicator 6 was more a measure of economic benefits and so should be excluded from the index of member-accountability. .

likely that those organizations which have not built strong markets for the products will tend to be late in their payment schedules and will also be unable to supply raw materials on time. Again, organizations whose leaders are more receptive to the members will be more likely to look into the complaints of the members. Those organization's which provide a high degree of information concerning the organizations activities will also tend to provide greater information about the regular progress of those activities. Thus, **member-accountability** can best be assessed through weighing the sixteen indicators together and not by just looking at a few of them. Obviously, some organizations may have a high degree of accountability in some of the indicators and lower in others. It is difficult for most organizations to maintain a high level of accountability in all indicators. Therefore, the aggregate of the sixteen indicators would be better able to reflect the level of **member-accountability** in an organization, than one indicator alone.

The set of indicators presented above is by no means claimed to be an exhaustive list, but it will provide guidance in assessment of the **member-accountability** of organizations involved in income-generating activities. This is expected to be especially useful to donor agencies who need to make wise decisions for the disbursal of funds without having to make an intensive study of the organization.

Chapter 5:
SECTION 2 - INDEX OF ECONOMIC BENEFITS

This section provides data on the different parameters used for assessing the actual and perceived economic benefits received by members in the four organizations. The data generated is then used to formulate the Index of Economic Benefits received by members in each organization.

1. Index of Economic Benefits

This index has been created by adding the value of five parameters which were considered reliable indicators of the actual and perceived economic benefits received by the members. A higher value on the index indicates higher level of economic benefits received by the members while a lower value indicates lesser economic benefits received. The specific variables used to create this index included:

a. **Regularity of work** was given a value of '3' if the work was received in the last three weeks, '2' if the work was received in the last 1-8 months and '1' if the work was received more than a year back.

b. **Average actual monthly income** earned by the members in each organization was given a value of '5' if more than Rs. 600.00, '4' if between Rs 401-600, '3' if between Rs. 251-400, '2' if between Rs. 151-250, and '1' if less than Rs. 150.00. This parameter was then given a **weightage twice as much as the others** as it was felt that the total income earned was the most critical element in determining economic benefits received by members. (The above values thus became '5*2=10', '4*2=8', '3*2=6', '2*2=4', and '1*2=2'.)

c. **Access to Loans** through the organization was valued by taking into account the members who actually received a loan and also those who did not, but expected to get one in times of need. A value of '1' was given to all members who had received a loan or expect to get one while a value of '0' was given to those who did not and also did not expect to get one from the organization.

d. **Member's perceptions of wages** in comparison to work outside the organization was valued as '1' if they were better, '0' if there was no difference (includes members who said 'cannot say') and '-1' if lesser.

e. **Member's perceptions of improvement in economic status** was valued as '2' if much better, '1' if somewhat better, '0' if no difference and '-1' if decreased.

The possible cumulative score on this index based on the five parameters used to create it ranges from 1-17. Thus, a score of 1 indicates the lowest economic benefits received by members and 17 shows highest economic benefits received.

Table 18 shows that Lijjat is providing the maximum economic benefits to its members with a value of 13.3 on the index of economic benefits accrued. SEWA also provides high economic benefits and Badlao follows with MVK providing the least amount of economic benefits to its members. It is interesting to see that though the wages earned in both MVK and Badlao are almost similar they vary in their values on the index of economic benefits. One of the reasons for this is the fact that in Badlao more members have been provided with access to credit than in MVK. Another reason is the even higher level of economic impoverishment in Badlao versus where MVK is located, causing perceptions of increase in economic

status to vary.

Table 18: Mean Score for the Index of Economic Benefits

	SEWA N = 61	MVK 35	Lijjat 40	Badlao 21	All 157
Index of Economic Benefits	11.67 (4.03)	6.51 (3.78)	13.02 (3.13)	8.57 (2.52)	10.45 (4.34)

Figures in parenthesis denote the standard deviation.

2. Pattern of work availability

This variable was considered important in determining to what extent the organization is providing the member with work on a regular basis. This is a critical dimension in this case, as most of these organizations are involved in piece-rate form of production activities. Therefore, the regularity of work distributed provides insights into the regularity of economic benefits received by members over time.

Table 19 shows that Lijjat is the most regular in its distribution of work since 100% of its members had received work in the same week as when the interview took place. The kind of economic activity also determines the distribution pattern. The dough for the "papads"¹ cannot be distributed in large quantities because it would get stale and has to be distributed each day. On the other hand, in "Chikan"²

¹. A wafer like snack produced from lentils.

². An intricate form of embroidery popularized by the Mogul empire in India.

embroidery it is possible to receive several garments to be embroidered on the same day, which may then be submitted as and when each is completed. Thus, defining regularity of economic benefits by the time period of distribution would have to be substantiated by defining the kind of activity. In this case, to allow for differences in activities, the categories of time periods in the table below were re-grouped for creating the index of economic benefits so that the regularity of economic benefits was classified as 'High' (1, 2), 'Medium' (3, 4), and 'Low' (5).

Table 19: Regularity of work in the four organizations

When last received work	Distribution of women by Organization %				
	SEWA N = (61)	MVK (35)	Lijjat (40)	Badlao (21)	All (157)
1. This week	34.4	40.0	100.0	76.2	58.0
2. 1-3 weeks ago	54.1	14.3	0.0	4.8	24.8
3. 1-3 months ago	8.2	20.0	0.0	9.5	8.9
4. 4-8 months ago	3.3	14.3	0.0	4.8	5.1
5. more than 1 year	0.0	11.4	0.0	4.8	3.2

MVK had the largest percentage of members in the 'Low' category and also the lowest percentage of members in the 'High' category. This indicates that economic benefits are not received consistently by members of MVK. In SEWA and Badlao, 88.5% and 81% members interviewed were found in the 'High' category, indicating that economic benefits are received regularly by members in these two organizations.

3. Actual economic costs and benefits accruing to members

Information on cash income earned by the member was noted from records showing total payments received by the member in the last one year. The average monthly income of each member in the sample was calculated from the total cash earnings in the last one year. The records, however, provided information only on the payments received by the woman and not the costs she was accruing. Actual cash costs related to the economic activity were calculated for each woman, which were then subtracted from the average cash payments to assess the actual income earned by the members in each organization.

It may be seen in Table 20 that the average actual income earned by members in Lijjat is high. SEWA also provides its members with high cash remuneration. However, in both MVK and Badlao the members received substantially lower monthly income. The monthly costs accruing to the members as a result of participating in this activity have been calculated in four different categories and vary in the four organizations based on the kind of activity. On an average the members in SEWA seemed to have higher costs towards wages paid by the members themselves to others. The reason for this was that a few members were acting as middle-women, taking the work from SEWA and distributing it to artisans in rural areas who are unable to come to SEWA on their own. The middle-women, who also distribute the wages to the artisans, earn a small profit from the wages. If these women were eliminated from the sample the

wages paid by members to others is seen to be comparable to that in the other organizations. In Lijjat, there are high costs for raw materials as the members have to buy the vegetable oil for kneading the dough. In SEWA, members accrue some costs for raw materials as they have to purchase the embroidery thread.

Table 20: Average values of income earned, costs incurred, and time expended by members in the four organizations

Mean Value of Variable	SEWA N = 61	MVK 35	Lijjat 40	Badlao 21	All 157
Actual Avg. monthly income per member (Rs.)	505.96	189.55	671.33	187.14	435.01
Avg. Monthly Costs per member					
Raw Materials	35.44	4.86	65.33	0.00	31.50
Transport	19.75	0.00	4.55	0.00	8.75
Equipment	1.34	0.96	3.02	0.00	1.50
Wages paid by member	322.97	0.00	0.75	0.00	125.68
Avg. No. of Days worked in a week	5.80	5.54	6.0	6.24	5.85
Hrs. worked by woman per day	5.00	4.83	6.05	5.48	5.29
Hrs. worked by others per day	1.54	0.80	2.98	0.00	1.79
Total Hrs/day	6.54	5.63	9.02	5.48	7.08
Avg. Hourly wages	3.34	1.52	3.10	****	2.63

The average time expenditure of the members in the different organizations may be seen by the average number of days worked in a week and the number of hours worked each day

(Table 20). Often, in piece-rate kind of activities other members of the family besides the woman are also involved, and therefore, in calculating the time expended on that activity their labor has to be taken into account. These figures are based on recall method and thus somewhat imprecise. All they do is provide an approximate estimate of time spent in those activities. Based on this time data the average hourly wages were calculated for different organizations. It may be seen that both MVK and Badlao are much lower than Lijjat and SEWA. In Lijjat, the labor time of other members of the family is much higher because even young members of the family can help in activities such as rolling or drying the papads.

It is interesting to see the percentage distribution of members in different categories of income earned (Table 21). MVK has the highest percentage of members earning less than Rs. 150.00 per month while Lijjat has the lowest percentage of members in this category. Lijjat also has the highest percentage of members earning more than Rs. 600.00 per month.

Table 21: Percentage distribution of members by income-categories in the four organizations

Income Categories (Rs)	N =	SEWA 61	MVK 35	Lijjat 40	Badlao 21	All 157
1. < 150		27.9	62.9	7.5	42.9	32.5
2. 151-250		11.5	17.1	10.0	38.1	15.9
3. 251-400		13.1	5.7	27.5	19.0	15.9
4. 401-600		19.7	8.6	10.0	0.0	12.1
5. > 601		27.8	5.7	45.0	0.0	23.6

The non-cash/in-kind benefits to the members are usually in the form of special gifts or services provided to them because they are members of the organization. These were categorized into five categories (Clothes/Livestock/Medicines/Creche/Balvadi/others). Specific details on the distribution of members in these categories in the four organizations is provided in Appendix B (Table 2). Some members received more than one of the above categories and therefore, further divisions were made by the number of these gifts/services received. This is a cruder means of classifying the in-kind benefits than placing a cash value on the actual benefit. For the purposes of this study it was deemed to be sufficient as it provided an approximate idea of the economic benefits from the non-cash benefits/gifts.

Table 22: Percentage Distribution of members by number of gifts/services received in the four organizations

Number of times member received gifts/services	SEWA N = 61	MVK 35	Lijjat 40	Badlao 21	All 157
None	52.5	62.9	22.5	33.3	44.6
Once	31.1	20.0	15.0	14.3	22.3
Two times	13.1	14.3	25.0	33.3	19.1
Three times	3.3	2.9	37.5	9.5	12.7
Four times	0.0	0.0	0.0	9.5	1.3

It may be seen in Table 22 that a high percentage of members in Lijjat receive two and more gifts/services. This is not surprising because it has been a long term practice in

Lijjat that every member receives a gift for "diwali"³. SEWA and MVK have a high percentage of members who have not received any such incentives. Badlao has 33.3% of its members who have received two such gifts/services and in a large part this has been the contribution of a goat project which provided members with at least one goat.

4. Access to credit

The degree to which an organization helps in enhancing the member's access to loans is also indicative of the degree of economic benefits provided by the organization to its members. This is especially true of organizations working with women who are less able to acquire credit from other sources. Often these loans are for consumption purposes which indicates the need for access to credit by the members for mere survival.

Table 23: Distribution of members by kind of loans taken

Kind of Loan	SEWA N = 61	MVK 35	Lijjat 40	Badlao 21	All 157
% of women who have never taken loans	59.0	50.0	39.2	26.2	44.6
% of women have taken loans	41.0	50.0	60.8	73.8	55.4

Distribution by kind of loans taken by the women					
Consumption Loans (%)	29.5	28.6	27.5	57.1	32.5
Production Loans (%)	11.5	31.4	33.3	16.7	22.9

³. A Hindu festival also called the festival of lights.

Table 23, which shows the distribution of loans within the categories of production and consumption, tells us that overall, the loans tend to be borrowed more often for the purposes of consumption. A further break down of these categories by the specific purpose of loan is provided in Appendix B (Table 3).

It is seen in Table 24 that a high percentage of women have borrowed for one purpose or the other. The degree to which members' work in the organization helped towards repaying the loans was found to be highest in Lijjat and lowest in Badlao. The majority of loans (66.7%) taken by members of Badlao have been received from the organization itself, and have yet to be repaid. The actual loan amount received by Badlao members was very minimal (Rs. 100-200) and a large number of these loans were made under a special credit project, which is not a permanent feature in Badlao. Most of these loans in Badlao have not been repaid by the members. It seems that very few members in Lijjat have received loans. In Lijjat, the structure does not have provisions for loans, but it keeps 'deposits'⁴ in the name of each member from the yearly profits. Cash can be withdrawn from these deposits by the women in times of emergencies. Though these are not loans, but the member's own compulsory savings, it serves the

⁴. Each member in Lijjat receives a "bonus" of cash income at the end of the year from the profits made by the organization. Half of this "bonus" is retained by the organization as a deposit on the woman's name. This forms the working capital of Lijjat.

same purpose as the loans and are better since it does not need to be repaid. SEWA also seems to have provided loans to a large number of its members, most of which have been for the purpose of health and children's marriages.

The members who had not received a loan from the organization were also asked if they expect the organization would provide such credit if and when there was a need. A combination of positive answers on whether they had received a loan or expect to get one from the organization was used as an indicator of the support provided by the organization to its members.

Table 24: Percentage distribution of members by access to credit in the four organizations

Loan Information	SEWA N = 61	MVK 35	Lijjat 40	Badlao 21	All 157
Taken Loan at all (from organization or outside)	45.9	54.3	55.0	42.9	49.7
Work in organization helped in paying loans*					
Completely	9.8	2.9	25.0	14.3	12.7
Partly	24.6	20.0	20.0	4.8	19.7
Not at all**	11.5	34.3	12.5	28.6	19.1
Women who received loan from organization	31.1	11.4	7.5	66.7	25.5
Women who expect to get a loan when needed (excludes those who had received loan already)	13.1	11.4	7.5	14.3	11.5

* includes those loans repaid even before the member became involved in the organization

** includes only the percentage of members have taken loan

6. Perceptions of Economic Benefits

Member's perceptions of the economic benefits accruing from the organization were assessed by two questions. Table 25 provides detailed information on answers to these questions. In the first, the members were asked if they felt that the wages received for the work done by them were comparable to what they would get from working outside the organization. This was assessed in four categories of better, no difference, lesser and cannot say. It was seen that 85% of the members in Lijjat perceived that the wages received by them were better than what they would get if they were working outside. In both MVK and Badlao a high percentage of members perceived the wages to be lower than work outside the organization. This is interesting because both organizations follow the KVIC guidelines on wages for different activities. Obviously, the fact that members in different organizations have similar perceptions says that a closer look at the KVIC wage structure is warranted. A higher percentage of women in SEWA were unable to make any kind of comparisons of the wage rates.

The second question assessed the member's perception of the extent of change in their economic status since their involvement in the organization. It also had four categories including "much better", "somewhat better", "no difference", and "decreased". It had been suggested to the author at the time of making these four categories that perhaps only three

categories should be created since it may be difficult to differentiate between "much better" and "somewhat better". It was said that it may thus be better to collapse the two into a category called "increased". However, when the author surveyed the data collected from all the organizations, it was felt that there was a distinct difference between the 'much better' and 'somewhat better' categories. The member's perceptions of the quality in the improvement in economic status would be lost by collapsing the two categories. The two categories were separated by, 1) the members themselves emphasizing that there had been a great deal of improvement versus somewhat, and 2) the researcher's interpretation of the vignettes shared by the women which showed how the women felt their economic status had improved. An example of this is if a woman mentioned that she ate better food than before it was put in the category of 'somewhat better' while if a woman mentioned her daughter was now able to go to school, it was put in the category of 'much better'.

It may be noted that 77.5% of members in Lijjat perceived that their economic status had become much better than before. On the other hand, in MVK no member felt that their status had improved greatly and it also had a very high percentage of women who felt that there had been no difference in their status.

If one considers perceptions of women from all the organizations it is interesting to note that a high percentage

of women feel that the wages they earn from the organization are better than what they would get from outside. Also, 50.3% of the members felt that their economic status had increased substantially by participating in the organization. This provides sufficient justification for encouraging implementation of income generating activities by grassroots development organizations. Of course, the kind of structures which are capable of providing the maximum benefits to members need to identified at the same time.

Table 25: Distribution of women by perceptions of economic benefits received in the four organisations

Perceptions of Women	SEWA N = 61	MVK 35	Lijjat 40	Badlao 21	All 157
Wages in organization compared to outside					
1. Better	67.2	31.4	85.0	52.4	61.8
2. No Difference	19.7	8.6	2.5	0.0	10.2
3. Lesser	3.3	54.3	10.0	47.6	22.3
4. Cannot say	9.8	5.7	2.5	0.0	5.7
Improvement in Economic Status					
1. Much better	59.0	0.0	77.5	57.1	50.3
2. Somewhat better	36.1	57.1	17.5	28.6	35.0
3. No difference	4.9	40.0	5.0	14.3	14.0
4. Decreased	0.0	2.9	0.0	0.0	0.6

Chapter 5:
Section 3 - Index of Social Benefits

This section provides data on the various parameters used for assessing the social benefits accrued by members from an organization. This information was collected by asking the members to assess the social benefits they felt they had received as a result of their involvement in the organization's activities. The data provided by some of these parameters is then used to create the Index of Social Benefits.

1. Index of Social Benefits

This index has been created by adding the value of nine parameters which defined the three areas of prestige, roles in decision making and self-reliance used to assess the total social benefits perceived by members. A higher value on the index indicates higher level of social benefits received by the members while a lower value indicates lower level of social benefits received. Specifically, the parameters included:

Prestige

a. Perceived increase in prestige in the home was given a value of '2' if the increase was great, '1' if the increase was somewhat, '0' if it was the same as before and '-1' if it had decreased.

b. Perceived increase in prestige in the community was given a value of '2' if the increase was great, '1' if the increase was somewhat, '0' if it was the same as before and '-1' if it had decreased.

c. Increase in ownership of assets was given a value of '2' if the increase was great, '1' if the increase was somewhat, '0' if it was the same as before and '-1' if it had decreased.

Roles in Decision Making

d. Perceived increase in decision making roles in the home was given a value of '2' if the increase was great, '1' if the increase was somewhat, '0' if it was the same as before and '-1' if it had decreased.

e. Perceived increase in decision making roles in the community was given a value of '2' if the increase was great, '1' if the increase was somewhat, '0' if it was the same as before and '-1' if it had decreased.

f. Perceived increase in advice taken by the community was given a value of '1' if increased at all and '0' if same as before.

Self-reliance

a. Perceived increase in overall self-reliance was given a value of '2' if the increase was great, '1' if the increase was somewhat, '0' if it was the same as before and '-1' if it had decreased.

b. Perceived increase in self-reliance in household related tasks was given a value of '2' if the increase was great, '1' if the increase was somewhat, '0' if it was the same as before and '-1' if it had decreased.

c. Perceived increase in self-reliance in work related/outside household tasks was given a value of '2' if the increase was great, '1' if the increase was somewhat, '0' if it was the same as before and '-1' if it had decreased.

The possible cumulative score on this index, based on the nine parameters used to create it ranges from '-8' to '17'.

Thus, a score of '-8' denotes the lowest social benefits received by members and '17' shows the highest social benefits received.

Table 26 provides the mean value on the index of social benefits, which gives insights for comparing the four organizations. Lijjat members, with a value of 6.4 on the index, seem to receive the most social benefits compared to members in other organizations. MVK, with a value of 2.06, has the lowest value on the index indicating that fewer social benefits are accrued by its members, as compared to the other organizations. Members in both SEWA and Badlao seem to perceive a comparable degree of overall social benefits on the index.

Table 26: Mean Value for the Index of Social Benefits in the four organizations

	SEWA N = 61	MVK 35	Lijjat 40	Badlao 21	All 157
Index of Social Benefits	5.49 (4.03)	2.06 (2.78)	6.40 (3.43)	5.05 (3.90)	4.90 (4.10)

Figures in parenthesis denote the standard deviation.

2. Perceived Increase in Prestige

The degree to which a member felt her prestige had increased due to her participation in the organization was considered important for measuring the social benefits accrued by members. Three different parameters were used to assess the overall increase. The first, was the member's perception

of the increase of her own prestige in her home with her family. The second, was the member's perception of the increase of her own prestige in the community which included neighbors and relatives. The third was the extent to which the member perceived her ownership of certain assets had increased on account of her involvement in the organization. The latter indicator was included as it was felt that ownership of certain assets is influential in enhancing the owner's prestige. For example, the extent to which an Indian woman owns gold and silver jewelry is relevant to the respect she may command in the community.

Table 27: Percentage distribution of members by perceived increase in prestige in the four organizations

Variable	N =	SEWA 61	MVK 35	Lijjat 40	Badlao 21	All 157
At Home						
Increased greatly		27.9	0.0	37.5	23.8	23.6
Increased somewhat		29.5	20.0	30.0	42.9	29.3
Same as Before		39.3	71.4	22.5	23.8	40.1
Decreased		3.3	8.6	10.0	9.5	7.0
In the Community						
Increased greatly		13.1	0.0	17.5	19.0	12.1
Increased somewhat		29.5	25.7	35.0	38.1	31.2
Same as Before		45.9	60.0	42.5	38.1	47.1
Decreased		11.5	14.3	5.0	4.8	9.6
Asset Ownership						
Increased greatly		21.3	8.6	25.0	4.8	17.2
Increased somewhat		31.1	17.1	32.5	14.3	26.1
Same as Before		47.5	74.3	42.5	81.0	56.7
Decreased		0.0	0.0	0.0	0.0	0.0

It is seen that Lijjat had the highest proportion of members who reported prestige had increased greatly at home while in MVK there were none. In MVK 71.4% of the members reported that their prestige at home due to their involvement in the organization was the same as before. A large proportion of members (66.7%) in Badlao felt that their prestige at home had increased on account of participating in the organization's activities. The majority of SEWA's members felt their prestige at home had improved greatly or somewhat because of the organization.

In Badlao, Lijjat and SEWA there were a high proportion of members who felt that their prestige in the community had increased because of their involvement in the organization. On the other hand, MVK had a low proportion of members who felt that their prestige in the community had increased. In fact MVK had the highest proportion of members who felt that their prestige had actually decreased, since they became involved with the organization. SEWA had a high proportion of members who felt that their prestige in the community had decreased which contrasts with other variables in this area which shows members received higher prestige. The reason for this is that the members of SEWA come from conservative Muslim backgrounds, and generally the community frowns upon any woman who moves out of the house for work related purposes.

Appendix B (Table 4) shows the distribution of increase in ownership in different kind of assets. Table 27 shows that

a high percentage of members in both Lijjat and SEWA perceive that their ownership of various assets has increased because of their participation in the organization. In MVK and Badlao 74.3% and 81% of the members felt that their ownership of assets was the same as before they became members of the organization.

3. Perceived Increase in Roles in Decision Making

The member's perceptions of any increase in her decision making roles were assessed in three different areas, decision making within the household, decision making within the community through official positions, and decision making within the community through informal processes. Information was collected from the women by asking if they felt their participation in the organization had enhanced their decision making roles. Table 28 provides the percentage distribution of women in the four organizations according to their level of perception in increase in their roles in decision making.

The member's roles in decision making in the home was determined in several different kinds of decisions (children's education; children's health; marriage ceremonies; household expenditures; and, finance/loans). Appendix B (Table 5) shows the distribution of members by their roles in different decisions within the home. The members were then also asked if they perceived any change since their involvement in the organization in their roles in making these decisions. SEWA had the highest proportion of members who felt that their

decision making roles in the home had increased followed by Lijjat, Badlao and MVK in that order. When looking at all the organizations, it is seen that a large proportion of the members, 74.5%, felt that their participation in an organization had made no difference in their decision making roles at home.

Official roles in the community included any position the member may have occupied through the process of being elected or appointed. This included positions in the executive committees or similar bodies within the organization. 23.8% of the women in Badlao perceived that their decision making roles in the community have increased on account of being a member of the organization. This is because Badlao has organized women's groups in the different villages and positions of leadership are occupied by members within these groups. The small proportion of members in MVK who felt that there was an increase in their official decision-making roles was on account of their being nominated as president/secretary of the women's groups (mahila mandals) in the different villages. In SEWA and Lijjat, the increase was due to the members being nominated in the executive committee and leadership roles in the staff. In SEWA, one member had been appointed to an official position outside the organization because of her involvement with the organization.

It was felt that decision making roles need not be merely official ones, as often the informal channels of authority are

a major forum for decision making, especially for women who are excluded from the formal channels. For the purpose of this study, the informal roles in decision making were seen mainly as the degree to which advice was sought from the members by other community members. In Lijjat, 47.5% of the members felt that there had been an increase in the amount of advice sought from them by community members since they had become associated with the organization. Appendix B (Table 6) shows the distribution of members according to the kind of advice taken from them. This shows that in all organizations, except in SEWA, most of the increase in advice taken from members is related to the organization's activities.

Table 28: Percentage Distribution of members by perceived increase in roles in decision-making in the four organizations

Variable	N =	SEWA 61	MVK 35	Lijjat 40	Badlao 21	All 157
Roles in Decision Making at Home						
Increased greatly		6.6	0.0	7.5	0.0	4.5
Increased somewhat		24.6	14.3	20.0	23.8	21.0
Same as Before		68.9	85.7	72.5	76.2	74.5
Decreased		0.0	0.0	0.0	0.0	0.0
Official Roles in Decision Making in the Community						
Increased greatly		4.9	8.6	5.0	23.8	8.3
Increased somewhat		1.6	0.0	0.0	0.0	0.6
Same as Before		93.5	91.4	95.0	76.2	91.1
Decreased		0.0	0.0	0.0	0.0	0.0
Advice Taken by the Community						
Increased		29.6	37.2	47.5	38.1	36.9
Same as Before		70.4	62.8	52.5	61.9	63.1

4. Perceived Increase in Self-reliance

Increase in self-reliance as perceived by the member was assessed through answers to three questions which are discussed below.

In the first, members were asked if they felt the organization had contributed to their overall feeling of greater self-reliance. Lijjat had the highest proportion of members who felt their overall self-reliance had increased. It was followed by Badlao and SEWA, respectively. MVK had the highest proportion of members who felt their overall self-reliance was the same as before their involvement in the organization. A small proportion of members of MVK also felt that their self-reliance had decreased, on account of their work in the organization.

The second question related to self-reliance in household tasks. A high proportion of members, in both SEWA and Lijjat, perceived an increase in this variable on account of the organization. In both Badlao and MVK, a high proportion of the members perceived no difference in their level of self-reliance in household tasks since their involvement in the organization. In MVK, one member (2.9%) felt that her self-reliance in household related tasks had actually decreased. This decrease was caused by the fact that this member was a migrant worker from another state and was unable to speak the local language in MVK, which made her dependent on her husband to go to the market, and so on.

In the third question, a large percentage of members in SEWA, Lijjat and Badlao seemed to perceive that their self-reliance related to work related or outside home tasks had increased. On the other hand, in MVK, 80% of the members felt that there had been no change in their level of self-reliance. Some reasons mentioned by members in Badlao for perceiving an increase in self-reliance in work related tasks included, greater interaction with higher officials, and exposure to the Hindi language used in most offices in region.

Table 29: Percentage Distribution of members by perceived increase in self-reliance in the four organizations

Variable	N =	SEWA 61	MVK 35	Lijjat 40	Badlao 21	All 157
Overall self-reliance						
Increased greatly		42.6	5.7	57.5	23.8	35.7
Increased somewhat		18.0	31.4	22.5	42.9	25.5
Same as Before		39.3	57.1	20.0	33.3	37.6
Decreased		0.0	5.7	0.0	0.0	1.3
Self-reliance in household related tasks						
Increased greatly		23.0	0.0	25.0	0.0	15.3
Increased somewhat		26.2	22.9	17.5	23.8	22.9
Same as Before		50.8	74.3	57.5	76.2	61.1
Decreased		0.0	2.9	0.0	0.0	0.6
Self-reliance in work related or outside home tasks						
Increased greatly		27.9	2.9	32.5	28.6	23.6
Increased somewhat		24.6	17.1	35.0	47.6	28.7
Same as Before		47.5	80.0	32.5	23.8	47.8
Decreased		0.0	0.0	0.0	0.0	0.0

Chapter 5:
Section 4 - Social and Economic Vulnerability

This section presents information on the demographic, social and economic characteristics of the members in the four organizations. An index of social vulnerability was created for members in each organization based on some of these variables. The economic vulnerability was assessed through modifying one of the variables.

1. Index of Social Vulnerability

The index of social vulnerability was formulated by adding the value of four parameters which were felt to determine the social status of women and thus their level of vulnerability. A higher value on the index indicates a higher degree of vulnerability while a lower value indicates lower vulnerability, within the realm of social conditions. The specific variables used for creating this index include:

- 1) **Type of housing** was given a value of '1' if 'kutcha'¹ or 'semi pucca'² and '0' if 'pucca'³.

¹. Refers to temporary dwellings constructed from mud, leaves, dung and other locally available materials.

². Refers to dwellings which are completely constructed of concrete and have some parts made of mud, dung and other local materials.

³. Refers to a permanent dwelling constructed of concrete and mortar.

2

3

4

5

'8'.

shows

7

there

Member

vulner

Tabl

Score

Index

Vulnera

Note

2. Indi

The

indicator

- 2) **Status of woman in the community** was given a value of '2' if divorced/separated/widow and a value of '1' if unmarried/married & living with husband/temporarily away from husband.
- 3) **Level of education of the woman** was given a value of '3' if illiterate/non-formal education only, '2' if 1-5 years of education, '1' if 5-10 years of education and '0' if more than 10 years of education.
- 4) **Caste of the member** was given a value of '2' if member belonged to scheduled caste/scheduled tribe/Muslim group/other minorities and '1' if belonging to any of the higher caste groups which were put in the category of general caste.

The cumulative score on this index ranges from '2' to '8'. Thus, a score of '2' denotes least vulnerability and '8' shows highest vulnerability in social conditions.

The mean values of the index seen in Table 30 show that there is little variability amongst the four organizations. Members in Lijjat have the lowest level of social vulnerability on the index while SEWA has the highest.

Table 30: Mean Value of the Index of Social Vulnerability

	SEWA, L	MVK	Lijjat	Badlao	All
N =	61	35	40	21	157
Score on the Index of Social Vulnerability	6.52 (1.06)	5.91 (1.36)	5.63 (1.29)	6.33 (1.35)	6.13 (1.28)

Note: Numbers in parantheses denotes standard deviation

2. Indicator of Economic Vulnerability

The per-capita household income is usually a strong indicator for determining economic status. The per-capita

income calculated in this case by using the total household income would include the income earned by the member from participating in the organization. In this study economic vulnerability is correlated with the economic benefits from the organization and therefore it is necessary to exclude the income earned from the organization. This is important because the cash income earned from the organization is one of the major economic benefits received by members. The income earned by the member from the organization is subtracted from the household income before calculating the per-capita income. It is this per-capita value which is used as an indicator of economic vulnerability. Table 33 (presented on pp 274 of this section) shows the value of this indicator.

3. Demographic

Table 31: Household composition of members in the four organizations

Member Characteristics	SEWA N = 61	MVK 35	Lijjat 40	Badlao 21	All 157
Avg. no. of household members	7.21 (2.80)	7.43 (3.81)	5.65 (2.73)	4.95 (2.50)	6.56 (3.12)
Avg no. of children living at home	3.90 (2.23)	3.31 (1.97)	2.88 (1.73)	1.76 (1.18)	3.22 (2.05)
Avg. no. children not living at home	0.51 (0.96)	0.77 (1.37)	0.88 (1.57)	1.05 (1.28)	0.73 (1.63)

Note: Numbers in parentheses denote the standard deviation

On an average, the household composition of members in Lijjat and Badlao is smaller than that of SEWA and MVK (Table

31). The same difference is also seen in the number of children within households in the four organizations. Children outside the home may include daughters who have been married or sons who have gone to other villages/towns in search of employment.

4. Social

It is seen in Table 32 that most members in all the organizations are in the age group of 30-40 years. In MVK a high percentage of women who are less than 20 years old. On the other hand, SEWA and Lijjat seem to have a high proportion of older members. This is somewhat influenced by the kind of economic activity these organizations undertake. It is more likely that an older women would be more skilled in the art of "chikan" embroidery and "papad" making. Silk/Wool spinning in MVK and Badlao was a new activity to the area, and thus more likely to attract younger women.

The status of women in any community is determined to a large degree by their marital status. Based on this assumption, two categories were created-- lower and higher status in the community. Lower status denoted widow; divorced; and separated from husband. Higher status denoted living with husband; unmarried and living with parents; and others which included women whose husbands were temporarily living elsewhere. SEWA is notable because it has the highest proportion of its members from the lower status. This is understandable as most of their members come from the Muslim

sections, where religion permits the man to take more than one wife, and divorce is more prevalent amongst them than in other religious groups of Indian society.

There is a high percentage of illiteracy (65%) amongst members in all the organizations. The members in Lijjat have the lowest illiteracy level compared to other organizations, a major reason for it being that Lijjat is a urban based organization and a higher proportion of its members come from the higher castes. In contrast, Badlao, which has the highest level of illiteracy amongst its members, is a rural based organization located in a remote tribal belt with a high preponderance of members from the lower class (tribals).

Table 32: Characteristics of members

Characteristics of members	N =	SEWA 61	MVK 35	Lijjat 40	Badlao 21	All 157
Age						
< 20 years		9.8	22.9	5.0	9.5	11.5
20 < 30 years		24.6	25.7	30.0	23.8	26.1
30 < 40 years		27.8	34.3	35.0	42.9	33.1
40 < 50 years		23.1	8.5	15.0	14.3	16.5
> 50 years		14.7	8.6	15.0	9.5	12.8
Status of woman in community						
Lower		29.6	5.7	10.0	14.3	13.4
Higher		80.3?	94.3	90.0	85.7	97.7?
Education levels						
Illit./non-formal		66.5	60.0	47.5	76.2	65.0
1 - 5 yrs		11.5	14.3	20.0	4.8	13.4
5 - 10 yrs		8.2	22.9	27.5	19.0	17.8
> 10 yrs		4.9	2.9	5.0	0.0	3.8
Caste						
Lower		100.0	45.7	37.5	76.2	68.8
Higher		0.0	54.3	62.5	23.8	31.2

All organizations seem to vary considerably in the castes of their members. The lower caste group includes the categories of "scheduled castes", "scheduled tribes", "Muslims" and other minorities. These are the major castes/classes as categorized by the Government of India. These are the traditionally under-represented or exploited groups in Indian society. The higher castes were categorized in one general category which included all the other castes (Brahmins/ Kshatriyas/ Vaishyas)⁴. SEWA has 100% of its members coming from the lower caste group. All of the members are Muslims as they have been the traditional crafts-women of "chikan" embroidery in which SEWA is involved. Badlao has a preponderance of scheduled tribes amongst its members as it is located within a tribal belt. MVK is located in a region where the population has a higher proportion of lower castes and yet, MVK has a slightly higher proportion of members from the higher castes. In Lijjat there is a higher proportion of members from the higher caste group.

5. Economic

This provides general information on the economic status of the members in the four organizations. Table 33 suggests that the members in the two urban based organizations, SEWA and Lijjat have a higher household income than the members in

⁴. In the caste system which is prevalent in India these terms refer to the three top castes. They are followed by the "Shudras" or the scheduled castes who are considered the lowest caste.

the two rural based organizations. Income was calculated based on both cash and in-kind earnings of the household. In kind earnings included farm yields and non cash rewards for services/labor rendered. The latter were converted to their actual cash value based on the market value of those items in that area.

Table 33: Household Income (in Rs.) of members

Variables	SEWA N = 61	MVK 35	Lijjat 40	Badlao 21	All 157
Avg. monthly Income of household	1487.13	695.03	1449.53	732.95	1200.10
Per-capita Income including income earned from organization	215.08	105.76	305.60	166.12	207.22
Per-capita Income excluding income earned from organization	134.56	77.34	144.22	121.48	122.52
No. of Earning members per household	2.59	2.54	2.13	2.48	2.45

Members in the four organizations have approximately the same number of earning members per household. The average number of earning members per household, in all the organizations, is found to be 2.45.

Table 34 reveals that in the patterns of home ownership, Lijjat has the lowest proportion of members in self-owned houses with 40% of the members living in rented houses. In SEWA, it was observed that the members were calling the land

they were occupying in "Najlis"⁵ as self-owned. The type of housing has been described by three parameters based on the manner of their construction. Kutchha refers to houses which have been constructed from mud and other such local materials, Pucca indicates houses constructed out of brick and mortar and while semi-pucca means houses which fall in between. The latter include houses whose roof/floors are made of thatch/mud, though the walls are constructed or visa versa; houses which are essentially kutchha but have one constructed room, etc. Badlao has a high proportion of its members with semi-pucca houses because the local government departments, on Badlao's insistence, built one room structures for many of the members.

In Lijjat, 42.5 percent of the women are the major contributors to the family income which is equal to the proportion of men who are major contributors. In SEWA, 39.3 percent of women are the major contributors in their households, while only 32.8 percent of households have men as the major contributors. This is so because in SEWA a high proportion of the members belong to the category of widow/separated/divorced. In Badlao and MVK, on an average a higher proportion of men are the major contributors of household income than women.

⁵. This is a urdu term for illegally owned land where-in the household was occupying the land without due ownership. The local authorities were usually unable to evict them due to the long time period they had been living on that land.

Table 34: Distribution of members by economic related variables

Characteristics	SEWA N = 61	MVK 35	Lijjat 40	Badlao 21	All 157
Pattern of Home Ownership (%)					
Self-owned	73.8	77.1	55.0	81.0	70.7
Rented	13.1	5.7	40.0	4.8	17.2
Other	13.1	17.1	5.0	14.3	12.1
Kind of Housing (%)					
Kutcha	42.6	82.9	65.0	42.9	57.3
Pucca	49.2	5.7	20.0	14.3	27.4
Semi-pucca	8.2	11.4	15.0	42.9	15.3
Distribution of the Major Contributor to Household Income (%)					
Woman	39.3	28.6	42.5	33.3	36.9
Husband	32.8	45.7	42.5	42.9	39.5
Others	27.9	25.7	15.0	23.8	23.6
Avg % of income contributed by the woman					
	42.23	34.85	49.8	42.57	42.61

The actual percentage of contributions made to the household income by the women is seen to be fairly high in all the organizations. On an average, in all the organizations, women's contribution to the family income is as high as 42.6 percent. Women members in MVK seem to make the lowest contribution to the family income compared to the other three organizations. Total income earned by women in MVK may have been somewhat lower because of the problem of accounting for some of the woman's work in the fields, although the researcher had attempted to gather as much information as possible on that issue. A cash value was assigned to the time spent by the women on their own farms by calculating the

income they would have earned if they had worked as hired labor for the same amount of time.

Chapter 5:
Section 5 - Project Related Information for Members

This section provides general data related to the involvement of members in the income generating activity within the four organizations. Some of the variables discussed here are correlated with the index of accountability to assess any linear relationships amongst them.

1. Years of Membership

Table 35 provides data on the average number of years members have been associated with the organization. On an average, the members of Lijjat have been with the organization for the longest period which is 6.23 years. This data will need to be looked at alongside the length of time each of the organizations has been in existence.

2. Overview of member's interactions with the organization

Table 35 also provides data on the distribution of members in their different interactions with the organization. In Lijjat and Badlao the members come much more frequently to the work site for reasons related to their work (collecting work/submitting the produce/collecting payments). This is because in Lijjat, the papad making activity requires that the dough be collected each day rather than in one large quantity. In Badlao, most of the work is done within the premises of

the organization itself and so requires the members to come there for the work. On the other hand, in both SEWA and MVK, more work is distributed at one time so members do not need not come to the work site so frequently.

Table 35: Members interactions within the four Organisations

	SEWA	MVK	Lijjat	Badlao	All
Avg. yrs of membership	4.1	3.54	6.23	4.73	4.6
Monthly visits to organization for work (in days)	8.46	6.49	24.0	22.67	13.88
Avg. no of yearly meetings attended	1.79	0.66	1.68	1.38	1.45
Distance from work site (% distribution of members)					
At home	9.8	2.9	0.0	9.5	5.7
within 29 mins.	57.4	65.7	65.0	90.5	65.6
30 mins. to 2 hrs.	21.4	25.8	35.0	0.0	22.9
3-11 hrs.	11.5	5.7	0.0	0.0	5.7
Mode of transport (% distribution of members)					
Walk	49.2	94.3	72.5	100.0	79.0
Takes bus/rickshaw	29.6	0.0	0.0	0.0	7.4
train/autorickshaw					
Both of above	11.5	0.0	0.0	0.0	2.9
Husband/others					
transport them	0.0	0.0	27.5	0.0	6.9
Do not go at all	9.8	5.7	0.0	0.0	3.9
Existing Network (% distribution of members)					
Leader	8.2	8.6	32.5	4.8	14.0
Other staff	60.7	57.1	37.5	42.9	51.6
Both of above	27.9	17.1	30.0	47.6	28.7
None	3.3	17.1	0.0	4.8	5.7

MVK has the lowest number of meetings in a year for its members. The other three organizations had approximately the same number of meetings for its members. It may be noted that in the latter three organizations certain meetings had been institutionalized and were held each year as a part of their scheduled set of activities. Some of these included, the annual general meetings in Lijjat and SEWA, the "Gandhi Mela" in Badlao, the "Diwali" gathering in Lijjat, and the 'after exhibition' meeting in SEWA.

The distance the members have to travel to reach the organization was expected to identify constraints faced by members in interacting with the organization. It was seen that most members in all four organizations were less than 30 minutes of travel time from the work-site (includes different modes of transport). A high proportion of SEWA's members come from long distances. In Badlao, although most members seem to be within easy access of the organization, this refers to the established sub-centers in remote areas. These, however do not necessarily provide access to the leader and other activities of the larger organization. MVK has also established two centers from which work is distributed, and though this reduces the distance travelled by the member to receive the work, but again it does not necessarily give the member access to the organization.

In all the organizations most of the members tend to walk to the work site/center. In SEWA some members take a

bus/train, which is related to the fact that many members in SEWA come from longer distances. In both SEWA and MVK, there are some members who do not go to the organization at all as they get the work in their home through other members. Interestingly, in Lijjat one finds a high proportion of women being transported by their husband and other family members. This shows that the family members find the economic contributions from working in the organization substantial enough to motivate them towards contributing to the process.

The existing network was determined by asking the question as to whom the members were most likely to go in the organization, when they had to discuss a problem or other work related matter. This also indicated the responsiveness of the leader/organization to the members, which is an indicator of organizational accountability. In Lijjat a high percentage of the members went directly to the leader alone. In Badlao, although few members seem to go only to the leader, a high percentage of them go to both the leader and the section staff. In MVK, a relatively higher percentage of members (17.1%) do not go to anyone in the organization. In all the organizations a higher proportion of the members go to the section staff directly related to their work.

3. Reactions of family to the member's work

The reactions of parents, husband and in-laws, to the member's involvement in the organization was assessed by asking the woman herself, as to whether she perceived that her

family resisted it, approved it or were indifferent to it. Each woman was asked about the reaction of her family to her participation in the organization, both when she first became a member and currently, when she has been with the organization for a longer time period. Change in the reactions of the family members is useful in substantiating the increase in the member's prestige at home.

Table 36: Reactions of family members towards women working in the organization

Reactions of family members'	N =	SEWA 61	MVK 35	Lijjat 40	Badlao 21	All 157
When member first got involved (a)						
Resisted it		41.0	8.6	35.0	4.8	27.4
Did not comment		44.4	25.8	20.0	23.8	28.5
Approved it		14.8	65.7	45.0	71.4	41.4
After the member had been involved for some time (b)						
Resisted it		6.6	8.6	2.5	0.0	5.1
Did not comment		45.9	22.9	30.0	23.8	30.7
Approved it		47.5	68.6	67.5	76.2	61.1
Change with time (b-a)						
Resistance		-34.4	0.0	-32.5	-4.8	-22.3
No Comments		+ 1.5	-2.9	+10.0	0.0	+ 2.2
Approval		+32.7	-2.9	+22.5	+4.8	+19.7

From Table 36 one finds that a high proportion of members in SEWA, felt that their family members initially resisted their involvement with SEWA but, after some time a higher proportion of members felt that their family members approved their involvement in the organization. A similar pattern is visible in the case of Lijjat. In MVK there seems to have

bee

mem

fro

the

mem

been marginally little change in the reactions of family members. In Badlao, there has been a small difference as seen from the fact that initially 4.8% of the members had felt that their family members had resisted their participation, to no member perceiving that later.

to f

1. 5
maj

2.
acc
mem

3.
acc
mem

4.
soc

5.
vul

6.
kin
per
sit

abc

obs

the

org

acc

ecc

Chapter 6: Analysis and Discussion of the Empirical Findings

This chapter analyzes the data presented in Chapter 5 to test the research hypotheses. It is organized as follows:

1. Testing the differences among the four organizations on all major variables/indices.
2. Testing the degree of relationship between member-accountability to members and the economic benefits accrued by members.
3. Testing the degree of relationship between member-accountability to members and the social benefits accrued by members.
4. Testing the relationship between economic benefits and social benefits accrued by members.
5. Testing the relationship between social/economic vulnerability and the benefits accrued by the members.
6. Assessing the relationship of member-accountability with: kind of housing, caste, age, education, status in community, per-capita income, length of membership and distance from work site.

This chapter will present the analysis of each of the above issues and an interpretation based on the researcher's observations. Table 37 provides an overview of the scores on the three major indices developed. It shows that the organization which has a higher value on the index of member-accountability also has a higher score on the indices of economic and social benefits.

Table 37: Overview of the indices of member-accountability and benefits in the four organisations

Name of Organization	Member-Accountability*	Economic Benefits	Social Benefits
Lijjat, Jabalpur	62.6 (59.25)	13.1	6.4
SEWA, Lucknow	56.1 (53.25)	11.7	5.5
Badlao Foundation	42.3 (39.43)	8.6	5.1
MVK, Nauhatta	28.0 (26.26)	6.5	2.1

* It may be noted that these mean scores include indicator 6 and the actual mean scores excluding indicator 6 are given in paranthesis. See discussion on pgs. 234-35.

1. Difference Between Organizations

The differences in mean values were tested among the four organizations for the following 1) Index of member-accountability to members, 2) Index of economic benefits, 3) Index of social benefits, 3) Index of social vulnerability, and 4) Economic vulnerability.

Table 38.1. demonstrates that the four organizations have significantly different levels of accountability to their members as seen from the index scores. The values on the index of member-accountability fall at different points on the accountability continuum with Lijjat and SEWA being on the higher end of it, MVK being at the lowest end and Badlao being in-between.

Table 38.2 shows that members of MVK received significantly lower social benefits than members of the other three organizations. There does not seem to be any

significant difference in the level of social benefits

Table 38.1: Analysis of Variance of the Index of Member-Accountability¹

Source	D.F.	Sum of Squares	Mean Squares	F Ratio	F Prob.
Between Groups	3	26828.13	8942.71	156.77	.000
Within Groups	153	8727.78	57.04		
Total	156	35555.91			

Multiple Range Test: Scheffe Procedure

Group	Organization	N	Mean	S.D.	Group			
					4	3	2	1
Gr1	SEWA	61	56.05	10.643	*	*	*	
Gr2	MVK	35	27.91	4.566	*	*		
Gr3	Lijjat	40	62.55	4.044	*			
Gr4	Badlao	21	42.29	5.405				

* denotes groups are significantly different at the .05 level

Table 38.2: Analysis of Variance of the Index of Social Benefits

Source	D.F.	Sum of Squares	Mean Squares	F Ratio	F Prob.
Between Groups	3	394.69	131.56	9.05	.000
Within Groups	153	2223.68	14.53		
Total	156	2618.37			

Multiple Range Test: Scheffe Procedure

Group	Organization	N	Index Mean	S.D.	Group			
					4	3	2	1
Gr1	SEWA	61	5.49	4.467				*
Gr2	MVK	35	2.06	2.775				
Gr3	Lijjat	40	6.40	3.433				*
Gr4	Badlao	21	5.05	3.90				*

* denotes groups are significantly different at the .05 level

¹. The index of member-accountability used in this analysis includes the indicator 6. See discussion on pgs 234-35.

received by members in the other three organizations. This indicates that although the level of social benefits received by members in Lijjat, SEWA and Badlao are similar, they are significantly higher than the social benefits received by members in MVK.

Table 38.3: Analysis of Variance of the Index of Economic Benefits

Source	D.F.	Sum of Squares	Mean Squares	F Ratio	F Prob.
Between Groups	3	993.47	331.16	25.62	.000
Within Groups	153	1977.70	12.92		
Total	156	2971.17			

Multiple Range Test: Scheffe Procedure

Group	Organization	N	Index Mean	S.D.	Group			
					4	3	2	1
Gr1	SEWA	61	11.67	4.030	*			*
Gr2	MVK	35	6.51	3.784				
Gr3	Lijjat	40	13.13	3.164	*			*
Gr4	Badlao	21	8.57	2.521				

* denotes groups are significantly different at the .05 level

Both Lijjat and SEWA had significantly higher scores on the index of economic benefits than Badlao and MVK. (Table 38.3). This reflects the actual cash benefits to members in the four organizations are considerably higher in Lijjat and SEWA as compared in Badlao and MVK. Both MVK and Badlao are involved in income-generating activities promoted by Khadi and Village Industries Commission (KVIC) which are bound by rigid guidelines. The fact that both of these are also the

organizations with the lowest economic benefits indices is telling of the need for re-evaluating the wage structures within these programs.

The social vulnerability of members in different organizations provides insights into other factors which may be relevant to the benefits and the accountability within the four organizations. Table 38.4. shows that SEWA differs significantly only from Lijjat in its index of social vulnerability. The index of the social vulnerability is not significantly different in the other three organizations. This shows that the members in Lijjat, MVK and Badlao have the same level of social vulnerability. Members in SEWA are not significantly different from the members in MVK and Badlao in their level of social vulnerability but differ from members in Lijjat.

Table 38.4: Analysis of Variance of the Index of Social Vulnerability

Source	D.F.	Sum of Squares	Mean Squares	F Ratio	F Prob.
Between Groups	3	22.19	7.40	4.88	.0029
Within Groups	153	231.99	1.52		
Total	156	254.19			

Multiple Range Test: Scheffe Procedure

Group	Organization	N	Index Mean	S.D.	Group			
					4	3	2	1
Gr1	SEWA	61	6.52	1.06		*		
Gr2	MVK	35	5.91	1.36				
Gr3	Lijjat	40	5.63	1.29				
Gr4	Badlao	21	6.33	1.35				

* denotes groups are significantly different at the .05 level

Economic vulnerability of members was assessed by the household per-capita income excluding the income earned in the organization. A higher per-capita income indicated a lower economic vulnerability. A analysis of variance showed that there is no significant difference among the four organizations in the economic vulnerability of their members. If the economic vulnerability had included the income earned from the organization, SEWA and Lijjat are found to differ significantly from MVK and Badlao. This reflects the fact that members in both SEWA and Lijjat receive higher cash incomes from the organization.

In looking at the differences amongst organizations it is also important to provide some explanation as to why these differences exist. All the organizations are significantly different from each other in their levels of accountability. However, the benefits do not differ significantly in each of the four organizations. The fact that the organizations do not differ significantly in their index of social vulnerability (Lijjat and SEWA differ significantly amongst each other but not with the other three organizations) indicates that all organizations are working, more or less, with a similar class of members. No difference in economic vulnerability demonstrates that all the organizations have members coming from a similar economic class. This analysis answers Question 1 asked in the research questions developed in Chapter 3. The social and economic vulnerability of

members has been used as a control factor for assessing if any of these may have had a more significant contribution to the benefits accrued by members.

If the members in the four organizations come from almost a similar social and economic class, the difference in benefits accrued by members in the four organizations may be attributed to differences in the organizations. Even if there exists a linear relationship between member-accountability and the benefits accrued one cannot conclude that the greater the level of organization accountability, the greater the level of benefits. This point is illustrated by the fact that although SEWA and Lijjat are significantly different in their index of member-accountability, they do not differ significantly in the indices of economic and social benefits. The same is true for MVK and Badlao in the case of the index of economic benefits, but not for the index of social benefits. This seems to say that member-accountability influences the indices of economic and social benefits differently.

In the analysis of this study, the researcher examined the relationship between member-accountability and the benefits accrued by members as an aggregate in all the four organizations, and not separately for each organization. The tables, however, provide the reader with insights on the relationships in each individual organization and are discussed only to some extent in the text.

2. The relationship between member-accountability and economic benefits

Table 39 shows that member-accountability and economic benefits have a significantly positive linear correlation with each other. As the overall member-accountability increases, so do the economic benefits. Tables 7 in Appendix B provide the correlations among these variables, in each of the four organizations studied. There is found to be a positive correlation between accountability and economic benefits in SEWA and MVK, but not in Lijjat and Badlao. The smaller sample size in Badlao would require the relationship to be extremely strong before a correlation could be seen to be significant. Appendix B (Table 8) provides insights into the relationship between member-accountability and individual indicators used in the formulation of the index of economic benefits.

It had been hypothesized that there is a positive relationship between economic benefits and the timely support provided, addressing problems and suggestions of members, and sharing of power with members. The results show that there is a significantly positive linear relationship between the three sub-areas of member-accountability to members and the economic benefits accrued. This indicates that as the accountability in the individual areas increases, the economic benefits also increase.

Table 39: Pearson Correlation Coefficients of Index of Economic Benefits and Social Benefits with Member-Accountability

**Aggregate of All Organizations
(N = 157)**

Variables	Member Act.	Correlation Coefficients		
		Area I	Area II	Area III
Index of Economic Benefits	.7201** (.7105**)	.7002**	.6492**	.7119**
Index of Social Benefits	.5319** (.5165**)	.4810**	.5416**	.5185**

**** denotes significant at .001 level**

Figures in parantheses denote the correlations with the index of member-accountability not including indicator 6. It may be noted that there exists little difference in the level of correlation using the new index. See discussion on pgs. 234-35.

Member Act. = Overall Member-accountability
 Area I = Accountability in timely support
 Area II = Accountability in addressing problems/
 suggestions adequately
 Area III = Accountability in sharing power with members

The results support the expectations in the following hypotheses stated earlier in Chapter 3.

H2A: There is a significantly positive relationship between economic benefits accrued by members and the timely support received by them from the organization.

H2B: There is a significantly positive relationship between economic benefits accrued by members and the degree to which the member's problems and suggestions are addressed adequately by the organization.

H2C: There is a significantly positive relationship between economic benefits accrued by the members and the degree to which power is shared with the members in the administration of the organization.

Table 40: Extent of Relationship between Member-Accountability and Economic Benefits in the Four Organizations²

Organization	B	SE B	T Value	R Square
SEWA , Lucknow	.22334	.039775	5.615**	.34827
Mahila Vikas Kendra	.61876	.095965	6.448**	.55749
Lijjat, Jabalpur	.27316	.118915	2.297*	.12193
Badlao Foundation	.22005	.094363	2.332*	.22252
-----	-----	-----	-----	-----
All Organizations	.20817	.016110	12.921**	.51857

* denotes significant at .05 level

** denotes significant at .01 level

A simple regression was conducted to assess the strength of the above relationship. Member-accountability to members contributes significantly to the total economic benefits accrued by members. The R-square suggests that the degree to which member-accountability explains the economic benefits in this linear model is approximately 52%, which is fairly high. This answers the research question 2, "To what extent does member accountability in organizations influence the economic benefits accrued by members?".

². The regressions are conducted with the original index of member-accountability. See discussion on pgs. 234-35.

It may be concluded from the above analysis that there is a high probability that those organizations which are more accountable to their members will have higher levels of economic benefits, as opposed to organizations which are less accountable to their members.

3. The relationship between Member-accountability and Index of Social Benefits

Table 39 shows that member-accountability and social benefits have a significantly positive linear correlation with each other. This seems to indicate that as the overall member-accountability increases, so do the social benefits. It should be noted though, that economic benefits have a higher degree of correlation with member-accountability to members than do social benefits. Looking at the individual organizations in Appendix B (Table 7), a pattern similar to that seen for the economic benefits is visible. In SEWA and MVK there is a significant linear correlation between social benefits and member-accountability, but this is not so in the case of both Lijjat and Badlao. Appendix B (Table 9) shows the linear correlations between all the individual indicators used to create the index of social benefits and member-accountability.

It had been hypothesized that there is a positive relationship between social benefits and the timely support provided, addressing problems and suggestions of members, and the sharing of power with members by the organization. The

results show that there is a significant positive relationship between the three sub-areas of member-accountability to members and the social benefits accrued. This indicates that as the accountability in the individual areas increases the social benefits also increase. The results support the expectations hypothesized in H3-A, H3-B and H3-C listed below.

H3-A: There is a significantly positive relationship between social benefits accrued by members and the timely support received by them from the organization.

H3-B: There is a significantly positive relationship between social benefits accrued by members and degree to which the member's problems and suggestions are addressed adequately by the organization.

H3-C: There is a significantly positive relationship between social benefits accrued by the members and the degree to which power is shared with the members in the administration of the organization.

A simple regression was conducted to assess the degree of contribution of member-accountability to predicting social benefits. The results show that member-accountability to members seems to contribute significantly to the total social benefits accrued by members. The R-square suggests that the degree of contribution of accountability in predicting social benefits is approximately 28% which is considerably lower than the contribution of member-accountability towards economic benefits. This answers the research question 3, "To what extent does member accountability in organizations influence the social benefits accrued by members?".

Table 41: Extent of Relationship between Member-Accountability and Index of Social Benefits³

Organization	B	SE B	T Value	R Square
SEWA , Lucknow	.22150	.046411	4.773**	.27854
Mahila Vikas Kendra	.38543	.081826	4.710**	.40204
Lijjat, Jabalpur	.21038	.133400	1.577	.06143
Badlao Foundation	.127873	.163123	.784	.03133

All Organizations	.144349	.018457	7.821**	.28295

** denotes significant at .01 level

From this analysis, it is concluded that organizations which have a higher level of accountability to their members are also likely to be provide a higher level of social benefits to their members.

4. The relationship between the Indices of Economic and Social Benefits

There is a significant positive linear correlation between the indices of economic and social benefits. This suggests that the higher the level of one kind of benefit the higher will be the level of the other kind. Within the four individual organizations (see Appendix B, Table 10) it is seen that the economic and social benefits are strongly correlated in SEWA and MVK, but not so in Lijjat and Badlao. The small sample size in Badlao may be one of the reasons that the

³. This regression is conducted using the original index of member-accountability. See discussion on pgs. 234-235.

correlations do not appear to be significant.

Table 42: Pearson Correlation Coefficients of the Index of Social Benefits with Economic Benefits

**All Organizations
(N = 157)**

Variables	Correlation Coefficient Index of Social Benefits
Index of Economic Benefits	.5606**

** denotes significant at .001 level

To test this relationship further, a simple regression was conducted between economic and social benefits.

Table 43: Extent of Contribution of Economic Benefits to Social Benefits

Organization	B	SE B	T Value	R Square
SEWA , Lucknow	.567918	.124913	4.579**	.26224
Mahila Vikas Kendra	.400564	.106967	3.745**	.29822
Lijjat, Jabalpur	.335575	.167389	2.005	.09565
Badlao Foundation	.742697	.311778	2.382*	.22998
All Organizations	.526272	.062439	8.429**	.31428

* denotes significant at .05 level

** denotes significant at .01 level

Economic benefits were treated as an independent variable in the regression model to assess its influence on the index of social benefits. It has been assumed that since all these organizations were involved in income-generating activities

economic gains of some kind were bound to accrue, while social benefits were dependent on the former. The results of this analysis are presented in Tables 43 which indicates that 31% of the social benefits may be explained by the economic benefits in the regression model. This answers the research question 4, "What is the extent of relationship between economic and social benefits accrued by members from participating in income-generation activities?".

One may conclude that the greater the economic benefits in an income-generating activity within an organization the greater will be the social benefits.

5. The relationship between Social/Economic Vulnerability and benefits accrued by members

The index of social vulnerability of the members, as discussed in Chapter 3, had been formulated through a composite score of four separate and independent social indicators. A higher score on this index indicates a higher social vulnerability of the member in the community. The social vulnerability of members does not seem to be significantly related to the economic or the social benefits (See Table 44) as seen in all organizations together and also in each of the individual organizations (Appendix B, Table 11). The low level of linear association seen between the benefits and social vulnerability rules out the need to conduct a regression analysis on these variables. It may thus be concluded that social vulnerability does not significantly influence the economic or the social benefits accrued within

the organization. We will also accept hypothesis H-4A and H-4B which state that social vulnerability of members has no significant relationship with the economic and social benefits received from the organization.

Table 44: Pearson correlation coefficients of the social and economic benefits with social vulnerability and per-capita income

Aggregate of All Organizations (N = 157)

Variables	Correlation Coefficients	
	Social Vulnerability	Per-capita Income
Index of Social Benefits	.0259	.1362
Index of Economic Benefits	.0748	.0821
No significant correlations were found		

The per-capita household income has been used as an indicator of economic vulnerability, where lower per-capita income indicates greater economic vulnerability of the member. In this case, per-capita income does not include the income earned through the organization. This is because in correlating per-capita income, which includes income earned from the organization, with economic benefits, which also includes the income earned from the organization, we will obviously tend to find a positive correlation. This same problem may be seen if correlating social benefits with per-capita income, which includes income earned from the organization, since social benefits and economic benefits are

related, as discussed earlier. Thus, to avoid this problem, the per-capita income without the organization's support is taken as an indicator of economic vulnerability.

Table 44 shows that the economic vulnerability of members is not significantly related to either the index of economic or the index of social benefits. As in the case of social vulnerability discussed earlier, the low level of linear association seen between the benefits and economic vulnerability rules out the need to conduct a regression analysis on these variables. It can be concluded from this that economic vulnerability of the members does not significantly influence the economic or the social benefits accrued by them. The hypothesis H-4C and H-4D which state that economic vulnerability of members has no significant relationship with the economic and social benefits received from the organization will thus be accepted.

We may thus say from the discussion so far that the economic and social status of members in the community does not influence the benefits accrued by the members. More significant to the benefits is the level of member-accountability to the members.

6. Relationship of several independent variables with member-accountability

Member-accountability to members so far has been treated as an independent variable, to test its relationship with the economic and social benefits accrued by the members from the

organization. It is important to see which independent variables may have a relationship with member-accountability. A pearson correlation was therefore conducted between several independent variables and member-accountability. Table 45 presents the correlation coefficients for the aggregated sample in all the organizations. This analysis answers the research question 6, "Does member accountability have a significant relationship with different member characteristics and their association with the organization?".

Table 45: Pearson Correlation Coefficients of Member-Accountability⁴ to Members with Other Variables

Aggregate of All Organizations (N=157)

Variables	Correlation Coefficients
	Member-accountability to Members
Kind of Housing	-.3004
Caste	.1535
Status in Community	.1064
Level of Education	.0570
Age	.1794
Per-Capita Income (w/o income from organization)	.2469**
Length of Membership	.3367**
Distance from Work-Site	.1619
Frequency of Visits to Center	.4638**
Frequency of Meetings/Yr	.3961**

** denotes significant at .001 level

The following discussion briefly discusses the significant relationships.

⁴. These correlations are based on the original index of member-accountability. See discussion on pgs 234-35.

The relationship of member-accountability and the length of time the individual has been a member with the organization indicates a positive linear relationship. In Badlao, although this relationship does not appear to be significant, the value of the coefficient (.3830) is not small (see Appendix B, Table 16). This indicates that the small sample size may be causing the correlation to be insignificant.

The relationship between member-accountability and per-capita income (not including income earned from the organization) shows a positive linear correlation. This relationship indicates that organizations tend to be more accountable to members who have a higher per-capita income. Interestingly, it is seen that this relationship is not significant in any of the individual organizations (Appendix B, Table 12).

There is a significant relationship between member-accountability to members and the frequency of visits by members to the work center. This relationship, however is not significant in both Lijjat and Badlao, while very strong in MVK and SEWA. In Lijjat, the frequency of visits by members to the organization is very high and does not vary amongst the members due to the nature of the work and this may be one of the reasons that no significant correlation was evident. In Badlao, the frequency of visits to the organization was high, but this was mostly to the sub-centers, where they were able to interact only with the coordinator of the income-generating

activity. Thus the data for frequency of visits to organization in Badlao is not truly indicative of the interaction with the whole organization.

The frequency of meetings per year in an organization has a significant positive relationship with member-accountability. Looking at the individual organizations, it seems that this relationship is present only in SEWA, Lucknow and not in any of the other organizations (Appendix B, Table 16).

Chapter 7:
A Comparative Analysis and Discussion of Organizational Structures and Strategies

This section analyses the organizational structures of the four organizations described in Chapter 4. It provides insights into the mechanisms which may have been useful towards creating organizational accountability to members. The specific structures in each of the organizations have been briefly identified and these may be useful when discussed relative to their level of accountability to members.

It may be useful to recapitulate the degree of organizational accountability in the organization and the level of economic and social benefits accrued by its members. The following table gives briefly an overview of the variables under study. These have been transformed into Low, Medium and High categories taking into account the mean values and the significant differences amongst the groups.

Lijjat and SEWA have the greatest organizational accountability to their members with a high level of economic benefits provided by them while the level of social benefits are medium.

Table 46: Overview of Accountability and Benefits in the Four Organizations

Name of Organization	Organizational Accountability	Economic Benefits	Social Benefits
Lijjat, Jabalpur	V.High	High	Medium
SEWA, Lucknow	High	High	Medium
Badlao Foundation	Medium	Low	Medium
MVK, Nauhatta	Low	Low	Low

MVK has low levels of accountability to its members and also has low levels of economic and social benefits. In Badlao Foundation, however, there is a medium level of accountability with low economic benefits but medium level of social benefits. Other factors are also relevant in determining the extent and kind of benefits but what is important is that there is a definite trend showing greater benefits being accrued with greater organizational accountability to members.

Chapter 4 gives a description of the totality of each of the organizations. The specific structures of each of the organizations are now analyzed in order to determine the commonalities and dissimilarities amongst the four and relate them to their levels of accountability.

MAJOR ORGANIZATIONAL STRUCTURES, STRATEGIES AND PROCESSES IN THE FOUR ORGANIZATIONS

1. SEWA, LUCKNOW: HIGH ACCOUNTABILITY

General: Exclusively women's organization focusing only one major activity; incorporated a traditionally women's economic activity; organization was being run to compete in the open market rather than on "charitable" principles.

Socio-Cultural: Strong cultural norms for women; members are predominantly from a minority group in India.

History: Initiated by a progressive outsider group with strong external support in the early stages; community involvement in implementing the program; started with Health/Education and then entered income generating activities; received external support for marketing and expansion in its initial stages.

Goals: Has specific goal about empowering chikan crafts-women and enhancing their self reliance.

Executive Committee: Has a mix of members from the outside and inside the organization; controlled from inside.

Micro Components: All aspects of the income generating activity incorporated in the organization; clearly defined responsibilities; all components are inter dependent, creating strong integration amongst them.

Activities: Introduced some support services for the economic activity undertaken; attempts to have an integrated approach to the needs of members, specifically staff.

Macro Influences: Affiliation to the larger "SEWA" network along with the influential committee members was useful. Organization climate: informality and family like atmosphere; Extreme dependency on the leadership.

Leadership: Dynamic, resourceful and authoritative leader; emphasis on cordiality within work center.

Dominant Coalition: Leader and only a few others in the executive committee. Major decision making centralized within this group.

Group Processes: Great interaction amongst staff through meetings; few member meetings; most information distributed through informal channels and some through meetings/ members have easy access to staff and leader.

Coordinating mechanisms: Staff meetings; informal channels; leader ensures coordination through periodic checks.

Resources: Some funding from outside sources for support activities; attempting to make the economic activity self reliant; success in economic activity only somewhat shared with members through increased wages; staff local and mostly from the members themselves.

2. MAHILA VIKAS KENDRA: LOW ACCOUNTABILITY

General: Although the name MVK suggests being exclusively a women's organization, men have been incorporated both as members and staff; implement activities suggested by donors from time to time; have charity mentality rather than professional for implementing programs.

Socio Cultural Environment: Strong cultural norms for women; have members from various castes causing conflicts in working.

History: An already existing organization initiated MVK as a project; outside survey for assessing needs at a macro level by a traditional Gandhian group; no community involvement; non traditional activities introduced.

Goals/Objectives: General goals of equitable development; incorporates all possible development issues.

Executive Board: Predominantly men who are outsiders; strong Gandhian background; controlled from outside.

Micro components: No clear definition of responsibilities; strong hierarchy within the structure; mostly men in the staff; little integration amongst different activities and sections; staff gets preference in activities for the members.

Activities: Many & varied but not integrated in approach; some support services offered.

Macro Influences: Support from major Gandhian organizations; political nature of influences; strong outside control in internal decision making.

Organisation climate: Ambivalent & lethargic environment; slow decision making processes; internal and external politicking; insecurity amongst staff members.

Leadership: Undynamic; autocratic; emphasis on personal power.

Dominant Coalition: Outside Gandhian forces.

Group processes: Few group meetings; decision making by certain individuals; informal links; little information distributed even to staff.

Coordinating Mechanisms: Ad-hoc & existing mechanisms used even if inappropriate; KVIC guidelines followed; men staff find difficult to coordinate with women members.

Resources: All outside funding for major activities; KVIC activities support themselves but receive outside support other activities; all staff is from outside (one or two low level staff were local); no question of sharing profits with members as no real accounting procedures exist except for pleasing donors; charity mentality

3. LIJJAT PAPAD, JABALPUR: VERY HIGH ACCOUNTABILITY

General: Activity traditional to women tasks; exclusively women's organization; business like atmosphere and not social service attitude.

Socio Cultural Environment: Low income group but no homogenous cultural group.

History: Outsiders initiated it in association with an existing successful and progressive developmental model; a common & known women's activity initiated; support of one benevolent individual.

Goals: Underlying goal is the enhancement of economic benefits to the members; some principles formulated as approaches to maximize the goal.

Executive Board: Advisory board from outside; managing committee has only insiders; controlled from inside.

Micro Components: All aspects of the activity incorporated within the organization; clearly defined responsibilities; all components are inter dependent with strong integration; less dependency on outside support.

Activities: Strongly economic; few overt social services; incorporated structures which support women in economic ways.

Macro Influences: Little outside interference in management decisions; support of influential individuals; officially affiliated to the larger Lijjat body in Bombay; opposed to political linkages.

Organizational Climate: Efficiency in all tasks; equity in distribution of benefits; close monitoring of tasks performed is perceived by all members; women power apparent.

Leadership: Dynamic and resourceful; authoritative; emphasis on efficiency and equity.

Dominant Coalition: The members collectively form a force.

Group Processes: Two yearly events institutionalized for group interaction; daily visits to the center enhances interaction; information distributed through leaflets.

Coordinating mechanisms: Structures set up for coordination of activities; simple and innovative structures explored for maximizing efficiency; strong monitoring mechanisms established.

Resources: No outside funding; totally self reliant; initially started with personal loans which are all paid; strongly professional; all profits equitably shared with members.

4. BADLAO FOUNDATION: MEDIUM ACCOUNTABILITY

General: Mixed organization with men and women; standard KVIC and donor suggested activities undertaken; does not have a social service attitude but not professional either.

Socio Cultural Environment: Tribal belt; long exploited groups of society; women traditionally have higher work burdens.

History: Outsiders started the organization; some involvement of members; strong Gandhian linkages.

Goals: Social change is the major goal; greater emphasis is laid on organizing and promotion of self reliance.

Executive Board: Mostly men; some outsiders who have no role; decision making by a select few; controlled from inside.

Micro Components: Lots of varied activities; responsibilities are clearly defined; some integration exists amongst the same activities but constrained by the distances of sub centers and remoteness; little flexibility in procedures at local level due to bureaucratic KVIC guidelines.

Activities: Many and varied; efforts made to offer social and economic support services to members

Macro Influences: Patronage of influential individuals in initial stages; support from major Gandhian organizations; political nature of influence; tribal belt influences implementation due to language and cultural barriers.

Organizational Climate: Male dominated; project oriented rather than need or feasibility; politically oriented; emphasis on close monitoring.

Leadership: Exerts great power; political ambitions; strong Gandhian connections; plays a supervisory role with emphasis on efficiency.

Dominant Coalition: A few key individuals within the staff including the leader; locally controlled.

Group Processes: Although founded on strong group dynamics through women's groups with growth of organization less attention to them; some structures have been institutionalized; regular staff meetings.

Coordinating Mechanisms: Moderate; given guidelines followed for KVIC activities; staff meetings with clearly decentralized set of responsibilities; centralized authority.

Resources: Most activities are donor funded; no effort to enhance self-reliance; project atmosphere in staff recruitment; some staff is local but the large majority is from outside; accounting to donors and so no question of any profits and sharing.

The brief descriptions above provide an overview of the distinct characteristics of each of the four organizations. A comparative analysis provides insights into the differences in the organizational structures, strategies and processes among the accountable and less accountable organizations. A question arises as to whether the characteristics discussed below help promote accountability or whether an organization which is already accountable naturally develops these characteristics. Answering this would be like solving the eternal puzzle of what came first, the chicken or the egg? Either way, the point of this discussion is the identification of differences in organizational structures within accountable and less accountable organizations. The following elements have been identified as characteristic of the accountable organization which provides relatively higher economic and social benefits to its members. It should be noted that this discussion is limited to organizations with income generating activities and involved in women's development.

It seems that organizations which focus on one major production activity, while conducting other activities around the major one, are able to strengthen the benefits accruing to the members. The kind of activity undertaken also seems to be of great importance. Using the traditionally and already existing local skills of the women are more likely to result in successful development interventions. Both Lijjat and SEWA, which provide high economic benefits used skills already

present amongst their members in the "chikan" embroidery and "papad" making. On the other hand, both Badlao and MVK brought in economic activities which were not traditional or even known by members in that region.

In the initial stages, the kind of external support and from whom received makes a marked difference on the growth of the organization. If initiated by a conservative group of individuals, like in MVK, it may be difficult to set up innovative and flexible structures. If the initial support comes from progressive and developmentally oriented individuals, it is more likely that the community will be involved in establishing the organization which sets up more accountable structures. To some extent, this was visible in Lijjat, SEWA and Badlao.

The goals and objectives stated in the organization's constitution also seem to have an impact on the organizational structures. Organizations with one or two specific overall goals, tend to be more focused in identifying and directing new endeavors, to ensure that they have an integrated impact on all the members. It appears that an organization which has a stronger focus on only one economic activity and then tries to organize other activities as support services for the first are more accountable. This is probably because they tend to get less diffused and serve the same members in an integrated fashion. The impact of organizations which attempt to reach out for all possible activities gets reduced due to lack of

direction. MVK and to some extent Badlao come in the latter category. However, Badlao has as its overriding goal a commitment to social development in all activities, which is the reason that although the degree of economic benefits perceived by members is low, the degree of social benefits is medium.

An executive committee, which consists of individuals from inside the organization, who have greater control of the decision making than those outside the organization, tends to create accountable mechanisms. Lijjat has dealt with this issue innovatively. It has created two committees, the advisory committee consists of outsiders but has little role in day to day decision making, while the management committee is made up of insiders and is responsible for all decision making within the organization. The executive committee in MVK consists mostly of outsiders who make decisions which have resulted in lengthy bureaucratic procedures and delays for the day to day functioning of the organization. In Badlao, the decision makers within the executive committee include members from outside the organization, but the fact that the leader of Badlao is the ultimate decision-maker helps to keep the control within the organization.

Organizations which have adopted an economic activity, by incorporating all aspects of the production, have been able to create greater accountability to their members. When an organization is largely dependent on outside processes for

a
a
t
c
c
a
p
r
p
"C
ac
le
Ba

a
or
leg
bat
wit
to a
degr

being able to function, or complete its production process, the structures for creating accountability are considerably weakened. Lijjat and SEWA have included in their structures all the processes needed to complete the products, which are "papads" and chikan" clothes. They also show high accountability to their members with higher economic benefits accruing to the members. In MVK, delays in processes outside the organization like the dyeing of wool or beating of wool often impeded the progress of economic activities within the organization. The kind of economic activity initiated will also control the extent to which incorporation of all the production processes is possible. If the activity does not require complex inputs it is easier to include all the production processes within the organization itself like the "Chikan" embroidery and "Papad" production. Both of these activities do not require the members to have access to a high level of technology while sericulture as done in MVK and Badlao appears to need these inputs.

Links with influential individuals in the community make a large positive contribution to the success of the organization. The fact that Lijjat was able to avail sound legal advice from the best lawyer in town helped it in its battle with the head office in Bombay. SEWA through its links with a staff member in an international organization, was able to acquire support services for its activities. However, the degree to which these links become politicized negatively

influences the level of accountability to the members which decreases with greater political affiliation. In Badlao, as the organization started being perceived as a political threat, other political forces began obstructing the implementation of programs. Also, many activities were taken up because they would enhance the political image of the organization rather than benefit the members. Lijjat was very strong in ensuring no individual or party was able to get political mileage through the organization as it felt that would decrease its accountability to the members.

The organizational climate influences the day to day working of the organization and is a strong determinant of accountability to members. A pleasant atmosphere for working, which shows respect for the member and indicates equity in relationships between all members, is more likely to reflect an organization accountable to its members. Within the more accountable organizations the researcher had perceived greater "women's power" in the day to day activities through women in management positions and the women themselves articulating needs and solutions. Accountable organizations seemed to have a higher level of aspiration to attain greater efficiency in their day to day work, than the not so accountable organizations, which seemed to be dictated by project goals and were complacent if those were being met.

The leader/s play a great role in determining and ensuring the accountability of the organization to its

members. A leader who is resourceful and dynamic will tend to be more innovative. There is a very thin line between being autocratic versus being authoritative. The former fosters dependency amongst the members while the latter ensures discipline and equitable distribution of the success of the organization to all its members. Organizations which are fortunate enough to find a dynamic leader who incorporates the latter characteristics will tend to develop greater accountability to their members. Lijjat is an example with such a leader, whose skills in ensuring accountability to all members were remarkable. In the classic sense she would be defined as an outsider not having come from the member class. However, most organizations are founded by such outsiders with skills which are often lacking amongst the members. In SEWA too, the leader was a professional and her skills in public relations were critical in molding SEWA into its current form. However, a strong leader can also create a high level of dependency amongst the staff members which could in turn negatively impact their accountability to the members. SEWA is an example of such a leader and it remains to be seen how this dependency on the leader will influence the future self-reliance of the organization.

An accountable organization is more likely to have a dominant coalition of the members themselves, as in such an organization the outcomes of all decisions have to be answered to the members. It was only in Lijjat that the members

collectively seemed to be a dominant power, although if one looked at any one member alone this power would not have been visible. Most decisions flowed from the leader alone but the structures which had been set in place ensured that these decisions were accountable to the members. In SEWA, the dominant coalition was a few individuals in the executive committee which included the leader. Most decisions seemed to be taken for strengthening this coalition and as this could be achieved only through strengthening the organization, it tended to indirectly create accountability to its members. However, this form of accountability is dependent on the whims of the dominant coalition and may cease to exist when they so desire. In MVK, the dominant coalition was from outside the organization leaving little possibility for accountability to the members who remained on the lowest rung of the organizational hierarchy.

Strong group processes which have been built into the structure of the organization are important in creating higher accountability. This was substantiated by the fact that there was significant correlation between organizational accountability and number of yearly meetings. Lijjat and SEWA which have greater accountability to their members, also have more formal or informal channels for interaction amongst members. In Lijjat, the daily interaction amongst members and staff, due to the kind of income generating activity, reduced the need to have formal meetings for that purpose.

Institutionalizing certain meetings on a regular basis within an organization creates greater participation of members as seen in Lijjat and Badlao. Dissemination of information about the progress of the organization enhances the quality of group processes creating greater accountability to the members. In Lijjat information was disseminated formally through printed leaflets and annual reports. In SEWA informal means like staff discussions with individual members were used to disseminate information.

Constant attention to attaining higher coordination amongst different activities and units of the organization is an important facet of accountable organizations. Those organizations which have stronger coordinating mechanisms are also the ones in which greater attention is paid to monitoring the activities. The leader plays a key role in ensuring the effective monitoring of activities through her/his supervisory role since she/he is also in a position of greater authority to check and control any problems. Regular meetings amongst the staff seems to be one means of coordinating activities as seen in SEWA and Badlao. In MVK, coordination was constrained by the staff being male dominated while the members were women. Lijjat ensured a high level of coordination through the mechanisms it had created for quality checking and daily reporting of progress in each section.

The kind and distribution of resources amongst the members is one of the key factors in creating accountability

within an organization. Lijjat is unique in that it is financially self-sufficient and functions from the capital raised from the activity itself. SEWA is also aiming towards being financially self-reliance, although at present it is somewhat dependent on outside funds. It is possible that because Lijjat and SEWA have the goals of self reliance they tend to function with greater efficiency and accountability to the members. On the other hand, MVK and Badlao are completely dependent on donor support and obviously have a project orientation. In the more accountable organizations, Lijjat and SEWA, much of the staff is recruited from the members themselves or the local community whereas in the less accountable organizations most of the staff is from outside the region. In Badlao, which is a little more accountable than MVK, a few staff members have been recruited from the local community while in MVK there were almost none.

Those organizations which ensure that the success of the project/activity is shared equitably amongst all the members are also likely to be the ones which are highly accountable to their members. The structure adopted by Lijjat for this purpose is fascinating as it ensures that the economic gains of the organization are shared annually by all members based on the amount of work done by them throughout the year. None of the other organizations had such a structure in place. In MVK and Badlao, there is no possibility of ever making profits as they are project driven, specifically KVIC, which has set

guidelines and procedures for marketing. SEWA shared some of the economic gains through regular 'bonuses' for its staff and members. However, this was, not institutionalized into the structure of the organization and decision making on this issue seemed to be controlled by the leader alone.

The above discussion has briefly identified the commonalities within member-accountable organizations and the points of departure from the less accountable organizations. This comparative analysis was limited to the four organizations included in this study. It may also be argued here that a "member-accountable organization" is likely to be more sustainable. All the factors identified above are related to providing greater benefits to members, which is a prerequisite for sustainability. It seems that the member-accountable organizations have a more holistic vision towards their approach and strategies and have a longer term vision, rather than being limited to the life span of a project.

Chapter 8: Summary, Conclusions and Future Implications

This chapter presents a summary of the rationale, research methods and major findings of the study. It also synthesizes the significant conclusions which can be drawn from the analysis of the findings. Finally, the researcher presents the major limitations and relates these findings to their implications in the theory and practice of development.

1. SUMMARY

It is only recently that development organizations have been focusing on income generating activities for women. This has resulted from greater recognition of the productive roles played by women and the importance of these productive roles to the well being of the family. However, the organizations using income generating programs as a means for improving the status of women are realizing that they have to include a wide set of objectives in their programs in order to achieve their major goal. Besides receiving economic benefits from participating in such development programs, women may also need to strengthen their self-reliance, self esteem and decision making roles. Thus, organizations involved in development activities have to first understand and then develop appropriate organizational structures to be able to

meet all of the above mentioned goals for women's development. There is also a need for donor agencies to better understand the factors which influence women receiving both economic and social benefits from development interventions.

An underlying assumption of all development efforts is that the group of members will benefit from the outcome of that endeavor. The most important aspects to be measured, in evaluating the effort, are the total benefits to the members/community from that development effort. This study suggests that the extent of accountability to members within organizations may influence the benefits accruing to members from the development endeavors. If this be so, evaluating the level of member-accountability in organisations may be a strong foundation for predicting the outcome of activities implemented by them.

Accountability to the members may be reflected by the degree to which those members can hold the decision-makers responsible for the outcomes of their decisions. The level of accountability to the intended beneficiaries within an organization is thus a measure of the control the members have in the organizational decision-making processes. Member-accountability in this study is assessed by: i) the extent to which timely support is provided to members by the organization, ii) the extent to which the problems and suggestions of the members are addressed adequately by the organization, and iii) the extent to which the members are

allowed to share power in the administration of the organization.

This study has attempted to develop practice-based criteria to assess "member-accountability" as they relate to women's income generating activities in India.

The specific indicators developed for assessing member-accountability included:

a. Timely support to members from the organization.

- i. Provides regular wages for the work done by the member.
- ii. Provides raw materials on time and in sufficient quantity.
- iii. Creates an infrastructure suitable to meet members' needs within available resources.
- iv. Establishes marketing links for maximum benefits to members.
- v. Makes continuous efforts are made to increase production outputs (technology/training/others).

b. Adequately addresses problems and suggestions of members.

- vi. Members are encouraged to voice their complaints.
- vii. Suggestions from members are sought actively.
- viii. Organization attempts to resolve complaints.
- ix. Members suggestions are considered and implemented if appropriate.

c. Shares power with members in managing the organization.

- x. Disseminates and provides ready access to information related to organization's activities.
- xi. Members are active in management roles.
- xii. Disseminates information to members on progress of organizational activities.
- xiii. Members had shared in the formation and development of the organization.
- xiv. Leader(s) is/are receptive to the members and available when needed.
- xv. Members share in making decisions regarding the use of all profits from the activity and funds for the welfare of members are not diverted into other activities without their knowledge.

The study assessed how **member-accountability** influenced economic and social benefits accruing to members from participating in the development effort. Social benefits were defined as the value given by the members to the social rewards received by them from participating in the activity. The value was assessed by: a) an increase in prestige in the family and community, b) an increased involvement in decision making roles at home and in the community, and c) an increased level of self-reliance in household and community related tasks. Economic benefits were defined as the economic value to the members from participating in the development activities. This value was assessed by a) the actual cash and material rewards, and b) the perceived economic gains from their participation.

The research was exploratory in nature to the extent that it conceptualized and operationalized member-accountability in income generating projects for women. In addition, it took on the task of assessing economic and social benefits accruing to members from these projects to determine if these were in any way influenced by the accountability of organizations to members. At all times the research was guided by concerns about the usefulness of the results to development organizations. The major questions asked included:

Question 1: Are the four organizations in the study significantly different from each other in each of the major variables? These include: member-accountability in organizations; economic and social benefits received by members, and the social and economic vulnerability of members.

Question 2: To what extent does member-accountability in organizations influence the economic benefits accrued by members?

Question 3: To what extent does member-accountability in organizations influence the social benefits accrued by members?

Question 4: What is the extent of relationship between economic and social benefits accrued by members from participating in income generating activities?

Question 5: To what extent is the social and economic vulnerability of the members related to the economic and social benefits accrued by them?

Question 6: Does member-accountability have a significant relationship with different member characteristics and the member's interactions with the organization?

The research design and methods evolved before the author went to the field, but modifications were made to incorporate feedback received as the study proceeded and new perceptions of the researcher developed. A set of data collection techniques which complemented each other were formulated. The case-study approach was combined with instruments like interview schedules to quantify data. Four development organizations in North and Central India with women's income generating activities were selected for the study. These included SEWA, Lucknow; Mahila Vikas Kendra, Nauhatta; Lijjat, Jabalpur; and Badlao Foundation, Mihijam. The organizational structures of all these four were different from each other. Participant and non-participant observation and discussions with the staff were used to analyze the organizational structure and strategies. Interviews were conducted with a sample of members from each organization to assess member-

accountability, as well as economic and social benefits accrued by the members. Data collection began in July 1990 and was completed in April 1991.

There is a significant difference in the category of social vulnerability of the members, such as the type of dwelling, caste, education level, and status of the woman in the community between SEWA and Lijjat but they do not differ significantly from the other three organizations. There is no real difference among the other household characteristics, such as family size and number of children in the four organizations. Most members in the four organizations are in the age group of 30-40 years. SEWA has the highest proportion of its members belonging to the lower status category which included only women who were widowed, separated or divorced. MVK and Lijjat are working with a higher proportion of members belonging to the higher caste groups than are SEWA and Badlao. There is a high level of illiteracy amongst members in all the organizations.

In the economic profile of members in the four organizations, members of the two urban based organizations (Lijjat and SEWA) had a higher household income than did members of the two rural based organizations (MVK and Badlao). Members in the four organizations had approximately the same number of earning members per household. In SEWA, Badlao and MVK, a high proportion of members live in self-owned houses, while in Lijjat there is a considerably lower proportion. In

all four organizations, women made high levels of contributions to the family income; the highest being in Lijjat and the lowest in MVK. The indicator for economic vulnerability was not found to be significantly different in any of the four organizations. This showed that the four organizations were working with members with a more or less similar socio-economic background.

The members in Lijjat have been with the organization for the longest number of years in comparison to members in the other three organizations. Most members in all four organizations were less than 30 minutes of travel time from the work site and most members were able to walk to their work. In Lijjat and Badlao, members interact with the organization for their work much more frequently than in the other two organizations. Lijjat, SEWA and Badlao have approximately the same number of meetings, but MVK has considerably fewer meetings for its members. Most members in all organizations interact with the staff members in their respective sections for work related problems. A high proportion of members in SEWA and Lijjat felt that the initial resistance of family members changed into approval after some time.

Member-accountability among the four organizations is significantly different. Lijjat has the highest level of member-accountability followed by SEWA, Badlao, and MVK.

The economic benefits accrued by members, which includes

regularity of work, average actual monthly income, access to loans, member's perceptions of wages and member's perceptions of improvements in economic status, were not significantly different between Lijjat and SEWA nor between Badlao and MVK. However, Lijjat and SEWA differed significantly from both Badlao and MVK in the economic benefits accrued by the members. Members in Lijjat and SEWA had considerably higher economic benefits than members in MVK and Badlao. The cash income earned by members in Lijjat and SEWA was found to be much higher than that earned by members in Badlao and MVK.

The social benefits accrued by members which included 1) perceived increase in prestige in home and community and increase in asset ownership, 2) perceived increase in decision making roles in home and community and increase in advice taken, and 3) perceived increase in overall self-reliance, self-reliance in household related tasks, and self-reliance in work related tasks were not significantly different amongst SEWA, Lijjat and Badlao. However, members in MVK perceived significantly lower social benefits than those received by members in Lijjat, SEWA and Badlao.

There was a significant linear relationship between member-accountability and economic and social benefits when the members in all the organizations were considered together. A linear model suggests that member-accountability explains 52% of the variance in economic benefits and 28% of the variance in social benefits.

A significant linear relationship was found between the economic and social benefits received by members considered together in all the organizations. A linear model shows that 31% of the variance in social benefits could be explained by the economic benefits received.

The study results show that social vulnerability is not significantly related to either economic or social benefits accrued by members. Similarly, economic vulnerability of members was not related to the social or economic benefits received by members.

However, it was found that economic vulnerability of a member was weakly related to the member-accountability of the organization. Member-accountability also had a significant linear relationship to the length of time of the individual's membership, frequency of visits by the member to the center and frequency of meetings with the member.

A comparative analysis of the organizational structures and strategies of the four organizations was made. This provides insights into the specific mechanisms used by the organizations having higher member-accountability as compared to organizations having lower member-accountability. The mechanisms identified through this study present a framework whereby a member-accountable organization would be one which:

- aims towards long term self sufficiency;

- shares equitably the success of the project/activity;

- focuses on one major production activity;

uses the traditionally and already existing local skills of women;
 has greater control from within the organization;
 possesses specific overall goals for the organization;
 incorporates all aspects of the production;
 links with influential individuals in the community;
 generates a positive organizational climate;
 has a dynamic and member responsive leader;
 creates a dominant coalition of the members themselves;
 develops strong group processes; and
 has a high level of coordination amongst activities.

2. CONCLUSIONS

The findings and analysis of this study lead one to conclude that:

2.1. All four organizations in this study are significantly different from each other in their level of **member-accountability**. Lijjat is the most member-accountable followed by SEWA, Badlao and MVK in that order. However, they do not necessarily provide different levels of economic and social benefits to their members. Lijjat and SEWA members receive similar levels of economic and social benefits. Badlao and MVK have similar levels of economic benefits but differ in the level of social benefits, with Badlao providing higher social benefits.

2.2. **Member-accountability** is significantly related to the economic benefits received by members. This shows that there

is a high likelihood that those organizations which are more accountable to their members will have higher levels of economic benefits, as opposed to organizations which are less accountable to their members.

2.3. **Member-accountability** is significantly related to the social benefits received by members. It can be concluded from this that organizations which have a higher level of accountability to their members are also likely to provide a higher level of social benefits to their members.

2.4. There is a strong relationship between economic and social benefits. In an income-generating activity it may be expected that the greater the economic benefits the greater will be the social benefits to the members.

2.5. There was no significant relationship between the social and economic vulnerability of members and the benefits received by them from the organization. It may be concluded that the economic and social status of the members in the community does not influence the benefits received by members from participating in the organization. It was found that each organization was working with members who came from a fairly homogenous socio-economic class. It is possible that since there was little variability in socio-economic class, the benefit levels did not vary significantly by the social and economic vulnerability of members.

2.6. On relating the independent variables with **member-accountability** there is found to be a significant relationship

with

fre

nee

ten

eco

org

cen

nee

rel

con

3.

the

bel

1.

rel

to

done

acti

oper

admi

2.

memb

espec

simpl

organ.

with economic vulnerability, length of time of membership, frequency of visits of members to the center and frequency of meetings for members. This suggests that an organization tends to be more accountable to members who have lower economic vulnerability, have been associated with the organization for a longer time period and come to the work center more often. Also, those organizations which hold more meetings for members are somewhat more accountable. All these relationships are, however, fairly weak and so no strong conclusions may be made in this direction.

3. IMPLICATIONS FOR THEORY AND PRACTICE

The results of this study have several implications for the theory and practice of development. These are discussed below.

1. The evidence that member-accountability seems to be related to the benefits accrued by members makes it desirable to make member-accountability an important consideration of donors, practitioners and academicians in future development activities. The study has laid a foundation for operationalizing a new and important concept for development administration.

2. The instrument developed provides a means for assessing member-accountability in development organizations. It may be especially useful to donors who need a quick and relatively simple evaluation instrument to help them in identifying organizations which are most likely to benefit the members.

3. The exploratory nature of this study makes it necessary to refine the concepts and test the tools developed in different geographic locations.
4. More research is needed to modify the tools for assessing member-accountability in other kinds of development activities besides income-generation.
5. The identified strategies assessing member-accountability provide practitioners of development with a framework for creating accountability to members. The case-studies will be useful in understanding outcomes related to mechanisms which have been used in development interventions.

4. LIMITATIONS

This study was an exploratory one and has only been able to touch the surface of a concept which is felt to be critical in development practice. It was limited to four women's organizations in India. Further, it concentrated only on income-generation activities. There exists a great need to look at the concept in other countries, and develop tools for assessing member-accountability for other kinds of activities.

The four organizations in this study were interacting within different socio-economic climates. It may be useful to do a similar study comparing organizations from very similar socio-economic groups.

This study was constrained by the fact that the researcher had to train research assistants in each organization. It took a long time to identify suitable

assistants, and often the efforts were unsuccessful. The ideal would have been to identify a team of research assistants who would have stayed with the researcher for the whole duration of the study. The research team could then have been further strengthened by identifying local assistants in each organization. This was not possible due to financial constraints.

Finally, the researcher was limited to looking at **member-accountability** within organizations. In any organization accountability is a dynamic phenomenon, there being several stakeholders to whom the organization would be accountable like the donor organization, community leaders, staff, members and perhaps oneself. This study did not look at accountability in its totality, but concentrated on developing **member-accountability**. Future research may benefit from looking at accountability in all its dimensions within an organization. It would be particularly interesting to look at the dynamics of accountability to different and conflicting stakeholders.

APPENDIX A
INTERVIEW SCHEDULE I AND II

INTERVIEW SCHEDULE I

NAME OF ORGANIZATION:

NAME OF RESPONDENT:

VILLAGE:

DATE:

DONE BY:

I. BACKGROUND INFORMATION

A. Total number of Household Members (currently eating in the same kitchen): _____

B. Type of Dwelling: _____

C. Children living at home: _____ Male _____ Female

D. Children living outside: _____ Male _____ Female

E. Number of Household members earning income _____

F. Income earning activities of woman: (Please circle)

- a. Farming
- b. Livestock
- c. Hired Labour
- d. Production of Handicrafts/ etc.
- e. Own business
- f. services
- g. others. _____

II. ECONOMIC BENEFITS

A. When was the last time you received work from the organization?

- 1) This week
- 2) 1-3 weeks ago
- 3) 1-3 months ago
- 4) 4-8 months ago
- 5) 1-2 yrs ago
- 5) 2+ years ago

B. Are the wages earned in the organization better than what you would get otherwise? How?

C. a. How much did you receive at the last payment period:

b. Do you receive around this much every 15 days? If not, what is the difference?

c. What have you got more often in the last two years:

d. Have you ever been hired by the organization as staff/field worker, etc. in the last two years:

f. How often and what salary did you receive: _____

D. a. How many days in a week do you work for the organization:

b. What is the total time spent each day on the work :

Woman:	_____	day
Others:	_____	day
	_____	day

E. What are your average costs for producing the garments each month for the organization?

1. Raw material (threads, etc.)	_____
2. Wages	_____
3. Transport	_____
4. Equipment	_____
5. Other	_____

F. a) What kind and quantity of other inkind payment/ gifts have you received from the the organization?

- i. Clothes _____
- ii. Meals _____
- iii. Food grains _____
- iv. Livestock _____
- v. Utensils _____
- vi. Others _____

G. a) Did you have a loan at the time you joined the activity?
 1) yes 2) No

b) If yes, did your participation in the organization help in the repayment of your loan?

- 1) Completely
- 2) Partly
- 3) Not at all

c) Has the organization helped you in acquiring loans?
 1) Yes 2) No
 How? _____

H. Since you started taking part the organization, are you better off economically ? How?

III. SOCIAL BENEFITS

PRESTIGE

A. Do you think you are better respected at home by your husband/in-laws/children since you have become involved in the organization? How?

B. Do you think you are better respected in the community by your neighbors/ relatives since you have become involved in the organization? How?

C. i) Have you acquired any of the following in the last six years?

a)	Bank account	Yes	No
b)	House	Yes	No
c)	Land	Yes	No
d)	Modern cooking stove	Yes	No
e)	Gold jewellery	Yes	No
f)	Other:		

ii) Has your participation in the organization helped in acquiring any of these things? How?

ROLES IN DECISION-MAKING

D. i) What is your role in taking the following decisions?

- 1.No role
- 2.Decides with husband/other members
- 3.Decides alone

a. Children's education	1	2	3
b. Children's health	1	2	3
c. Marriage ceremonies	1	2	3
d. Household expenditures	1	2	3
e. Finance, loan etc.	1	2	3

ii) How has your participation in the organization influenced your role in these matters?

E. i) Who collects payments from the organization for the work:

1. Self
2. Husband
3. Both
4. Others

ii) Who keeps the income from the organization:

1. Self
2. Husband
3. Both
4. Others

iii) Who decides how this income is spent:

1. Self
2. Husband
3. Both
4. Others

F. i) Did you hold or now hold some official position in the community (local panchyat/ NGO/ society/ association/ etc.)?

1. Yes (Specify)
 - 2) No
-

- ii) If Yes, how do you think your participation in the organization has influenced your being elected in your official position.

-
- G. i) Do your neighbours/relatives come to you for advice?
 1. Yes 2. No

Why? _____

- ii) Do you think because you are a member of the organization more people seek your advice?

SELF-RELIANCE

- H. i) Can you sign your own name? 1. Yes 2. No
 ii) Did the organization help in this: 1. Yes 2. No

I. How far do you think the organization has helped you in doing many activities on your own? In handling emergencies? In building your confidence?

J. Are you able to do more of the household tasks, requiring you to go outside the home, on your own? (eg. buying rations/going to doctor) How has the organization influenced this?

K. Do you think you are more capable of going out for your work related activities since your involvement in the organization? (eg.dealing with authorities/shopowners/landowners)

IV. PERCEPTIONS OF ORGANZIATION

A. What do you see as the main contribution of this the organization:

B. What do see as the main shortcoming of the organization:

V. NETWORK ANALYSIS

In case of any problem you may have related to the organization like availability of goods/ wages/ etc. which individuals are you most likely to approach with your problem?

Staff Members:

Other Members:

I. (cont'd) BACKGROUND INFORMATION

G. Education of Respondent

1. Illiterate
2. Nonformal Classes
3. 1 - 5 yrs
4. 5 - 10 yrs
5. > 10 yrs

H. Total Income of the Household

1. < 500 per month
2. 500 - <800 per month
3. 800 - <1000 Per month
4. 1000 - <1500 per month
5. 1500 - <2500 per month
6. 2500 - <4000 per month
7. > 4000 per month

I. Who contributes the most to family income:

1. Woman 2. Husband 3. Others

J. Income contributed by the woman to family income

-
1. Total
 2. 3/4 of total
 3. 1/2 of total
 4. 1/4 of total
 5. None

K. Age of Respondent

- 1) < 20 yrs
- 2) 20 < 25 yrs
- 3) 25 < 30 yrs
- 4) 30 < 35 yrs
- 5) 35 < 40 yrs
- 6) 40 < 45 yrs
- 7) 45 < 50 yrs
- 8) 50 < 55 yrs
- 9) > 55 yrs

L. Caste of the Respondent

- 1. Scheduled Caste
- 2. Scheduled Tribe
- 3. Muslim
- 4. Other Minority (_____)
- 4. General (_____)

INTERVIEW SCHEDULE II

NAME OF ORGANIZATION _____

NAME OF RESPONDENT: _____

VILLAGE: _____

DATE: _____

DONE BY: _____

I. GENERAL PROJECT RELATED INFORMATION

A. For how long have you been associated with the organization? _____ Yrs.

B. How long does it take you to reach the organization from your home?

1. at home
2. Within 5 mins journey
3. 5-29 mins
4. 30-59 mins
5. 1-2 hrs
6. 3-11 hrs
7. 12-24 hrs
8. more than one day

C. How do you travel to the organization from your home?

1. walk it
2. take a bus/rickshaw
3. both
4. other _____

D. Number of times you go to the organization for your work

In a Week/ month _____

E. Number of times you attend meetings related to the activity

- a) In a Month _____
- b) In a Year _____

F. Do you hold any supervisory position in the organization?

1. Yes
2. No.

G. i) Do you have other family members (sister/ brother/ other family members) working in the organization?

1. Yes
2. No

ii) Do they hold any supervisory post in the organization?

1. Yes

2. No

Specify.

H. How did your husband and other family members view your participation in the organization when you first joined it?

1. Resisted it

2. Did not comment on it

3. Approved it

I. How do your husband and other family members view your participation in the organization now?

1. Resist it

2. Do not comment on it

3. Approve it

J. How are the Board members/leaders elected in the organization?

K. Participation in other organizations:

a) Membership _____ Yes (1) _____ No (2)

b) Supervisory position _____ Yes (1) _____ No (2)

c) Kind of Organization (please circle)

i) Religious

ii) Local NGO

iii) Women's group/society

iv) Local Panchyat/ governing council

v) Cooperative

vi) worker's union

vii) others: _____

II. MEMBER-ACCOUNTABILITY**IDENTIFICATION**

A. How and When did you first become aware of the organization?

B. Why did the organization decide to organize this income generating activity?

INFORMATION

A. How does the organization inform you about any new activities?

B. Are you informed regularly about the organization's activities? How?

C. What do you know about the managing committee for the organization? Selection? members?

D. What do you know about the following:

- i. funding sources for this activity _____
- ii. goals and objectives of the organization _____
- iii. individuals in-charge of the organization _____
- iv. how goods are marketed _____
- v. profits/ losses of the organization _____

INVOLVEMENT

A. How have you been involved in planning this and other activities

B. How often does the organization staff meet with you to discuss the activities?

C. Were you or any of your friends involved in an supervisory post in this activity? How? _____

D. Have you been involved in

- i. selecting the location _____
- ii. making the guidelines _____
- iii. selecting the supervisors _____
- iv. deciding how often you would like to have group meetings _____
- v. how work should be distributed _____
- vi. product design _____
- vii. marketing _____
- viii. members wages _____
- ix. mode of payment _____
- x. deciding how profits are spent _____

QUESTIONING

A. Did you or anyone else ever object/ ask about any aspect of the organization?

B. How are complaints/issues raised in the organization?

C. How does the the organization staff react to it?

D. What happens to the issues raised: _____

CHANGES MADE

A. Do you think the organization would have changed some of the plans if you and other members had not approved of the them?

B. Do you remember if there were any instances when some changes were made in the organization? If so what, why and how.

C. Were any of these changes based on your or other member's suggestions?

D. In case you feel that some aspect of the group's activity is not being managed well due to the irresponsible behaviour of one individual do you think you could take that individual to task?

EVALUATION

A. Do you know how the organization is evaluated? Who does it? When?

B. Does the the organization staff meet with you to discuss how it is doing, its problems etc. How often?

C. Do you give suggestions/ complaints for improving the programs?

D. Have the suggestions made by and other members been used to make any changes in the activities?

E. Do you think the organization should take the approval of yours and others like you, while planning and implementing any activity?

APPENDIX B

TABLES

Table 1: Mean and Median Values of the sixteen indicators for assessing member-accountability

Indicator N =	Sewa 61	MVK 35	Lijjat 40	Badlao 21	All 157
I. Timely Support					
1. Mean	3.97	2.09	4.80	3.00	3.63
Median	4.00	2.00	5.00	3.00	4.00
SD	0.576	0.742	0.405	0.447	1.140
2. Mean	4.03	1.91	4.68	3.05	3.59
Median	4.00	2.00	5.00	3.00	4.00
SD	0.706	0.818	0.526	0.740	1.235
3. Mean	4.61	1.94	4.98	2.95	3.89
Median	5.00	2.00	5.00	3.00	5.00
SD	1.084	0.236	0.158	0.218	1.396
4. Mean	4.95	2.89	5.00	3.00	4.24
Median	5.00	3.00	5.00	3.00	5.00
SD	0.218	0.471	0.000	0.000	1.015
5. Mean	3.97	2.89	3.98	2.57	3.54
Median	4.00	3.00	4.00	3.00	4.00
SD	0.256	0.471	0.158	0.507	0.675
6. Mean	2.80	1.66	3.30	2.86	2.68
Median	3.00	1.00	3.00	3.00	3.00
II. Adequately addresses problems and suggestions					
7. Mean	3.46	1.77	3.93	3.19	3.17
Median	4.00	2.00	4.00	3.00	3.00
SD	0.886	0.731	0.417	0.512	1.055
8. Mean	3.02	1.17	2.68	2.43	2.44
Median	3.00	1.00	3.00	2.00	2.00
SD	1.118	0.382	0.656	0.598	1.082
9. Mean	3.34	1.51	3.85	2.76	2.99
Median	4.00	1.00	4.00	3.00	3.00
SD	0.981	0.658	0.580	0.831	1.171
10. Mean	2.95	1.03	2.75	2.48	2.41
Median	3.00	1.00	3.00	3.00	2.00
SD	1.071	0.169	0.670	0.680	1.092

Table 1 (cont'd)

Indicator N =	Sewa 61	MVK 35	Lijjat 40	Badlao 21	All 157
III. Shares power with members					
11. Mean	3.23	1.34	4.20	2.24	2.92
Median	3.00	1.00	4.00	2.00	3.00
SD	1.086	0.482	0.853	0.625	1.347
12. Mean	3.344	2.00	4.00	2.14	3.05
Median	3.00	2.00	4.00	2.00	3.00
SD	0.814	0.000	0.000	0.359	0.946
13. Mean	2.92	1.09	3.55	2.19	2.57
Median	3.00	1.00	4.00	2.00	3.00
SD	1.038	0.398	0.749	0.148	1.199
14. Mean	3.90	2.00	3.03	3.00	3.13
Median	4.00	2.00	3.00	3.00	3.00
SD	0.396	0.000	0.158	0.000	0.769
Mean	3.30	1.63	4.10	3.24	3.12
15. Median	4.00	1.00	4.00	3.00	3.00
SD	1.131	0.973	0.672	0.889	1.293
16. Mean	2.26	1.00	3.75	1.19	2.22
Median	2.00	1.00	4.00	1.00	2.00
SD	0.705	0.000	0.588	0.402	1.173

Table 2: Distribution by kind of Gifts/Services received from the organisation (%)

Kind of gift/ services	Sewa 61	MVK 35	Lijjat 40	Badlao 21	All 157
None	52.5	62.9	22.5	33.3	44.6
1. Clothes	0.0	17.1	0.0	0.0	3.8
2. Livestock	0.0	0.0	0.0	9.5	1.3
3. Medicines	24.6	0.0	2.5	4.8	10.8
4. Creche/Balvadi	0.0	2.9	0.0	0.0	0.6
5. Other	6.6	0.0	17.5	0.0	7.0
6. Clothes+Creche	0.0	14.3	2.9	0.0	3.8
7. Clothes+others	0.0	0.0	57.5	0.0	14.7
8. Medicines +Others	16.4	0.0	0.0	0.0	6.4
9. Livestock +creche	0.0	0.0	0.0	52.3	7.1

Others included such things as umbrellas, utensils, blankets, and dhurries.

Table 3: Distribution of members by kind of Loans taken (%)

Purpose of Loan	Sewa N = 61	MVK 35	Lijjat 40	Badlao 21	All 157
No Loan	39.3	40.0	42.5	14.3	36.9
Dont know	19.8	0.0	0.0	0.0	7.6
Illness	13.1	11.4	12.5	33.3	15.3
Marriages	16.4	17.1	15.0	14.3	14.3
Festivals	0.0	0.0	0.0	9.5	1.3
Business	1.6	5.8	5.0	19.0	5.7
Livestock	0	8.6	0.0	0.0	1.9
Agriculture	0	5.8	0.0	0.0	1.3
House	9.8	0.0	2.5	0.0	4.5
Others	0	11.4	22.5	9.5	9.6

Table 4: Distribution of Members by ownership of various assets due to their participation in the organization (%)

Kind of Asset N =	Sewa 61	MVK 35	Lijjat 40	Badlao 21	All 157
Bank Account	16.4	8.6	22.5	4.8	14.6
House	6.6	5.7	17.5	9.5	9.6
Land	6.6	8.6	2.5	9.5	6.4
Modern Cooking Stove	27.9	25.7	30.0	0.0	24.2
Gold/Silver Jewelery	31.1	0.0	47.5	9.5	25.5
Other*	19.7	0.0	27.5	19.0	17.2

* This included other household items like radio/television/etc.

Table 5: Percentage Distribution of Members according to roles in Decision-making at home

Kind of Decision	Sewa N = 61	MVK 35	Lijjat 40	Badlao 21	All 157
Children's Education					
No Role	19.7	31.4	25.0	19.0	23.6
Decides with Husband/ other members	47.5	57.1	40.0	57.1	49.0
Decides Alone	32.8	11.4	35.0	23.8	27.4
Children's Health					
No Role	24.6	37.1	25.0	19.0	26.8
Decides with Husband/ other members	41.0	51.4	37.5	61.9	45.2
Decides Alone	34.4	11.4	37.5	19.0	28.0
Marriage Ceremonies					
No Role	24.6	37.1	30.0	14.3	27.4
Decides with Husband/ other members	62.3	60.0	57.5	61.9	60.5
Decides Alone	13.1	2.9	12.5	23.8	12.1
Household Expenditures					
No Role	16.4	37.1	15.0	14.3	20.4
Decides with Husband/ other members	44.3	54.3	40.0	38.1	44.6
Decides Alone	39.3	8.6	45.0	47.6	35.0
Finance/Loans					
No Role	26.2	42.9	22.5	33.3	29.9
Decides with Husband/ other members	50.8	48.6	55.0	38.1	49.7
Decides Alone	23.0	8.6	22.5	28.6	20.4

Table 6: Percentage Distribution of Members by kind of Advice taken by the community

Variable	Sewa N = 61	MVK 35	Lijjat 40	Badlao 21	All 157
Total % of women who felt advice was taken from them	68.9	62.9	62.5	47.6	63.1

Distribution of women who felt advice was taken from them					
Advice was related to Organization	8.2	37.1	47.5	33.3	28.0
Other kind of advice*	60.7	25.7	15.0	14.3	35.1

* This related to any advice not related to the organization like health, education, etc.

Table 7: Pearson Correlation Coefficients of the Index of Social and Economic Benefits with Member-Accountability in the four organisations

Correlation Coefficients				
Indices	Member Act.	Area I	Area II	Area III
SEWA, LUCKNOW (N = 61)				
Social Benefits	.5278**	.4081**	.5366**	.5155**
Economic Benefits	.5901**	.5344**	.5164**	.5928**
MVK, MAUHATTA (N = 35)				
Social Benefits	.6341**	.5139**	.4799**	.6422**
Economic Benefits	.7467**	.6673**	.5291**	.6884**
LIJJAT, JABALPUR (N = 40)				
Social Benefits	.2478	.4265*	.1155	.1360
Economic Benefits	.3492	.2867	.1948	.3335
BADLAO FOUNDATION (N = 21)				
Social Benefits	.1770	.1733	.1349	.1601
Economic Benefits	.3689	.3650	.4615	.4264
** denotes significant at .001 level				
* denotes significant at .01 level				

Member Act. = Overall Member-Accountability
 Area I = Accountability in Timely Support
 Area II = Accountability in addressing problems/
 suggestions adequately
 Area III = Accountability in sharing power with members

Table 8: Pearson Correlation Coefficients of Member-Accountability with the indicators used to formulate the index of economic benefits

Variables	Correlation Coefficients Member-Accountability
SEWA, LUCKNOW (N=61)	
Regularity of work	.1868
Perceptions of fairness of wages	.1486
Average Actual Monthly income	.5227**
Access to loans	.4680**
Perceptions of economic status	.5443**
MVK, MAUHATTA (N=35)	
Regularity of work	.6209**
Perceptions of fairness of wages	.6108**
Average Actual Monthly income	.6153**
Access to Loans	.4035*
Perceptions of Economic status	.2485
LIJAT, JABALPUR (N=40)	
Regularity of work	"."
Perceptions of fairness of wages	.0754
Average actual monthly income	.3332
Access to Loans	.5908
Perceptions of economic status	.1836
BADLAO FOUNDATION (N=21)	
Regularity of work	.1275
Perceptions of fairness of wages	.2866
Average actual monthly income	.3543
Access to loans	.4171
Perceptions of economic status	.1540
ALL ORGANIZATIONS (N=157)	
Regularity of work	.4790**
Perceptions of fairness of wages	.5034**
Average actual monthly income	.6146**
Access to Loans	.1602
Perceptions of economic status	.6452**

* denotes significant at .01 level

** denotes significant at .001 level

"." denotes coefficient cannot be computed

Table 9: Pearson Correlation Coefficients of Member-Accountability with the indicators used to formulate the index of social benefits

Variables	Correlation Coefficients Member-Accountability
SEWA, LUCKNOW (N=61)	
Increase in Prestige at home	.2522
Increase in Prestige in the community	.1765
Increase in Assets	.4068**
Increase in Decision making roles at home	.2666
Increase in official decision making roles in the community	.2697
Increase in Advice taken from member's by the community	.2422
Increase in overall self-reliance	.4307**
Increase in self-reliance in household related tasks	.3591*
Increase in self-reliance in work related tasks	.4252**
MVK, NAUHATTA (N=35)	
Increase in Prestige at home	.1379
Increase in Prestige in the community	.2587
Increase in Assets	.6253**
Increase in Decision making roles at home	.3525
Increase in official decision making roles in the community	.3234
Increase in Advice taken from member's by the community	.3169
Increase in overall self-reliance	.4961**
Increase in self-reliance in household related tasks	.1989*
Increase in self-reliance in work related tasks	.4558**

* denotes significant at .01 level

** denotes significant at .001 level

." denotes coefficient cannot be computed

Table 9 (cont'd)

Variables	Correlation Coefficients	
	Member-Accountability	
LIJJAT, JABALPUR (N=40)		
Increase in Prestige at home		.1135
Increase in Prestige in the community		.0510
Increase in Assets		.4356**
Increase in Decision making roles at home		.3087
Increase in official decision making roles in the community		.1982
Increase in Advice taken from member's by the community		.3328
Increase in overall self-reliance		-.0963
Increase in self-reliance in household related tasks		-.1096
Increase in self-reliance in work related tasks		.0776
BADLAO FOUNDATION (N=21)		
Increase in Prestige at home		.0214
Increase in Prestige in the community		.0844
Increase in Assets		-.0760
Increase in Decision making roles at home		-.1787
Increase in official decision making roles in the community		.3301
Increase in Advice taken from member's by the community		.2921
Increase in overall self-reliance		.1754
Increase in self-reliance in household related tasks		-.1575
Increase in self-reliance in work related tasks		.2964

* denotes significant at .01 level

** denotes significant at .001 level

." denotes coefficient cannot be computed

Table 9 (cont'd)

Variables	Correlation Coefficients		ALL
	Member-Accountability		
ORGANIZATIONS (N=157)			
Increase in Prestige at home		.3630**	
Increase in Prestige in the community		.2319*	
Increase in Assets		.3908**	
Increase in Decision making roles at home		.2556**	
Increase in official decision making roles in the community		.0343	
Increase in Advice taken from member's by the community		.1400	
Increase in overall self-reliance		.4813**	
Increase in self-reliance in household related tasks		.3516**	
Increase in self-reliance in work related tasks		.4187**	

* denotes significant at .01 level

** denotes significant at .001 level

." denotes coefficient cannot be computed

Table 10: Pearson Correlation Coefficients between Economic and Social Benefits in the four organizations

Variable	Sewa N = 61	MVK 35	Lijjat 40	Badlao 21	All 157
Correlation Coefficient between economic and social benefits	.5590**	.6098**	.3725*	.4781	.5973**

* denotes significant at .01 level
 ** denotes significant at .001 level

Table 11: Pearson Correlation Coefficients of Social and Economic Benefits with Social Vulnerability and Per-Capita Income

Variables	Correlation Coefficients	
	Social Vulnerability	Per-Capita Income
SEWA, LUCKNOW (N = 61)		
Social Benefits	.0397	.1864
Economic Benefits	.0371	.0372
MVK, NAUHATTA (N = 35)		
Social Benefits	.2042	-.1846
Economic Benefits	.1633	-.1512
LIJJAT, JABALPUR (N = 40)		
Social Benefits	-.2654	-.1528
Economic Benefits	-.0258	-.2191
BADLAO FOUNDATION (N = 21)		
Social Benefits	.2238	-.1497
Economic Benefits	.4980	-.1963
no significant relationship found		

**Table 12: Pearson Correlation Coefficients of Member-Accountability
with other independent variables**

Variables	Correlation Coefficients Member-Accountability
SEWA, LUCKNOW (N=61)	
Kind of Housing	-.2905
Caste	"."
Status in Community	.0719
Level of Education	-.0528
Age	.0244
Per-Capita Income	
(w/o income from organization)	.2174
Length of Membership	.3957**
Distance from Worksite	.2013
Frequency of visits to centre	.5741**
Frequency of Meetings/Yr	.5342**
MVK, MAUHATTA (N=35)	
Kind of Housing	.0227
Caste	.0175
Status in Community	.1415
Level of Education	.1178
Age	.0657
Per-Capita Income	
(w/o income from organization)	-.1793
Length of Membership	.4888*
Distance from Worksite	-.4083*
Frequency of visits to centre	.6134**
Frequency of Meetings/Yr	.3418

* denotes significant at .01 level

** denotes significant at .001 level

"." denotes coefficient cannot be computed

Table 12 (cont'd)

Variables	Correlation Coefficients Member-Accountability
LIJJAT, JABALPUR (N=40)	
Kind of Housing	.0376
Caste	.2166
Status in Community	.0376
Level of Education	.2129
Age	.2351
Per-Capita Income (w/o income from Organization)	.2865
Length of Membership	.6197**
Distance from Worksite	-.3967*
Frequency of visits to center	"."
Frequency of Meetings/Yr	.2672
BADLAO FOUNDATION (N=21)	
Kind of Housing	.1511
Caste	.5390*
Status in Community	-.0995
Level of Education	.3032
Age	.0309
Per-Capita Income (w/o income from organization)	-.2119
Length of Membership	.3830
Distance from Worksite	-.2546
Frequency of visits to center	.1097
Frequency of Meetings/Yr	.1549
* denotes significant at .01 level	
** denotes significant at .001 level	
"." denotes coefficient cannot be computed	

BIBLIOGRAPHY

BIBLIOGRAPHY

- Agrawal, Bina
1988 "Work Participation of Rural Women in the Third World: Some data and conceptual biases" in K.Young (ed) "Serving two masters", New Delhi: Allied Publishers.
- Alreck, Pamela, L. and Settle, Robert, B.
1985 "The Survey Research Handbook" Homewood , Illinois: Irwin series.
- Antrobus, P.
1985 "Lessons from the Decade: A Retrospective of Practice" in Gallin R. & Spring, A. (eds) Women Creating Wealth: Transforming Economic Development, AWID conference Proceedings.
- Attwood, Donald, W.
1989 "Does Competition Help Cooperation?" The Journal of Development Studies, Vol 26, No.1. October, (5-27)
- Axinn, G. H.
1985 "Systems of Agricultural Extension", in Education for Agriculture, Manila: International Rice Research Institute
- Axinn, G.H.
1990 "Accountability and Agricultural Research" Paper presented for the workshop on Linking Farmer Participatory Research to Policy Planning and Implementation in Eastern India, 6-9 March, 1990.
- Babbie, Earl, E.
1986 "The Practice of Social Research". California: Wadsworth Publishing Company.
- Baster, Nancy
(Feb., 1981) "The Measurement of Women's Participation in Development: The Use of Census Data" Discussion paper, IDS, Sussex. (p 47-48)

- Boserup, E.
1970 "Women's Role in Economic Development" George Allen & Unwin Ltd.
- Boulding, E.
1980 "Women in Development: The Fifth World" New York: Foreign Policy Association.
- Bratton, Michael
1980 "The Local Politics of Rural Development: Peasant and Party State in Zambia", New Hampshire and London: University Press of New England.
- Briggs, Charles, L.
1986 "Learning How to Ask: A Sociolinguistic Appraisal of the Role of the Interview in Social Science Research" Studies in the Social and Cultural Foundations of Language No. 1. Cambridge New York: Cambridge University Press.
- Bryant, C. & White, L.G.
1982 "Managing Development in the Third World", Boulder, Colorado: Westview Press.
- Bryant, C. & White, L.G.
1984 "Managing Rural Development With Small Farmer Participation" West Hartford, Connecticut: Kumarian Press.
- Buvinac, Mayra
1983 "Women's Issues in Third World Poverty: A Policy Analysis", in M. Buvinac, M.A. Lycette & W.P. McGreevey (eds), Women & Poverty in the Third World. Baltimore: John Hopkins University Press.
- Buvinic, M., Graeff, J. and Leslie, J.
1987 "Individual and Family Choices for Child Survival and Development - A Framework for Reserach in Sub Saharan Africa" Report prepared for the USAID and Policy Review.
- Buvinic, Mayra
(1988) "Trends in Donor Approaches to Women and Income in the Third World - A Discussion Paper" prepared for Symposium, Ford Foundation, May 1-15, 1988, Nairobi
- Carter, R.K.
1983 "The Accountable Agency" Sage Human Services Guide, Vol 34. Beverly Hills/London: Sage Publications.

- Casley, D.J. and Lury, D.A.
1981 "Data Collection in Developing Countries"
Oxford, New York: Oxford University Press.
- Cernea, M. (ed)
1985 "Putting People First: Sociological Variables in Rural Development" New York: Oxford University Press for the World Bank.
- Charlton, S.E.
1984 "Women in Third World Development" Boulder & London: Westview Press.
- Chambers, R.
1983 "Rural Development : Putting the Last First" Longman
- Chambers, R.
1988 "Poverty in India: Concepts, Research and Reality" IDS Discussion Paper #241.
- Cohen, J.M. & Uphoff, N.T.
1977 "Rural Development Participation: Concepts and Measures for Project Design, Implementation and Evaluation" Rural Development Monograph No. 2. Ithaca: Cornell University
- Croll, E.J.
1981 "Women in Rural Production & Reproduction in the Soviet Union, China, Cuba and Tanzania: Socialist Development Experiences" Signs 7 (2)
- Dantwala, M.L.
1981 "Two Way Planning: Logic and Limitations, A Critical Review of Asian Experience", in L.C. Jain et al. Grass without Roots: Rural Development under Government Auspices.
- Davis, R.H.,
1971 "Institutional Accountability: All, Some, None" Journal of Research & Development in Education, 5 (1) Fall. Athens: University of Georgia.
- Desai, N. and Maithreyi, K.R.
1987 "Women and Society in India" Ajanta Publications, Delhi. (334-347)

- Dexter, Carolyn R.
 (1985) "Women and the Exercise of Power in Organizations: from Ascribed to Achieved Status" in "Women and Work - An Annual review" Vol 3, eds. Larwood L., Stromberg A And Critek, B. Sage Publications, New Delhi, Beverly Hills. London (p 239-255)
- Dickinson, Jefferey, A.
 1988 "Experiential Social Learning and Management for Social Transformation: A Case Study of a Community Development Project in Lima, Peru"
 Dissertation submitted to Michigan State University
- Dixon, R.
 1978 "Rural Women at Work: Strategies for Development in South Asia" Baltimore: John Hopkins University Press.
- ESCAP/UNDP
 (1980) "Conscientization - Mobilization Strategies for Development of Disadvantaged Women" Integration of Women in Development Projects - Workshop Report, 17-23 March, 1980 (1-17)
- Esman M.J. & Uphoff, N.,
 1984 "Local Organizations: Intermediaries in Rural Development" Ithaca & London: Cornell University Press.
- Frieder, Brian
 1971 "Motivation and Performance Contracting" Journal of Research & Development in Education, 5 (1) Fall. Athens: University of Georgia.
- Gill, A.P.S., Jhanji, A.K. and Mann, G.S.
 1986 "Managerial Accountability: Authority and Effectiveness" Second Prize winning Team in the annual National Competition for Young Managers, Indian Management, Vol 25, No.4 April (46-51).
- Gortner, H., Mahler, J. & Nicholson, J
 1987 "Organization Theory: A Public Perspective" Chicago: The Dorsey Press.
- Hage, J. & Finsterbusch, K.,
 1987 "Organizational Change as a Development Strategy" Boulder/ London: Lynne Rienner Publishers.
- Hanger, J. and Moris, J.
 1973 "Women and the Household Economy", in R. Chambers and J. Moris (eds), Mwea: An irrigated rice settlement in Kenya, Munich: Weltforum Verlag.

- Heyzer, Noeleen
(Aug. 1981) "Women Subsistence and the Informal Sector: Towards a Framework of Analysis" DP 163, IDS, Sussex (10-31)
- Huston, Pedila
1979 "Third World Women Speak Out - Interviews in Six Countries on Change, Development and Basic Needs" Praeger Publishers, New York, London, Sydney, Toronto.
- Jatotra, Jorge
1987 "Alternative Resources for Grassroots Development - A View From Latin America" Development Dialogue (ibid 197:1)
- Joesph, K.P.
1987 "Public Accountability and Audit in India" Economic and Political Weekly, Review of Management special, Vol. XXII, No.22, May.
- Kalpagan, V.
1986 "Gender in Economics - The Indian Experience" Economic and Political Weekly, Vol. XXI, No.43, Review of Women's Studies, October.
- Kandiyoti, D.
1988 "Women and Rural Development Policies: The Changing Agenda" Institute of Development Studies Discussion Paper 244.
- Kochadorfer-Lucius, Gudrum and Osner, Karl
(1988) "Women in Micro-Enterprises in Urban and Rural Poverty: Participatory Initiatives and Promotion Policies" Symposium, Ford Foundation, May 1-15, 1988, Nairobi (1-23)
- Korten, D.C.
1984a "People Centered Development: Towards a Framework" in D.C. Korten & R. Klauss (eds) People Centered Development. West Hartford, Connecticut; Kumarian.
- Korten, D.C.
1984b "Strategic Organization for People Centered Development" Public Administration Review, July/August 341-352. ✓
- Korten, D.C.
1987 "Third Generation NGO Strategies: A Key to People Centered Development". World Development, Vol 15, 145-159, London: Pergamon. ✓

Korten, D.C.

1984c "Social Development: Putting People First" in D.C. Korten & F.P. Alfonso (eds) Bureaucracy and the poor: Closing the gap. West Hartford, Connecticut, Kumarian.

Kumar, Krishna

1984 "Autonomy, Control and Accountability in the Private Sector" Indian Management, Vol 23, No.10, October (21-32).

Kumar, V., Batra, N. and Bhan, C.

1988 "Adoption of Technology by Rural Women: Its Effect on Decision Making" Proceeding of the Fourth National Conference on Women's Studies, Andhra University, December.

Leah, Maragaret, E.

1986 "Development Strategies and the Status of Women - A Comparative Study of Mexico, Soviet Union and Cuba" Lynne Rienner Publishers, Inc., Boulder, Colorado.

Lennon, Roger, T.

1971 "To Perform and to Account" Journal of Research & Development in Education, 5 (1) Fall. Athens: University of Georgia

Lessinger, Leon, M.

1971 "A Historical Note on Accountability in Education" Journal of Research & Development in Education, 5 (1) Fall. Athens: University of Georgia.

Magrabi, Frances, M. and George, Rachael

1987 "Building a Knowledge Base in Household Income and Consumption" A draft paper prepared for the International Workshop "Women, Households and Development: Building a Data Base". University of Illinois. Champaign: Illinois.

Massiah, Joycelin

1982 "Manual on the use of Socio Economic Indicators of Women's Participation in Development" UNESCO, Division of Socio Economic Analysis, June

McCormack, J. Walsh, M., & Nelson, C.

1986 "Women's Group Enterprises - A Study of the Structure of Opportunity on the Kenya Coast" Report of USAID Human Resource Division, World Education, Inc. Boston.

McKee, Katherine

(1988) "Micro-Level Strategies for Supporting Livelihoods, Employment, and Income Generation of Poor Women in the Third World -- The Challenge of Significance" prepared for Symposium, Ford Foundation, May 1-15, 1988, Nairobi (1-21)

Mencher, Joan

1988 "Women's Work and Poverty" in "A Home Divided - Women and Income in Third World" Dwyer, D. and Bruce, J. (eds) Stanford Press.

Methuien

1985 "Women - A World Report - A New Internationalist Book" Methuien, London.

Mies, Maria,

1981 "The Dynamics of the Sexual Division of Labor and the Integration of Rural Women into the World Market" in L. Beneria, (ed) Women and Development: The Sexual Division of Labor in Rural Economies, New York: Praeger.

Minault, Gail

1986 "Women in Contemporary India: The Quest for Equal Participation and Justice" in "From India 2000: The Next 15 years" James R. Roach (ed) Allied Publishers, New Delhi.

Mitra, Asok

(undated) "The Identification and Use of Indicators of the Extent of Women's Participation in Socio-Economic Development" Draft copy found in Indian Social Studies Trust Library, New Delhi.

Nayyar, Rohini

1987 "Female Participation Rates in Rural India" Economic and Political Weekly, Vol. XXII; No.51, December. ✓

Overholt, C. et al (eds)

1984 "A Case Book - Gender roles in Development Projects" Connecticut: Kumarian Press.

Owens, E. & Shaw, R.

1974 Development Reconsidered: Bridging the Gap Between Government and People. Lexington Books.

Oxford American Dictionary

1980, New York: Oxford University Press

- Palmer, I.
1977 "Rural Women and the Basic Needs Approach to Development", International Labour Review Vol 115 No. I.
- Paul, Samuel
1991 "Accountability in Public Services: Exit, Voice, and Capture" Policy, Research and External Affairs, Working Papers, Country Economics Department, World Bank, WPS 614, March (pp 54)
- Perrow, Charles,
1986 "Complex Organizations: A Critical Essay" 3rd ed. New York: Random House.
- Rhoades, R.
1990 "The Coming Revolution in Methods for Rural Development Research" Unpublished draft; User's Perspective Network (UPWARD) International Potato Center, Philipines (pp 27)
- Rondinelli, D.A.
1983 "Development Projects as Policy Experiments: An Adaptive Approach to Development Administration", London/New York: Methuinen.
- Rondinelli, D.R. and Nellis, J.R.
1986 "Assessing Decentralization Policies in Developing Countries: The Case for Cautious Optimism" Development Policy Review, Sage Publications, Vol. 4, No.1. ✓
- Rossi & Freeman
1986 "Evaluation" Sage Publications, London/ New Delhi.
- Sachdev, A., Pande, S., & Easwaran, J.
1986 "Managerial Accountability: Authority and Effectiveness" First Prize winning Team in the annual National Competition for Young Managers Indian Management, Vol 25, No.4 April (32-46).
- Sanwal, Mukul
1985 "Administrative Reforms for the Periphery: Decentralization Policies to Serve the Poor" Indian Journal of Public Administration, Vol XXXI, No.3, July -September (707-728).
- Sen, Gita & Grown C.
1987 "Development Crisis, and Alternative Visions: Third World Women's Perspectives" Kali Publications: New Delhi.

Singh, Andrea, M.

1988 "Female Headed Households - An Overview of the Concept and its Applications to Poverty Alleviation" paper presented for the National Workshop on Female Headed Households and the Development of Guidelines for their participations in Development, ILO, New Delhi, 26-28 April.

Staudt, K.

1982 "Bureaucratic Resistance to Women's Programs: The Case of Women in Development" (p 265) in E. Bonaparth, ed. 'Women, Power and Policy', New York: Pergamon Press.

Steady, Filomina C.

(1983) "Research Methodology and Investigative Framework for Social Change: The Case for African Women" AFARD/AAWORD - Seminar on "Research on African Women: What type of Methodolgy", Dec. 5-9, 1983, Dakar. (p 12-21)

Stufflebeam, D. L.

1971 "The Relevance of the CIPP Evaluation Model for Educational Accountability" Journal of Research & Development in Education, 5 (1) Fall. Athens: University of Georgia

Stufflebeam, D.L. & Shinkfield, A.J.

1985 "Systematic Evaluation - A Self Instructional Guide to Theory & Practice" Boston/The Hague: Kluwer-Nijhoff Publishing.

Tendler, Judith

1988 "What Happened to Poverty Alleviation?" prepared for Symposium, Ford Foundation, May 1-15, 1988, Nairobi (1-21)

Tendler, Judith

1987 "What Ever Happened to Poverty Alleviation?" A Report prepared for the mid-decade review of the Ford Foundation's Progress Livelihood, Employment, and Income Generation Foundation (March)

Tinker, I. (ed)

1983 "Women in Washington: Advocates for Public Policy", London: Sage Publications.

Tulpule, Bagaram

1987 "Accountability and Autonomy of Public Undertakings" Economic and Political Weekly, Vol. XXII, No.40, October, pp 1683-1684.

- UNDP (1980)
"Rural Women's participation in Development"
 Evaluation Study No.3, June 1980, New York. (p 13-17)
- UNESCO,
 (1981) "Women and Development: Indicators of their Changing Role", (50-55)
- Uphoff, N., Cohen, J. & Goldsmith, A.
 1979 "Feasibility and Application of Rural Development Committee, State-of-the-Art Paper"
 Cornell University, Rural Development Committee, Ithaca.
- Uphoff, N.
 1986 "Local Institutional Development: An Analytical Sourcebook with Cases" Connecticut: Kumarian Press
- Wignaraja, Ponna
 (1990) "Some Essential Features and Lessons From the South Asian Experiences" in Women Poverty and Resources", Sage Publications, New Delhi/ Newbury Park/ London. (p 98-141)
- Wolf, Robert, L.
 1971 "Making Education Accountable to the Learner"
 Journal of Research & Development in Education, 5
 (1) Fall. Athens: University of Georgia.
- Workshop Summary Report
 1984 "Women's Organization, Income and Employment Generation" Workshop B, Session IV, Second National Conference on Women's Studies, Kerala Univeristy, Trivandrum, 9-12, April.
- Yudelman, Sally, W.
 1985 "Women's Development Organizations: Successes, Constraints & Problems" Paper prepared for International Symposium "Anthropological Perspective on Women's Collective Actions - An Assessment of the Decade, 1975-85", Wenner-Gren Foundation. No 99 (7-31).

MICHIGAN STATE UNIV. LIBRARIES



31293010551749