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Department of [Redacted]

The University of British Columbia
Vancouver, Canada

Date April 27, 1988.

DE-6 (2/88)
This thesis explores the experience of the Working Women’s Forum (WWF), a South Indian NGO (non-government organization) that has helped thousands of women gain control of their lives and begin to make positive changes in their economic and social conditions.

Research was carried out between May and August of 1997 in Bangalore District of Karnataka. Six WWF member groups participated—three in the Bangalore urban area, and three in Channapatna Taluk. A series of group discussions followed by individual interviews sought to understand members’ subjective assessment of the impact of the Forum’s programs. This was supplemented by my own observations in four Forum branch offices, as well as interviews and conversations with Forum directors and staff and with representatives of international agencies and the Indian government. The research addressed two related problems:

• What are some of the tools that an NGO can use to bring about sustainable improvements in the lives of women and their families?
• How can these services be delivered so that the result is empowerment, rather than dependency on the organization?

Empowerment exists relative to a previous state, and this was not a longitudinal study. However, the women in the interview sample reported many benefits, and an experience of Forum membership that is generally positive. They attributed many of the Forum’s achievements to its success at balancing power within the organization between the grassroots and a small management structure, consisting of bank employees and a core of university-trained coordinators.

The Forum uses participatory methods common to NGOs in other locations. It is structured to take advantage of existing social networks in the community, and to concentrate power with the grassroots. By balancing local definition with a replicating network of associated groups, it has created an effective social and political lobby, at the
same time bringing about individual gains. Micro-credit is an important element of the Forum's program that has brought economic gains to members. However, it is unlikely that its impact would have been as great without associated strategies such as solidarity groups and training programs.

In spite of visible social and economic gains, existence is still marginal for many WWF members. Research participants expressed the need for support for aging members, and improved well-being and security for themselves and their families as ongoing concerns. They summed up this goal as “to come up in life”.

* * *

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Mainakoshalli & Sasundarapallayam
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and retrieved them when I did

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for their hospitality and cooperation

Smt. Jaya Arunachalam
for inviting me to come and learn from the Forum
and for taking time from her busy schedule to answer my many questions
<table>
<thead>
<tr>
<th>Acronym</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agarbathi</td>
<td>Hand-rolled incense sticks</td>
</tr>
<tr>
<td>Arak</td>
<td>Alcoholic spirit, usually distilled from coconut sap or rice.</td>
</tr>
<tr>
<td>Devadasi</td>
<td>Dancers who were nominally married to the god in temples in South India. The profession “fell into disrepute” (Wadley, 1992: 125) after being outlawed by the colonial authorities, and many devadasis have turned to prostitution.</td>
</tr>
<tr>
<td>DRI</td>
<td>Differential Rate of Interest, a Government of India program to make credit available to a part of the population designated as Economically Weaker Sections</td>
</tr>
<tr>
<td>DWCRA</td>
<td>Development of Women and Children in Rural Areas</td>
</tr>
<tr>
<td>Hijra</td>
<td>A coherent social group of eunuchs who assume most aspects of female gender roles. Their presence as performers at marriages and childbirth is regarded as auspicious but otherwise, they are often marginalized (Nanda, 1992).</td>
</tr>
<tr>
<td>Izzat</td>
<td>Maintenance to be paid to divorced women by ex-husband according to Islamic practice. The maintenance is to be paid for about three months after the divorce.</td>
</tr>
<tr>
<td>IRDP</td>
<td>Integrated Rural Development Program.</td>
</tr>
<tr>
<td>Mehr</td>
<td>In the Islamic community, a lump sum paid by husband to wife in the event of marriage breakup. The amount is decided at the time of marriage</td>
</tr>
<tr>
<td>NSAP</td>
<td>National Social Assistance Program</td>
</tr>
<tr>
<td>Panchayat</td>
<td>Village level governing body.</td>
</tr>
<tr>
<td>PDS</td>
<td>Public Distribution System, under which some segments of the population are eligible to purchase a set quantity of basic food items at government controlled prices.</td>
</tr>
<tr>
<td>Pukka</td>
<td>Strong; complete (literally: ripe). Referring to buildings, it usually indicates concrete construction, rather than mud and thatch.</td>
</tr>
<tr>
<td>Purdah</td>
<td>Custom in which women remain in varying degrees of seclusion. (Literally: curtain)</td>
</tr>
<tr>
<td>Term</td>
<td>Description</td>
</tr>
<tr>
<td>--------------</td>
<td>----------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Scheduled castes</td>
<td>The legal term for the social group formerly known as untouchables, who since Independence have reserved legislative representation (Baxter <em>et al.</em>, 1993: 56).</td>
</tr>
<tr>
<td>SEWA</td>
<td>Self-Employed Women's Association, a women's NGO based in Ahmedabad</td>
</tr>
<tr>
<td>Svadeshi</td>
<td>Lit. &quot;of our own country&quot;; also refers to Indian made goods, and to one aspect of the Freedom Movement that urged people to buy locally-made goods and to boycott British imports.</td>
</tr>
<tr>
<td>Taluk</td>
<td>Sub-division of a District.</td>
</tr>
<tr>
<td>Toddy</td>
<td>Fermented drink made from palm sap.</td>
</tr>
<tr>
<td>WWF</td>
<td>Working Women's Forum</td>
</tr>
</tbody>
</table>
1. The study and its purpose

From May to August of 1997, I carried out research with the Working Women’s Forum in South India. My intention was to gain an understanding of strategies that the organization has developed to increase women’s economic independence and social well-being, making them less-vulnerable to abuse and exploitation, both in the work force and in the family. Since its inception in 1978, the Forum has collaborated with beneficiaries to design and carry out a development program that addresses women’s economic needs as a component in facilitating local definition and pursuit of strategic goals. This thesis explores the reported success of one South Indian non-governmental organization (NGO), situating it in the context of relevant theory concerning the role that NGOs can play in helping women to become agents, rather than subjects, of social and economic change. From this experience, I learned whether aspects of this participatory program may be applicable to addressing women’s poverty, and by extension that of their families and communities, in other parts of the world.

2. Background

It has been shown that even women who are not sole wage earners contribute a bigger portion of their earnings to family well-being than do men (Moser, 1993: 24). Therefore, interventions directed at women are likely to have a greater impact on poverty. Unfortunately, traditional development strategies have been particularly ineffective at addressing the needs of women. In some instances, by reinforcing gender roles, interventions to address practical needs have exacerbated women’s disadvantaged condition.

The development community has come to recognize that conventional models of
development have proven themselves ineffective at interrupting the cycle of poverty. At the same
time, the group most seriously affected but most often overlooked by development planners—
women—has begun to demand a voice. Women's associations are the most rapidly growing
group among a proliferating array of NGOs, grassroots organizations (GROs) and support
organizations (GRSOs) concerned with devising and implementing alternatives to conventional
development models (Fisher, 1993: 40). Some of the most successful of these are committed to
casting women as agents, rather than beneficiaries, in the development process.

These organizations work from the premise that sustained social equity and relief from
poverty will depend upon people at the grassroots level empowered to work towards long-term
social change. Women's groups, especially, are concerned that practical gains are often not
sustainable without the protection of strategic change. To bring this about, they have focused on
empowering beneficiaries to begin redefining relationships in which they occupy subordinate
positions, especially those governed by socially-constructed categories such as gender, class,
race, and caste (Fisher, 1993: 101).

Outside involvement in grassroots efforts brings with it the danger that imposed priorities
will supersede local concerns, or that the relationship will lead to dependency rather than
empowerment. However, grassroots mobilization without an outside catalyst is rare. Poor
women in particular may lack the information and background necessary to allow them a broad
view of their situation; they almost always lack the time to organize. NGOs can provide needed
support, information, and organizing skills, but must at the same time ensure that recipients
acquire skills to take control of their own lives. This often demands shifting the emphasis of
their work from projects to process.

In South Asia, where "men have typically monopolized institutional power, space, and
resources", the very existence of a women's NGO is a challenge to conventional development
approaches, and a political achievement (Kabeer, 1994: 251). In response to these social
circumstances, indigenous NGOs have initiated some of the most successful programs for
women's empowerment. The Working Women's Forum in South India is one of several Indian
NGOs to have received international recognition for its success at helping women overcome the
multiplicity of intersecting, entrenched social and economic stratifications at work in their
particular context. In doing so, its members, directors and coordinators have acquired a wealth
of experience that holds valuable lessons for the planning community.
3. Problem statement

It has been established that interventions directed at women are more effective, and that these must address strategic as well as practical needs. In addition, the work of NGOs is recognized as being increasingly important. However, there is no agreement on a definition of the role of NGOs, and little regulation of their activities (Clark, 1991: 40-45). Because indigenous women's NGOs have been responsible for some of the most successful interventions, understanding the operation of one such organization is an important step towards filling the gap. This thesis will work towards answering two questions central to this issue.

- What are some of the tools that an NGO can use to bring about sustainable improvements in the lives of women and their families?

- How can these services be delivered so that the result is empowerment, rather than dependency on the organization?

Poor women who live with economic deprivation as well as gender and other modes of social oppression are likely to have a useful perspective from which to assess the outcomes of development interventions (Sen & Grown, 1987: 23, 24). Hence, this study focuses primarily on beneficiaries' perception of changes in their lives; it offers tentative hypotheses about how and why these have occurred. The thesis draws on my own observations of the relationship between directors and members of the Working Women's Forum, interviews with directors, and the members' own stories, along with relevant theory. I argue that NGOs can be structured to nourish and sustain members' empowerment, and that the process by which assistance is delivered is a critical factor.
4. Research Questions

The research set out first to understand the impact an NGO can have on members’ life circumstances; and secondly, to investigate the problem of dependency versus empowerment. Each of these was conceived in terms of a series of sub-questions.

1) What kind of impact can an NGO have on life circumstances?
   • What change to economic and social circumstances can be achieved?
   • Does this extend to effecting changes to the social context?
   • Does affiliation with a large organization bring benefits that can be felt at the local level?

2) How can an NGO be structured to empower women, rather than encouraging dependency on the organization?
   • How much input should an NGO offer into local definition of needs and strategies? Are there limitations inherent in local ability to define needs and strategies, and if so, how/how much should an NGO try to expand its members’ horizons?
   • How can an NGO facilitate the participation of poor women, who are already under severe time constraints, to bring them into the planning process?
   • How does an NGO ensure that power rests with the membership, and not with ‘management’?
   • How can an NGO limit the size and involvement of ‘management’, and ensure that control rests with the general membership, yet enable effective delivery of services to large numbers of women?
5. About the Case Study

a) Research approach

For my case study, I looked for an organization with demonstrated success at helping women meet the immediate survival needs of themselves and their families in a way that empowers them to gain greater control of their lives and work toward long term change. A qualitative study was most appropriate to the research problem because I sought beneficiaries’ perspectives on their association with an NGO—reasons for joining and continuing association, experiences of participating, and subjective assessments of the program’s impact. These are questions of interpretation and meaning, that cannot usefully be reduced to numerical quantities.

Initial contact was by a letter, faxed to the organization’s head office in Madras. The Forum was invited to participate in designing the research, and selected the member groups to be included in the sample. Bangalore and Channapatna are newer Forum branches, distant from the Madras head office, and less-researched. Directors chose groups in these locations to gain insight into local concerns and priorities that would help them assess the program’s strengths, and indicate possible areas for improvement or expansion. My own criteria, that I talk with long term members—some of whom have assumed leadership roles—and some newer members, were also factors in selection of the sample groups. Table 1 shows the member groups, and the number of individual women from each, who participated in the research.

<table>
<thead>
<tr>
<th>Location</th>
<th>Neighbourhood</th>
<th>No. of participants</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bangalore</td>
<td>Sasundarapallayam</td>
<td>9</td>
</tr>
<tr>
<td></td>
<td>Govindarajanagar</td>
<td>11</td>
</tr>
<tr>
<td></td>
<td>Chollupallayam</td>
<td>10</td>
</tr>
<tr>
<td>Channapatna</td>
<td>Kudur</td>
<td>9</td>
</tr>
<tr>
<td></td>
<td>Mainakoshalli</td>
<td>9</td>
</tr>
<tr>
<td></td>
<td>Honganur</td>
<td>10</td>
</tr>
<tr>
<td>Totals</td>
<td>6 Forum member groups</td>
<td>58 women</td>
</tr>
</tbody>
</table>

Table 1. Participants from the 6 neighbourhood groups

Participation by individuals was entirely voluntary. Virtually all of the women who participated stated unequivocally that since they were telling me stories of their real lives, it was appropriate that their real names be used, and I have done so throughout.
The research depended on observing daily activities and special events, as well as talking to the members in groups and individually about their economic activities, their families, interaction with the Forum, and any other things they deemed relevant to their economic and social well-being. On field visits to members' homes, I was able to observe first-hand some of the constraints the women face, and in some cases how these have been overcome.

The Working Women's Forum has a total membership of approximately 477,215 women\(^1\), organized into more than 40,000 member groups, and a six-group sample is too small to be considered representative. In any case, it became obvious during the research that there is no typical member, or member group. However, from a small sample it is still possible to learn about the organization's style and structure, by understanding how a particular group fits within it, and how members experience their association with the organization. As well, it is possible to gain some understanding of variation between groups in perception of needs and ordering of priorities, and of common areas of concern. My aim was to create a portrait of groups of women at varying stages in the process of gaining control of their economic well-being, and to begin to understand the process that was taking place.

b) Methodology

The research began with a review of literature concerning relevant theoretical issues. This included theory and practice of attempts to intervene to alleviate poverty in the Third World; material concerning women's exclusion from much of conventional development strategies; and discussion of the role of NGOs in facilitating grassroots participation, especially participation by women. My review extended to explore the interplay between Indian women's ascribed social and economic roles and contemporary reality, including the reciprocal effect between women's roles and the processes of social and economic change that are currently taking place in India. My intention was to create a framework within which to view and better understand the stories of my informants, the women of the Working Women's Forum.

The field research focused on eliciting the women's subjective interpretation of their own experience, necessary to understand the program from the point of view of those most strongly affected by it; ethnographic techniques of observation, informal discussion, and personal

\(^1\) Membership figures from December, 1996.
interviews were the appropriate methods (See Appendixes 2 and 3 for discussion and interview questions). In addition to members, the Forum’s directors, bank staff, trainers, and field organizers were interviewed individually. Groups of field organizers in Madras, Bangalore and Channapatna, and member groups in Bangalore and Channapatna, participated in semi-structured discussions. Informal conversations with members, directors, coordinators, and others associated with the Forum contributed additional material.

While carrying out the above research, I was able to observe interaction in Forum offices in four locations. This included bank operation in Madras and Bangalore, two stages of the training program in Madras, somewhat formal and festive Area meetings in Bangalore and Bellary, interviews to hire new health workers in Bellary, as well as informal discussions in Bellary with a group of devadasis and hijras seeking to organize and become Forum members. In Bangalore and Channapatna, I visited members’ homes, which in most cases are also their worksites.

To supplement ethnographic material, I spoke with representatives of international agencies and of the federal bureaucracy. I also examined earlier research on other Forum branches and looked at statistical data that the Forum has collected.

Group discussions with members, health workers and organizers, and interviews with directors were directly recorded on cassette tapes. A written record was made of individual interviews with members, and of interviews with agency and government representatives. In addition, I kept a field notebook to record my own observations, to note uncertainties from either observed or verbal material that warranted further exploration, and to begin making tentative interpretations.

---

2 Temple dancers (see glossary).
3 Eunuchs who assume female gender roles (see glossary).
6. Organization of the thesis

The following sections present the research in theoretical context. Sections II and III together form the necessary theoretical lens. A review of general theoretical issues concerning women’s participation in development strategies focuses on the role of NGOs, and on understanding the concept of empowerment. Another section investigates specific aspects of the problem, and especially of women’s social and economic roles, in the context of contemporary India.

With this theoretical framework established, Section IV presents the Case Study. The study is introduced by additional background information about the organization, its origins and structure. Then, a brief socio-economic profile of Bangalore and Channapatna is followed by a description of the sample population. More detailed discussion of the research process includes some of the challenges that arise in the course of carrying out this kind of a study. The latter half of the section presents comments about my own observations of the Forum’s style of operation and the tone of interaction between members and ‘management’, and concludes with summaries woven from the women’s stories.

Discussion of the data is presented in Section V. Section VI outlines the strengths and weaknesses of the Forum’s program, along with recommendations for future directions that their work might take. In addition, it points out aspects that are transferable to other locations, and suggests areas of further research.
7. Relevance of the study

The time I spent with the Working Women’s Forum was an opportunity to share in the daily activities of directors, coordinators and members, and to learn directly from their experience. In addition, the research took place in one of the world’s most challenging areas. For a planning student, any such an experience is an important and valuable component of the education process.

This study looked at the response of one organization, in a particular location, to a situation similar to that being experienced by women in many other parts of the world. South Asia is home to a significant proportion of the world’s population, and many of them are poor. Recently, they are having to cope with rapid change occurring simultaneously in both economic and social environments. It is not certain whether women in India will experience development and change as participants, with a share in any prosperity that may lie ahead, or as victims. Women’s NGOs are working to ensure that significant numbers of women are able to find a foothold in the process.

A similar situation is being felt throughout the world: urbanization is increasing and women-headed households are becoming more common (Momsen, 1991: 26). In response to this, women’s NGOs have been in the forefront of attacks on growing urban poverty. In both North and South, people from different social and economic backgrounds may find themselves attempting to work together to bring about change. Such relationships can be problematic, as questions arise of who gets to define agendas and set priorities.

People from the North, especially those working for agencies or voluntary organizations whose work is directed at somehow affecting the lives of people in the South, may work in somewhat parallel situations. In addition, the planet is becoming smaller. North and South will increasingly face many of the same challenges, and will need to work together to meet them.

It is important that development workers, planners and students of planning be aware of indigenous models, and learn from local expertise. This study explores one such indigenous attempt to intervene in the cycle of poverty. By documenting an indigenous program in action, and fusing its beneficiaries’ individual and collective stories into a coherent account, it attempts to offer insight into their experience.
II. THEORETICAL ISSUES:  
Making Development Work for Women

1. Introduction

To understand the tools and methods that women's NGOs use to bring about empowerment and not dependency, requires familiarity with the literature in several areas. This section will briefly outline the role of NGOs in development, especially some of the concerns involved in alternative strategies. It will review why, if women are to participate in and benefit from the development process, they must be considered as a separate category. It will then focus on the goals, methods, and tools of women's NGOs; and consider some of the ongoing dilemmas inherent in working towards grassroots empowerment.

Terms such as 'NGO', 'development' and 'empowerment', necessary to this discussion, contain inherent difficulties stemming from the variety of ways in which they are used. Therefore, I will first attempt to sort through these ambiguities of meaning, to establish what the words mean when used in this discussion.

The definition of 'development' has undergone a series of changes in the half-century since World War II, from a focus on producing wealth, to more direct attempts to end hunger and poverty (Clark, 1991: 19). Models generated by modernization theory often "equate development either with industrialization, or more broadly with increases in economic output" (Korten: 1990: 66). Drèze and Sen (1995: 11,12) point out that

...the basic objective of development as the expansion of human capabilities was never completely overlooked in modern development literature, but the focus has been mainly on the generation of economic growth, in the sense of expanding gross national product, and related variables.

This assumes that economic concerns such as growth are the only variables, whereas in reality, the "experience of human capability" is subject to many other influences. A related assumption is that although benefits might initially be unevenly spread through the population, prosperity will eventually extend to all. But development is unlikely to 'trickle down' in this manner, because "once a dominant social group gains privileged access...they are likely to appropriate the
increased GNP, producing even sharper inequalities in income distribution” (Sanyal, 1994: 6).

In 1995, the UNDP’s Human Development Report noted that 1.3 billion people worldwide were still living in poverty (Carr, et al, 1996: 1). The proportion of people below the poverty line may have decreased, but absolute numbers are increasing (Korten, 1990: 11). In fact, it appears that rather than eradicate poverty, much of development has merely enabled people to survive it (Clark, 1991: 4). This suggests that it is necessary to look beyond reliance on economic growth for alternative strategies to eradicate poverty.

In addition, we must find ways to ensure more equitable distribution of the benefits of development. In today’s world, poverty is increasingly becoming feminized: the 1995 UNDP report states that seventy percent of the world’s poor are women (Carr et al, 1996: 1). This is not to suggest that all men benefit from development—clearly, they do not. However, men are more likely than women to reap some benefit from the transition to cash economies and industrialization that has characterized much of development. But dominant development models have largely failed to improve women’s situation; in many cases, they have worsened it (Mosse, 1993: 116). Among the NGOs promoting alternative strategies to address poverty, therefore, women’s organizations have become prominent, as they try to combat the growing feminization of poverty.

The term NGO covers a range of organizations whose size, structure, methods and objectives vary widely. An overwhelming array of acronyms has grown up that attempts to label the often overlapping structure and functions of these groups. This case study is mainly concerned with those NGOs which are designing new strategies, often in partnership with grassroots women’s groups, with empowerment as a major component of development. Although they share the same concerns as all NGOs, they must address additional problems and objectives faced by their women constituents: What are the strengths and weaknesses of these organizations? What obstacles must they confront? Do they work in opposition to the state, or cooperatively?

Empowerment is central to this discussion. How do we know when someone is empowered; in other words, what constitutes empowerment? Can it be measured? Why are separate organizations for women warranted: do women face special obstacles, that call for the use of special methods? What tools do women’s NGOs use, and what is the rationale for their selection? These questions must be answered to provide the background with which to properly view the case study of the Working Women’s Forum.
2. The Role of NGOs

The women's NGOs that are the subject of this paper focus on empowering beneficiaries to define their own goals, and to design and carry out appropriate strategies. To achieve this, they assume some or all of a multiplicity of roles ranging from local mobilization and assistance, to advocacy at the international level. They work directly with one or more grassroots groups, in partnerships that sometimes include larger multilateral or government agencies. Most find it necessary to simultaneously work on "macro strategies" to bring about policy change, at the same time as they work with the grassroots on local problems (Karl, 1995: 36).

At the local level, NGOs may function as a catalyst for grassroots mobilization, or they may act in response to groups that have already become active, and need a source of ongoing moral and technical support. Support functions may include providing information and access to resources, assisting with such things as feasibility surveys and marketing, or offering training in management and leadership. But most agree that if empowerment is to result, the NGO must leave decision-making with the grassroots, "even if this involves making mistakes" (Mazumdar, 1989: 216).

NGOs can be an effective link that allows their members to access mainstream programs and institutions. For example, "SEWA has won many benefits by empowering its members to lay claims on, and to utilize, existing government services, whether provided by banks, universities, research institutes, or technical organizations" (Goulet, 1979: 562). NGOs' liaisons with international organizations add legitimacy and influence. Sanyal cites a personal interview with Ela Bhatt, in which she says, "Trade unions of formal sector labourers in India never treated us as equal partners until we sat next to them in international forums" (Sanyal, 1994: 56).

NGOs tend to be more flexible than government or multilateral agencies, and less shackled by bureaucracy. This makes them better able to respond to problems at the local level. Because they may be perceived as more mindful of local customs and concerns than are international agencies, and less threatening than government, they are often able to gain access to and function in "areas in which the official agencies have limited experience or discover tremendous operational difficulties...." (Clark, 1991: 3, 5). Working so closely with the grassroots makes them "...ideally placed to study and describe how contemporary crises impact
on the poor" (Clark, 1991: 12). As such, they can be a needed source of feedback to
governments prepared to listen. With some notable exceptions, however, most successful NGOs
have blended “a decentralized and participatory approach” with both centralized and decentralized
decision-making, “cooperation, and competitiveness, participation by project beneficiaries in
certain aspects and very little participation in other aspects” (Sanyal, 1994: 43).

Meaningful development “depend(s) on redistribution” and implies challenging the status
quo (Clark, 1991: 44). Poverty is often rooted in structural hurdles that limit social and
economic mobility (Korten, 1990: 45), and it is becoming apparent that lasting benefits and long
term change are unlikely, especially for women, unless these power structures can be
successfully challenged. However, while the goal may be to dismantle social and economic
hierarchies, methods are not necessarily confrontational. NGOs are often able to gradually
undermine existing power monopolies (Fisher, 1993: 14). Goulet (1979: 560) compares this to
the action of termites, which can be invisible until the “critical mass” is reached and “the entire
structure suddenly collapses.” Such gradual undermining can be more effective than “deliberate
destruction of the political power of the ruling elites...” (Fisher, 1993: 16). Clark uses the
analogy of redirecting a stream:

The art of influence is to spot the opportunities to erect a blockage here,
to create a channel there, or to shift an obstacle, and by so doing to alter the
course of history towards the society we desire.

(Clark, 1991: 243)

NGOs that have chosen to assume an advocacy role have shown themselves to be
effective at linking various grassroots groups into a coherent political force. The scale may be as
small as lobbying local authorities for infrastructure “NGOs potentially have an enormous role to
play in securing micro-policy reforms...” (Clark, 1991: 125). On the other hand, it could be
large enough to address women’s issues at the international level, such as the NGO forum at the
UN conference in Beijing. SEWA, for example, carries out its advocacy role on three fronts:
direct action through meetings with police and/or employers; filing complaints with governments
and bringing court cases; and working towards long-term policy change (Bhatt, 1989: 1062). It
has been suggested that NGOs should concentrate more of their energy on advocacy. Clark
asserts that if NGOs can “move beyond doing to an influencing role” they have “potential to
construct global networks” (Clark, 1991: 12).
3. Women merit a separate category

Women’s continuing disadvantage makes it obvious that five decades of ‘development’ have essentially failed them. Although they make up half of the world’s population, women earn only ten percent of its income and own just one percent of its property—yet they do two-thirds of all work (Momsen, 1991: 12). Many women’s organizations have grown out of the realization that women were being excluded from the development process, and that special programs were needed. Some existing NGOs designed separate, women-directed sections of programs; in other cases, the lessons of their experience became the foundation for mobilization by new groups (Carr, et al, 1996: 186).

Women had been overlooked by development not only because program design made it difficult for them to take part, but also because features inherent in the conventional development paradigm discourage their participation in the mainstream. Because women continue to bear primary responsibility for home and family, large scale industrial organization can be difficult to integrate with household management responsibilities (Sen & Grown, 1987: 35). The growth of market economies is often accompanied by a corresponding restriction of women’s economic role. In some instances, women found themselves “squeezed out”, as skills training favoured men (Mosse, 1993: 37). For example, women’s involvement in the Indian textile industry stood at twenty-five percent in 1950, at the onset of ‘development’, but had declined to just five percent by 1980 (Krishnaswami, 1985: 324).

Women also face barriers as entrepreneurs. Women vendors often face an ongoing battle for physical access to space in the market (Bhatt, 1989: 1064). As producers, they may have difficulty accessing credit, raw materials, and markets (Overholt, et al, 1985: 105). The often small scale of women’s income-generating ventures makes it difficult for them to compete with larger enterprises.

Social attitudes may be partly responsible for women’s restricted access to credit and other resources (Overholt, et al, 1985: 108). For example, in some areas, women may be ineligible for credit; in others, if they cannot be legally registered as owners of property or a business, they may be effectively denied credit. It has been said that “social attitudes...often internalized by women themselves, are the single most serious barrier to women’s entry and success in small-scale enterprises.” These may be reinforced by institutions and policies.
ineligible for credit; in others, if they cannot be legally registered as owners of property or a business, they may be effectively denied credit. It has been said that “social attitudes...often internalized by women themselves, are the single most serious barrier to women’s entry and success in small-scale enterprises.” These may be reinforced by institutions and policies reflecting them, and exacerbated by the time constraints associated with the socially-constructed elements of women’s reproductive role (Overholt, et al, 1985: 106).

Conventional programs aimed at poverty alleviation have brought limited benefits to women, for several reasons. Many interventions were aimed at “households”, disregarding women’s unequal access to resources within the household (Moser, 1993; 15). At the same time, access to resources was inequal between programs, and interventions aimed at women were often in competition for funds with male-directed projects (Buvinic’, 1986: 658, 660). Often, the design of mixed-sex programs directly or indirectly discouraged women’s attendance. In India, respondents to a survey carried out by the National Commission on Self-Employed Women listed “pressure from inlaws, jealous husbands, sick babies; non-proximity of classes, fear of being molested on lonely roads” as well as “the sheer impossibility of making the male officials see their viewpoint” as reasons for not taking advantage of programs (Pande, 1991: 151).

In some contexts, social conventions mean that in reality, programs that assume equal treatment exclude women. Attempts to integrate women into existing projects often assumed that women’s time is elastic, and inadvertently added to their existing burden of work (Mosse, 1993; 159). In addition to time, women may be constrained by social and family status (Karl, 1995: 3). Rahman cites a specific example of a women’s NGO in Bangladesh, whose members stated that cultural norms forbade them to speak in the presence of their husbands (1993: 66). Mayoux (1995: 240) refers to data that indicate that in mixed-sex organizations, women are often marginalized. In such organizations, social inequality between men and women is often reflected in women being relegated to service roles, while men predominate in leadership positions (Karl, 1995: 55).

It is clear that women’s disadvantage is not being successfully addressed by ‘gender-neutral’ interventions, and that positive change requires separate programs and organizations working towards women’s empowerment. These must be situated in a specific context that recognizes not just gender oppression, but the context-specific constellation of hierarchies responsible for their disempowerment. Women’s advancement is important not just for their
own benefit, but “because of the need to bring their distinctive values and orientations to bear on a wide range of social problems” (Korten, 1990: 169).

4. NGOs & the state

To some extent, alternative development models have been built on the premise that NGOs were better qualified than the state to manage development (Sanyal, 1994: 35). It was assumed “that NGOs are the most appropriate catalytic agent for fostering development from below because their organizational priorities and procedures are diametrically opposite to those of institutions at ‘the top’.” They were assumed to be

- less bureaucratic, and more responsive, efficient, innovative, than the state
- locally based, and therefore closer to the people
- able to draw on local knowledge, to create inexpensive and innovative responses
- not coercive or profit-seeking, but genuinely interested in beneficiaries’ well-being
- holistic in outlook, and so able to manage and integrate multi-faceted projects
- able to use local influence to counteract regressive government policies

(Sanyal, 1994: 38-39)

Tied to this was a second assumption, “that to be truly effective, NGOs had to function independently of...the state” and that if they worked with the state, they would inevitably be co-opted (Sanyal, 1994: 37).

These claims contain elements of truth. In many cases, NGOs are more flexible and less constrained than government and multi-lateral agencies, able to work closely with the grassroots, and draw on local knowledge. They have “the freedom to generate, test out, and promote the adoption of new ideas, policies and programs” (Karl, 1993: 5), while bureaucracies’ accountability may condition them to favour development that is risk-free (Mehendale, 1991: 232 / Sanyal, 1994: 42). Governments must balance the interests of many constituents and juggle competing priorities; NGOs may be more free to maintain an unequivocal commitment to the interests of a single group. In addition, long-term development programs may be difficult to reconcile with the time frame of most governments, whose activities and attitude are shaped by the electoral cycle (Clark, 1991: 11).
In reality, however, NGOs must associate on some level with the state and other mainstream institutions. At the very least, the state creates a regulatory and legal context, within which NGO activity occurs. In some cases, an organization may need state approval to exist at all (Kabeer, 1994: 256). Within these boundaries, the relationship between an NGO and government lies on a continuum between cooperation and confrontation, with NGO activity either complementing government policies and programs, or criticizing them. NGOs are not uniformly infallible; neither is government or bureaucracy consistently malevolent or ineffective. Even if a government is not particularly receptive to NGO activity, individuals within it may take a more favourable attitude, and be able to mitigate unfavourable policies to some extent; "...most NGOs which have worked with the government in one way or another have a few stories about good bureaucrats and socially conscious politicians who helped them at critical moments" (Sanyal, 1994: 50). Relationships between NGOs and government are "conditioned not so much by their comparative advantages or disadvantages in different activities as by their own institutional interests," and these are constantly changing in response to "changing political-economic environments" (Sanyal, 1991: 1377). While at times self-interest, or the interests of dominant social groups may be influential, at other times state actors may be motivated by "...a sense of public interest, pride in getting a job done well, simple altruism.... deep respect for grassroots leaders," (Sanyal, 1994: 51), or a mixture of both.

Development literature has sometimes referred to NGOs as "civil society’s response to the failure of the state in fostering development" (Sanyal, 1994: 32). In some cases, expansion of the NGO sector would appear to illustrate government’s abdication of responsibility to some segments of the population. As prize-winning journalist P. Sainath (1997: 431) points out, Nepal currently has an NGO for every 2,000 citizens—a much higher ratio than it has doctors or nurses. This suggests that the Nepali government has absolved itself of responsibility for health care, and is relying on NGOs to fill the gap. Sainath (1997: 429) questions whether NGOs can realistically be expected to take care of problems that governments, “with the full force of state machinery behind them, apparently can’t handle.”

It is critical that NGOs are not expected to substitute for the state, for "... without some form of state involvement, developmental efforts of NGOs, however well intentioned, cannot flourish" (Sanyal, 1994: 48). For example, policy initiatives with the potential for widespread and long-term impact—such as land reform—are beyond the scope of NGOs and firmly in the realm of government (Sainath, 1997: 434). Similarly infrastructure, even at the neighbourhood
level, needs to be linked to other systems into a larger network and is more appropriately an undertaking of government. Rather than antagonism, a more appropriate approach may be a combination of 'top-down' and 'bottom-up' that Sanyal (1991) calls "antagonistic cooperation."

Most successful NGOs have learned to collaborate. Sanyal (1994) cites several examples of NGOs whose links with government or mainstream institutions have been significant factors in their success. In Bangladesh, the Grameen bank's founders had "institutional association(s)" which provided legitimacy, as well as their own income; Proshika, too, benefited from successful cooperation with government (45, 46). And SEWA has collaborated numerous times, and on many levels, with both Indian and state governments (47). Many successful NGOs are led by individuals from upper social strata, often with strong links to bureaucracy, political parties and other institutions, and skilled at using existing policies and programs; SEWA's association with the Textile Labourers Association is an example (Sanyal, 1994: 54). In addition, while policy is usually the responsibility of central governments, implementation is often the job of local bodies. It is important that NGOs maintain a working relationship with governments at all levels (Sanyal, 1991: 1378).

The relationship between NGOs and government is becoming more important, in the face of fiscal restraints and the "renegotiation of the boundary of state intervention" (Moser, 1993: 195). Nonetheless, there are difficulties present in NGO–government collaboration. It has been said that "any collective action for change is a political action, especially if the action carries in its core a message of equality—the end of women's subordination, invisibility and powerlessness" (Mazumdar, 1989: 215). Therefore, NGOs, especially those whose objective is empowerment, may at times find it necessary to challenge policy, and feel that to do so effectively, they must maintain an independent stance. Clark believes that "the NGO experience is almost wasted unless it is used to change the attitudes and practices of decision makers" (1991; 124), and cites the example of NGOs in the South that have "successfully challenged socially or environmentally damaging programs pursued by their own governments" (Clark, 1991: 3).

An NGO can, and should be "a check on the power of government" (Karl, 1993: 5), and must guard against being co-opted, or seeing its agenda swamped by the larger or competing concerns of government. However, as "the conscience of the body politic..." (Karl, 1993: 5), an NGO can also be a mediator between a government and its constituents, serving as a channel for feedback to both government and the bureaucracy. Cooperative association between an NGO and the state may mean beneficial collaboration on policy, programs and implementation. The
problem for NGOs is to find a way to work with government to influence policy and share expertise, yet retain their autonomy and avoid being co-opted (Sanyal, 1991: 1378).

Dealing with government can be a “lengthy and often frustrating process” for an NGO, but there are no shortcuts. However, it is possible for effective, ethical NGOs to resist being coopted, and to pressure governments for improved performance or policy reform, while an NGO that is unwilling to engage in cooperative efforts with mainstream institutions may find itself marginalized, and unable to exert much influence (Sanyal, 1991: 1378). Sanyal concludes that “development requires a synergy between ‘the top’ and ‘the bottom’, a collaborative effort between the government and NGOs...” (1994: 57).

5. Empowerment: defining it/achieving it

A discussion of empowerment depends on first understanding what it means. The term has entered the mainstream, as development agencies adopt participatory strategies as an element of poverty alleviation programs. This is seen by some as a negative trend that contributes to marginalization of “more radical thinking and action toward ‘empowerment’ and ‘liberation’ of the people” (Rahman, 1995: 26). Some agencies have used the term to mean self-reliance and entrepreneurship based in individualistic values (Young, cited in Karl, 1995: 108); at worst, the concept of empowerment may become co-opted to rationalize ‘trickle-down’ development policies, or downloading of costs on to the poor (Rahnema, 1992: 119). However, the term is used by grassroots groups as well, who would more likely use it to denote “people’s participation in the policy making and planning processes” (Karl, 1995: 109). BRAC (Bangladesh Rural Advancement Committee), for example, has defined empowerment as “the opportunity to participate in activities as subjects, bringing about material and non-material improvements in one’s own life...” (BRAC, 1992: 55). A more thorough understanding of empowerment will emerge from exploration of the causes of disempowerment, along with associated problems of measurement, and the apparent contradiction between empowerment and outside intervention.

Achieving empowerment, and overcoming disempowerment, begins with confronting its
Pieter H. Streefland's (1996) research in Bangladesh and Pakistan isolated several elements of poverty common to groups in both locations. Because disempowerment is both a reflection and a source of poverty, his framework will serve as a starting point for discussion of the roots of disempowerment, and the forms that it takes. Streefland concludes that people who are poor are more vulnerable to risks such as famine, war, and disease, because they lack entitlements, dignity, and the power to bargain or to resist (Streefland, 1996: 310-311). These three mutually-reinforcing elements simultaneously increase vulnerability, and decrease people's capacity to cope with adversity. The elements of disempowerment are intertwined, so empowerment depends on restoring all aspects simultaneously.

Lack of entitlements encompasses both material and non-material resources, and is a key factor in lack of dignity. Lack of access to non-material resources can have strategic consequences that are less obvious than, but just as damaging as the practical disadvantage stemming from restricted access to material resources such as land. For example, lack of entitlement to information and education will not only limit access to employment, but can keep those affected ignorant of legal and political rights that they might use to resist their situation. Although lack of entitlement is likely to be initially generated by forces external to the individual, it is eventually internalized; this internalized differential entitlement would appear to be what Streefland refers to as lack of dignity. Empowerment, reducing vulnerability and increasing resilience, depends not only on gaining improved access to resources, but also on restoring the idea that one deserves access to the resources and to benefits that may accrue.

Confronting the causes of disempowerment implies challenging existing power structures. Empowerment strategies advocate "a major shift in the power balance between the 'elites' and the 'people' towards the people" (Rahman, 1995: 25). Friedmann refers to this as the social mobilization tradition of planning. It overlaps with politics, and prioritizes "direct collective action 'from below'" (Friedmann, 1987: 83). Practitioners are likely to encounter considerable resistance to their attempts to bring about social and structural change, but opinions diverge about whether this is better addressed by means of direct confrontation, or a more gradual diffusion of alternatives and absorption of converts.

Any intervention aimed at empowerment "...has to be understood in terms of concrete everyday experiences" (Carr, et al, 1996: 213), within the economic and social conditions that exist 'on the ground.' Restricted access to social and economic resources is configured
according to structures specific to local circumstances, but with gender a complicating factor in all contexts. Interventions to bring about women's empowerment must confront the way gender intersects with the matrix of caste, class, and other oppressive structures that sustains women's disadvantaged position.

Papanek (1990) found that in South Asia, particularly, many women had been socialized to expect less, and to have a restricted idea of their own rights, privileges and self-worth. The self-reinforcing nature of such a system makes it unlikely that the people in it will, on their own, initiate or sustain viable organized resistance, and is an argument for outside intervention. In addition, self-determination and agenda-setting "presupposes that women themselves are aware of all the options open to them, and their potential consequences, so that they are sufficiently informed to make their own decisions" (Mayoux, 1995: 253). In the real world, poverty and gender inequality limit poor women's access to information, leaving them unaware of alternatives, programs, and resources that may be available (Mayoux, 1995: 243).

External input can be helpful to assist conscientization, widen social and physical horizons, and focus resistance (Kabeer, 1994: 228-229, 251). Disagreement exists, however, about the degree of external involvement that is compatible with the goal of empowerment. The "central paradox" of development is that any "capacity building" relationship involving an outside agent risks creating a situation of unequal power (Fisher, 1993: 187). However, even those who believe that "People cannot be liberated by a consciousness and knowledge other than their own..." (Rahman, 1993: 4) do not completely rule out a role for outsiders, however limited. It has been suggested that grassroots initiatives are difficult to sustain without outside involvement: "Support, in the form of material or moral aid, must come from the outside if fragile undertakings are not to be snuffed out" (Goulet, 1979: 565). As Ela Bhatt has pointed out,

We must... prepare leaders. But until they are ready to assume power, we must assume final responsibility for action.....If the poor had that capacity already, they would not have been exploited for so long.

(Rose, 1992: 86)

An NGO must negotiate a course somewhere between imposing an external agenda, and leaving participants bounded by their own possibly restricted horizons. Structures can be created that give primary consideration to the goals and "procedures favoured by those obtaining help" (Goulet, 1979: 565), but this assumes homogeneity of interests among group members. In reality, conflicts of needs and interests may exist. Some participants may not perceive their
interests to be aligned with those of other women, although such views may change with exposure (Mayoux, 1995: 241, 243). In addition, participants may feel that the cost of participation, in terms of time and energy, outweighs any benefits (Mayoux, 1995: 241).

This is complicated by the reality that however committed NGO founders may be to alleviating poverty and/or reordering power structures, they are often middle-class. To some extent, the imbalance can be corrected by encouraging participation, collaborating with existing GROs (grassroots organizations), and giving priority to empowerment over service provision (Fisher, 1993: 195). However, differences of power and status can present problems within any organization, even a GRO, and members with higher status can influence projects to their own benefit (Mayoux, 1995: 244). In the case of NGOs advocating empowerment, the danger of unequal power relations between an NGO and its beneficiaries is particularly troublesome because of the implicit contradiction with stated goals.

Empowerment strategies attempt to secure the power to participate in decision-making processes, including decisions about what is and is not negotiable, as well as the authority to set one’s own agenda (Kabeer, 1994: 224/5). However, notions of just what that means may vary considerably between groups and across locations. For example, in the West, “society is perceived as existing for the individual” (Klein, 1995: 32), and the concept of women’s rights has come to be associated with this viewpoint. But not everyone shares this point of view, and ideas about what constitutes a desirable outcome may vary. It is important that choice of goals take account of participants’ ‘world view,’ and be compatible with it.

These strategies usually have some direct benefits, and even indirect economic results, which are measurable. For example, increases in incomes, savings, and assets, or changes in household consumption levels accruing from empowerment strategies based on economic intervention (Carr et al, 1996: 206) are easily quantifiable. Empowerment, however, is an “intangible outcome” (Carr et al, 1996: 203), and not easily quantifiable. Scales, such as the one developed by the Rural Development Trust in India, attempt to measure the qualitative change involved in “social development” through the use of context-specific indicators such as use of available resources, and ability to resolve disputes within the family and the community, (Damodaram, 1991). However, Damodaram (293) points out that this framework represents only a beginning. Marsden and Oakley (1991: 315-318) divide evaluation processes into “instrumental” methods based on quantitative information, and “interpretative” strategies which place higher value on subjective experience. However, while the article thoroughly explains
what interpretative methods are not, and their philosophical basis, it stops short of outlining ways of actually achieving this sort of evaluation.

Whether or not empowerment is measurable, it can be visible. In their recent study of women’s NGOs in South Asia, Carr, Chen and Jhabvala set out not to measure, but to understand empowerment (1996: 203). They noted that, “The key determinant of women’s empowerment is whether (or not) women gain bargaining power in their day-to-day relationships” (Carr et al, 1996: 207). This was broken down into four elements:

- types of economic change experienced by individuals, households, and communities
- increase in bargaining power in economic relationships
- linkages between women’s increased economic and political power
- relationship between economic empowerment and overall empowerment

In field visits, group interviews and individual oral histories, the researchers gave precedence to the subjective views of the women themselves (Carr, et al, 1996: 10-11). They concluded that women must be able “to exercise power in the social institutions that govern their daily lives: the household and extended family; local community councils and associations; local élite; local markets; and local government” (Carr, et al, 1996: 213). It is within these institutions that entitlement to material and other resources is negotiated. As bargaining power increases, women become better prepared to negotiate actively and successfully.

6. Getting there: tools & methods of NGOs

Empowerment rests on “...the right to determine choices in life and to influence the direction of change, through the ability to gain control over crucial material and non-material resources” (Moser, 1993: 75). Karl lists four components of empowerment:

- awareness-building about women’s situation, discrimination, rights and opportunities
- capacity building and skills development
- greater control and decision-making power in the home, community and society
- action to bring about gender equity

(Karl, 1995: 14)

Three of these elements refer to process, and only one to outcome. This illustrates that the two
are inseparable, and that methods are of critical importance if an NGO’s work towards empowerment is to achieve positive change. Groups in widely separated parts of the world have evolved similar strategies. In any given context, priority may be given to either economic improvement, or to addressing local social needs. In practice, the two are often so closely intertwined as to be inseparable, and economic empowerment is often a beginning rather than an end (Goulet, 1979: 556). Similarly, social strategies that provide information and access to health care and education, or attempt to shift gender roles and responsibilities, contribute to recipients’ ability to earn income. Both involve strategies to build individual capacity and focus it into collective consciousness.

Empowerment is built of an aggregation of individual attributes, including self-confidence and self-respect, along with the capacity and right to draw on a base of resources and the prerogative to define one’s own needs. These can then be directed to collective action toward strategic goals. For women,

Meeting daily practical needs in ways that transform the conditions in which (they) make choices is a crucial element of the process by which (they) are empowered to take on the more deeply entrenched aspects of their subordination (Kabeer, 1994: 301).

Helping people to gain awareness of their subordination is often the first step; for women, this includes generating awareness of gender subordination (Karl, 1995: 106). Conscientization is a central element in creating a clear picture of restraints to be overcome, and resources available to do so. Building self-esteem and motivation, along with defining values, are the first phase, followed by development of management and leadership skills. With these preliminaries in place, the process of setting priorities, visualizing goals and planning strategies to achieve them can begin (Wilson, 1996: 626).

When devising strategies, groups must look for a way to resolve potential contradictions between participants’ practical and strategic needs. Molyneaux used the term strategic to describe women’s need to overcome gender subordination, if they are to achieve long term benefits (Moser, 1993: 39). However, women also have more practical needs, important to the immediate survival of themselves and their families. Women may be unable to participate in any sort of program if these are not addressed. NGOs must therefore keep both in mind, and be careful that strategies to satisfy practical needs do not inadvertently reinforce gender roles, and thereby perpetuate women’s disadvantaged strategic position.
Empowerment, by definition, cannot be ‘granted’ by an external agent; it must take place at the centre. Successful collective approaches emphasize women’s economic and decision-making roles. However, it is widely agreed that a catalyst is often necessary to spark organization towards empowerment. An external catalyst can be a valuable source of support, and can to a large extent compensate for poor women’s possibly limited exposure to information about alternatives, programs and resources available (Mayoux, 1995: 243). Whether or not a given program or process brings about empowerment of beneficiaries is a factor of “The degree of challenge, or initiative, (which) depends not only on the socio-cultural context, but on the ideology of the catalysts...involved in the projects” (Mazumdar, 1989: 216). Leaders, especially those from outside the target group, face several challenges. As well as organizing people, leaders must be able to “conceptualize and articulate women’s problems” and “engender loyalty and commitment” (Moser, 1993: 205). At the same time, to avoid building dependency, leaders must delegate responsibility and share power. An organization that is “too closely identified with the leader” may not be sustainable over the long term; at all times, the leadership must be conscious of the perpetual process of training subsequent generations of leadership (Moser, 1993: 205).

Leaders must be mindful that premises are functional for members, and avoid introducing psychological barriers to access that can arise from elements of formality in the physical or organizational arrangements in place (Ferguson, 1996: 126). Territory, as a place where one is in charge, and free to carry out income-generating activities, can be an important non-material resource that women’s NGOs provide. This has been an important and sometimes unexpected benefit, especially in South Asia, where most women live out their lives in the home of a male relative. “Women of all castes and communities in rural India largely remain the only group which has no permanent territory of their own” (Pande, 1991: 134). Under these circumstances, the ‘psychic turf’ provided by the premises of women-run development agencies and support organizations can be a significant resource for their members.

In their study of women’s NGOs in South Asia, Carr, Chen and Jhabvala concluded that economic strategies provide the most effective entry point around which to organize women (1996: 188). They list five categories of economic approaches in use among the groups they studied:

- access to credit
- enterprise development through access to skills training
• access to markets
• negotiating as a group for wages and social change
• socio-political strategies


Although these strategies have been termed ‘economic’, they open up access to a range of resources beyond the strictly material. Economic approaches challenge the power dynamic inherent in economic transactions (Carr et al, 1996: 215), for example by equipping women to compete more effectively as producers or sellers.

Women’s NGOs commonly offer “professional services as critical inputs” in response to a self-defined need” (Mazumdar, 1989: 214). Skills training may or may not include the transfer of new production skills. In fact, programs are more likely to be successful if they focus on improving “activities in which poor women already predominate” (Yudelman, 1987: 184). However, women may lack accounting and other management skills necessary for more successful application of their existing skills.

Micro-credit, the provision of loans in small amounts to give beneficiaries capital to invest in an income-generating activity, is a strategy that has been used successfully by many women’s NGOs. The best-known example is the Grameen Bank in Bangladesh. It’s founder, Muhammad Yunus, started from the firm conviction that

...poor women have survival skills, otherwise they would be dead. If you give her a loan, she has the skills and locally relevant knowledge to use it productively and a powerful determination to invest the profits in security for herself and her children

(Todd, 1996: 214).

Todd’s (1996) study of two Grameen villages in Tangail district found that Grameen membership brought significant gains to the women and their families. Husbands, as well as wives, gained in status within the village as well as economically (209). Also, group membership improved women’s bargaining power within the family because they had a better “break-down position”; that is, they had the group to fall back on in case of marriage breakdown (212). Other studies have reported an additional “trickle-out” effect to non-members in Grameen villages (Todd, 1996: 223).

Todd found a social structure in Bangladesh that was, in her estimation, “patrilineal, patrilocal, and patriarchal” and would seem to put women at a disadvantage. However, the women in the sample accepted it as a given, and found room within it to manoeuvre and improve
their position (Todd, 1996: 78), an indication that the traditional roles that often suppress women are not immutable. Mazumdar points out that elements of traditional roles can sometimes become an asset (1989: 214), and Todd cites another example from Bangladesh which illustrates this well. Grameen discourages loans being used for dowry. However, one member used her loan to purchase land as dowry, to be held in her daughter’s name. Todd suggests that this pushes against cultural norms from within, and that Grameen might want to amend their rule to allow for it (Todd, 1996: 228).

Yunus’s philosophy and experience have influenced a variety of programs throughout the world. Some adhere closely to the Grameen model; others use micro-credit as one of an array of tools in programs that emphasize other aspects. For example, not all micro-credit programs follow Grameen’s strict regulations regarding loan use. Some programs do not restrict consumption loans, contending that “poor women cannot function if basic needs such as food, health and shelter are not met”. They have found that with time, borrowers tend to take loans more for productive purposes (Carr, et al, 1996: 89, 93). In any case, restrictions can be futile: Todd found that Grameen members often fictionalized loan use to circumvent the Bank’s restrictions. Women resorted to this if they felt the proscribed use would bring a higher return in local circumstances; other group members were aware of the deception and had approved the real use (Todd, 1996: 25). This leaves the Bank with a somewhat inaccurate picture of loan use (Todd, 1996: 26). It also suggests that local women feel both better qualified to assess local opportunities, and within their rights to do so. This illustrates the importance of communication, if an NGO is to respond realistically to local priorities.

Micro-credit programs have been criticized because while they allow women and other beneficiaries to enter the market as producers or traders, the small scale of such enterprises makes it difficult for them to compete with corporate operators. In the face of current ‘globalization’, this limitation is likely to get worse, and without structural changes, long-term alleviation of poverty is doubtful (Singh, 1997: 10).

In spite of this admittedly significant obstacle, even micro-credit programs with a narrow economic focus may by their structure assist their members to overcome it. Many micro-credit programs make use of solidarity groups to improve program function. Individual awareness can be developed through the process of group participation (Karl, 1993: 14). Todd found that although the Grameen Bank’s focus is economic, group discussions among members included much boasting to each other of their successes and strengths, thus bolstering awareness and
solidarity (213), and that travel to and participation in meetings, and articulating loan proposals to bank workers, increased members' confidence and self-esteem (223).

As well as savings and credit groups, collectivization may involve producer, consumer or marketing cooperatives. Bulk purchase, whether of household necessities or raw materials for enterprise, can save money, give women a better bargaining position and, if one person is delegated to purchase for the group, can reduce the demands on each woman’s time (Carr et al, 1996: 135). Appropriate areas for collectivization vary with local circumstances, and some women may reject collectivization of certain activities, even if it contains obvious financial benefits. For example, Overholt cites a groups of women in Honduras who had purchased a flour mill in common, but preferred to continue the actual baking part of their enterprise individually, perhaps because it allowed them to combine it more easily with household responsibilities (Overholt, 1985: 103).

Access to credit by itself will not yield sustained improvements (Carr, et al, 1996: 199). As Everett and Savara (1991: 255) point out, the most important question is not whether women’s groups make lending programs function better, but the potential for lending programs to be the focus of “organizational development among women petty commodity producers.” With this in mind, some NGOs use credit as an entry point to the wider potential of solidarity groups. Solidarity groups and collectivization similar to those used in broader grassroots empowerment, adapted to fit women’s specific situation as women, are helpful in attaining diverse goals. Women in solidarity groups, “...by sharing benefits, by resolving conflicts through discussion, and gaining greater confidence in the process of such resolution of conflict” (Mazumdar, 1989: 215), are learning skills that will be useful if they are to achieve structural and social change. These groups are not always popular with participants, however; Ferguson found in her study of credit programs in Nicaragua that solidarity groups were among the less effective elements of the programs, and in several cases members viewed the requirement as “a burden that made them responsible for other people’s loans” (Ferguson, 1997: 91).

An NGO must balance depth of change with achieving broader coverage. The energies used in extending an organization’s reach and influence may come at the expense of more profound change for the existing membership. Cooperation with other NGOs can offset this somewhat, but may be complicated by competition for donor funds. However, if an NGO is able to extend solidarity beyond its client groups by way of alliances and networks, together they can potentially “maximiz(e) their impact and...maximiz(e) the value of the lessons drawn from
their experience without sacrificing the quality of their programs” (Clark, 1991: 9).

7. Summary

The previous discussion illustrates that development has not ‘trickled down’, especially to women. For several decades, NGOs have been working with grassroots groups to help them gain a foothold in the development process. Even within such endeavors, women have most often been marginalized. To counteract this, they have formed separate organizations that take gender disparity into account along with other forms of oppression.

NGOs operate in “a complex, uncertain and unpredictable world of human actions” (Sen, 1987: 163). Their intended beneficiaries may have a multiplicity of goals, some of which conflict (163). Awareness of the contradictions surrounding its work can help an NGO negotiate them successfully, and minimize negative effects. Effective communication and collaboration with other, similar organizations can promote replication of successful strategies and benefits over a wider population. In addition, it can amplify the influence that women’s organizations are able to exert on mainstream structures and institutions.

Empowerment depends on improved access to both material resources, and the ‘space’—political, social, and temporal, as well as physical—in which to make use of them. It is a process that happens relative to the constraints, and the values, in a particular context. Economic and other strategies complement and reinforce each other: collectivization can improve returns to economic activity; economic benefits can advance social change agendas by shifting the balance of economic power; redistribution of reproductive responsibilities can give women more time and energy to devote to earning income. It is important to encourage leadership within the beneficiary group, looking out for the “latent leaders” that are to be found in most communities (Goulet, 1979: 565). Whatever the goals or methods chosen, “...people owning and managing their own organization are more empowered than those who are beneficiaries of someone else’s organization” (Carr, et al, 1995: 6).

Women’s organizations face many of the same dilemmas as do other groups. For example, they must find ways to balance a diversity of interests and address inequities of power
within the organization. They are concerned with how best to facilitate self-definition, and also with recognizing its limits. In addition, they operate in a context that is coloured by women's gender roles. Demands on the already overstretched time of women participants must be minimized. Also, interventions to meet women's immediate practical needs must not make their strategic position worse, and whenever possible should advance long-term strategic change by shifting gender roles.

Some women's NGOs see themselves as engaged in redefining development. Whether the consequences of their efforts will 'trickle up' to create a more equitable society remains to be seen. However, women's NGOs can influence receptive governments, and by reaching out to more women, they have the potential to wear down resistance. Impact on individuals must be combined with reaching the widest possible numbers in order to effect change in the social and political context.

NGOs have evolved an array of tools with demonstrated success, and likely are yet to devise many others. The style of implementation and the relationship between the NGO and its constituents are at least as important as program content in deciding whether its work leads to empowerment or dependency. The organization must be structured in a way that to a large degree leaves decision-making power, especially definition of priorities and strategies, to the members. At the same time, an NGO must provide information and skills so that the boundaries of members' definition do not remain static, but reflect constantly expanding horizons. Also, because nurturing successive generations of leadership depends on the ability of leaders to delegate responsibility, the relationship between members and 'management' conditions an NGO's ability to persist over time.

The long term persistence of the organization is one element of a program's sustainability. The other element is the empowerment of beneficiaries to negotiate more successfully on an ongoing basis for material and other resources. Ideally, this would lead to eventual independence from the NGO. However, emphasis on individual empowerment and independence from NGO-initiated solidarity groups as a goal is likely to vary between contexts. In any case, sustained benefit is more likely if the NGO pursues strategic change in the social and economic context to support gains in individual empowerment.

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5 However men, too have benefited from women's struggles. For example, when SEWA organized women tobacco workers, wages of male workers were also increased (Carr, Chen and Jhabvala, 1996: 163).
III. THE CONTEXT: Indian Women and Development

"Whatever you can say for sure about India, one can then turn around and say the exact opposite, and it will also be true."

(Uma Rao, 1994)

1. Introduction

The unique historical circumstances of every location generate specific social and economic configurations. In India, as elsewhere, in order to understand the shape taken by the theoretical issues raised in the previous section, a researcher must consider the context, and understand the nature of social institutions in which the women participate on a daily basis, since it is in relation to these that empowerment takes place (Carr et al., 1996: 213).

This section will attempt to outline the background against which the women’s membership in the Working Women’s Forum has occurred. This is complicated, however, by the fact that the Forum members who participated in the study come from a variety of overlapping backgrounds, including Hindu, Muslim, urban, rural, and women whose families live in Karnataka as migrants from a neighbouring state. To provide detailed specific information would involve unduly long discussion for a paper of this length. Instead, I will present a more general summary of the circumstances of women’s disempowerment in India, and the social, legal and administrative framework within which they persist. After a brief description of the extent of women’s disadvantage, the paper will examine the ways in which the social construction of Indian women intersects with poverty, particularly in the Dravidian South. It will then present examples of women’s ongoing resistance to their situation, including the recent emergence of women’s ‘development’ NGOs. Finally, it will outline policies of the state and how they intersect with the operation of NGOs, and influence women’s situation.
Women & Work, Women & Poverty

The distribution of poverty within India reflects social hierarchies of class and caste, as well as regional difference. Within this, gender creates further disparities. The National Commission on Self-Employed Women, which produced the Shramshakti Report, “found that within the traditional households of India, systematic sex bias operates against women in the distribution of both income and consumption” (Pande, 1991: 94). Statistics indicating women’s particular disadvantage are plentiful; among the most compelling of these is that, based on the 1991 census, there are fewer than ninety-three women in India for every hundred men (UNICEF, 1995: 57). Drèze and Sen (1995: 144) attribute this to reduced survival chances conditioned by a general neglect of girls and women.

Regional variation in these proportions mirrors differences in overall prosperity, and in women’s role. For example, the south is “better prepared in terms of social development” than is the north, although it still falls short in providing equitable social and economic opportunities (Ravi, 1998). As a southern state, Karnataka, too has an adverse sex ratio, but with 960 women for every 1000 men, women here appear to have a survival chance that is slightly better than the national average (Vyasulu, 1995: 263). A higher proportion of women in South India are economically active, perhaps reflecting the seasonal labour demands of wet rice cultivation. In addition, women from the region’s larger tribal population are subject to fewer gender-related restrictions (Jeffery, 1979: 28). However, the south also has a higher-than-average incidence of households headed by women, and a higher percentage of households dependent on casual labour (Kalpagam, 1994: 91-92).

With the exception of a relatively small number of educated women from ‘westernized’ urban families, women from poor families are much more likely to work than are their better off counterparts (Jeffery, 1979: 28). In the workplace, limited access to resources, information and education often combine to place them at a disadvantage. To varying degrees, Indian women’s ascribed social roles have designated them as “non-working,” but reality may dictate otherwise (Jamani, 1989: 145), and in many respects their situation has gotten worse. In 1950, twenty-five percent of the workers in the organized textile sector in India were women; in 1980, that had

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5 This is in contrast to global statistics where women make up the majority.
6 It's important to keep in mind that within these two regions, extreme variation is present as, for example, between Bengal and neighbouring Bihar.
dropped to just five percent (Krishnaswami, 1985: 324). Economic liberalization stemming from India’s New Economic Policy (NEP) has brought opportunities to women, but they come with inherent problems. As recent studies indicate, ninety-four percent of women workers are in the part of the economy termed the “unorganized” sector (SEWA, 1996: 5). In Bangalore, ninety percent of workers in the informal export garment industry are women (Sengupta et al, 1995: 82)(italics mine). Thus, while the NEP appears to have increased work opportunities for women, they are largely outside the range of legislation designed to protect workers from exploitation (Sengupta et al, 1995: 82).

Labour market segregation can sometimes act to reinforce women’s disadvantage. For example, women’s daily wages as agricultural labourers are lower than those paid to men, and they work fewer days. Thus, it is to the household’s advantage for women to delegate wage earning more completely to husbands, sons, or brothers. This reinforces perceptions that domestic duties are ‘women’s work’, while men’s role involves paid work in the public sphere, thereby justifying continuing segregation of the labour market. As a result, while women may benefit from increased access to resources via the family, gender inequality associated with differential control over resources within the household is perpetuated (Desai & Jain, 1994: 131).

Women’s situations are not automatically improved by working, in part because of the low status of much of the work available to women. They may also find employment elusive, particularly in urban centres (Jeffery, 1979: 29). An Indian woman’s workforce participation does not relieve her of an already demanding load of housework. This may be less onerous for women who are part of landowning families, but falls heavily on women from landless, labouring families, whether rural or urban (Bardhan, 1985: 2261, 2264). However, women who for any reason are unable to work have few alternatives, and so may be even more impoverished. Social safety nets in place are minimal. For example, although state pension schemes exist, they usually provide limited coverage and are poorly administered (Chen & Dreze, 1995: 2445). This is equally true in the South: Dietrich found that the Old Age Pension scheme in place in Tamil Nadu provided women with only a kilo of rice and 75 Rupees per month, and two sarees each year; in addition, the plan was difficult to access (Dietrich, 1995: 1554).

Much of the economic disadvantage that women face arises from the social limitations placed on them at different stages of their lives. The circumstances of widows may be particularly difficult: they are often not recognized as heads of households, and may be unable to
even get ration cards in their own names. Within the household, they may be viewed as available for domestic labour; socially, they are excluded, lacking the opportunities for meeting points that social and cultural occasions provide for other women (Chen & Dreze, 1995: 2447).

Absence of state support, along with restrictions on employment, residence, and land rights, mean that widows must depend on the family and the community for economic and social support (Chen & Dreze, 1995: 2442). In the South, however, this is likely to mean relying on their natal kin group. Widows here are more likely than the national average to return to their parental village, rather than remaining in their husband’s village. At the same time, they are less likely than northern women to remarry, increasing the chance that they will be heads of households, live alone, or live with their brothers or married daughters (Chen & Dreze, 1995: 2439). In the villages she studied in Andhra Pradesh, Lingam (1994: 701) found that divorced or abandoned women or widows, without education or marketable skills, depended on their brothers.

The poorest households are not limited to those headed by women who have been divorced, widowed, or abandoned, or in which male members contribute little of their earnings to household support. It is probable that households which include adult male members too ill or aged, and children too young to work will suffer similar deprivation. Elderly couples, too, if they must live without the support of younger family members, may face destitution (Mencher, 1988: 107). What is apparent, however, is that women consistently face economic constraints, and that these constraints and their socially-constructed roles are mutually reinforcing.

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7 Public Distribution System (PDS) cards, entitling them to a set quantity of basic food items at government controlled prices.
3. The social construction of (South) Indian Women

Women’s socially constructed roles, and their consequences, arise from the interplay of ideologies set within a social and legal framework. This is not limited to a simple interaction between traditional roles and outside influences, for ‘tradition’ is not homogeneous, and integration of outside influences is a continuous process. Indian women’s roles vary between and within regions, and according to differences of religion, caste, history, and socio-economic strata, making it difficult to generalize. Customs of one community may be modified either to reflect those of another group, or in reaction to them. A paper of this length cannot hope to discuss all the variables and complexities that bring about women’s role. However, there are some widespread patterns affecting the experience of most Indian women, and some elements particular to the role of women in the South.

The social framework within which women’s roles are constructed is “highly stratified” (Jeffery, 1979: 27). A certain level of exploitation is considered “normal”, and accepted by many as inevitable (Kalpagam, 1994: 246). Poor men as well as women may be caught in dependency relationships that are deep rooted, especially in rural areas (Wignaraja, 1989: 40). If women in poor families are more likely to work outside the home, it is from necessity. While their status within the family may be higher as a result, the family’s status relative to the outside community will be lowered (Jeffery, 1979: 32).

Current administrative and legislative policies and structures reflect a mixture of religious codes, customs and policies inherited from India’s colonial and pre-colonial past, coloured by the demands of current realities. Civil law in India is based on Western legal codes. Of significance to women especially, however, is that India has no universal code of personal laws. Instead, a three-fold division made up of ‘Anglo-Hindu’ law and Muslim law, along with what is known as ‘customary’ law to cover the residual groups, covers intra-family and other personal relations (Ganesh & Risseeuw, 1993: 2334). This makes women subject to a variable and often contradictory array of conceptions of rights and obligations of individuals within their kin group, encoded in multiple legal systems (Ganesh & Risseeuw, 1993: 2335).

For example, in Hinduism’s two main legal systems, Mitakshara and Dayabhaga, women did not inherit immovable property (although it could be given to them) (Agarwal, 1989: 75); this is reflected in the Hindu Succession Act of 1956, in which a man can will away his entire
property (Chen & Dreze, 1995: 2448). Under Muslim law, a man can divorce his wife by saying “I divorce you” three times, with or without witnesses. On the other hand, a woman seeking divorce must ask for her husband’s agreement, and forfeits otherwise compulsory separation payments from her husband⁸ (Bhatty, 1990: 102). Statutory law now guarantees inheritance rights to widows and daughters, and divorce under certain conditions, for women of all communities; there are no legal restrictions on widow remarriage (Jacobson, 1992: 51, 57). Even where statutory laws exist, however, they are difficult to enforce, and customary law⁹ often prevails (Chen & Dreze, 1995: 2443). Women’s economic dependence on the kin group ensures that “considerations of property and social acceptability” are often the effective determining factors (Jacobson, 1992a: 51).

The ideological basis of gender roles in any location is subject to many influences, some competing and others mutually reinforcing. Prominent among these in India are religion and caste. Islam and Hinduism are the two dominant religious influences, but their influences extend far beyond adherents of the two religions, and mingle with elements of other traditions to create a patchwork of composite roles for women. Hinduism itself is a collection of local traditions blended in varying proportions with the ‘great’ Sanskritic tradition. The ‘great tradition’ gradually relegated women to a subordinate position, illustrated by the pronouncement of Manu that women are “not fit for independence” (Doniger & Smith, 1991: 197). A women is expected to be obedient to male kin, and to worship her husband as a god (Burnad, 1984: 46). At the same time, Hinduism contains within it an image of an active, aggressive woman, in the character of the goddess Durga, who saves the world (Wadley, 1992: 128). The concept of sakti associated with this goddess identity has survived, along with other elements of the ‘little tradition’, and can be a basis of solidarity among women, especially in the South (Wadley, 1980a: 27).

The behavior expected of women in Islamic communities in India bears elements of “Islamic injunctions and Hindu traditions”; they seem to have “inherited the restrictive components of both” (Bhatty, 1990: 99). Although Islam considers men and women to be equal in the eyes of god, gender roles on earth are defined as rigidly separate (Jeffery, 1979: 19-20). The practice of purdah, in which women may be subjected to one or all of “veiling the face, wearing a concealing cloak, living in secluded quarters, and never meeting men outside the

⁸ Mehr is a lump sum whose amount is agreed upon at the time marriage, to be paid in event of separation. Izzat, the only maintenance payment required by law, lasts only for about three months.

⁹ Much of customary law arose from medieval commentaries on the Hindu Codes (Mandakranta Bose, personal communication.)
family" (Papanek, 1988, 59) governs the lives of many Muslim women. The ideal of a good woman continues to be one who "...observes purdah, does not earn a living, enters into marriage arranged by her parents, lives within the four wall of the house and is submissive to her husband’s will or pleasure” (Bhatty, 1990: 110).

A sharp division between male and female roles is found in most communities and locations in India, with women responsible for home and children (Mencher, 1988: 100). As those responsible for the socialization of children, women are the carriers of tradition, so control over them is “fundamental to the continuity ....(of) communal identity itself” (Dietrich, 1994: 44). However, ideals of womanhood show a striking similarity between diverse religious communities. Interests of the individual are inextricably bound up with the interests of the family, particularly for women. For them, self-interest is inseparable from the collective interest of the household (Papanek, 1988: 83). Patriarchal cultural ideology includes a model of “...idealized heroic nurturance” in which “a truly womanly woman is enjoined to do anything, to make any sacrifice, for the sake of of her husband, and especially for the sake of her children” (Lessinger, 1989: 111). Male gender roles, on the other hand, include an expectation that men will spend money on status-maintaining activities outside the home, such as eating and drinking with friends in tea or toddy shops\(^\text{10}\) (Mencher, 1988: 100). When necessary, this may even extend to appropriating one’s wife’s income to do so (Bardhan, 1985: 2263). It should be kept in mind, however, that tradition, as well as being restrictive, may contain avenues of escape. For example, the ideal of “sacrificial motherhood”, while used to justify mistreatment; “...can also be invoked to justify...the potentially deviant and compromising behavior involved in working outside the home” (Lessinger, 1989: 111).

Marriages are arranged between families, rather than individuals (Papanek, 1988: 66), and may involve payment of dowry. In the past, demands for dowry were limited, even among Brahmins; the custom among many lower castes, especially in the South, was payment of bride price (Kapadia, 1996: 15). However, demands for dowry have become more prevalent, even extending to non-Hindu communities (Mazumdar, 1990: 52; Kalpagam, 1994: 288). The extra economic burden on families contributes to low regard for daughters and in some locations in the South, is “undermining women’s traditional status” (Kapadia, 1996: 14).

Prevalent cultural images of women reflect the underlying belief that external restraints are

\(^{10}\) Toddy shops are rural sellers of a fermented drink made from palm sap. The urban equivalent, conspicuous in Bangalore in 1997, is storefront 'rum shops', which dispense a wide selection of distilled spirits either in bottles, or as single shots to customers who drink them immediately, standing on the footpath in front of the shop.
needed for individuals not to have "indiscriminate and inappropriate sexual relations" (Lessinger, 1989: 107). Purdah, the seclusion of women in terms of veiling and/or spatial separation from men, is not limited to Muslim communities, but is practiced by some Hindu groups as well, although it takes a slightly different form (Papanek, 1988: 65-66). Whether or not purdah is practiced in a given location or community, it may be said that "...social emphasis on virginity and chastity... restricts (women's) physical mobility and participation in activities outside the home..." (Agarwal, 1989: 86-87). These and other "cultural ideals about 'women's nature' and women's appropriate behavior become material forces in shaping women's economic participation" (Lessinger, 1989: 121). Indian women sometimes compare themselves to frogs in a well, meaning that they have "intellectual and physical horizons limited to the tiny patch of sky directly above their heads" (Jeffery, 1979: 11).

Seclusion is part of "a broader principle of exclusion of women from economic, political and social power, authority and influence" (Dube, 1989: 11). Differential access to education and skills denies women the opportunity for full, effective participation. Many families consider education to be much less important for girls than for boys (Jeffery, 1979: 30). In 1995, forty-one percent of girls aged six to fourteen were not enrolled in school (UNICEF, 1995: 46). In some cases, investment in girls' education can have negative returns, as amount of dowry demanded is likely to increase with a girl's age and educational achievements (Mazumdar, 1990: 52), because of the prevalent belief that an educated girl must marry a better educated boy (Drèze & Sen, 1995: 135).

The limitations placed on women by social custom vary according to caste and location. Generally, upper castes and classes are more strictly concerned with guarding the honour of women, and by extension that of the family. For example, it is generally upper castes, and those trying to emulate them, who prohibit widow remarriage (Chen & Dreze, 1995: 2439); among Muslims, women's seclusion and veiling are similarly seen as symbols of family status. However, a process termed "Sanskritization", in which lower status groups imitate behaviours of upper castes, is becoming prevalent, and an analogous process is taking place among the Islamic community (Jacobson, 1992: 7). This is not so much backlash, but rather the intersection of the existing value of women's seclusion as an element of social status, with increasing economic capacity to enforce it. In this context economic prosperity, rather than promoting gender equity, has intensified restrictions placed on women in some households (Drèze & Sen, 1995: 178).

This can restrict women's employment options. Seclusion of girls from the onset of
puberty until marriage can prevent them from learning income-generating skills, as Lessinger (1989: 119) observed among market vendors in Madras. Also, it can condition women’s preference not to work, or if they must to supplement family income, to work at home. Women “essentially...seek and enter only those kinds of jobs whose physical and social demands can be accommodated within local conventions of propriety” (Lessinger, 1989: 121). Bidi rollers in Bhopal are a noted example of women severely disadvantaged by seclusion requirements: they were unable to demand even the minimum wages that were in place because to avoid breaking purdah, they sent their children to deal with middlemen (Papanek, 1988: 76-77). Planners and social workers often contribute to women’s problems by supporting and reinforcing the “...prevailing ideology and practice of gender segregation” (Lessinger, 1989: 113).

Western influence over several centuries has made an imprint on women’s roles, with ambiguous effect. Colonial authorities apparently championed the rights of women, but by privileging the knowledge held by some segments of society, they may have contributed to a “brahminizing tendency”, with an accompanying increase in the restrictions faced by women (Mani, 1989: 114). In addition, colonial authorities restructured landholdings and passed laws to regulate matriliny among previously matrilineal groups (Jeffrey, 1992: 43-44). More recently, infiltration of contemporary ‘global’ cultural influence is having a similarly ambiguous effect on perceptions and status of women, as changes to economic organization affect not only labour markets, but also family and social structure. Citing Mead Cain’s work in Bangladesh, Lingam (1994: 701) points out that “male authority has a material base while male responsibility is normatively controlled.” As the ‘nuclearization’ that accompanies economic change erodes kin structures, normative controls on men’s responsibilities to wife and family cease to operate. Thus, women’s continuing economic dependence makes them subject to male authority, but without this moderating influence. In addition, the combination of fundamentalism and free market capitalism is increasing social stratification, “creating new instruments of hegemony” and at the same time “weakening the balancing mechanisms” (Agnihotri & Mazumdar, 1995: 1869).

Western feminist thought has been embraced by a few, mostly urban women in India. However, western feminism evolved in a western context, and is seen by many as inappropriate to the Indian situation (Jain, 1989: 348; Kishwar, 1996). For example, the needs of family survival may condition relatively cooperative gender relations in poor families (Drèze & Sen, 1995: 158). Under these conditions, women may find caste and class to be more serious
sources of oppression than patriarchy within the family (Bardhan, 1985: 2264). In addition, as Kishwar (1996: 30) points out, “a person’s idea of a good life and her aspirations are closely related to what is valued in her particular society.” Western feminism grows out of values of liberalism, which emphasize the individual. Kishwar cautions that “most Indian women are unwilling to assert rights in a way that estranges them not just from their family but also from their larger community....in a way that isolates them.” On the other hand, this is not a reason for relegating issues of women’s well-being to invisibility, both for their own sake and because family well-being increases with women’s well-being and agency (Sen, 1990: 126; Drèze & Sen, 1995: 194, 176). Rather than adopting the goals of western feminists, what is needed, as Jain points out, is a self-defined “ism” that is “a contextual articulation of aspirations”of Indian women (1989: 348).

Restrictions determined by a woman’s age and marital status are subject to regional variation. For example, in general, women in India are “not allowed to live alone” (Burnad, 1984: 50). However, in urban areas it is possible for unmarried women to live apart from their families, although their reputations are subject to constant scrutiny (Jacobson, 1992: 43). Constraints on mobility are less severe, and control over sexuality less rigid, in north-eastern and southern states, where village endogamy is common (Agarwal, 1989: 87). The custom of patrilocality, in which a woman moves to the home of her husband’s family, is prevalent in most Hindu communities of India. In the North, especially, this can mean moving from one’s natal village, and becoming estranged from one’s natal family (Chen & Dreze, 1995: 2438). In the South, however, the cross-kin marriage system that is part of Dravidian, or Tamil, kinship (Kapadia, 1996: 16) means that patrilocality occurs within the kin group. Married women in the south are not required to maintain as much social distance from distant affines as they do in North India (Lessinger, 1989: 108). Also, although here as elsewhere high caste women may be somewhat more strictly secluded,

Tamil Hindus do not veil their heads and faces, either before strangers or as a mark of respect for elders. As a result, women can be seen on the streets, visiting, shopping, attending public functions, or at work in the fields and construction sites...


Women in the South have an overall “survival advantage” compared to their northern counterparts. Combined with greater age difference at marriage, and a lower remarriage rate, this had led to a higher incidence of widowhood in the South (Chen & Dreze, 1995: 2436). Among
the most ill-treated women in India, widows deserve special mention. Speaking at a recent conference, Uma Chakravarty noted that “...widowhood in India is constructed as social death...” (Chen & Dreze, 1995: 2447). Economic dependence on kin makes them a ‘burden’ on the household (Chen & Dreze, 1995: 2446), yet they are denied freedom to remarry, are subject to restrictions on employment, and often lack property rights (Chen & Dreze, 1995: 2348). They are socially marginalized, labeled unlucky, subjected to dress restrictions, socially excluded, and vulnerable to violence (Chen & Dreze, 1995: 2442). Widows in South India have fewer restrictions on employment, greater rights to family land and inheritance, and a somewhat “less deprived life”, possibly because of the different kinship system (Chen & Dreze, 1995: 2443). Yet in the South, as elsewhere in India, the life of a widow is particularly difficult.

Although Karnataka is one of the four Dravidian-speaking states that constitute South India, it’s central location has made it heir to a mixture of traditions and cultures (Vyasulu, Vinod, 1995: 2635). The majority of the population are Hindu, with Muslims, at ten percent, being the state’s largest minority. Christians, Jains, Buddhists and Sikhs make up the balance (Hunter, 1997: 675). Indo-Aryan and Dravidian language areas and their associated customs overlap here as well. The coexistence of such a mixture of cultural influences has created a variable landscape of ideals of womanhood and appropriate gender roles. Within this, as elsewhere in the country, the relationship of any individual woman to images of the ideal is negotiated according to her particular circumstances.

School enrollment statistics (UNICEF, 1995: 46) indicate that in Karnataka, as in other southern states, women in general enjoy a slightly higher status than do their northern sisters. At the same time, although Karnataka is, by Indian standards, a middle-income state, it is among the states that have seen the lowest decline in the incidence of poverty, with pronounced regional variation (Vyasulu, 1995: 2641). This means that in spite of differences in degree and configuration, women in Karnataka as are as vulnerable to the effects of gender and social stratification as they are elsewhere in India.

1 A detailed 19th Century autobiographical description of the treatment of widows, too long to reproduce here, can be found in Tharu & Lalita, 1991, pages 358-363.

2 Most castes do ‘allow’ remarriage but in practice, “...most childless widows remarry, while most widowed mothers do not” (Chen & Dreze, 1995: 2439).
4. Indian Women & Activism

The process of creating contextually appropriate modes of resistance is well underway in India. Its roots can be traced throughout India’s past: there have always been women who resisted the social constraints placed upon them. Early examples of activism include Kannada poet Akkamahadevi in the 12th century, and 16th century poet Mirabai who both rebelled against the constraints of family and inlaws to seek the company of religious mendicants (Tharu & Lalita, 1991: 79, 90). More recently, women such as Sarojini Naidu, Bina Das, Sarala Devi, and countless others played prominent roles in India’s struggle for independence. Drawing for inspiration on the examples of their indigenous predecessors, and influenced by women’s movements in other parts of the world, a new generation of Indian women are working towards a more equitable society. Ideologies reflected are as diverse as “the Gandhian socialism of Ela Bhatt to the eco-feminism of Vandana Shiva” (Sengupta et al, 1995: 80). Many of these women have become part of NGOs structured to relieve women’s practical economic distress in ways that will eventually undermine the structural hierarchies that have created it. In spite of male opposition, the participation of grassroots women has grown. After travelling throughout India, a member of the Shramshakti task force noted “...the fire and determination of these women, which the direst poverty has not been able to extinguish” (Pande, 1991: 99).

A major entry point for women into a more public role in India occurred, not as a reflection of western influence, but in response to it, as part of the reaction to colonial domination. The Nationalist Movement, and especially Gandhi’s leadership, linked women’s issues to national ones, joining private worlds to the political arena (Kishwar, 1985: 1700). For many Muslim women, participation in the Nationalist Movement was the beginning of “gradual emergence from purdah” (Papanek, 1988: 59). However, Gandhi’s influence, although positive, was constrained by his failure to challenge existing gender roles. He accepted without question women’s economic dependence on men, and although he encouraged their participation in the freedom struggle, he saw women as naturally unsuited for participation in governance (Kishwar, 1985: 1700).

In spite of the limits to Gandhi’s perception of women’s role, his teachings have become the basis of what Jain (1986: 261) has described as “Gandhian feminism: an insistence on the

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Sarojini Naidu was a political leader; Sarala Deb edited a journal, and Bina Das shot a British governor in Bengal (Mandakranta Bose, personal communication). For more detailed discussion of women in the Independence movement see Tharu & Lalita, 1991 & 1993.)
means, rather than the ends alone”. Women’s ‘development’ NGOs, such as Annapurna, the Self-Employed Women’s Association (SEWA) and the Working Women’s Forum (WWF) are committed to collective action to improve women’s access to material assets, as well as other resources such as education and personal mobility. In the spirit of Gandhi’s notion of *swadeshi*, they emphasize “the use and service of our immediate surroundings to the exclusion of the more remote” (Gandhi, 1947: 120). The groups are careful that power is retained by the general membership: SEWA organizers, for example, describe themselves as employees of the general membership (SEWA 1988: 107). Such NGOs function with a core of middle class organizers in the service of a much larger number of women constituents, and have apparently resolved questions of accountability and difference in status.

The objectives of women’s NGOs in India extend beyond economic goals to issues of class and gender awareness. Solidarity groups have been an important tool, serving not only as support networks but also as vehicles to develop leadership capacity within the group. In contrast to the experience of NGOs in some other locations, where solidarity group participation has been among the least popular of activities (Ferguson, 1997: 107, 111), members in India tend to view the association more positively. This may partly reflect a weaker emphasis on individuals in favour of various social groups that prevails in the Indian context. In addition, it likely arises from the tendency of Indian NGOs to devolve power to their membership.

Maintaining solidarity within the organization has at times meant bridging differences of language, religion and class that divide the Indian social fabric. For example, after prolonged disturbances in Ahmedabad in 1985, SEWA found that communal animosity began to infect relations between its members. They were able to neutralize this somewhat by sponsoring a three-day political education camp. In addition, in some instances SEWA has served as mediator and brought groups together to negotiate a solution to hostilities. Forming solidarity groups can also be complicated by the dependent status that is socially defined for women in India. Women whose well-being has depended entirely on the kin group, and especially on males in the kin group, may have felt themselves to be in competition with each other, part of “a hierarchy of age and relations with the (actually or potentially) dominant males” (Bardhan, 1985: 2264). Under these circumstances, they may not easily perceive their interests to be aligned with those of other women (Mayoux, 1995: 243). However, groups in South Asia are finding it possible to mobilize women to overcome their conditioning and “learn a new sense of self-worth in a short span of time” (Papanek, 1990: 169).
Advocacy for the self-defined individual and collective concerns and needs of diverse groups are part of the range of activities of women’s NGOs, and grassroots women are displaying an “increasing articulation of confidence” (Agnihotri and Mazumdar, 1995: 1876). In a variety of movements to address issues ranging from the environment, alcoholism, and communal hostility, grassroots women “have become the prime movers” (Sengupta et al., 1995: 79).

Hearings into the concerns of women in the informal sector have been held recently by the National Commission for Women, and the National Fishworkers Forum (Dietrich, 1995: 1551-1554), as well as at a conference on the problems of widows (Chen & Dreze, 1995: 2436). Collectively, their concerns were:

- living conditions
- domestic violence
- male alcoholism
- dowry
- inadequate government programs
- family violence
- PDS hours conflict with working hours
- monsoon allowance
- training
- irregular employment
- no security
- indebtedness
- lower wages than men in all sectors

Their most pressing needs are:

- secure job or income
- a house in their own name*
- education for their children
- a positive social image*

* for widows

In addition, widows voiced “the need for identity, dignity, and respect” (Chen & Dreze, 1995: 2449).

The raised awareness that women gain from empowerment often brings a realization that collectivized, their numbers can make them a political force. Women’s NGOs have merged their strength into coalitions, to enable them to become a more effective influence on policy. An initial joint statement issued in 1980 by a network of Indian women’s organizations recommended that the Planning Commission explicitly target women, and led to a chapter on Women and Development in the Sixth Five Year Plan, the first such mention (Agnihotri & Mazumdar, 1995: 1874-1875).

Since the 1970s, the women’s movement has lobbied successfully for changes to
legislation in several areas "that smacked of male bias," and for reserved representation for women in local government (Sengupta et al, 1995: 80). Focusing a development organization for women in a society where men have enjoyed privileged access to resources and power is, by definition, political. However, the potential resistance that such a challenge may generate in the world of everyday institutions is unlikely to be easily dislodged. For example, women have at times been forbidden by their husbands to participate even in all-women groups, and have been beaten when they participated anyway (Burnad, 1984: 47, 48). Simply legislating rights for women is inadequate, without the protection of "a new social consensus" (Kishwar, 1996).

5. NGOs, Government & Indian Women

Government is responsible for the policy and legislative framework surrounding social institutions and relations, and within which women's NGOs function (Drèze & Sen, 1995: 199). The government structure in India is divided into central, state, and local, or panchayat levels. State-level authorities have "considerable autonomy" in aspects of the social safety net, such as education and health care. However, the central government wields significant influence, both through funding allocations and by way of "political connections and party contacts that operate between the centre and the states" (Drèze & Sen, 1995: 199). As early as 1952, the Government of India began implementing programs such as the Bharat Sevak Samaj, and Panchayati Raj, to facilitate participation in the political process (Fernandez, 1987: 40). In areas where these have been successful, improved performance of village health care workers and teachers has been noted (Drèze & Sen, 1995: 93, 96).

Poverty alleviation has been a stated development goal of both central and state governments in India since Independence. Successive administrations have devised and implemented a series of five-year plans to guide social and economic change, with the Ninth Plan the most recent. However, where benefits have materialized at all, they have been unevenly
An unknown “Indian revolutionary activist” is reported to have said, “development makes life worse for eighty percent of our people, and confirms the other twenty percent in their selfishness” (Goulet, 1979: 564). Nearly twenty years later, in the year of India’s Golden Jubilee,

you cannot overlook the fact that the affluent today are even more well-off, many becoming superrich, while at the other end, the poor have to wallow in poverty. The gap is widening, there is no denying it...

(Chakravartty, 1997)

Statistics indicate that women are concentrated at the lower end of the gap. The Government of India had no policies aimed specifically at addressing women’s predicament until the 1980s, when lobbying by feminist organizations prompted government to take notice of gender issues (Sengupta et al, 1995: 81). In 1991, the GOI had nearly thirty schemes aimed at women, either directly or as specially-targeted recipients of generic programs. In general, these programs and other government policies directed at women have had mixed results.

Government has been criticized for doing little to ensure that women are able to take advantage of opportunity to gain an equitable share of the benefits of development. In spite of several programs to raise the number of women in the civil service to thirty percent, less than ten percent of IAS administrators are women (Karl, 1995: 70). Women’s problems, and women administrators, are often relegated to departments with mandates such as Social Welfare, Health, or Child Care (Mehendale, 1991: 235). It has been suggested that women tend to be discouraged from entering the mainstream political system by the widespread perception of it as riddled with criminality and corruption (Sengupta, et al, 1995: 85). In fact, both men and women have often been prompted by “disenchantment with politics and public administration” to enter the voluntary sector (Bhatt, 1995: 872).

Current policies of the central government deem economic growth “a necessary precondition for alleviation of poverty via generation of greater productive employment,” and emphasize it as a primary objective (G.O.I.: 1). However, economic reforms introduced in the 1990s as part of the New Economic Policy produced a noticeable increase in the incidence of poverty in the first eighteen months after their inception (Sainath, 1996: 427). Planning documents cite the need to maintain social safety nets to alleviate potential short term negative impacts of economic reforms (G.O.I.: 1). Included in this are a revamped PDS, and the National Social Assistance Programme (NSAP), an umbrella scheme that involves, for example,
In addition to these welfare-oriented approaches, government continues to generate a range of development-oriented programs, many of them subdivisions of the Integrated Rural Development Program (IRDP). Development of Women and Children in Rural Areas (DWCRA), begun in 1982, is specifically directed to women and children, and most IRDP programs now have women’s components (G.O.I.: 9). The IRDP has been criticized on several counts. For example, its programs commonly offer training only in production skills, assuming that management and marketing abilities are already present (Mehendale, 1991: 229). In addition, those most in need of such measures frequently “cannot knock at the doors of offices to take advantage of various schemes” (Mehendale, 1991: 234).

In 1969, the Government of India nationalized the banks and created a scheme of differential rates of interest (DRI) to make credit available to the poor. The scheme was intended to include women (Chen, 1983: 2, 6). However, bank workers administering the DRI program, assuming it was intended for men, initially refused to give loans to women without a male co-signer, and had little patience with helping illiterate women complete the mass of necessary forms (Chen, 1983: 6). As Amartya Sen pointed out in a recent interview, the government has a way of making a good thing “into a bureaucratic nightmare.” Programs such as micro-credit are often more effective when administered via “public movements.” (Khan, 1997). In fact, DRI has been more successful when implemented by SEWA in the North, and the Working Women’s Forum in the South.

Successful implementation of microcredit is a small part of a much larger range of NGO and voluntary activity in India. In the late 1980’s, India had 12,000 NGOs on record (Theunis, 1992: 12). The goal underlying much of this activity has been described as “social transformation” (Bhatt, 995: 870). Activities are a varying combination of assisting with development, mobilizing groups to undertake their own development, and trying to influence the political context. Many groups operate in isolation, however, and while NGOs concerned with mobilization have in many cases led struggles that were successful in bringing about improvements in individual locations, failure to aggregate “locally-specific” gains allows the “ethos” of social exploitation to continue (Bhatt, 1995: 871). Anil Bhatt (1995: 872) blames this on “weak” solidarity within the sector. In addition, attempts by government to replicate

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The pension is available to those aged 65 and above. However, the Rs. 75 per month that it provides is little more than a token.

Designated in 1985 as households with incomes below Rs. 3000 per year (Kalpagam, 1994: 249).
successful NGO strategies on the necessary national scale have tended to be less effective because of “bureaucratization” (Bhatt, 1995: 871).

The women's movement appears to have a somewhat better record of ‘networking’ to achieve its goals: the explicit targeting of women’s issues in the Sixth Plan that occurred in response to collective lobbying by women’s organizations (Agnihotri & Mazumdar, 1995: 1874), is just one example of an effective coalition. Activists within the movement acknowledge its diversity, but deny that it is “fragmented” (Sengupta et al, 1995: 83).

The voluntary sector in India has had more “political space” in which to operate than parallel groups in many other developing countries (Bhatt, 1995: 871). However, the relationship between government and NGOs in India has been one of ‘cautious cooperation.’ Some departments, especially the Home Ministry, have become wary of the possibility of extremist political groups masquerading as voluntary organizations (Fernandez, 1987: 44). Nonetheless, the Seventh Plan recognized NGOs’ importance, and set aside one and a half billion rupees to fund their activities (Clark, 1991: 5). While governments have welcomed NGOs as implementors of their own programs, they have been less open to NGOs’ “political role” of helping to define policy (Bhatt, 1995: 871).

Although Indian governments may retain some reservations about the role of NGOs, in practice they have not been entirely unresponsive to the criticism of NGOs and other activists. Among examples of successful outcomes of cooperation are attempts by the central government “to make the national five-year plans more responsive to the special needs of poor, self-employed women,” largely in response to requests by SEWA, and the national commission created to investigate their needs, of which SEWA’s Ela Bhatt was chairperson (Sanyal, 1994: 47). Current planning documents suggest that government welcomes the involvement of NGOs in development, both in locally initiated programs and as implementors of government schemes. They state a commitment to streamline interface procedures to make cooperation easier and more productive (GOI: 26). Women with “some expertise in the areas covered by the feminist movement” are in demand in areas of government such as the Department of Women and Child Development, and activists no longer regard working within the system as “shameful” (Sengupta et al, 1995: 79).
IV. CASE STUDY: To Come Up in Life

1. Introduction

The Working Women's Forum was started in 1978 in Madras, with an initial membership of 800 women. It now assists more than 400,000 women members spread over fourteen branches in three states—Tamil Nadu, Karnataka, and Andhra Pradesh (See Appendix 1, Page 109). Its objective has been to assist poor women by somehow intervening in the cycle that keeps them at a disadvantage. In an interview, Forum founder Jaya Arunachalam stressed that the Forum is not concerned to become a "model" for other groups, but rather to enable the largest number of women to make improvements now, and to have an immediate social impact that will generate long term political and social change.

Figure 1 shows the organization's structure. The position of the general membership at the top clearly illustrates the Forum's underlying philosophy that members are the first priority. (Note that names of sections have changed. The present research is concerned with the 2nd and 3rd strips from the left. See Appendix 1, Page 110, for further explanation).
From the outset, the Forum has depended on the ideas of the women themselves to direct the planning of interventions. As an organizer for a political party, Ms. Arunachalam had encountered women in Madras's slums who questioned the relevance to their lives of mainstream political institutions. After consultation with the women, with an initial membership of eight hundred, it began a micro-credit program utilizing funds available through the government's DRI scheme. From these small beginnings, it has expanded its programs to include a self-funding micro-credit and savings plan, solidarity groups, advocacy, and a women's health outreach program. Because the Forum operates in three states, it is organized in such a way as to be governed by the federal Cooperatives Act, which supersedes separate state-level regulations, and minimizes legal complexity. However, the focus continues to be on responding to self-defined needs at the local level, recruiting and training leaders from the ranks of the poor.

Much of its strength lies in not becoming top-heavy. Apart from the president, Ms. Arunachalam, all members of the board of directors began their association with the Forum as part of the general membership. A relatively small administrative staff do have university and other mainstream backgrounds, including several people from formal banking institutions. Also, some bank staff are the literate daughters of Forum members. Each location has bank staff, one or more coordinators, and a live-in cook/housekeeper. Bangalore has two full-time coordinators, three bank staff, and one driver. The Chennai head office has a larger bank staff, as well as an accountant and three driver-technicians. In addition, several coordinators serve numerous functions, such as running the bank and health programs, connecting head office with branch offices, and dealing with outside agencies.

Reliance on leadership at the local level, especially paid organizers and unpaid area leaders, allows the organization to function with this relatively small core of office staff. Because members can ill afford to spend time away from work, the demands on their time are kept to a minimum, with contact being maintained through cadres of organizers and area leaders. Organizers keep log books of the regular, informal contacts that they maintain with members, and meet weekly with staff and coordinators in the local office to discuss current concerns. During the time I spent with the Forum, I also observed that both large and somewhat formal area meetings, and regular weekly meetings between staff at the local office and field organizers, are recorded in considerable detail by staff from branch offices. These records provide a reference for local staff

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16 They are placed in branches other than the one of which their mother is a member.
17 In the locations I visited, these were women drawn from the membership, who had few other employment alternatives.
that transmits to them the voice of the general membership. All members must attend an initial training session, and a follow-up session some months after joining. In addition, they are expected to come to occasional meetings, at which they are encouraged to participate fully, and to speak in front of the assembled group whatever its size. Organizers, area leaders, and most of the board of directors joined the Forum initially as members of neighbourhood groups.

The Forum is composed of three ‘wings’, with considerable overlap. The National Union of Working Women (NUWW) is concerned with lobbying for policy change. A micro-credit and savings scheme is run by the Indian Cooperative Network for Women (ICNW); its extent is shown in Table 2.

<table>
<thead>
<tr>
<th>State</th>
<th>Branch</th>
<th># of members</th>
<th>Date formed</th>
<th>Total loans disbursed (Rs.)</th>
<th>Bad debts Amount (Rs.)</th>
<th>Recovery Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tamil Nadu</td>
<td>Madras</td>
<td>85,936</td>
<td>1978</td>
<td>47,612,500</td>
<td>454,600</td>
<td>98.16</td>
</tr>
<tr>
<td></td>
<td>Adirampattnam</td>
<td>48,896</td>
<td>1981</td>
<td>21,375,200</td>
<td>102,000</td>
<td>98.86</td>
</tr>
<tr>
<td></td>
<td>Dindigul</td>
<td>44,990</td>
<td>1980</td>
<td>19,890,600</td>
<td>40,300</td>
<td>98.21</td>
</tr>
<tr>
<td></td>
<td>Vellore</td>
<td>35,172</td>
<td>1983</td>
<td>15,012,800</td>
<td>255,000</td>
<td>97.09</td>
</tr>
<tr>
<td></td>
<td>Kanchipuram</td>
<td>27,096</td>
<td>1990</td>
<td>28,773,600</td>
<td>323,000</td>
<td>98.15</td>
</tr>
<tr>
<td></td>
<td>Dharmapuri</td>
<td>10,477</td>
<td>1993</td>
<td>4,910,200</td>
<td>7,800</td>
<td>99.6</td>
</tr>
<tr>
<td>Karnataka</td>
<td>Bangalore</td>
<td>39,990</td>
<td>1983</td>
<td>13,446,000</td>
<td>318,500</td>
<td>95.25</td>
</tr>
<tr>
<td></td>
<td>Channapatna</td>
<td>13,536</td>
<td>1991</td>
<td>5,590,400</td>
<td>30,600</td>
<td>99.15</td>
</tr>
<tr>
<td></td>
<td>Bidar</td>
<td>26,104</td>
<td>1987</td>
<td>9,400,000</td>
<td>100,800</td>
<td>96.26</td>
</tr>
<tr>
<td></td>
<td>Bellary</td>
<td>8,197</td>
<td>1993</td>
<td>3,075,800</td>
<td>188,000</td>
<td>93.13</td>
</tr>
<tr>
<td>Andhra Pradesh</td>
<td>Narsapur</td>
<td>68,410</td>
<td>1981</td>
<td>20,493,000</td>
<td>22,190</td>
<td>99.83</td>
</tr>
<tr>
<td></td>
<td>Malkipuram</td>
<td>31,865</td>
<td>1986</td>
<td>11,346,900</td>
<td>16,300</td>
<td>99.81</td>
</tr>
<tr>
<td></td>
<td>Bhimavaram</td>
<td>20,998</td>
<td>1988</td>
<td>7,453,900</td>
<td>7,400</td>
<td>99.86</td>
</tr>
<tr>
<td></td>
<td>Palakol</td>
<td>15,548</td>
<td>1992</td>
<td>6,694,700</td>
<td>4,700</td>
<td>99.86</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>477,215</td>
<td></td>
<td>182,725,913</td>
<td>1,871,190</td>
<td>98.09</td>
</tr>
</tbody>
</table>

(Figures from December, 1996)

Table 2. Membership and financial data of ICNW credit and savings program

The Working Women's Forum works at mobilizing large numbers of women, both to benefit from the ICNW loans, and to increase the impact of the NUWW. In addition, it operates a women’s and family health program. The separation is largely an efficient adaptation to the regulatory context, and the three aspects are mutually reinforcing. For example, loans are given to members of neighbourhood groups, which evolve into solidarity groups partly through participation in a training program. Participation in the program is one of the few criteria set by directors for receiving a Forum loan. While the program focuses on aspects of gender and class
subordination, it also contains a health component that transmits information about family
nutrition, hygiene, and access to health care for women and families. As well, the organization
has worked with state authorities in Tamil Nadu to improve working women’s access to existing
health care services.

WWF is a large and complex organization, and an exhaustive study of the whole is
beyond the scope of this project. Rather, my research objective was to more completely
understand the role of an NGO in women’s empowerment, and the impact of such an organizatin
as seen by its beneficiaries, by presenting a close-up view of a small sample of individual groups
and their particular association with the Forum. The Forum's directors hoped both to gain greater
insight into members of the Bangalore and Channapatna offices—recently opened, and located at
some distance from the organization’s head office in Madras—and to determine the program's
strengths, as well as possible areas for improvement or expansion. Together, we designed an
exploration of the Forum's program to meet our respective needs. It set out to determine the
extent to which control and definition are located at the local level, and the means by which this
has been achieved; members' perceptions of the impact of Forum membership on their lives; and
the program's success in meeting the objectives of both the organization and its members.
2. The place

Karnataka is a middle-income state, within which various indicators, such as women’s literacy and rate of under-two infant mortality, show us that relative well-being and poverty varies by region (Vyasulu, 1995: 2635). A 1990 Government of India report places Karnataka in the group of states with the lowest decline in the incidence of poverty, increasing regional disparity, and “regional concentration of poverty” that “has become more pronounced” (Vyasulu, 1995: 2641). In addition, in recent years Karnataka has been a “communally highly sensitive state,” and both Bangalore and Channapatna have been disrupted by communal violence (Engineer, 1994: 2854, 2855). Figure 3 shows the language and religious mix of the population.

<table>
<thead>
<tr>
<th>Languages spoken in Karnataka</th>
<th>Religious mix in Karnataka</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kannada 66 %</td>
<td>Hindu 85%</td>
</tr>
<tr>
<td>Urdu 9 %</td>
<td>Muslim 10%</td>
</tr>
<tr>
<td>Telugu 8.2%</td>
<td>(largest minority)</td>
</tr>
<tr>
<td>Tamil 3.6%</td>
<td>Also Christian, Jain, Buddhist, &amp; Sikh</td>
</tr>
<tr>
<td>Also Marathi, Konkani, Tulu, &amp; English</td>
<td></td>
</tr>
</tbody>
</table>

Figure 3. Karnataka languages and religions
Bangalore and Channapatna are less than 50 kilometres apart (Figure 2), but significant differences exist between them that are reflected in the respective forum groups. Bangalore is an urban centre with nearly five million residents, one of the fastest-growing cities in India. Only forty-five percent of its residents are Kannada-speakers, a lower percentage than elsewhere in the state (Engineer, 1994: 2855). Business, commerce and advertising have come to be dominated by an English-speaking elite (Nair, 1994: 2853-2854). Bangalore is renowned as a centre of technology, and a national centre for the manufacture of electronics and telecommunications goods (Hunter, 1997: P 675). Its reputation has brought an influx of new residents but unfortunately, infrastructure has not kept pace with population growth. For example, ten percent of electric current is used to pump water up to its plateau location, where residents are limited to an average consumption of between ninety and one hundred litres per person. Inhabitants pay “soaring” rents, and breathe some of the most polluted air in India (Jayaraman et al, 1996). Traffic congestion, air pollution, and the perennial shortages of water and power have provoked recent reference to it as “a shambles,” and Chief Minister Deve Gowda is trying to encourage industry to locate elsewhere in the state (Jayaraman et al, 1996). The Forum members who participated in this study live in crowded urban slums and are well-acquainted with the inadequacy of Bangalore’s infrastructure. Members of one of the groups in the sample schedule their daily activities around when the water is on in their slum. But many residents live in worse conditions (Figure 4).
Channapatna is a semi-rural town 50 kilometres west of Bangalore, with a much smaller population. It is the administrative centre of Channapatna Taluk, which is part of Bangalore rural district. Channapatna’s situation on the main highway between Bangalore and Mysore brings considerable tourist and commercial traffic (Figure 2). Thus, it is less isolated from urban influences than are many rural villages in India, and is positioned to be a centre for the production and distribution of local crafts. The manufacture of painted wooden toys, especially, is a thriving cottage industry in the area, involving multitudes of homeworkers. In addition, Channapatna Taluk is one of five mulberry growing areas in Bangalore rural district (Slater, et al, 1992: 26). Sericulture is a significant industry in Karnataka. Two-thirds of the silk produced in India comes from here; nearly three million people are employed in its production (Hunter, 1997: 675).

The Forum office in Channapatna town serves women in the whole taluk, an area largely dependent on agriculture. The groups I studied came from villages of varying distance from Channapatna town, and many of the women consider travel to the town, and to the Forum office, an excursion. All of the women interviewed derive part of their income from agriculture, but all have other sources as well. Several produce crafts, either for the tourist and export market (for example, toys), or to meet local demand (especially woven roof mats). Others have invested their loans in silkworm raising.

In general, Channapatna has experienced only slightly the Bangalore boom—for example, tourist traffic has increased somewhat. Forum members interviewed expressed a more distant view of the economic restructuring that is taking place than did their sisters in Bangalore. Traditional living patterns are more intact here. Consumption patterns, too, have been slower to change, and are less apparently polarized.
3. Women and groups in the sample population

"These are our real lives. You should use our real names!"

I worked with groups from three neighbourhoods each in Bangalore and Channapatna, selected for varying length of membership in order to offer some sense of changes in attitudes and perceptions, and other, more material impacts of membership over time. Altogether, the six groups were comprised of a total of fifty-nine members, of whom fifty-eight participated in two sets of group discussions. In addition, four women from each group were selected to be interviewed in more depth. Of the twenty-four women interviewed individually in the two locations, only four are the sole earners in their households. However, five of the other women each stated that her income accounts for more than fifty percent of household income, and in all cases, it was said to be critical to household survival.

Of the thirty participants from Bangalore, one had never been married. One is divorced, five are widowed, and twenty-three are still married. Marital status of the twenty-eight participants from Channapatna was less straightforward. Eighteen women said they are married and three are widowed, but the marital status of the others was not determined. Age at marriage was also difficult to determine, since there was some uncertainty about ages in general. The youngest reported age at marriage, 10 years, may not be exact. However, another participant reported being married at 11, two at 12, and four women said they’d been married at 13. At the other end of the scale, four reported 16 as their age at marriage, and four said 17. None of the women said they’d been older than 17 at the time of marriage.

In most cases, the women in Bangalore were unsure of how much their husband earned; several said they expected minimal contributions to household expenses from their husbands. The husbands of three of the women are too ill to be relied upon for regular support, and in at least two other cases alcoholism is a major factor. However several gave no specific reason, but rather indicated a general resignation, likely based on earlier experience. This was summed up by Lakshmibai who responded, with a shrug, “He gives what he gives.”

18 One member of the group from Sasundarapallayam was unable to participate because she now lives in another area.
19 One of the women interviewed in Bangalore and several in Channapatna were not sure of their ages; estimates were formed based on the ages of their children.
Participants' age range, education, linguistic and religious background, and occupational data are summarized in Tables 1 and 2.

<table>
<thead>
<tr>
<th>Neighbourhood</th>
<th>Sasundarapallayam</th>
<th>Govindarajanaqar</th>
<th>Chollupallayam</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of members</td>
<td>9</td>
<td>11</td>
<td>10</td>
</tr>
<tr>
<td>Length of association</td>
<td>13 years</td>
<td>1 year</td>
<td>5 years</td>
</tr>
<tr>
<td>Age range</td>
<td>30 - 57</td>
<td>19 - 55</td>
<td>24 - 62</td>
</tr>
<tr>
<td>Education</td>
<td>Φ (4)</td>
<td>2nd standard (1)</td>
<td>Φ (6)</td>
</tr>
<tr>
<td></td>
<td>5th standard (3)</td>
<td>3rd standard (1)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>7th standard (2)</td>
<td>4th standard (2)</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>6th standard (1)</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>8th standard (1)</td>
<td></td>
</tr>
<tr>
<td>Background (linguistic, religious, etc.)</td>
<td>Tamil migrant</td>
<td>Muslim (Urdu speakers)</td>
<td>Tamil migrant (8) Kannadigi (2)</td>
</tr>
<tr>
<td>Occupations</td>
<td>Agarbathi</td>
<td>Agarbathi (6)</td>
<td>Agarbathi (8)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Beedis (3)</td>
<td>Silk processing (1)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Fruit vending (1)</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Pillow stitching (1)</td>
<td></td>
</tr>
</tbody>
</table>

Table 3. Profile of participants from Bangalore neighbourhoods

<table>
<thead>
<tr>
<th>Neighbourhood</th>
<th>Kudlur</th>
<th>Mainakoshalli</th>
<th>Honganur</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of members</td>
<td>9</td>
<td>9</td>
<td>10</td>
</tr>
<tr>
<td>Length of association</td>
<td>8 years</td>
<td>5 years</td>
<td>4 months</td>
</tr>
<tr>
<td>Age range</td>
<td>28 - 50</td>
<td>25 - 35*</td>
<td>30 - 70</td>
</tr>
<tr>
<td>Education</td>
<td>Φ (9)</td>
<td>Φ (7)</td>
<td>Φ (10)</td>
</tr>
<tr>
<td>Background (linguistic, religious, etc.)</td>
<td>Kannadigi</td>
<td>Kannadigi</td>
<td>Kannadigi</td>
</tr>
<tr>
<td>Occupations</td>
<td>Agriculture + Agarbathi</td>
<td>Agriculture + Mat-weaving</td>
<td>Agriculture + Mat-weaving (2) Toys (6)</td>
</tr>
<tr>
<td></td>
<td>Silkworm culture</td>
<td>Vending</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Vending</td>
<td>Cycle shop (1)</td>
<td></td>
</tr>
</tbody>
</table>

Table 4. Profile of participants from Channapatna neighbourhoods

While the tables illustrate some things, however, they obscure others. The tables suggest that age spread differs only slightly between Bangalore and Channapatna, but they don’t show

57
distribution. In the Honganur group, for example, Chelluvamma is fifteen or twenty years older than Kadamma, the next eldest woman. In general, the women interviewed in Channapatna tended to be close in age, while the Bangalore groups and were distributed more evenly over a much wider age range.

Some of the demographic differences between the groups in the two locations may well stem at least partly from rural/urban difference. For example, of the twenty-eight women in the Channapatna sample, only two had attended school, both to Fifth Standard. As the table shows, among the Bangalore groups, a larger proportion had been to school. Again, the table doesn't show who had been to school: all but eight of the women in Bangalore under age forty had been to at least Fourth Standard, the level considered necessary to achieve basic literacy. Of the eight who had not reached this level, one had completed Third Standard, and one second. Also, four of the eight women under age forty who had never attended school were from a group composed entirely of Muslim women.

As the table shows, members of the groups studied in Channapatna all work in agriculture for part of the year. In recent years the season of agricultural work for women workers has been only two months and even within that, work is sporadic. The table shows the wide variation in employment alternatives the women have created for themselves with the help of Forum loans. Of the six women in Honganur who work in wooden toy manufacture, five paint toy parts and Lakshmamma Sideya, taught by her husband, has become highly skilled at using a wood lathe to carve toy parts, also on contract, in addition to painting them. Mahalakshmamman, from Kudlur, helps her husband run a home-based cycle repair business. Many of the enterprises begun with Forum loans by members in the Channapatna location are in reality family enterprises; members reported that family incomes are pooled. This is in contrast to Bangalore, where except for a single example, women ran their businesses independently.

Not all loan recipients in the Bangalore groups are entrepreneurs. Of the eight women from Chollupallayam who roll agarbathi,\(^{20}\) seven work independently, but one has chosen to continue working for piece rates in an agarbathi factory. For her, the loan helps with management of household expenses and is an alternative to the exorbitant rates charged by money lenders.

Other information that does not reduce easily to inclusion in a table is nonetheless important. The women from Sasundarapallayam, and most of those from Chollupallayam, speak Tamil as their first language. Although their families may have migrated several generations ago,

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\(^{20}\) Hand-rolled incense sticks.
the Tamil people have remained largely outside the mainstream in Karnataka, and the women from Sasundarapallayam identify themselves as Tamil, not Kannadigi. The Forum encourages formation of groups across linguistic and religious lines. However, as the sample shows, this is not always possible, because geography so often coincides with linguistic and other social boundaries. If groups are formed on a neighbourhood basis to take advantage of existing social networks, they may also end up being linguistically or religiously homogeneous.

At the same time, five castes are represented in the Honganur group. The majority of the members are from scheduled castes\(^2\), a fact which is not seen as a problem by either the SC women, or by women from other, higher castes. They all live in close proximity, and identify with their village, rather than with caste. Similarly, the women from Sasundarapallayam in Bangalore proudly told me that there are women from both high and low castes in their group, and that caste makes no difference. So, it appears that while some groups may in fact be communally homogeneous, the Forum members that I spoke to do not see language or religion as an identity that separates them from other women of different faiths or language background.

\(^2\) The legal term for the social group formerly known as untouchables. (See glossary)
4. The Research

The field study was carried out between May and August of 1997, and focused on the Forum’s micro-credit and mobilizing functions. Although the Forum consists of three wings, the health program in Karnataka is in the implementation stages. Therefore, although the women interviewed touched on the need for improved health facilities in their area, the Forum’s health program was outside the scope of the research.

a) Methods of inquiry

Interviews and groups discussions were carried out during two visits to the Bangalore/Channapatna area, the first in May, 1997, and the second in June. On initial visits to Bangalore and Channapatna, I met with the six groups in succession. The first encounter was a group discussion, guided by a prepared series of questions (Appendix 2, page 111). The Forum provided translators so that work with individual groups could be carried out in the members’ first language. Each two or three hour session was recorded in field notes, on cassette tape, and in photographs.

Figure 5. Discussion with members from Chollupallayam
Four members of each group were then chosen to be interviewed in depth. The interview sample included, in most cases, the group leader as well as the oldest and/or youngest member, and any other members who had seemed particularly articulate or communicative during the group discussion. An element of self-selection was also at work, as members who were at all hesitant about being interviewed separately were not pressed to participate.

The interviews used a list of questions prepared in advance by myself and a Forum coordinator (Appendix 3, page 112), after a week spent observing daily activities in the Madras location and talking with directors, staff, organizers, trainers and members. In a few cases, questions were adjusted somewhat to suit individuals. For example, in the case of elderly women questions about the future were modified somewhat. Questions were also eliminated if the information had already been thoroughly covered by that individual during the group session. Also, in the Channapatna interviews, time constraints made it necessary to condense the question sheet somewhat.

After this initial work, I returned to Madras to begin analyzing the data, preparing summaries to be given back to participants (verbally), and looking for areas that needed confirmation or further clarification. During this time, I met again with coordinators, board members, and bank officials in WWF's Madras office to learn further details of the Forum's history, policies, and programs. I also had the opportunity to observe both the initial training of several new groups, plus a follow-up 'reinforcement' session of groups who had been members for several months. On a second trip to Bangalore/Channapatna, I made field visits to each neighbourhood (Figures 6-9).

27 It had been my original intention to interview all members in depth, but this proved not to be possible in the time available.
Figure 6. Channapatna neighbourhoods
Figure 7. Bangalore neighbourhoods
I was able to talk to individuals in their homes, and directly observe income-generating enterprises, most often carried on in the doorways of the women's homes (Figures 8, 9).
From this, some uncertainties from the original interviews were visually resolved, and I was able to get a sense of the immediate neighbourhood context of each group.

Also on this second visit, in each area we brought together all three groups. The women in the Bangalore sample speak several languages as their first language, but all are able to speak Kannada, so in the final session involving all three groups, discussion was in that language, with translation into English. Consistent with the Forum’s belief in the value of shared experience between members and groups, all three groups were present as findings from individual groups were discussed, and specific aspects clarified.

Issues that had been raised then became the subject of a general discussion, with members of all three groups participating. Finally, in each location, members researchers, coordinators, and local staff shared a celebratory meal.

b) Methods of analysis

Evenings were spent going over field notes and listening to tapes, noting recurring themes. Field journals were organized with space to allow my later reflections and questions to be situated opposite original notes. Between visits to the Bangalore/Channapatna area, during
three weeks in Madras, data was examined in more detail. Recurring themes in field notes, and in discussion and interview transcripts, were indexed. As well as similarities of response, I took note of obvious differences. Material was initially organized according to research questions, but expanded as the data began to suggest its own conceptual themes. Summaries of responses were made at this time, and initial interpretations noted.

Summaries were 'given back' verbally to participants at final discussions upon my return to Bangalore and Channapatna. I then examined notes and tapes of these sessions, and integrated the information they contained into a Preliminary Report, which I presented to directors in Madras, and discussed with them. Subsequently, I was able to meet with individuals in the Planning Office in New Delhi to learn their views on issues of development, women's empowerment, and the role of NGOs.

I then returned to Canada and began preparation of this final thesis. This included refining the discussion of theoretical issues, and explaining some issues specific to the experience of Indian women. I have since returned to the collected material yet again, examining it in much the same way, but from a perspective of distance, within a firmer theoretical framework.
5. Challenges & Opportunities

“You’ve come so far, just to see us?”
(Banu - Govindarajanagar)

The case study relies on the observations and interview responses of women as they perceive their own experiences, and was carried out in a culture not my own. Thus, it is necessary to mention special opportunities and challenges associated with such a study. The women in the sample spoke one or more of three different languages, with which I have only slight familiarity or none at all; this meant working with translators, a process with inherent difficulties. My several translators all performed well, and I am grateful for their services. However, nuances of language and meaning were undoubtedly lost through my inability to communicate directly with the participants.

Research carried out in the real world, with real people, also can present ‘real world’ problems. Interviews were most often not private, and so bias may have been introduced as women waiting to be interviewed listened to the responses of other participants. However, it was necessary to keep in mind the value that the Forum places on public discussion as a tool for building awareness and solidarity. In any case, the physical layout of the places where interviews were carried out made it virtually impossible to exclude eavesdroppers.

Figure 10.
Watching and giggling in Channapatna
In the short time available, it was not possible to get anything like realistic estimates of weekly, or even daily income. The women are self-employed, not wage workers, and there is no such thing as an average day. Earnings vary with production, subject to constraints imposed by household duties, the health of the woman and family members, availability of materials, and even the weather. In the semi-rural Channapatna locations, it became even more complicated. For example, asked about her husband's income, one woman explained that as a labourer on a coconut plantation, he is paid in coconuts, which he then sells in the market. In spite of this uncertainty, however, the women provided apparently accurate estimates\(^{23}\) of the return on investment in materials.

Perhaps the biggest limitation of the research was time. The women who participated depend on their income to sustain an existence that is still marginal in most cases, and time spent away from production costs them dearly. As it was not our intention to become yet another constraint on their earnings, the research schedule, planned in conjunction with the Forum's head office in Madras, was set up to get in and out as quickly as possible. This meant there was no time to pre-test and fine-tune the questionnaire. The time available was further restricted by the translation process, as each question and answer had to be said twice or, in one instance, three times. Ideas that might have been explored in more depth could not be, and few of the directions of inquiry that suggested themselves during analyses could be followed up.

In addition, the presence of Ms. Arunachalam, the Forum’s president, added a further complication to the initial visit to Channapatna. The level of excitement generated by her arrival bubbled through the group discussions, and was at times difficult to contain. The possibility of bias being introduced by her participation cannot be discounted. At the same time, however, it was an opportunity to observe interaction between the president and grassroots members in one of the Forum’s most distant locations.

In any case, qualitative research based on the subjective experience of real people cannot be expected to yield results of the same certainty as those of a controlled experiment. For example, as has been stated, the sample was chosen for variation in length of membership. But this was not the only difference between groups: Honganur, the group with shortest membership (four months), was also from a rural location; members of the group with the next shortest association (one year), from Govindarajanagar, live in urban Bangalore and are Muslim. Also, effects over time can be neither seen nor measured in a one-time study. It is impossible to

\(^{23}\) Given with no hesitation, and similar to estimates given by other women in the same area.
determine the degree to which observed differences in attitudes and world view were ‘caused by’ the short time of membership, or by the other variables at work. A researcher must rely on subjects’ assessment of changes, and why they have occurred.

Nonetheless, there can be special opportunities and insights associated with carrying out research in another culture. To one in an unfamiliar context, things that might otherwise fade and become background will often stand out. Being from far away perhaps led me to question things that a local researcher might have understood without asking. I hope it also kept me from giving too much credence to my own assumptions.

Another significant opportunity involved in research half a world away is the chance to meet and discuss the challenges facing women, and especially poor women, in widely separated parts of the world. Participants asked questions of me, as well—about my age, marital status, the customs in my country, the problems faced by Canadian women, and why I had come so far to talk to them. Perhaps our conversation gave them a somewhat enlarged context from which to consider their own situation. Observing expressions of caste, class and gender oppression in the Indian context gave me insights into similar striations in my own culture. Meeting across differences of distance, culture, and language was a chance to learn from each other.

“We know our president, but we do not know you. And we are very happy that because of her, you have come to our place to meet with us.... Because you are somewhere, and she is somewhere, but all of us are coming together.”

(Mahalakshammani - Kudlur group)
6. A Visitor's View

Answers to interview questions are only part of the story. At times, as much can be learned from the way things are said, or from what is not said. Also, social relations are conditioned by the physical arrangement of the spaces within which they take place.

The four Forum offices I visited are located in modest *pukka* houses. One room in each house is set aside for the bank. Other rooms serve as offices, and training or meeting centres. None of the buildings is air-conditioned\(^2\), and furniture is kept to a necessary minimum: desks and shelves in the bank, along with benches for members, and in Chennai a desk and chairs in an office shared by several coordinators. Except for Channapatna, the offices have telephones. Visitors from other branches are often billeted; bank staff may or may not stay on site. Mats on

\(^2\) An exception is one room in the Chennai office, in order to protect its four well-used computers and a fax machine from extreme summer temperatures.
the floor serve as sleeping accommodations for both residents and guests. Although by comparison to members' homes, even these quarters are luxurious, the Forum is careful to keep things simple. Members' sense of 'ownership' is apparent.

I attended area meetings, arranged by neighbourhood groups and held under a palm-leaf shelter, in Bangalore and Bellary (Figure 13, page 70). Women at both meetings spoke freely and listened intently.

Attending a training workshop is one of the few eligibility criteria set by the bank for loan recipients. I was able to watch both an initial session with new members, and a follow-up session with members who were about to apply for their second loan. Both made use of a question and answer format built around role plays, songs and a series of six posters, all created by the three trainers. The posters used pictures hand-drawn by the trainers to illustrate gender and class relations as well as basic health and nutrition information (Figure 12).

For the initial workshop, about thirty new members, some elderly and others with babies and children in tow, arrived in the morning in separate neighbourhood groups. Sitting quietly in groups on the floor, they seemed shy and uncertain although even then, it was possible to pick out some of the leaders, because they seemed more confident. A coordinator sat with me, translating the proceedings as much as possible. With my own limited understanding of Tamil I was able to understand the direction, if not the detail, of Ranganayaki's introduction. Over and over again, I
heard the words 'why', 'how', and 'we'. She posed questions about whether anyone had experienced problems with money-lenders, with landlords, with drunken husbands, with employers who paid them less because they were women. Then she asked, "Why does the Forum give loans to women, and not to men?" A young woman in a blazing pink saree stood up and answered, "Because he'll spend it on drink, not on the home, so it's of no use."

After this, the women introduced themselves. I wasn’t able to understand all their occupations, only that there were many. As the training continued throughout the morning, the women listened attentively, murmuring to each other. I noticed a woman nodding repeatedly, as if she were finding affirmation of things she had long known. Everyone was encouraged to speak. Leaders were the first to offer opinions and ideas, but the others were soon caught up in the general enthusiasm.

In the afternoon, virtually everyone was involved in a lively discussion about all sorts of assumptions connected with gender roles, and the traditions and customs based on them: justifications for paying women less than men, the relative costs and benefits of public celebration when a girl reaches puberty, et cetera. By this time, the trainees were posing and answering their own questions. Eventually, the group generated a lot of colourful examples of the irresponsibility and incompetence of men. One participant summed this up as,

If the roof is leaking, a man will roll over away from the drip and think it's stopped raining. He will never think to fix it.

It was difficult to tell whether this exchange was spontaneous or programmed for its cathartic value. Clearly, however, it was fun for everyone involved.

Several weeks later, I was able to watch one of the ‘reinforcing’ workshops that are held when groups are about to apply for a second loan. The members were self-assured, coming to a familiar setting and happy to meet and socialize for a day with women from other groups. This time, member groups created role-plays from their own experience to illustrate and expand the themes introduced at the first training session. An audience of other members, trainers, and coordinators watched appreciatively.

Bank operations in both Chennai and Bangalore demonstrated the same high degree of informality, although Chennai has a much larger membership. The large number of women visiting the Chennai office means that members often must wait for some time before it is their turn to transact their business. I saw early arrivals sitting on the padded benches that line one long
wall. However, as the room filled with people, the women who had been sitting on the benches moved to join ‘conversation knots’ of women sitting on the floor. The Bangalore office was less busy, with just a few members coming in to make loan payments, and organizers coming and going and consulting with coordinators.

Members were treated with respect by bank staff, as if they mattered. Social contacts were warm—among members, and between members and staff. For example, on my first morning in the Bangalore office, a woman in to make a loan payment had a lengthy, conversational exchange with staff about the fact that it had taken her an hour to get there, because she’d had to walk, why this had occurred. Bank workers and coordinators listened and offered sympathy in an unhurried manner. Clearly, staff knew members as individuals. In most cases, they were able to tell me where a member was from, her occupation, number of children, and any particular problems she faced. This was more noticeable with members of longer-standing groups. Women from these groups also were less timid, and would speak first to staff members, an indication that they were comfortable interacting as equals with the staff. Listening to the taped interviews after an interval of several months, I notice that at least one of my translators, a university-educated Forum coordinator, used the respectful “Ningeh” form of address in conversations with Tamil-speaking members.

Exchanges between coordinators and members took the form of consultation, rather than directives. At the end of the group discussion with the Chollupallayam group, members spent some time pursuing their concerns about health care with Vidya, my translator. The following is Vidya’s translation of her advice to them:

I just said, there is always this alternative. Because the government’s not functioning, if organizations like us started replacing the government, I think there will be a time when the government will cease to exist.... The government is not having good hospitals, then we start opening hospitals. The government is not having proper schools, then we start opening schools. There is no end to it. So I think... I just told her that there are two ways of dealing with this. One is that, to pressurize the government to start functioning. Because there is so much of infrastructure that is like a big elephant that is just idle, you know? .....I quoted the example of Tamil Nadu where we made them work. It was even worse there, and I said, these hospitals have started doing very much better than what it was years ago, because of our program. We had our own strategies, I said. So there is a big challenge when we start the health program here.... On one level, we have to bring the central government officials to pressurize the state government. Another thing, to sensitize the state government officials to look after the people properly. We have several corridors at several levels. One, at the health worker level for the local hospitals, and I said there will be other levels where we can attract the secretaries and chief ministers and other people, to lobby with them and bring better health care to Bangalore. And I think it’s a challenge, and it will come about in a few years. Nothing can happen over night. .....To change the mindset of these people will be our toughest challenge.

(Vidya Rajagopalan, WWF coordinator of branch operations)
7. The women's story

"Women are not just a toy in one's hand.... They're not dolls."
(Panchaliamma - Chollupallayam group leader)

Rather than reproducing a lengthy detailed breakdown, this section will summarize material recorded in both individual interviews and group discussions. It will emphasize responses that occurred most frequently, or that gave particularly strong evidence about a specific aspect of the research problem. Distinctions between groups will be pointed out where they seem significant. Also, to allow the women's voices to be heard, I have illustrated summarized material with direct quotations. It should be remembered that where quotations have been used, they are translations of members' words. However, from the snatches of Tamil and Urdu that I could understand with my limited language skills, I am confident that my various translators were able to retain much of the flavour of the original words.

Both individual interviews and group discussions began with questions and probes drawn from several areas of specific inquiry that would serve as indicators towards the research problem and subsidiary research questions. Questions used in group discussions and individual interviews are reproduced in Appendices 2 and 3. However, many of the questions overlapped somewhat, and all of the answers did. To get anything like true subjective assessments, it was important that the tone of interaction be as free as possible, especially in group discussions. Most of the questions are somewhat open-ended, answers ranged far beyond the direct content of the question, and indirect information was often as valuable as the direct response given. Figure 13, on the following page, is an attempt to illustrate categories of questions and some of the overlapping information that emerged in response.
Figure 13. Overlapping Categories of Information
a) Joining the Forum: reasons, resistance, gains, and changes to world view

"It’s not only money. You can become courageous if you go there. I have seen women who’ve changed after going to the Forum."

(Panchaliamma)

In the first set of interviews, the women most often cited access to credit as their reason for joining. Access to credit at reasonable rates gave the women not only direct economic benefits, but was valued because it allowed the women to become independent of money-lenders, some of whom charge interest rates as high as twenty per cent per month. Credit also makes it possible for them to carry on their trade as independent producers, rather than working at piece rates for traders and middle-men. In Channapatna, where agricultural employment for women is becoming more sporadic and the season has shrunk to a maximum of two months every year, Forum members have been enabled to create alternative employment for themselves. Several women also cited independence from husbands and family—not having to ask for money—as motivation for joining the Forum. Nineteen-year-old Banu, the youngest person interviewed, said she had been bored sitting at home, and welcomed the opportunity to start a small business, earn an income, and learn to make independent decisions.

In fact, several of the women said they had joined with no expectations. They had no assets to offer for collateral, and so had not really expected to be given a loan, and hadn’t thought they would be able to pay it back. Someone else in their neighbourhood, usually a group leader, had convinced them to participate. For example, Alamelu, mother of two young children who was deserted several years ago by her husband, said she joined when Panchaliamma convinced her that she “shouldn’t suffer alone.” For her, the biggest surprise associated with joining the Forum was to learn that she was indeed eligible for a loan.

In subsequent group discussions, I asked the women whether the prioritizing of credit as motivation might indicate that economic needs were most pressing, and needed to be addressed before the women could make use of the Forum’s other benefits. Members in both locations were virtually unanimous in stating that had the Forum offered only the training program (health, nutrition, awareness-building) without the attached loan, they still would have joined. It was apparent that they were aware that their deprivation was more than economic; they
recognized, and were eager to redress, their lack of knowledge and skills.

The only reported obstacles to joining the Forum were in the form of resistance encountered from husbands and families, and this from women who had been members since the earliest days of each branch's operation. One organizer in the Bangalore branch had been a single mother residing with her father at the time she joined. She reported having to overcome resistance from her father. Several women from Kudlur, the Channapatna group of longest duration, said it had been difficult to gain their husbands' approval when they had first joined the Forum. Rajamoni, leader of the Sasundarapallayam group, said her husband had actually prohibited her from joining:

My husband was very against me going as a group, because I'm joining with others. He said, "Why are you believing in those people? You can't defy my words and go." So...my husband did not believe in the membership money of one Rupee. He said, "These people will collect twelve Rupees and go out, they won't come back and give anything to you. So why are you not listening to my words?" But I said, "Only if a person goes alone one has to be afraid. But I'm not going alone, I'm going with ten other people. So I think, what happens to all the ten, let it happen to me also." I defied him, I joined. He was very dissatisfied when I joined. When I showed him the money that I took from the Forum, he believed something genuine is happening. It happened quite long ago.

Participants noted that resistance likely would have been even greater had the Forum not been an all-women's group.

Rajamoni and the other participants from Sasundarapallayam have been associated with the Forum for fourteen years. Members of more recent association told of quite different experiences, even of husbands actively encouraging them to become involved. In Channapatna, the women from Honganur said their husbands had previously been in debt to money-lenders from outside the community, and were eager for their wives to join the Forum because it offered a financial alternative for the family. It is also possible that the women's previous participation in agricultural labour groups in the Channapatna location meant that in general, resistance to their joining a group outside the home was lower.

As perceived in retrospect, members reported the following as gains associated with becoming Forum members:

» Financial independence for themselves and their families
  • freedom from money-lenders, enabling them to get a better return for their labour, and even to begin putting money aside in savings accounts.
  • reduced vulnerability to cheating by unscrupulous traders and shopkeepers.
Individual empowerment.

- knowledge and confidence to travel outside their own neighbourhoods
- boldness in their activities both within the family and in the marketplace
- learning to make independent decisions.

A sense of collective strength, supported by instances of successful collective action

- the group from Kudlur had forced closure of an arak shop in their village
- the recently-formed group from Honganur had forced an end to caste discrimination surrounding the use of a local well.
- the groups from Mainakoshalli and Kudlur have been able to put up united fronts against sexual harassment by agricultural employers
- the Chollupallayam group in Bangalore had acted in conjunction with other groups in their area to obtain ration cards, and to lobby authorities to correct drainage problems that had previously caused their neighbourhood to flood annually:

"A few years back when there was, uh... You know, because of water-logging, what happens, every time there was rain all the water in the higher place used to just drain to the slum. And it used to come into the homes and completely... (We) would have to be standing in knee-deep water during the rainy season. Every time what happened — this was a problem that was going on ten twelve years back — So, they used to come and just give 200 Rupees as a token relief, and then go off. Next year again, we repeated. The water will just wash up all our, sometimes clothes, letters, everything and one can't even sleep. It's such a traumatic situation. So then what we did was after coming here, we went and complained to the MLA, and because of repeated pressure what they did was, they constructed a small bridge or something to drain the water around. And something was created at the top place. Now the water drains there and we no longer get water into our houses."

(Chollupallayam group)

Although women in both Bangalore and Channapatna reported successful collective action to bring about desired changes, differences in local concerns between the two locations are reflected in the focus of their actions. In Bangalore, the women spoke of agitating for improved infrastructure, and for access to existing benefits such as the Public Distribution System. The women in Channapatna expressed concern with such things as reciprocal obligations between individuals and families, and the wider community. They applied their collective power to bringing about harmonious relations in their local communities and in their own families. For example, the women from Mainakoshalli had intervened in the case of a girl in their community who had been widowed at the age of 12, convincing her family to allow her to remarry, and

The Oxford dictionary describes arak as an alcoholic spirit, usually distilled from either coconut sap or rice.

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eventually taking the responsibility as a group to find her another husband. The Channapatna groups had also used collective pressure to restrain husbands who were drunkards and/or abusive. In Bangalore, there was no mention of this sort of reform, although several women indicated they face the same problem.

Beyond its instrumental effectiveness for achieving definite goals, the women indicated that they value solidarity for its own sake. Jyoti is the mother of four children, whose husband’s alcoholism not only uses up all his earnings, but has cost her money in medical bills. She says she joined the Forum “to forget my troubles. It gives me a lot of strength.” At the final discussion involving all three groups, members talked about the importance of group solidarity in their lives.

“I have more affection for my group, compared to my family members.” (Yashodamma)

“For me, the group is everything.” (Rajamoni)

I find more love and affection among the members in the group. Even yesterday...there was a big quarrel (at home)...I said, I would not expect even a handful of rice from you, when I become old. And probably, the Forum is one source of strength for me ... when we are growing older, we are also realizing that one can’t always expect the sons to look after or anything...”

(Panchaliamma)

In spite of the strength of collective identity and solidarity evident among the group members, there has been little attempt to formally collectivize income-generating activities. Two women from the Mainakoshalli group said they share the cost of transport to get their product to market. Members from Sasundarapallayam have an informal arrangement whereby Govindamma, who no longer rolls agarbathi, markets the product of other group members, taking a small commission from the increased price she is able to obtain for the product. They pointed out that production has physical limits, further constrained by household responsibilities. Therefore, any increase in income must come from improved returns on investment through lower production costs or higher prices for their product. The group from Chollupallayam said that collective purchase of materials would indeed lower their costs. However, they then explained that it would be difficult to arrange, because the amount available to invest in raw materials at any given time varies so much between women.

Increased mobility and confidence was a recurring theme in interviews and discussions. However, I would venture to say that some of the women were already quite bold

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* The process had taken some time, and the girl was actually 15 by the time she remarried—still extremely young to be married, but in her circumstances possibly the best available option.
before joining. For example, I questioned Panchaliamma, leader of the Chollupallayam group, about this during a field visit.

....earlier also, because I was slightly bold, I used to.... wherever wrong was going on, I used to tell people. Wife and husband, for example, if they quarrel, I used to talk to them. See, what you are doing is wrong.... What she did is wrong.... This is not the way to do. I used to tell them. But nobody used to hate me or something like that. They used to give me respect. If they see me, if I go to their house also, they used to call me, with great respect. Come, sister! Sit down.... They used to give respect like that. The same way it is there even now.

Several other members in both Bangalore and Channapatna stood out as having been ‘bold’ before joining. For these women, the Forum celebrates their boldness. It provides a structure through which they can focus their resolve beyond their immediate community, to bring about lasting changes in their own social and economic lives and the context in which they live. However, many of the other women interviewed spoke of being secluded before joining, submissive to husbands, sons and inlaws. They credited the Forum’s program with raising their self-esteem and empowering them to become bolder, both in terms of personal and economic relationships and in such things as feeling more confident to travel within and outside the city on their own.

Participants reported several other changes in attitude and world view, many of them related to gender roles. Most mentioned that they now regard girl children as equal to boys, and recognize the importance of educating girls along with their brothers; one participant spoke of persuading her husband to send their daughters to school. This is supported by information collected about numbers of children currently in school. In Bangalore, virtually all school age children of members from Sasundarapallayam and Chollupallayam were attending school. Many had teenagers in high school, and one woman’s daughter was studying in Eleventh Standard (pre-college). Current enrollment was lower among children of the recently-formed group from Govindarajanagar, although one woman reported that her daughter had completed Tenth Standard.

Another frequently stated change in attitude concerns the treatment of widows. One woman in the Channapatna sample said that people in the area would cross the road to avoid having a widow cross their path, because they were commonly thought to be bad omens. Several participants agreed that since exposure to Forum training materials in the structured courses and at area meetings, they have come to realize that to mistreat widows this way is unnecessary victimization. The women’s statements of attitude change are supported by their reported behavior: as well as the efforts by the group from Mainakoshalli to find a new husband for the

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37 Between the ages of five and twelve.
young widow in their community, several members in both locations whose daughters had been widowed at a young age had encouraged them to remarry.

Answers to questions about potential conflict between household duties and income-generating activities also suggested a changed view of gender roles that is reflected in the women’s households: many women reported that they now depend upon sons and husbands, as well as daughters, to help with household chores. The group from Sasundarapallayam expressed this as,

   Our children are all trained in these things, especially the boys. Once they grow older, I think they should learn what it requires to do at home. What, as a mother, we are doing. ....definitely all our sons are helping, there is no doubt about it. And our husbands... they help us by going to the shops, going to buy the rations, they fetch water for us.

In Channapatna, the women’s success at minimizing, if not solving, problems with abusive husbands suggests that their negotiating position within the family has improved. Women in both locations reported that their participation in household decision-making has increased.

Increased understanding of health in terms of hygiene, nutrition, and the causes of illness were reported as additional gains from the training sessions. The women said the Forum program has increased their awareness of nutritional requirements for themselves and their children, and provided specific information about foods that are both cost-effective and nutritious. Members in both locations reported greater awareness of the physical causes of illness, and knowledge of where to seek medical help. The Mainakoshalli group in Channapatna mentioned a commitment within the group to assist each other with time and/or money to seek medical care for their children. As well as knowledge of how and where to get medical help for their families, groups of longer standing in both locations demonstrated belief in their right to access to medical care.

Women from all groups reported improved self-perception and increased confidence. Women in Channapatna said they now have the confidence to travel outside their village. Banu, from Govindarajanagar in Bangalore, said she had previously been afraid to venture outside her own neighbourhood to places such as the Bangalore City Market, but now goes alone, and sometimes escorts her mother.

81 Women in Channapatna said they had previously relied on the local temple for medical care for sick children.
b) Perceptions of the organization, and members' role in it

Of course I know that there are women like me in other areas, who will also be attending meetings of the Forum, who will also be talking about the Forum. Because the Forum has a lot of impact on their lives. Yes I have seen them, I have talked to them, because I've come to Madras

(Yashodamma - Chollupallayam group)

The relationship of members to the group, and member groups to the larger organization, was difficult to assess. As the tangle near the top of Figure 11 on Page 75 shows, it involves distribution of power and degree of member involvement. But these are closely linked to aspects of group membership, such as reasons for joining and participating. Questions
explored to understand the relationship included

- members’ perceptions of the role of group leaders, area leaders, organizers, and Forum executive
- group leaders’ views of their own position, and reasons for accepting the role
- the process of group formation,
- criteria for membership
- participation in and knowledge of Forum activities beyond the neighbourhood level

Members of all groups in both locations most often cited the opportunity to help other women as the main advantage attached to the leader’s role. Greater involvement with the Forum was seen as a secondary advantage. Although group leaders are eligible for higher loans than are general members, only two people of twenty-four interviewed individually mentioned this as an advantage accruing to the leadership role.

As asked whether they would consider forming a group and being its leader, several women in the Bangalore sample said they would not want the extra responsibility or demand on their time. However, in separate interviews, leaders of two of the three Bangalore groups, and of all three Channapatna groups, did not see any disadvantage in the demands on their time or increased responsibility; all cited being able to help others as their reason for leading a group. Only Panchaliamma, leader of the Chollupallayam group, acknowledged a cost to her in terms of occasional loss of time from work required to fulfill commitments as leader. However, she readily added that the advantages of membership, and the social advantage of the Forum’s continued existence, outweighed that cost. Of those in the general membership who said they would consider leading their own group at some time in the future, all mentioned the opportunity to help others as a reason. In addition, two mentioned higher loan eligibility as a secondary reason, and one said that the possibility of going to Madras for mass meetings or training was an attraction.

It should be noted that a leader is chosen by group consensus, so that women may initially assume the role in response to the request of other group members. Reasons for choice of the group’s leader varied slightly between Bangalore and Channapatna. In Bangalore, all three groups said the leaders had been chosen because they already held positions of respect in the community, and were considered to be both known and knowledgeable. Rajamoni, leader of Sasundarapallayam group, thought her literacy (Seventh Standard) might have been an additional
qualification, although three other women in the group have similar educational attainments. In Channapatna, the Kudlur group expressed reasons similar to those given in Bangalore. The group was formed after the women had heard from women in the next village, where they had gone to collect mulberry leaves, that an organization in Bangalore would give loans to women. Nagaratnamani was chosen because “she is the person who takes leadership always, even to go to the next village to collect mulberry leaves”. The women from Honganur and Mainakoshalli, while they too took leaders’ reputations and standing in the community into consideration, articulated the leader’s financial stability, and ability to make payments in instances where a member might be unable to, as the major reason. This sort of ‘bankability’ was not mentioned as either necessary or desirable in a group leader in the Bangalore discussions and interviews.

Eligibility for group membership is decided primarily by the neighbourhood group. While the Cooperative Society does require that a person have an occupation to be granted a loan, even this may be waived if group members choose to guarantee a woman to take a loan in order to start a new occupation. Groups cited characteristics such as honesty, good character, and the ability to repay as desirable in a group member. One respondent said that were she forming a group, she would not accept “people who eat all they earn and then say they can’t pay” as members. The women who made up each of the six groups knew each other well. In Channapatna, most had known each other all their lives; in urban Bangalore, communities were of somewhat shorter duration, but were nonetheless closely-knit and stable. Group membership was based on previous knowledge of the individual, in densely-packed neighbourhoods. Nonetheless, virtually all the women in each of the neighbourhoods in both locations were Forum members, although not necessarily of the groups in the sample.

Thus, it appears that any woman can find a niche in a Forum group, and no-one is excluded. This is due largely to the commitment of the women in existing groups; the four groups interviewed that had been in existence for five years or more said that they feel they have a responsibility to assist and guide newer groups. For example,

In terms of groups that were formed by seeing our group, we have a responsibility of guiding them. Because they come to us and ask, how did you form your group? So people like us, the older groups, we teach the younger groups to sign.

(Rajamoni, leader, Sasundarapallayam group)

29 A possible exception to this would be women without a permanent place of residence—pavement dwellers, or residents of temporary squatter communities, such as one that had formed in Bangalore to seek summer employment (Figure 4, Page 53), although WWF groups have been formed in migrant communities in Madras.
Most Forum activity takes place at the local level; neighbouring groups view each other as allies.

Suppose there is a drinking water problem. We do not say, she is from another group. We go together to meet the councillor.

(Govindamma, Sasundarapallayam group)

Members perceive a sense of authority associated with membership. In Bangalore, this was expressed as the power of group action in accessing government services. In Channapatna, the group's power seemed to depend much more on affiliation with the president, and on being able to invoke her authority if necessary.

Understanding the structure and roles beyond the local group is not strictly necessary to benefit from membership, and varied with both length of association and location. Virtually all the women in both locations know who the president is, and most had met her. The women in Bangalore could also tell me the name of the organization's vice-president and, in some cases, other members of the executive. The women from Honganur, who had joined just four months previously, were not aware of being connected to groups outside Channapatna, not even those in Bangalore. In Bangalore, members of the Govindarajanagar group, which has existed for just one year, said they are aware of other Forum groups in the Bangalore area; they seemed to have little sense of the organization's extent beyond that. The women from Mainakoshalli, who had been members for five years, were aware of being part of a much larger organization, but had not so far had any contact with members from beyond the Bangalore/Channapatna area.

In both locations, awareness of the size and extent of the organization appeared to be correlated with length of membership. Among members of the Kudlur group (eight years' membership\(^{30}\), two had been to mass meetings in Madras and had apparently imparted a sense of the Forum's size and reach to other group members. Members from both Sasundarapallayam (fourteen years' membership) and Chollupallayam (five years' membership) said they felt a sense of solidarity with WWF members in other states. Govindamma expressed this as,

> We definitely feel a bond. Yes, we feel a bond because they are also women like us. Whether they are there or here, it is usually the women who have all the problems. So we do feel that solidarity.

Her statement suggests that the women's awareness of gender subordination grows along with

\(^{30}\) The Kudlur group was served by an outreach worker from the Bangalore office prior to the opening of the Channapatna branch.
their sense of solidarity.

In both locations, responses indicated some confusion in understanding the roles of organizer and area leader; this is not surprising, since there is considerable overlap between the two. Both provide a link between neighbourhood groups and the local office, and both recruit new members. The organizer has specific duties which may extend beyond the local area, and is paid for her work, while the area leader generally works in her own immediate locality, and is a volunteer. Although members may not clearly differentiate between the roles, all reported regular contact with these linking figures. The women in the Kudlur group see their organizer “two or three times a day, coming and going,” because she lives in their neighbourhood. “At least once a month” is the least frequent incidence reported of contact with an organizer. In general, an area leader’s job is viewed as “to bring members together in solidarity functions,” to transmit information, and to motivate people. Organizers are seen as “teaching” people how to take a loan, reminding people to make payments, making sure women attend training workshops, and participating in collective action. Several respondents said organizers and area leaders were people they could turn to for help with problems, a relationship that is sometimes reciprocal. Panchaliamma, leader of the Chollupallayam group, intervened to help convince Saraswati’s husband that the work his wife was doing as a Forum organizer was completely respectable, and of great value to the both the family and the community.

31 This might involve assistance with making a successful approach to authorities for infrastructure; also, for example in Madras, it has meant taking part in resistance to forced removal of vendors from locations in the urban area.
c) Perception of the effectiveness of government

"They say they do, but they'll never do it. They came too late with family planning."
(Lakshmibai, mother of five; Chollupallayam group)

Participants were asked their opinions of government programs, and the effectiveness of government in general in combatting poverty. One interesting and unexpected aspect of perceptions of government emerged, as several participants responded in terms of the possibility of government jobs for their children. This may partly reflect a sort of cynicism that government exists as a sort of 'trough' for those lucky enough to find a position; also, it may indicate that participants would prefer assistance in the form of jobs, rather than delivery of services and benefits.

A sometimes bewildering array of programs to assist poor people has been initiated by government agencies at both the state and national level in India. Of the twenty-four women interviewed in depth, several were receiving or had received some form of government assistance: one participant in Bangalore and two in Channapatna were receiving Widows’ or Old Age Pensions; one had received loans to purchase livestock; several have children who attend government schools, where they receive free books, uniforms, and a noon meal; others no doubt use government health services from time to time. In spite of this, when asked whether governments did anything to help poor people or women, the overwhelming majority said no.

This suggests that existing programs are either inadequate or inaccessible. I explored this further in the second set of meetings with the groups. The women spoke of trying all available avenues, even payment of bribes, to access government programs such as ration cards, but to no avail. The women in Bangalore said that availability of services in a neighbourhood depends primarily on the effectiveness of the bustee leader, and that they now know to vote him out of office if he is not performing well. In Channapatna, participants said that whatever schemes the government may have in place do not reach the masses, although as a group they have been able to get better access.

Answers to questions about government were generally abbreviated and indifferent, in contrast to the enthusiasm generated by other topics. Overall, it seems that broadening members’ perception of the function of the state and its obligations to its citizens may be another...
role that the Forum plays. The discussion about health care between Vidya and the Chollupallayam group (Page 73) is an example of the process of not only informing members of the appropriateness of government responsibility for health care, but also of convincing them that they have the right as citizens to expect government to provide it.

d) Ideas about the future

"The future is a big question mark." (Alamelu, Chollupallayam group)

The women were asked about hopes and plans for the immediate, medium-term (one year) and longer-term (five years) future. All participants anticipate that the Forum will grow in size and importance, and intend to work towards this end.

Specific questions and probes asked about occupational plans, expectations for their children, and ways that they expect their children’s lives to be different from their own. Few women contemplated occupational changes; most spoke in terms of expanding existing income-generating activities such as agarbathi- or beedi-rolling. One of the more ambitious plans was voiced by Lakshmibai, from Chollupallayam, who has invested previous Forum loans to buy raw silk, which she then reols and markets. She intends to purchase a machine to increase the volume she can process; this will also involve hiring one or two employees. Rashida, from Govindarajanagar, also foresees substantial gains. Along with her husband, she currently stitches pillows at home. She intends to open a shop where they will be able to simultaneously produce and market their product; this is expected to increase their return per pillow from three to twenty rupees.

Participants in Sasundarapallayam look forward to basic improvements in their houses: tile roofs that won’t leak; attached, private toilets; and improvements to pavements and drainage in their neighbourhood. The women from Chollupallayam voiced concerns about accessibility of health care. After our initial group discussion, they spent some time with a
Forum coordinator, discussing options, and the possibility of lobbying for a local health post, with people trained to treat the skin irritations and repetitive strain injuries to which agarbathi rollers are subject (Page 73). Women from the recently-formed Govindarajanagar group spoke of educating their children, boys and girls, in Kannada medium schools, to help them to integrate into the mainstream. Nineteen-year-old Banu, who studied to Eighth Standard in Tamil Nadu before migrating to Bangalore with her family, is using some of her agarbathi earnings to pay for her own Kannada language lessons. In Channapatna, the women spoke of their children’s education as the first priority, and are willing to forego material acquisition in order to fund it.

Of the twenty-four women interviewed separately in both locations, fifteen have daughters. Of these, five referred to finding her a ‘good’ husband as essential to ensuring her future happiness and well-being. Two others spoke of finding husbands for their daughters in terms of parental obligation only, and eight made no reference at all to marriage for their daughters, but stressed the importance of education to prepare them for good jobs.

In the second round of discussion, I questioned the groups specifically about their expectations in the context of Bangalore’s growing importance as a centre of business and technology, and the associated rapid population growth. I asked the women whether they viewed this as a threat, or as an opportunity. The women in the Bangalore groups said that they hoped that with education, their children would be prepared to take advantage of opportunities emerging in Bangalore’s economic expansion. However, they indicated that without adequate education themselves, they did not expect to participate. In contrast, the Channapatna groups saw no reason why they should not benefit from economic expansion and technological change.
e) Summary

"Money is available elsewhere. Training, the bond of belonging, and knowledge are more important."
(Panchallamma)

The members' assessment of their association with the Forum was overwhelmingly positive. Virtually the only negative mentioned was the cost of time spent away from work to participate, and this was judged to be minimal in comparison to perceived benefits. In addition to the economic alternative to money lenders and improved earning options provided by Forum loans, these included group solidarity, access to knowledge and information, increased confidence and mobility, and changes to their perceptions of gender roles that reverberate out into their immediate context of household and community.

Economic and occupational benefits of membership are largely tied to the availability of credit at reasonable rates of interest. The women viewed the higher return on investment of money and labour in their productive work as the most significant economic effect of the credit program. However the reported shift in distribution of duties within the household, which seems to have met with little or no resistance, may be at least partly due to their increased economic independence.

The women spoke of new-found boldness as a major benefit of Forum membership. At the same time, a counterpoint of fatalism seemed to colour some of their responses. For example, more than one respondent spoke of having no expectations when she joined the Forum. Many seemed resigned to getting minimal support from husbands.

All groups demonstrated a sense of identity with the organization and placed a high emphasis on the value of solidarity, although understanding of the Forum's structure was in some cases minimal. Solidarity within groups is having a positive impact on children's health, as members cooperate to ensure that children in need of medical attention are able to get it. By extending intra-group solidarity and networking with other groups, the Forum program enables members to negotiate with authorities from a position of strength, and to succeed in securing benefits such as improved infrastructure, and access to the Public Distribution System that had previously eluded them. Their success has repercussions beyond the individuals involved. In Chollupallayam and Sasundarapallayam, other residents of the communities have benefitted from the women's determination to secure infrastructure and other services. The research suggests that
solidarity beyond the immediate member group increases with length of association. In addition, this appears to be associated with increased awareness of gender as a basis of subordination.

The focus of group energy is one of several differences evident between the two locations. For example, the women from Channapatna showed more concern with confronting social problems, while the Bangalore groups had directed their energies to securing improved infrastructure and access to services. Also, the majority of women in Channapatna had used their loans to create or expand family businesses, while all but one of the women in Bangalore had used the money to finance individual enterprises, with occasional help from children the only involvement of family. Group dynamics, too, showed some variation between locations. For example, in Bangalore members were slower to speak out in group discussions, leaving it to the leader to act as spokesperson until well into the discussion. By contrast, in Channapatna group members participated so freely that it was not obvious even who the groups leaders were; they had to be asked to identify themselves. The reasons for this difference are unclear, but the Channapatna women’s previous experience in agricultural labour collectives is a possible influence.

Both locations agreed in their retrospective assessments of their association with the forum, and in the relative importance of different aspects of the program. Virtually all participants placed greater importance on non-economic gains.

"We have just told what there is."

(Participants from Chollupallyam)

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33 Actually, all but two, because one member still rolled agarbathi on contract, and used Forum loans to help manage household expenses.
V. DISCUSSION AND ANALYSIS

1. Introduction

This thesis set out to understand the role of an NGO in bringing about women’s empowerment, focusing on the NGO’s methods and their use. It is concerned with an implicit contradiction that must be addressed when an outside agent is involved in development and poverty alleviation: how must services and programs be structured to lead to empowerment, rather than dependency. The intent of the Case Study was to explore the apparent success of an NGO, the Working Women’s Forum, in collaborating with poor working women to design and implement a program that has led to members’ empowerment. What sort of improvements to individual economic and social circumstances has the partnership achieved? Do effects extend to changes in the social context that reflect and support individual gains? What barriers have been overcome, by the organization and by its members? Are there limits to potential gains?

‘Success’ is a subjective judgement, and empowerment must be measured relative to a particular context. Based on the Case Study in Section IV, this section discusses what the members told me about their association with the organization and what they perceive as examples of the Forum’s success. Their story is interpreted in light of my own observations from the time I spent with Forum, informed by the theoretical literature reviewed in Section II and by Section III’s outline of the social and political context within which the Forum operates. What can we learn from the Forum’s example about the tools an NGO can use to bring about sustainable improvements in the lives of women and families? Where is the balance between local definition and outside input? How can the relationship with members be structured to avoid dependency and bring about empowerment?
2. WWF's meaning for members: practical & strategic gains

If an NGO is to bring about sustainable improvements to members' individual circumstances, it must simultaneously work towards altering the social and economic context so that individual gains are supported by strategic change. In practice, effort and outcome overlap. Clearly, the women I spoke with and their families have made genuine gains since joining the Forum. Their lives have become more stable economically. Socially, the women's position in the family and in the community has improved. They are more confident, able to participate more fully in the life of the community.

With their own economic alternatives, Forum members reported being less subject to male domination and having an increased voice within the family. Their examples of sons and husbands being resocialized to help with tasks previously designated as 'women's work' denote a shift in gender roles, and illustrates how economic intervention contributes to a parallel set of adjustments to the social context. The women's decision to educate their daughters, and the fact that their decision has prevailed, are further evidence of changing gender roles.

Virtually all members indicated some awareness of the impact of externally-generated sources of oppression that are gender-based. This is visible in the resistance that has become part of their own lives, and in their determination to prepare their daughters to become independent adults. While most of the women still acknowledge a social obligation to find suitable husbands for their daughters, they also believed their daughters should learn skills that would equip them for economic self-reliance and give them a better 'breakdown position'. As well, the women verbally referred to an impact on gender relations within the family as one of the positive aspects of Forum membership.

In many cases, improvements in women's roles have strengthened relations within the family. Several women in both locations mentioned their husbands' pride in their wives' demonstrated ability to manage their own and family affairs. There is also evidence of an expanded sense of community among members. In Channapatna, especially, women stressed an awareness gained since Forum membership of reciprocal obligations between an individual and the community, and the value of maintaining community harmony and solidarity. Numerous incidents of community involvement were cited in both locations.
Many women mentioned gains in ‘boldness’, a term used to describe enhanced self-confidence and assertiveness reflected in increased mobility. As Forum members acquire the capacity to resist and overcome domination by family, employers, money-lenders and others who have been exploiting them they become more able, little by little, to reverse the social patterns in which they are caught. The Forum’s president, Jaya Arunachalam, said in an interview that the Forum considers it critical to reverse this social net and the accompanying conditioning in order to bring about social change.

Less openly stated but evident from discussions, is the value members attach to the Forum as a support network to counterbalance the power that the family, and especially male family members, has over women in this context. Panchalamma’s statement, supported by the members of her group, that the bonds of affection within the group are far stronger than any within the family, and that women can depend on the Forum, rather than on their sons, for help in their old age illustrates the women’s self-defined need for a support network. Dependency on fathers, husbands, and sons often causes women to live in competition with each other within the family, and members see the Forum as a welcome alternative. Working women such as agarbathi rollers, too, may have regarded themselves as being in competition with other women in the same occupation. The change from competition to cooperation and interdependence with other women in Forum groups seems to hold great significance for the women interviewed as an alternative to previous feelings of isolation, apart from any wider social changes that may stem from it.

The majority of participants said they had encountered little or no resistance to joining the Forum. Some of the women spoke of having to convince male family members, and said that because the Forum is an all-women’s organization, this had been easier to accomplish. Opposition had been more of a problem for groups with longer association, suggesting that the Forum’s longevity has given it an institutional credibility, as members are seen by their neighbours to have made genuine gains.
3. Methods & Structure

The approaches used by the Forum to generate members’ social and economic empowerment are largely those used by similar organizations in other parts of the world. Micro-credit, solidarity groups, awareness raising, skills and leadership training and advocacy are tools whose demonstrated success has brought them wide acceptance. In addition, the Forum model owes much of its success to the way its programs are structured, and the way these devices are implemented. They seem to have successfully overcome many common barriers to participation.

Micro-credit is an important element of the Forum’s operation, not least because it has brought economic stability to members. Its structure is similar to other such programs, for example making use of lender groups to improve repayment performance. However, the program has several elements that differ from the ‘Grameen’ model. Although peer pressure is present, members are not held financially responsible for each other’s loans. By their diligence in reminding members in their area when payment is due, and by stepping in to work out alternatives if a member should have difficulty making a particular payment, the cadres of organizers and area leaders boost repayment rates. Also, because the Forum believes that it can take some time for members to consolidate apparent gains, there is no upper income limit beyond which members become ineligible for further loans. It is assumed that as genuine need decreases, the small amounts available through Forum loans will become less attractive, making a ‘cut-off’ unnecessary. A third difference is that approval of the use to which loan funds are put lies with other members of the group. Repayment rates suggest that this strategy has proved to be as effective as Grameen’s policy of more strictly regulating loan use which, as Todd points out, is difficult if not impossible to enforce.

While both members and directors acknowledge the importance of economic gains, they also view provision of credit as an entry point around which to organize the equally important work of group formation, leadership training and solidarity. These objectives are approached through the training program that is one of the few criteria for receipt of a loan, and by means of ongoing Forum activities. Like many similar programs elsewhere, the Forum program has a dual focus: transmitting skills and information to members, and raising their awareness of sources of oppression. Being able to identify with trainers initially helps to expand participants’ sense of

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34 Vidya Rajagopalan, WWF Coordinator of Branch Operations; personal communication.
their own potential. At Forum meetings, members are encouraged to speak in front of the assembled group, learning to assume a more public role. Their increased confidence is both an individual asset that improves their bargaining position at home and in the marketplace, and an aid to successful group undertakings, such as lobbying for infrastructure and services.

The Forum is structured to otherwise minimize demands made on members' time, recognizing the cost to working women of time away from their work. Regular contact is maintained through organizers who are in effect outreach workers; members can contact and interact with them without leaving their workplace. Because organizers are recruited from the areas they serve, this carries the added benefit of limiting external bureaucracy without restricting the connection between members and the larger organization.

Solidarity groups are built on existing neighbourhood 'grapevines', reinforced to expand their potential²⁶. This gives strength and resilience both to member groups and to the larger network. Although organizers may make suggestions for any woman who has no pre-existing links in her neighbourhood, women don't join the Forum as individuals; they must form a group, and choose a leader, prior to joining. Because groups are based on geographic proximity, they are positioned to become a readily-available, and therefore more effective support network. These elements contribute to the popularity of solidarity groups with Forum members. It may also be that solidarity groups are more appropriate in the Indian context than, for example, Nicaragua, where Ferguson found them to be one of the less popular elements of the programs she studied.

Of course, it is possible that the general acceptance of and even enthusiasm for solidarity groups voiced by Forum members who participated in the research may be somewhat biased. Since participation in the research was voluntary, those who chose to attend could well have been those who are most enthusiastic about the 'extracurricular' aspects of the Forum; members with a less favourable view may have been selected out. However, it should be noted that of all six groups involved in the research, only one member (Geetha, from the Chollupallayam group) did not participate in the group discussions, and one member (Zaitunbee, from Govindarajanagar) failed to arrive for a scheduled individual interview. But in neither case was this due to refusal on the woman's part. Geetha had moved to a more distant neighbourhood, so that Panchaliamma had not managed to inform her in time; and a family emergency caused Zaitunbee to send another group member to be interviewed in her place.

²⁶ However, the Forum does not allow women from one family to be members of the same group.
Therefore, it appears that no one chose not to participate, a point which supports the apparent general satisfaction with the solidarity aspect of the program. Also relevant is the persistence of the women from Sasundarapallayam as a group, even though as they pointed out in the field visit, they now live further apart than they did when the group was formed.

Strength of association and identity with the Forum appear to increase with length of membership, although the link between the two is uncertain. For example, the group from Govindarajanagar, in existence for less than one year, seemed to identify less strongly with the Forum than do some of the longer-standing groups. However, behavior of all the participating groups is conditioned by a multitude of other variables which must also be considered. The strength of the Govindarajanagar members' pre-existing identity with the Islamic community may be a factor, especially since ideas of reciprocal responsibilities between the individual and the community that are found in Islam overlap somewhat with the Forum's training. During interviews with this group, in fact, I was at times unable to ascertain whether group goals referred to the Forum group, or to the wider Islamic community residing in Govindarajanagar. The uncertainty is compounded by the fact that the group from Honganur appeared to identify more strongly with the Forum after only four months membership. However, as agricultural workers the women from Honganur would have had experience with collective activity prior to joining. Also, groups of longer standing do seem to have a more focused idea of working toward collective, as well as individual goals.

Much Forum activity occurs at the local level, with minimal interference from the Madras head office or the executive. At the same time, through the training program and other Forum functions, local groups have opportunities to draw on the skills and experience of the wider membership and from coordinators and staff with particular expertise. The NGO is an information resource that brings members individual benefits such as health information and business management assistance but, as the research demonstrates, there are strategic as well as practical advantages to being connected to a broad-based organization. The most obvious of these is to the sustainability of the organization itself, whose wide base increases the resiliency of the micro-credit program. In addition, attending Forum events such as area and mass meetings raises members' awareness of the structures that contribute to their disadvantage, and assists them to focus their energies to bring about long term strategic change. The authority that the women feel

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36 This was pointed out to me by Ms. Arunachalam. Also see Kapadia (1996) for an example of another location in the South where agricultural work is commonly contracted out to collectives.
from being able to invoke the idea—and if necessary the physical presence—of a large aggregation of women to bring pressure to bear on local issues is an important element of strategic power. Beyond the local level, the Forum’s large membership makes it an effective political force that can lobby successfully for changes to structures that affect local conditions. The Forum’s success at lobbying for health care reform in Tamil Nadu illustrates the potential for an NGO to effect political change. Being part of the Forum network makes it possible for members in Karnataka to learn from the Tamil Nadu experience and to apply it to their own situation.

4. Maintaining a Balance: local definition

Development literature contains numerous examples of impact being limited because intervention has failed to take account of local circumstances. The Forum’s local emphasis can be seen in the variation between the activities and focus of groups in the research sample. Although the list of concerns was similar among all groups, the order of priority varied considerably, as did strategies to address them. Women in both locations attached considerable emphasis to economic needs, but the women in Bangalore were engaged in independent enterprises, while those in Channapatna had formed family businesses. In Bangalore, the women focused their energies on canvassing for ration cards, and for improvements to infrastructure. In Channapatna, groups were directing their energies to improving harmony in their respective communities. The lack of knowledge of the larger organization and structure that some groups and members expressed is further evidence of emphasis situated at the local level. The system of organizers and other liaison workers as links in the chain makes it theoretically possible for a group to have no contact beyond the local office, although it is unlikely that any group or individual would ever choose this in practice.

Local definition notwithstanding, the Forum cannot be said to be entirely democratic. The chain of command is, in a sense, a hierarchy, with considerable power inherent in the position of organizers and area leaders as liaisons between neighbourhood groups and Forum
offices, staff and directors. The program avoids being ‘top-down’ largely because it has been developed and continues to operate in consultation with the women who make up the general membership. They have been involved in setting priorities, defining strategies, and developing the structure since the organization’s inception, and continue to play a central role in the ongoing process. A small core of university-trained women act as coordinators (fewer than twenty, to coordinate a membership of nearly 500,000), and they are quick to point out their dependence on the grassroots. When interviewed Ms. Arunachalam, too, pointed out that without the active involvement of grassroots women, designing and sustaining such a program would be impossible, because it is the grassroots women who possess the necessary knowledge.

...they'll be going to Jaya Madam, and they'll say because of you only, we have come up to this... Everybody will go to her and say the same thing. She'll say, no, no. I didn't do anything. I've just thrown you into the pond. It's up to you to come up or not. And whatever you did, it's because of you only. All the confidence you've gained, it's because of you. I didn't do anything.

(WWF member, Madras branch)

The Forum depends on member participation. The ease and familiarity with which the general membership come and go from Forum offices allows them ample opportunity for direct contact with staff and directors without the intervention of organizers, and means they can bypass links in the chain at any time should they so wish. The physical layout of Forum offices contributes to this by being open and welcoming, rather than intimidating.

Members I spoke to in Madras attribute the Forum’s success to maintenance of a “balance of power” that has enabled it to minimize problems associated with the contradiction inherent in outside involvement in grassroots empowerment. Local control over membership is an important element in situating power at the grassroots level. Forum membership is open to all, and organizers, area leaders, and the general membership actively solicit new member groups. However, membership criteria set by the Cooperative Society are minimal, leaving members of each local group to decide membership eligibility. Allowing groups to act as their own ‘gatekeepers’ could potentially limit the program’s accessibility, since it is possible that neighbourhood cliques could exclude some women from joining. However, the organization is apparently broad-based enough to counteract any tendency to exclude people. In the neighbourhoods I visited, virtually every woman has managed to become a member of a Forum group.
5. A Question of Limits: local definition; boundaries of empowerment

Differences between groups illustrate that within the Forum network, women in individual locations are encouraged to define and respond to their own priorities. For example, asked whether they perceived the current economic transition in the Bangalore area as an opportunity or a threat, groups from rural and urban areas voiced quite different attitudes. The women in Channapatna seemed to visualize change in terms of mechanization of tasks that they currently perform by hand. From this perspective, they are confident that, “If there comes a machine to do what we do, there is no reason why we too cannot get that machine, and get training to use it.” Supported by access to credit and training through the Forum, they expect to be able to take advantage of new opportunities that may arise from the transition. The Bangalore women, on the other hand, seemed to have a less optimistic, and possibly more accurate, conception of such things as capitalization and globalization, that are part of the current transition, and of the magnitude of the gap between any likely job opportunities and their existing skills. They voiced hope that with education, their daughters would be equipped to participate in the changing economic order, but saw little chance of finding a niche for themselves.

The variation in responses may have arisen from different interpretations placed on the question in the two locations. On the other hand, it is possible that the women in Bangalore more fully understand the type of change that is occurring, and that the women in Channapatna may find opportunities less accessible than they anticipate. If this is the case, it indicates that there are limits to self-definition, making it necessary for an NGO to concern itself with constantly balancing self-determination with outside input.

Boundaries to members’ perception emerged in other instances. For example, solidarity notwithstanding, the women interviewed expressed little notice of class oppression in either location. In Bangalore, there was some reference to the disadvantage attached to being part of a particular social or economic group, particularly among the women from Sasundarapallayam, who are part of the Tamil migrant community. In Channapatna, the group from Honganur told of previously restricted access to the local well, because of their caste. Yet, in the final group discussion, when asked about obstacles to ‘coming up in life’, the responses from all six groups concerned factors such as health and other features of the women themselves, rather than elements of the social or economic context in which they live. This could indicate simply that the women
choose to concentrate on overcoming obstacles over which they have the most influence. Alternatively, it could reflect the tendency of the poor, noted by Streefland, to internalize responsibility for their poverty.

Other researchers have noted a similar effect among marginalized groups. For example, Papanek's research into "socially and culturally formed 'entitlements'" (1989, 162) found that many women in southern Asia demonstrated a reduced sense of their own entitlement to a share of available resources. This restricted perception of their own value had been internalized at an early age. Papanek concluded that if an is NGO to be successful, it is necessary to shift women's own perceptions. The difference in perspective illustrated by Forum groups with longer association—for example the Chollupallayam women's determination regarding their right to appropriate medical care—indicates that the program is achieving success. However, the variation in outlook noted according to length of association and between rural and urban locations emphasizes the need to first counteract women's socially-constructed ideas of their situation, and then to keep reinforcing changed awareness.

6. Summary

In spite of real and significant gains, my own observation as well as members' statements indicate that existence is still precarious for many members. Respondents' ongoing concerns are similar to those expressed by women at the conferences cited by Dietrich, and by Chen and Dreze. The phrase, 'to come up in life,' recurred numerous times in response to questions about goals and objectives. Exactly what this means, and how it is to be achieved, is subject to individual and local definition. In general, the women indicated the need to improve their economic circumstances by increasing the return on income-generating activities. Reasons for joining, and perceived benefits of membership, also suggested the need for access to information and skills. Opportunities for their children are essential, as is prospective security for members approaching old age.

In spite of participants retrospective assessment that access to credit was not their main motivation to become involved in the Forum, it is likely that it was at least a significant...
attraction. Furthermore, their assessment of the relative value of forum programs combined with information that emerged from other parts of the research suggests that the impact of micro-credit alone would have been far less significant than what has been achieved through the Forum’s more holistic program. For example, even the economic benefits of membership are magnified by the training program because it helps participants get the most benefit from their still limited resources. Certainly, micro-credit by itself, while its resulting economic benefits might have had eventual repercussions in the social context, would have taken much longer to do so.

Asked whether they would change anything about the Forum and the way it operates, research participants said no. This may in part be another instance of members choosing to focus on what they have, rather than on what they don’t have. Linked to responses to other questions, however, it represents a general satisfaction with the Forum program and its results.
VI. CONCLUSIONS / RECOMMENDATIONS

We go as ten people. Anywhere we go, seeing ten, another ten will come and join. Our strength is only in numbers.

(Rajamoni; leader, Sasundarapallayam group)

1. Introduction

This section draws conclusions regarding the link between an NGO’s choice of methods and structures to deliver services, and the eventual empowerment of its women constituents. Participants’ perceptions of changes to their circumstances, and my own observations, indicate that the Forum has been successful at intervening in the cycle in which women have remained disadvantaged. By the participants’ own assessment, the association has also helped members’ to achieve their individual objectives, although these are constantly changing, and so varied as to be difficult to discuss in general terms. The support network that the Forum provides is empowering members to set individual goals, overcome considerable obstacles and find alternatives to ascribed social and economic roles. Broadly stated, the Forum is achieving its stated objective of bring about immediate improvements for the largest possible number of women, and social impact to generate long term political and social change. Members now enjoy economic stability, if not prosperity, and the network has successfully confronted several structural barriers to members’ goal of ‘coming up in life’.

Although members indicated general satisfaction with the Forum’s program and services, they voiced several ongoing concerns that suggest directions for new strategies. In addition, the Forum’s work does fall short of a commonly-accepted target of empowerment strategies, that of recipients eventually becoming independent of the program. Participants interviewed had been receiving (and repaying) regular loans for as long as fourteen years, and Forum staff interviewed indicated that there is no restriction on the number of loans a member may receive or on income levels of repeat loan recipients. After recommending possible future directions for Forum intervention, and outlining the meaning for the development community of the Forums example, this section discusses the issue of independence as a goal of empowerment programs, along with other suggested areas of further research.
2. The Working Women's Forum: achievements & alternatives

The Forum members who participated in the research appeared to consider the organization a complete success, and were at a loss when asked to suggest things they might wish to change. However, one of the roles an NGO can play in grassroots development is to make available a broader perspective from which to view grassroots issues. The Forum has already demonstrated success at raising members' awareness and expanding their horizons. If it were to be lulled by positive member feedback to limit itself to maintenance of existing programs, it would risk confining members within the boundaries of their current possibly limited horizons. Without disrupting the balance between local definition and outside involvement, it may be possible to mount further challenges to the constraints members now face. Several areas for future endeavours suggest themselves as responses to ongoing concerns voiced directly and indirectly by members in group discussions and interviews.

• Extend collectivization

Coordinators and members together might explore the possibility of extending collectivized ventures beyond credit provision to include other facets of income-generating activities. As the women themselves pointed out, because of physical limits to the quantity of labour they can contribute to production, their only real option to improve their economic situation is to increase the return on their investment of labour. This they can do either by lowering costs, or by obtaining a higher price, but prices are subject to market constraints. Therefore, lowering production costs is the most accessible option.

One group in Bangalore, and two women in Channapatna have already improvised informal marketing arrangements, with the Bangalore group delegating one member to sell the product of all members, and women in Channapatna collaborating to lower costs involved in getting their product to market. Extending arrangements of this sort would be an effective way to lower production costs.

A second way to lower costs lies in collective purchase of materials. Members from Chollupallayam agreed that material costs would be lower if they were able to buy materials in
quantity, and that this could be done collectively, although they cited obstacles to doing so. However, these obstacles need not be accepted as insurmountable without first investigating ways to overcome them. For example, the problem of the varying amounts of funds which members can commit might be resolved by setting aside seed money for a purchasing collective. Individual members could then purchase materials at cost from the collective as they are able, with the fund being self-replacing as materials are used. Ideally, the collective would be implemented at the neighbourhood level, without making its continuance dependent on the organization. There would of course be many details involved in setting up such a program, with considerations of storage space and money to be addressed, and members perhaps needing to learn some book-keeping and other skills. However, coordinators and organizers might work with a group of agarbathi rollers first to research the potential benefits of such a system, then to design a prototype. The system might then be useful to groups engaged in other trades as well.

- Options for aging members

Credit provision and other ways to increase women’s income assume an expansion of income generating activity, but some women in the sample are approaching a life stage wherein they foresee their productive capacity narrowing. In view of the increasing 'nuclearization' of families likely to accompany economic transition, and considering the higher incidence of widows in South India, theirs is a not unreasonable concern. These women spoke of depending on the Forum in their old age. While it is true that several older members have found employment as housekeepers in Forum offices, it is unlikely that the organization will expand quickly enough to be able to offer such positions to all members as they age. Therefore, directors may wish to explore other avenues of support for elderly members. I’m sure there are many options, but two that come to mind are lobbying for more adequate and accessible old age pensions, and exploring the possibility of some sort of co-housing, so that the funds that women do have from OAP and their own savings may be stretched further. At least one member interviewed currently lives in an all-woman household made up of affinal and consanguineal family members; perhaps groups of unrelated women could benefit from a similar arrangement.

\footnote{Temporary redirection of some of the women’s savings funds is a possible source of seed money.}
• Representation in local politics

The women stated that elements of their well-being, such as availability of infrastructure to their communities, depend on the performance of local political leaders, yet they did not appear to have considered the possibility of contesting these positions themselves. There seems to be an assumption that these are men's jobs, although government has legislated representation for women at the panchayat level. Forum directors might consider initiating discussion among members of women's potential role in local politics, exploring whether there are particular obstacles to their involvement.

• Finding opportunities in economic change

Both members and directors at all levels expressed the need to equip women to participate more fully in the economic transition that is occurring in the region.

We are not saying that we do not wish to participate in the market reforms. It's a must that we will do it. But...the thing is, you must give space for the poor, also, and give them time to participate.

(Jaya Arunachalam)

Bangalore's position at the centre of rapid economic change currently taking place in India makes it especially important that informal sector workers in the area be equipped to integrate their productive energies into the development process in a way that brings them some benefit. At the very least, Forum members and coordinators must be alert for new niche markets that may arise in conjunction with economic and industrial transition. A more ambitious plan would involve collaboration with government to provide training opportunities that would address the need pointed out by Ms. Arunachalam to "give space for the poor" in the restructured economic environment. The Forum and NUWW might begin by lobbying for government to fund such a program, designed to meet the locally-defined needs of Forum members and other working women. Training might provide literacy, as well as technical and other skills. With nearly 40,000 members in Bangalore alone, the Forum is well positioned to disseminate such a program.
3. The Working Women's Forum: its significance for development

The Forum's success has several implications for ongoing attempts to alleviate women's poverty. Among the most significant are its holistic program, elements of its structure that help to sustain member involvement, and its effectiveness as a political force.

The research confirms that economic strategies such as micro-credit are indeed an effective entry point to involve the grassroots in participatory development strategies. This is perhaps not surprising, since economic deprivation is a commonly felt need that grassroots people everywhere can readily identify with. In addition, well-designed and implemented strategies bring tangible and visible benefits. However, the women's emphasis on the non-economic benefits of Forum membership suggest that economic strategies by themselves are not enough to sustain involvement and build the commitment necessary to achieve long term strategic change; they are likely to be more successful as part of a holistic program.

An important element of the Forum's success is its record of mobilizing and sustaining member involvement. The Forum program allows a high degree of local definition, in part because no restrictions are placed on how loans are spent, or on how leaders are chosen. Members and groups arrange their lives and activities according to local realities. Ongoing dialogue with the grassroots has created programs that meet members needs while recognizing the limits to time and money they can contribute. The outreach function performed by the chain of organizers contributes to overall accessibility of programs.

The Forum's use and encouragement of local leadership is a successful strategy likely to bring many of the same benefits in any context. Developing local leaders improves the balance of experiential grassroots knowledge relative to outside influence. In addition, it contributes to accessibility of program form and content because the target population can readily identify with local figures in leadership roles. As such, it helps to promote self-definition of agendas, and strategies that are appropriate to context.

Wide replication of neighbourhood groups has made the Forum a political force, giving it credibility and prompting governments to accept its input into changes in policy and service delivery. Combined with the small size of core staff relative to membership, the momentum so established encourages simultaneous self-reliance and interdependence of member groups, and appears to be self-replicating.

Other elements of the forum program may be intrinsically suited to local
circumstances. For example, the importance that members place on the Forum being limited to
courts. The importance that members place on the Forum being limited to women might not hold true in all contexts. What will hold true, however, is the need to understand the particular barriers to participation in a given context, and to take them into account. Such understanding requires an ongoing dialogue between participants at all levels.

The Forum has achieved a balance between local involvement and the broad base that makes it an effective political lobby. However, in spite of significant gains in economic and social well-being, existence remains precarious for most Forum members. This illustrates the need for an NGO to direct some of its energies toward provoking change in the social and political context, and to challenge governments to address their concerns.

4. Areas for further research

The Forum’s experience illustrates the effective role that an NGO can play in mobilizing grassroots women to become active agents in the development process. Their success stems partly from recognizing and validating the knowledge that poor women already possess, but the accompanying process of evoking attitude change and inspiring confidence in individual members is no less critical. Development research tends to concentrate on economic and health indicators, and on aggregated changes to populations, but individual change perhaps needs more specialized consideration than it is commonly given. Populations are made up of individuals, and social change is the cumulative reverberation of a multitude of individual transformations. This part of the process might be more thoroughly understood if someone with specialized training were to be included in an interdisciplinary research team.

Another area for further exploration is suggested by the expressed difference in emphasis between urban and semi-rural groups, a variation that at least partly reflects a difference in what the women perceive to be possible in their local contexts. For example, the women in Bangalore displayed resignation to the failure of their husbands to fulfill responsibilities to the family, whereas the Channapatna members had successfully pressured
them to change their behavior. If, as Mead Cain suggests, male responsibility to the family is normatively controlled, there may be a better chance of convincing a drunken husband to mend his ways in Channapatna, where the normative structure may be more intact, than in the urban slums of Bangalore. This was likely also a factor in the women's decisions to invest their loans in family, rather than individual businesses. If this is true, it raises the question of how far support networks and solidarity groups such as those associated with the Forum may be able to compensate for the weakening of normative structures.

With this in mind, we must ask ourselves whether eventual independence from the NGO is a realistic or useful priority in all circumstances. The transition out of poverty involves bridging an enormous gap, something which can take a very long time to achieve. While gains may appear more quickly, consolidating these can be a much slower process. In view of this, perhaps Forum members' emphasis on preparing their daughters for financial independence represents a more realistic time frame.

Association does not automatically mean dependence; that depends on the structure of the NGO, and the kind of links it forms with members. We might also consider here the many examples of mainstream and transnational businesses that make repeated use of credit to finance business expansion. It is not unreasonable for poor working women to expect that their access to credit should allow the same option. To designate access to repeat loans as incompatible with empowerment risks defining micro-credit as a welfare strategy.

A related issue that merits further investigation is whether emphasis on independence is really appropriate in all social contexts. Many cultures minimize the importance of the separate existence of individuals. In these circumstances, existence without attachment to some social group can be difficult if not impossible especially, though not only, for women. In such a context, continuing association with an NGO may be a reasonable substitute for links to other, more oppressive social groups.
5. Concluding remarks

In all countries and cultures, social relations and work relations have reinforced each other to place women at some degree of disadvantage. The cycle is particularly acute in South Asia, where women’s ascribed social and reproductive roles do not allow for their involvement in the workforce, and where the organization of work in the formal sector does not accommodate the particular situation of women as dictated by their social roles. The context in which the Forum operates is complicated by social striations that cross-cut each other, to create a matrix of social and economic relations that is both varied and fluid. In addition, the economic structure is rapidly being transformed.

Economic growth by itself is not likely to have a big enough impact on the economic gulf that separates rich and poor to seriously challenge the matrix of class, caste and gender hierarchies, as well as segregated labour markets, that maintains women’s disadvantage (Bardhan, 1985: 2264). As well, the increase in restrictions on women that is so much a part of Sanskritization and analogous processes are evidence that there is “... no obvious link” between gender equity and economic growth, and that economic development by itself won’t resolve the problem of women’s differential entitlement (Sen & Drèze, 1995: 159, 178). The Forum and similar NGOs face an ongoing challenge to ensure that members’ economic activities are a means to empowerment. The women’s own enthusiasm and commitment to expanding the Forum’s operation illustrates their overwhelmingly positive perception of the Forum’s impact on their lives, and is compelling evidence of the positive contribution an NGO can offer to poor women’s greater well-being.


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Appendix 1: Profile of the Working Women’s Forum

CHRONOLOGY

1978
WWF formed in Madras, begins administering DRI program of credit from nationalized banks
to 800 members

1980
Phase I of Family welfare program begins with 100 families
Dindigul (T.N.) branch opened

1981
Women’s Cooperative Credit Society incorporated under state cooperative regulations
Branches opened in Adiramapattinam (T.N.), Narsapur (A.P.)

1983
Phase II extends health program to an additional 120 families
Branches opened in Vellore (T.N.), Bangalore (Kn)

1986
Phase III brings 300 more families into health program
Malkipuram (A.P.) branch opened

1987
Bidar (Kn) branch opened

1988
Bhimavaram (A.P.) branch opened

1990
Comprehensive family welfare program begun with 500 families (Phase IV of original program)
Kanchipuram (T.N.) branch opened

1991
Channapatna (Kn.) branch opened

1992
Patalakol (A.P.) branch opened

1993
Branches opened in Bellary (Kn.), Dharmapuri (T.N.)

1994
WCCS becomes Indian Women’s Cooperative Network, incorporated under federal Cooperatives
Act (Federal act supersedes separate and sometimes conflicting state regulations)

1995 - 1997
Reproductive Health Program, involving 300 families

1997
Hyderabad (A.P.) branch opened
Health program extended to Karnataka and Andhra Pradesh

MEMBERSHIP

477,215* in Tamil Nadu, Karnataka and Andhra Pradesh

PROGRAMS

Working Women’s Forum (WWF): mobilization; family & reproductive health programs; training
Indian Women’s Cooperative Network (IWCN): micro-credit, savings and insurance plans
National Union of Working Women (NUWW): lobbying

POLICY*

- focus on recruiting and training leaders from the ranks of the poor
- nominal membership fee
- loan amounts start at Rs. 600 for new members; ceiling currently Rs. 15,000
- recipients must open savings account (at 7% interest p.a.); no minimum savings requirement
- minimum Rs. 50 savings balance required for participation in insurance plan
- any woman with a genuine occupation is eligible to become part of a member group.
- groups may decide to guarantee a member without an occupation to receive a loan to start one
- no ceiling on income for loan recipients (although group may screen in the case of first-time applicants)
- group size of between 8 and 15 members. If a group reaches 16, it must split into 2 groups.

* ICNW records to December, 1996
* Information courtesy of Ms. Vasantha, bank official in Madras, in personal communication.
PERSONNEL

Members: Organized into groups of between 8 & 15

Group leaders: Volunteer position, but with higher loan limit;
Motivate & inform their own members

Area leaders: Volunteer position.
Usually a group leader particularly eager to bring in new members, who can afford the extra time
Maintains a direct link with local office.

Organizers: Paid (honorarium);
Bridge between organization and membership.
Also travel frequently between branches.
(Usually) chosen from area leaders.
Priority given to women who are sole support of household & in need of reliable income.
Family commitments must be such that they can spare time for others. (ie, no small children)
Divide time between IWCS and NUWW duties
Identify potential loan groups; keep track of repayment; role models for members

Health workers: Paid.
Outreach workers involved with health program.
Mobilize new areas, continue contact in ongoing ones
Require basic literacy skills

Trainers: Paid.
Design & carry out training for new members
Require basic literacy skills.

Bank Staff: Paid.
Accountants, loans officers, etc.
Some have migrated from mainstream banking. Others are literate daughters of members.

Coordinators: Paid.
Coordinate specific functions (ie, IWCS, health program), or coordinate inter-branch operations
University educated.

Governing board: Directors (6); most from general membership
Treasurer (currently from general membership)
Vice-president (currently from general membership)

President: Jaya Arunachalam (also the organization’s founder).

Miscellaneous: a live-in cook/housekeeper in each branch;
accountant (head office)
drivers/technicians (3 full-time in Madras, 1 in Bangalore)

39 Placed in branches other than the one of which their mother is a member.
APPENDIX 2: Questions for Group Discussions

1. Names, occupations.

2. When was this group formed?

3. Describe when the group was formed.
   Why did you decide to form a group?
   Did you run into any obstacles when you were forming the group?
   Was there opposition from anyone’s families?
   Any disagreements about who should be part of the group?

4. Who’s the group leader?
   Why was she chosen as leader?

5. What has been the group’s involvement with the Forum?
   Loans?
   Have you worked with the Forum on any other endeavours?
   (How did that come about?)

6. What are some of the problems you’ve faced in your lives?
   Has belonging to the Forum helped you to solve them?
   How?

7. Has belonging to the Forum brought improvements in your occupational lives?
   What about life within the family?

8. Tell me about how the Forum works.
   What does the Union do?
   The Bank? (Cooperative Society)
   The Forum?

9. What do the organizers do?
   How often is this group in touch with the organizer?

10. Do the members of this group see any connection between themselves and members of other WWF groups?
    In other states?
    Can you talk about that connection, about what it means to you?

11. Does the group have any future plans that the Forum will help with?
APPENDIX 3: QUESTIONS USED IN INDIVIDUAL INTERVIEWS

A. Demographic Details

1. Name

2. Are you originally from (current place of residence), or did you come from somewhere else?
   (From where?)
   (When did you come?)

3. Did you go to school?
   (to what standard?)

4. Where do you live now?
   Do you own or rent?
   Describe where you live.
   (Electricity, water? Number of rooms? Cooking arrangement? Material assets, ie: radio, TV, fan, cot, chairs?)

5. Are you married?
   (How long have you been married?)

6. Do you have children?
   (How many children?)
   (Tell me about them—sex, age, school attendance, health, etc.)

7. How many people live in your house?
   Do they stay there all the time?
   Do other people help with household chores?

B. Occupation

1. What do you do to earn your living?

2. How long have you been doing that?

3. How much do you earn doing that?

4. Do you ever do anything else to earn money?

5. Have you ever done anything else?
   (How much did you earn doing that)

6. Do you ever need to borrow money?

7. What does your husband do?
   (How much does he earn?)
   (Does he contribute it to the household?)

8. Does anyone else in the household earn money?
   (Doing what?)
   (How much do they earn?)
   (Do they contribute some of it, or all of it, to the household?)
C. Association with the Forum

1. How long since you joined the Forum?

2. Tell me about when you first joined.
   - Why did you join?
   - What did you expect?
   - Did that happen?
   - Have there been any unexpected results?

3. Are you a group leader?
   (yes) > Tell me about that role?
   - What are the benefits?
   - What are the disadvantages?
   - Is there anything you'd like to change about that role?
   (no) > Would you ever like to be?
   - Why? / Why not?

4. Can you tell me about how the forum works?
   - What sort of people did your group look for as members?
   - What sort of person would not make a good group member?
   - How often do you see the other women in your group?
   - Do you see them at any special or regular times?
     - Were these things you did together before joining the Forum?
   - What does an area leader do?
     - How often do you see your area leader?
   - What does an organizer do?
     - How often do you see your organizer?
   - Who's the president of the Forum? Have you ever met her?

5. Tell me about how your group has been involved with the forum.
   - They've taken loans?
   - Have they been involved in other Forum activities?
   - Have worked with the Forum on other projects?

6. What are some of the benefits of belonging to the Forum?
   - Is there one that's most important?

7. Are there any bad things about being a Forum member?
   - Is there anything about the Forum you'd change?

9. Would you say that your life has been improved by joining the Forum?
   - Has it helped you in your occupation?
   - Has it improved your life within the family?

10. Has belonging to the Forum changed your thinking at all?
    - (About what?)
D. Perception of the role of government

1. Does the government do anything to help poor people?
2. Does the government do anything to help women?
3. What do you think is the government's attitude towards the work of the Forum?

E. The Future

1. Do you think you'll have the same job next year?
   Would you like to be doing something different?
   What about in 5 years?
2. Do you expect to be living in the same house next year?
   What about 5 years from now?
3. What assets do you hope to have by next year?
   In 5 years?
4. What do you think the Forum will be like in 5 years?
5. Do you think your children's lives will be different than your have been?
   (What about your daughters' lives?)
   How will their lives be different?
## Appendix 4: List of Members of the 6 Participating Groups

(Italics indicate group leader)

### BANGALORE

**Sasundarapallayam**
1. Rajamoni
2. Dhanalakshmi
3. Mallika
4. Devaki
5. Chinnapooma
6. Munniamma
7. Govindamma
8. Radha
9. Baby

**Govindarajanagar**
1. Zaitunbee
2. Mehrunissa
3. Nurjehan
4. Mumtaz
5. Moshina
6. Rashida
7. Fahmida
8. Zubeda
9. Banu
10. Masterunissa (Gulnaz)
11. Sharifabee

### CHANNAPATNA

**Kudlur**
1. Ratnammani
2. Gowrammani
3. Puttanarasamman
4. Lingammani
5. Nagarathamman
6. Sundarammani
7. Rukmanamman
8. Sakammani
9. Mahalaksmanman

**Mynakoshalli**
1. Sushilamma
2. Kempamma
3. Jayamma R.
4. Jayamma L.
5. Laksmanma
6. Savittiramma
7. Gowramma
8. Puttalingamma
9. Thayamma

### Honganur

1. Cheluvamma
2. Janaki
3. Chelvi
4. Jyoti
5. Sulochana
6. Lakshmibai
7. Jayamma
8. Alamelu
9. Yashodamma
10. Velliamma
Appendix 5: List of Interviews

The following people gave generously of their time to talk to me and help me learn about the Forum's operation and the context in which it occurs.

<table>
<thead>
<tr>
<th>Name</th>
<th>Position/Group</th>
<th>Location</th>
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<tbody>
<tr>
<td>Mr. Hashim</td>
<td>Government of India Planning Commission</td>
<td>New Delhi</td>
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<tr>
<td>Ms. Shachi Grover</td>
<td>Program Assistant, UNFPA</td>
<td>New Delhi</td>
</tr>
<tr>
<td>Ms. Katrine Danielson</td>
<td>International Labour Organization</td>
<td>New Delhi</td>
</tr>
<tr>
<td>Ms. Chandra Iyengar</td>
<td>G.O.I. (Administration)</td>
<td>New Delhi</td>
</tr>
<tr>
<td>Jaya Arunachalam,</td>
<td>Working Women's Forum</td>
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</tr>
<tr>
<td>Vidya Rajagopalan,</td>
<td>Coordinator, Branch Operations</td>
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</tr>
<tr>
<td>Ms. M.P. Gayathri</td>
<td>Coordinator, Working Women's Forum</td>
<td>Bangalore</td>
</tr>
<tr>
<td>Ms. Vasantha, Bank</td>
<td>WWF Madras</td>
<td></td>
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<tr>
<td>Ms. Kavitha, Coordinator</td>
<td>WWF Bellary &amp; Madras</td>
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<tr>
<td>Ms. Shanti, Bank Officer</td>
<td>WWF Bangalore</td>
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<tr>
<td>Ms. Manimekkalai, Bank</td>
<td>WWF Bangalore</td>
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<tr>
<td>Ms. Geetha, coordinator</td>
<td>WWF Bangalore</td>
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<tr>
<td>Ms. Saroja, Trainer</td>
<td>WWF Madras</td>
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<tr>
<td>Mandakranta Bose</td>
<td>Department of Religious Studies</td>
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<tr>
<td></td>
<td>University of British Columbia</td>
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The above is at best a partial list. Numerous other trainers, organizers and Forum members from other than the participating six groups were available to answer my questions and to participate in informal conversations.