

## **Income Generation Program and Empowerment of Women – A case study in India**

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### ***Abstract***

Economic reforms or globalisation in more generalised terms, is dominating the world socio-economic scenario for the last two decades. The process is having significant impacts on India as well. Effectiveness of public sector economic development programs is increasingly being questioned now. Higher accountability and participatory approach are becoming more acceptable means. This paper attempts to assess the roles of the public sector and voluntary organisations in the process of conducting economic development programs for women in India. More specifically, it analyses whether implementation of economic development programs automatically improves the level of empowerment of women. To pursue this objective the authors take the help of a socio-economic case study based on the interview of some 70 women beneficiaries of economic development program from a non-governmental organisation (NGO) and a governmental organisation (GO) in the districts of South 24 Parganas in West Bengal, India. These women are micro-entrepreneurs and engaged in self-employment business for more than three years. The economic development program of the NGO and the GO in the case study area provided them credit to run their businesses. The case study finds that income generation activity of the NGO increases economic empowerment and overall empowerment of women more than government organisation. It highlights the fact that the NGOs' development programs have contributed more than the GOs' programs to improve the economic and social status of women beneficiaries. The NGOs have certain positive qualities that make them more successful in reaching the poorer sections of society. The major positive point lies in the NGO development strategy or approach. This approach includes participation, partnership and member accountability.

## **I. Introduction**

The economic reform agenda in the global perspective is dominating the socio-economic-cultural scenario in recent years. The process of economic reforms, more commonly referred as 'globalisation', is affecting practically each country in the world in some way or the other, although all the countries have not embraced the process very willingly. Strachan (2001) has identified three ways of involving countries into the process of globalisation – voluntary, debt/financial crisis and by force. India, where the reforms were formally initiated only a decade back, possibly falls under the second category.

Whatever may be the force behind, the process has affected all spheres of socio-economic structure in India. Higher economic growth was achieved in the initial years, but its effects on income distribution could not be avoided. Impacts on public sector activities are also significant. This has affected operations of economic development programs as well. Traditionally, the development programs in India were primarily conducted by the public sector. Effectiveness of most of such programs has been questioned. With increasing importance on accountability under the process of economic reforms, situation has started changing. Participatory approach is gaining higher acceptance. Their roles in success of development programs are being accepted more widely.

Nature and operations of economic development programs targeting women in particular, are also changing under the overall impacts of economic reforms in India. Improving empowerment of women, one of the major targets of economic development programs, is highly dependent on accountability and participation. Non-government sectors are now increasingly being recognised for these two special features. Thus the non-government sectors are becoming more and more involved in the process of economic development programs. This paper attempts to focus the increasingly important role of accountability and participatory approach in the area of empowerment of women under the umbrella of economic reform agenda in India in recent years.

'Empowerment' has been a catchword now in the world of the economic development analysis for women. Empowering women in the development process has been one of

the centre concerns of almost all development strategies and programs related to women's development. Women suffer from different types of powerlessness in social and economic sphere of life. The lack of power or disempowerment reflects in their less education level, less income, less control over their own income, less bargaining power in selling their own produce and labour, less participation in decision making body, less access to production inputs and resources and employment opportunity than men. This vulnerable situation resulted in an overall dependency of women on their male kin through their life cycle all over the world, particularly in developing countries. The dependency makes them as a burden of a family and lowers their value of life in some of the developing society. Development practitioners are concerned to raise their empowerment level, which make women capable to challenge their dependency or oppressive situation in the family and society.

Development practitioners have been debating over to finding the best way by which they can increase the empowerment level of women. Some studies argue that income generation activities of poor women help them to raise their overall status in a family and society (Kandiyoti, 1988; Buvinic, 1987). Some studies find no positive result in the empowerment level of women even after they are economically employed. Some studies in South Asia find that economic empowerment has been the entry point for overall empowerment of women if they are organized under a common platform (Carr et al., 1996).

The objective of this paper is to analyse whether economic development program, specially targeted at women, automatically increase their level of empowerment. To pursue this objective the author takes the help of a socio-economic case study based on the interview of some 70 women beneficiaries of economic development program from a non-governmental organisation (NGO) and a governmental organisation (GO) in the districts of South 24 Parganas in West Bengal, India. These women are micro-entrepreneurs and engaged in self-employment business for more than three years. The economic development program of the NGO and the GO in the case study area provided them credit to run their businesses. The case study finds that income generation activity

of the NGO increases economic empowerment and overall empowerment of women more than government organisation. So it follows from the case study result that an income generation program only might not be helpful to enhance the level of overall empowerment level of women. Women should be organized under a group or accountable body to achieve the goal of increasing the overall empowerment level of women.

This paper is divided into four parts. Part II discusses the definition of empowerment and review of relevant literature. Part III explains the methodology of analysis and the case study context. Results of the case study are analysed in Part IV, with conclusions and policy implications in Part V.

## **II. Definition of empowerment and the relevant literature review.**

The word 'Empowerment', according to Grosset Webster dictionary indicates "the situation of authority or to be authorized or to be powerful". In other words, 'Empower' means to authorize, so 'Empowerment' is a process, which gives women power or authority to challenge some situation. In the case of women's development issue Empowerment of women is a process nourished by development policies and programs that could enable women to get enough strength to challenge their submissive social condition or status. The definition of empowerment according to the concept of UNDP (1995) include the expansion of choices for women and an increase of ability to exercise that choices when women are empowered.

This definition has two parts:

- a) Expansion of different choices, and
- b) Women's ability to exercise that choices.

According to this definition, improvement in women's access to economic opportunities through credit and employment program could expand their choices to take over. Health

and education related program could enhance their capability to take advantage of those choices.

The two elements in the definition of empowerment are not separate issue but interrelated. It is perceived that when a development program increases women's choices of employment by providing credit facilities, it expands choices before them and should raise also their ability to exercise those choices. Again programs or actions those attempt to strengthen women's capacity to choose or capacity to exercise their choices can expand their choices also. For example, schooling program for women should both increase their voice in the family and the range of job options open to them (Mehra, 1997).

However academicians are arguing over what actually should be the nature of development program which would increase the power of exercising ability of women or empowerment of women by which they could control their own life.

Some studies (Kandiyoti, 1988; Buvinic, 1987) suggest that economic development program could automatically increase the economic status of women and thereby their overall status in community and family. They tend to focus on economic development program with the expectation of achieving the goals of empowering women with productive capacities and skills for the future. This implies that according to these studies the economic development program could automatically increase the overall status of women and make them empowered in all senses.

There is obviously some debate surrounding the specific impact of economic development program on the level of empowerment of women. For multitude of underlying social, cultural and institutional versions there are often varying degrees of choices for women and varying degrees of ability or empowerment to exercise those choices. Sometimes women could not exercise their choices because of social restriction practiced by their families though they have choices open to them. Women may not go outside their home though they are trained and skilled with a particular business skill

because of social restrictions. One evaluation study contends that one should not assume that generation of income or economic empowerment will automatically increase women's independence, bargaining power and overall status in the family or in the community. The same study also reports that bargaining power of women coming from poor households does not change just because the women may now be earning a higher income (McCormack et al., 1986).

Some researchers (Carr et al., 1996 and Viswanath, 1995) found that the best way of achieving women's empowerment is to organise them under a common group or forum with income generation program support. These studies show that different NGOs in different countries of South Asia have achieved this goal by following multiple development strategies. NGOs generally takes participatory and community development approach, which differs from traditional approaches usually taken up by government institutions. Viswanath (1995) also found overall empowerment of women in southern state of India when they have been organized under NGOs' economic development program.

All these studies identified mainly two elements necessary to succeed in the battle for achieving empowerment of women - role of organisation and economic development program for women. SEWA (Self Employed Women Association) realised from their practical experience in the field of union strategy the necessity of undertaking income generation program for bringing women under a common organisation for their struggle in achieving overall social and economic goal (Carr et al., 1996).

Smith (1995) pointed out that the participatory element embodied in the development strategy of NGOs might not always enhance the economic benefit of women beneficiaries of an economic development program. It requires the accountability of an organisation towards their members to increase the economic benefit. She emphasized that higher member accountability of an organisation brings larger socio-economic benefit to their beneficiaries.

Thus the existing literature suggests that employment or income generation program or economic development program, participatory and member accountability of organisation are some of the important elements of development strategy that brings success in program for empowering women. The present article attempts to assess whether the economic empowerment of women generated by economic development program increases overall empowerment of women being organized under NGO's economic development program.

### **III. Methodology and the Case Study Context**

#### **Methodology**

This paper has taken the help of an socio-economic case study to analyse the basic objective (whether the economic empowerment of women increases their overall empowerment automatically).

Use of case studies to analyse socio-economic situations like the present one falls under Rapid Rural Appraisal (RRA) method. It uses different methods of gathering information as a way of crosschecking and building up a picture of a local situation. It can include direct observations, semi-structured interviews, use of key informants as well as make full use of existing written materials (Nichols, 1991). Survey technique relies on the quantitative information obtained through the use of a pre-designed schedule or questionnaire. Qualitative technique relies on extracting information from the respondent by being with them, experimenting with them and talking to a whole range of people related to the program.

The case study undertook interview of 70 women beneficiaries of two economic development programs of a government organization and NGO, based in South 24 parganas district of West Bengal in India. Systematic sampling method was followed for selecting the sample as the population for each organisation was small (Groebner, 1989). Every third name of a female beneficiary was selected until the required sample size was

reached. More details about the economic development programs and the organisations are discussed in case study section.

In this case study a credit program has been chosen as economic development program. Economic and social indicators have been used to determine the impacts of the credit program on economic empowerment of women. The case study also considers member accountability of a development organization as a variable to judge the effectiveness of development strategy to achieve the goal of economic empowerment.

### **Economic indicator**

The level of income per month has been considered as the indicator of the economic empowerment. A successful economic development program should lead to higher level of income to its beneficiaries. This is considered to be the primary goal of any economic development program.

### **Social indicators**

Three indicators, used to identify the social empowerment, are:

- a) Business knowledge and established market links by women beneficiaries;
- b) Mobility outside the home; and
- c) Participation in the intra-family decision making process.

#### *Business knowledge and marketing links established by women:*

In both rural and urban areas, poor women relative to men have limited access to information, about all aspects of paid work. This is mainly due to a lower literacy level, less access to mass media and less social interaction (Agarwal, 1989; Roy and Tisdell, 1996). The isolation lowers the economic and productive capacity of women. Economic development program should help women (through development activities) to acquire more knowledge and information and opportunity for interaction with the outside world.

It helps them to enhance their levels of self-confidence and empowerment. Women engaged in a business need to know different price level of raw materials and finished product at different markets such as wholesale and retail. It is business knowledge. Women need to establish marketing links to sell their product and for buying raw materials to maintain the business flow. The present case study divides the business knowledge into four groups such as knowledge of wholesale price of raw materials, names and addresses of buyers and markets for selling product, information on credit, and about exploitation of middleman. The case study used two types of marketing links that could be established by women. These are market links for collecting raw materials at cheaper rate and marketing links for selling product at good market price.

#### *Mobility outside home*

Mobility outside the boundary of the home and interaction with outside people improves self-confidence among women. Socio-economic situation of women in the case study area is constrained by the division of labour between men and women. Women are mostly confined to home-based work. So the economic development programs of the NGO and the GO impact on their mobility outside home.

#### *Participation in the intra-family decision making process:*

Higher participation in intra-family decision making process helps women to have greater say in family resource allocation matters. Through this process, they exercise their control on use (or misuse) of resources within the family. So, any economic development program targeted for women should impact on their level of participation in decision making. The case study used four types of participation level which women usually exercise in the intra family decision making process. A woman can participate in the 'main role' or in 'equal responsibility with the other members' or 'only sometimes' or they 'do not have any say'.

#### **Member accountability indicators**

Accountability is generally interpreted as the means by which individuals and organizations report to a recognised authority or authorities, and are held responsible for their actions (Edwards et al., 1995). Although accountability is viewed as a desirable organisational characteristic empirical studies commonly indicate that both leaders and subordinates in public and private organisations seek to avoid accountability (Smith, 1995).

Accountability in the literature on NGOs covers more than merely financial accountability. Accountability may be of different types covering different aspects of a development organisation (Smith, 1995). Accountability operates 'downward' to partners, beneficiaries, staff and supporters and 'upward' to their trustees, donors and host government. Edwards and Michale (1995) state that effective accountability involves a statement of goals related to rules, or achievement of identified performance levels. It also includes transparency of decision making and of relationships with all people involved. Honest reporting of what resources have been used and what has been achieved and the concrete mechanisms for holding to account those responsible for performance also include in this definition of accountability. However, in the present case study downwards or member/beneficiary accountability is the only aspect chosen as one of the criteria for judging the effectiveness of NGOs and GOs performance. Some studies (Smith, 1995; Edwards et al., 1995) argue that the higher the accountability of an organization to its members, better is the performance of that organization. Three specific areas have been identified to measure the degree of member accountability. These include whether an organization:

- a) addresses problems, complaints and suggestions ;
- b) offers timely support and assistance to its member; and
- c) shares power and financial information with its members.

*Addresses Problems, Complaints and Suggestions adequately:*

It refers to the overall environment of an organization. If the environment helps its members to voice their problems, suggestions and complaints freely, then it can be

referred to as a member accountable organization. It implies that the staff of the organization pays attention to the problems of its members and initiate necessary steps to address them.

*Timely Support and Assistance to Members:*

If an organisation provides timely support and assistance to the members, it is referred as a member accountable organization. Members of an economic development program need diversified types of assistance. In the present context, the NGOs are providing economic development programs in the form of skill training and credit as development services. After obtaining skill training, the members need business knowledge and timely credit; and, after receiving credit, the members require training and business knowledge. Three specific indicators have been chosen to measure the extent of this aspect of member accountability. These are:

- a) initial support with business management and associated skill;
- b) role of organisation in loan sanction and associated formalities; and
- c) post credit follow up activities.

Members certainly need initial support with business management and related skills. The main purpose of an economic development program is to offer self employment opportunities. To pursue this aim, members need business knowledge and training in areas, such as market surveys. A member accountable organization provides these supports in a timely manner.

The situation of the members who have taken development services (in the present context, skill training and credit) should be monitored on completion. Many trainees and borrowers face problems concerning their business activities and require advice from more knowledgeable sources. A member accountable organization monitors this post-service situation of its members carefully. Thus the post credit/training follow up activities are an important indicator of the quality of member accountable organisation

Members need credit support and assistance to run their businesses. A member accountable organization helps its members in the process of obtaining loans, including undertaking the paper works for the loan. The present study used this variable as one measure of member accountability.

*Shares Power and Financial Information with their Members:*

A member accountable organization always shares the power of management and financial information with its members. When members of an organization have power in the decision making process or play an active role in making policy decisions, then the staff of that organization are accountable to its members. Sharing of power with members might protect the interest of the members in policy planning. Sharing of power and information encourages the involvement and participation of members in development activities. This is one of the most important characteristics of NGOs. So this indicator has been chosen as one measure of the extent of the accountability of an organization to its members.

**Case study context**

The case study was undertaken in 1999-2000 at the Jaynagar Blocks 1 and 2 in South 24 Parganas district in West Bengal in India. The two economic development programs selected for the survey were the credit program (the Jeevandeep Prokalpo) of the Youth Club (YC) – a NGO; and the Integrated Rural Development Program (IRDP) managed by the District Rural Development Agency (DRDA) – a GO. Both of these programs were of continuing nature. The common objective of both the programs is to help poor men and women to be self-employed in off farm enterprise. Both the programs target the landless and marginal section of the society.

From the lists of the beneficiaries, who received credit at least three years back from the survey date of the credit program of the YCs (NGO) and the DRDA (GO), 70 beneficiaries were chosen for detailed interviews (30 from the NGO and 40 from the GO) following a systematic sampling procedure.

The South 24 Parganas district is an entirely rural block. The rural economy is dominated by agriculture especially by cultivation on unirrigated lands. The intensity of cropping is relatively low, with about 3.10 percent of net sown area under irrigation. Paddy is by far the most important crop in the region and accounts for 85.11 percent of total major crops value in the district (CMIE, 1997).

Four YCs under a Cluster Club at Jaynagar have been selected for the case study. The YCs, community organisations, started development activities in 1980 under Lokshiksha Parisad (LSP), a national NGO in West Bengal. The LSP is a specialised institution for the social welfare and integrated rural development programs under the management of the Ramkrishna Mission. It operates as a national training centre for different vocations and is affiliated by the Ministry of Human Resources Department (Chakroborty et al., 1993). The LSP also is responsible for agricultural resource development and dissemination of information. The LSP initiated a different model of development known as the 'Youth Club' approach. The Community organisations of the village under the LSP's operational area are known as Youth Clubs. The Club plays a catalytic role between villages and external agencies such as LSP, government of India and foreign bodies. The local YCs identifies problems of villagers. The LSP formulates policies and the YCs executes and implements these policies in villages.

Jeevandeep Prokolpo (JP), a credit and savings program of the YC, promote savings habit and provide credit, particularly to the women members in the local areas. It started in 1982 and has provided small credits to more than 300 members under the YCs so far. Major operational strategies of the program include providing help with skill training and business knowledge, monitoring business situation of borrower through post credit follow up programs etc.

Government organisations are another source of credit for poor rural people. In the early 1950s, the Government of India introduced the community development program as an attempt to achieve rural development. Its main objective was to increase agricultural

production through the introduction of improved farming practices and infrastructure development by means of village level co-operatives. However, the program did not lead to substantial increases in output and richer farmers ended up as the principal beneficiaries. By the 1970s, the Government of India started to undertake a more 'target oriented' and comprehensive approach to address the problem of rural development. The Integrated Rural Development Program (IRDP) was introduced in 1979. The basic objective of IRDP was to provide credit as a capital subsidy to poor, small and marginal farmers (with less than two acres of land holdings) to enhance or supplement their earnings from agriculture (Draft 6<sup>th</sup> Plan 1978-83). It is the largest credit based development program initiated by the Government of India.

The responsibility for the implementation of the IRDP lies with the District Rural Development Agencies (DRDA). The office of the South 24 Parganas DRDA is located in Alipore, Calcutta (the district headquarter). It started working during the Sixth Five Year Plan period (1980-85). It works under the Department of Rural Development, Ministry of Agriculture.

The IRDP provides loans through commercial banks to those households that are officially identified to be below the poverty line. The purpose of this loan is to finance purchase of assets that serves as the basis for self-employment.

## **V. Case Study Results**

### **Economic Indicators**

The primary objective of the economic development programs considered in this case study is to offer opportunities for employment to their members and thus, increasing their income levels. As per the findings of the case study, the savings and credit program of the Ycs (NGO) helps their female borrowers to obtain employment more than the IRDP program (GO) does.

After obtaining their loans, some women started a business and some of these have begun earning money income. The case study reveals that 60% of all female borrowers (18/30) in the NGO program are engaged in income earning business activities, whereas only 15% of these (6/40) who borrowed from the GO program are so engaged. The case study results on the income earning positions of the employed women members are summarised in Table 1. Their income earnings range between Rs. 150 to more than Rs. 1,000 per month. Women under the NGO development program earn a better income than those under the GO program.

**Table 1**  
**Average Per Capita Monthly Income of Female Borrowers, under the YCs (NGO)**  
**and the DRDA's (GO) Credit Programs: their Number and Percentage**  
**(For Employed Women only)**

Average Monthly Income (in Indian Rupees)	NGO		GO	
	Number	%	Number	%
<b>Less than 300</b>	2	11.1	4	67.7
<b>301 – 400</b>	1	5.6	Nil	Nil
<b>401 – 500</b>	3	16.7	Nil	Nil
<b>501 – 600</b>	4	22.2	Nil	Nil
<b>601 – 700</b>	1	5.6	Nil	Nil
<b>701 – 800</b>	2	11.1	Nil	Nil
<b>801 – 900</b>	2	11.1	Nil	Nil
<b>901 – 1000</b>	Nil	Nil	1	16.7
<b>More than 1,000</b>	3	16.7	1	16.7
<b>All Groups</b>	<b>18</b>	<b>100.0</b>	<b>6</b>	<b>100.0</b>

*Source: The author's case study undertaken in December 1999 and January 2000.*

Some of the employed women invested their loan in family businesses such as vegetable vending, vegetable cultivation, bidi rolling and tea stalls. All of them work in their family businesses as substitutes for hired labour. In such cases, their income level is assessed on the basis of the market wage rate for the relevant hired labour. Although these women earn profits (as part owner of the family business), only the wage income has been considered, as it is not possible to disentangle the amount of profit generated by the women alone.

Table 1 indicates that female borrowers from the NGO earn a better income than those from the GO. About 16.7% of total employed women under the NGO program earn more

than Rs. 1,000 per month. None of the GO borrowers earn as much. As well while about 44.4% of total employed women under the NGO program earn Rs. 700 – 1,000 per month, only 33.3% under GO program are earning this level of income. Half of the employed women under the GO program fall within the lowest income range of Rs. 200 – 300 per month. Only 11% of the employed women under NGO program earn this low level of income. Although these women are earning some income, it is considered to be very poor. Some of these women are sole income earners in their families as well.

## **Social Indicators**

### *Business Knowledge and Marketing Links Established by Borrowers*

Employed female borrowers from the YCs (NGO) and DRDA (GO) were asked questions regarding whether they had knowledge of:

- a) the wholesale price of raw materials;
- b) different marketing sources for selling their produce;
- c) government credit facilities; and
- d) the exploitation of middleman traders.

Women were also asked whether they had established any marketing links for :

- buying raw materials at cheaper rates and
- selling their products at market prices.

More employed women under the NGO program replied positively to these questions than those under the GO program. The results are presented in Table 2.

The Table shows that 44.4% of the total employed women under the NGO credit program have knowledge about the price of raw materials and about different marketing sources for selling their final products. A smaller proportion of women (33.3%) under the GO program has this knowledge.

A possible reason behind the success of the NGO women lies in the operational strategy of the NGOs. First, the selection criteria of NGOs for business loans assign priority to those who are already in business and have some business ability or entrepreneurial ability. Second, when the applicant for a business loan lacks any business knowledge, the NGO staff advises her about the business she intends to take up: the differences in wholesale and retail prices of raw materials, the market prices of the product, target markets, possible exploitation by the middlemen, associated risks etc. In this process, a woman under the NGO program gathers basic business knowledge from the NGO staff. Women under the GO program have to submit a business proposal with the application for a business loan. The proposal has little real significance, and can be written by anybody or even 'bought' from the market. One Panchayet member told during the interview that the woman applicant often does not know what the proposal means.

More employed women under NGO program knew how to establish business links for collecting raw materials at cheaper rates and for selling finished products at market prices. The Success of NGO in this area is again attributed to the operational strategy and accountability of NGO staff. NGO staff encourages women to collect raw materials from wholesale markets and to sell their product directly to shop owners. The GO staff do not follow this type of member accountability and offer no business advice.

### *Mobility outside home*

Mobility outside the boundary of the home and interaction with outside people improves self confidence among women. The economic development programs of the NGO and the GO impact on their mobility outside home. The case study reveals that the Participation of these women in the savings and credit schemes under the NGO (YCs) has increased their mobility outside their homes to a greater extent than for women under the GO's program.

**Table – 2**  
**Positive Response on the Level of Business Knowledge and Established Business Links by Female Borrowers under the YCs (NGO's) and the DRDA's (GO's) (IRDP) Credit Program: Number and Percentage**

Indicators	NGOs Program (JDP)			GO's Program (IRDP)		
	Number	Percentage	Total	Number	Percentage	Total
<b>Knowledge of wholesale price of raw materials</b>	8	44.4	18	2	33.3	6
<b>Knowledge of different market sources for selling their product</b>	8	44.4	18	2	33.33	6
<b>Knowledge about govt. credit</b>	4	22.2	18	2	33.3	6
<b>Knowledge on the exploitation by middleman traders</b>	14	44.4	18	2	33.3	6
<b>Established market links for collecting raw materials at cheaper rate</b>	6	33.3	16	2	33.3	6
<b>Established market links for selling product at market prices</b>	7	38	18	2	33.3	6

*Source: The author's case study undertaken in December 1999 and January 2000*

Table 4 shows presents the summary of results. While one-thirds of NGO borrowers go outside of their home collecting business orders, only 7.5% of the GO women do the same. The case study also shows that most of the women borrowers under the NGO's and GO's credit programs are engaged in the order supply business. Women borrowers told during interviews that the middleman usually come in a village and women have to meet him at a particular place to return their finished product and to collect new orders. Some

women said that they never go to the place themselves. Male members of the family do the work. As usually women do not have sufficient time to go (they are overburdened with domestic work as well). It is also a social custom that male members go to the outside traders to collect orders and payment.

One-tenth of women borrowers under the YCs (NGO) credit program have increased their mobility by collecting raw materials from non local shops. Only 2.5% of total women borrowers of DRDA (GO) credit program belong to this category.

Women borrowers under the YC's credit program told that they go to the nearest town to collect raw materials. Their husbands have no objection to this as they are earning higher income now. These women collect name and addresses of non-local shop owners in the nearest town from the staff of the YCs. These staff is local people and maintains close contact with member women and so they are considered as dependable.

The level of mobility the outside home for female borrowers under the NGO credit program has increased because they attend monthly meetings of JP. However, all members do not attend monthly meetings regularly. Timing of these monthly meetings is fixed as per the convenience of the members (as mentioned by a borrower woman) but is never suitable for everyone. However, the NGO trainees told that attending these monthly meetings provide some sort of relaxation for them. They get a temporary relief from the routine of domestic work. Most of the members try to attend these meetings. GO women have no such regular meetings to attend.

The mobility of female borrowers under the NGO has increased also due to the very nature of its credit program. The credit program is associated with a savings program. Women go to the NGO office to deposit savings and to repay loan installments. NGO staff also visits members and reminds them of their deposits and repayments and also collects money from them. Some women (16.7%) go to the office of NGO and thereby increase their mobility outside their homes. Thus, the nature of the NGO credit program

and the system of holding monthly meetings help members to increase their mobility outside their home to a greater extent than does the GO program.

**Table – 4**  
**Positive Response of Mobility Outside the Home of Female Borrowers under the**  
**YCs (NGO's) and the DRDA (GO's) Credit and Savings Program: Number and**  
**Percentage**

Indicators of mobility	NGO's Program			GO's Program		
	Number	%	Total	Number	%	Total
<b>For collecting orders</b>	10	33.3%	30	3	7.5%	40
<b>For collecting raw materials from non-local</b>	3	10%	30	1	2.5%	40
<b>For developing market networks</b>	-	-	30	2	5%	40
<b>For attending meetings/workshops</b>	16	53.3%	30	-	-	40
<b>For depositing money</b>	5	16.7%	30	-	-	40
<b>For repaying loan</b>	5	16.7%	30	-	-	40

*Source: The author's case study undertaken in December 1999 and January 2000.*

The next section discusses the member accountability of the credit programs implementing organisations. The performance of an organisation depends on the operational strategy and its implementing procedure. The accountability of an organisation to its members might be considered as one part of its implementing procedure.

### *Participation in the Intra-family Decision Making Process*

Women's participation in intra-family decision making process indicates their level of social development. The economic independence of women and their share of contribution to the family fund are considered major factors, which influence the participation of women in intra-family decision making process.

The case study reveals that there are other social factors that influence the participation of women in family decision making. Women under the NGO program participated more than GO's women in the intra-family decision making process. The results are presented in the Table 3.

The Table does not reveal any direct proportionate relationship between a women's contribution to the family fund and their participation rate in the intra-family decision making process. The table suggests the 33.3% women under the NGO's program who enjoy equal responsibility with other members contribute less than a 33% share in the family fund. Whereas, 16.7% of women under the NGO program have the same level of responsibility while contributing more than a 33% share.

Some NGO women (5.5% and 16.7%) take part sometimes in the decision making process contributing 33% or less and also while contributing more than 33% to the family fund. Only 5.5% of the NGO women do not have any say in the decision making process.

Although these data show little proportionate relation between money contribution of women and their higher participation, establish some positive relationship between the two variables. If women contribute more than 33% to the family fund then they have some say in the decision making process.

Also when women play the main role in the decision making process, their contribution is usually very significant and more than 33% of the total fund. During the case study, it is observed that there are other factors that influence the participation of women in the intra-family decision making process. Some employed women from upper caste families

living with elderly in-law parents do not have any say although their share is more than 50%. A similar situation occurs in cases where husbands have landed property and good income.

**Table 3**  
**Share of Contribution to the Family Fund and the Level of Participation in Decision-Making Process of Employed Women: Percentages.**

Level of Participation	Women's Share of Contribution to Family Fund (%)			
	Less than or Equal to 33%		More than 33%	
	NGO	GO	NGO	GO
<b>Participated in main role</b>	11%	Nil	16.7%	Nil
<b>Shared equal responsibilities with other members</b>	33.3%	16.7%	16.7%	33.3%
<b>Take part sometimes</b>	5.5%	33.3%	16.7%	Nil
<b>Do not have any say</b>	5.5%	16.7%	Nil	Nil

*Source: The author's case study under taken in December 1999 and January 2000.*

Overall the participation rate of the NGO's women is higher. All women who took the main decision making role were under the NGO's program. Also at the same level of contribution, more NGO women share responsibility jointly with other members of the family than GO women does. Fewer women under NGO's program do not have any say in the decision making process.

### **Member accountability indicators**

Member accountability of an organisation is one of the most important indicators used to judge its performance in developmental activities. The higher the accountability the better should be the performance. The women members of the credit programs of the YCs (NGO) and beneficiaries of the DRDA's (GO) programs were asked to rank their perceptions of the member accountability in terms of like 'good', 'satisfactory' and 'not-satisfactory'.

This section deals with three types of member accountability:

- a) whether the organisation adequately addresses the problems/complaints and suggestions of its members;
- b) timeliness of support/assistance provided to the members; and
- c) whether the organisation shares power with its member.

#### *Adequately Addressing Problems/Complaints and Suggestions*

Member accountable organisations create a free environment for the voicing of their member's problems and complaints and suggestions. During the case study, the women members of the organisations were asked to rank their perceptions regarding the ability of the organisation to address these issues.

Most of the women members of the YC (NGO) ranked their perceptions as either 'good' or 'satisfactory'. Most of women who borrowed money loan from the DRDA (GO) ranked it as 'not-satisfactory'. The results have been summarised in Table 5 below.

Table 5 shows that half (50%) of the women who borrowed from the YCs ranked its member accountability as 'good'. Another 26.7% ranked it as 'satisfactory'. The women saw the authorities as listening to their complaints and trying to address them adequately. They told during interviews that, during emergencies at any point of time, the YCs' staff came forward with assistance and money. Moreover the women usually receive such assistance within a reasonable period of time. Some of them told that they have an informal relationship with YC staff. As they are all local, members can easily voice their problems at any point of time. Sometimes they are unable to pay their loan instalments on time. The secretary of the YCs allows the delay every time based on the validity of the situation. They also added that the YCs never force them to repay loans beyond their ability. They always inquire about the situation and extend the time period for repayment as and when required.

**Table 5**  
**Ranking of Member Accountability of the NGO and the GO in Addressing the Problems, Complaints and Suggestions as Perceived by the Female Borrowers. (Number and Percentage)**

Ranks	NGO Female Borrowers		GO Female Borrowers	
	Number	%	Number	%
<b>Good</b>	15	50.0	-	-
<b>Satisfactory</b>	8	26.7	6	15.0
<b>Not-satisfactory</b>	6	20.0	24	60.0
<b>No Comment</b>	1	3.3	10	25.0
<b>All Groups</b>	30	100.0	40	100.0
<b>F Ratio</b>		<b>52.73 – Significant at 1% level of confidence</b>		

*Source: The author's case study undertaken in December 1999 and January 2000.*

However, some NGO members are unhappy about their suggestions/complaints, not being addressed. They ranked the member accountability as 'not-satisfactory' – 20% of them ranked it so. They told us during interviews that they perceive that the authorities not even listening to their complaints. One of them mentioned that she needed a larger amount of money for the second loan, but the authority/staff member did not pay any attention to her necessity. As she has no land assets to offer as security and her husband is sick and not working, therefore, the club did not pay any attention to her demand for higher loans. Another women borrower told that she bought a sewing machine with her loan, but failed in her business. So the club refused to give her the second loan, as she is a defaulter. However, she feels that she could have recovered her business with this additional loan.

These findings confirm one positive characteristic or merit of NGO's: that they work closely with grassroots (Tendler, 1982; Robinson et al., 1991; Smith, 1995).

Of the female borrower from, 60% of the GO member rank the member accountability of their organisation as 'satisfactory'. The women are satisfied because most of them were defaulters and can not repay their loans. The local Panchayet members listen to their problems and assure them that it may not be necessary to repay the loans at all. This confirms the findings of ISEC (ISEC Study, EPW, June 4, 1988) that politicians often

play negative role in the process as they assure the beneficiaries they will need not to repay the loans. They can convince the government to write off loans as long as the beneficiaries support particular political parties. Another study (Mayox, 1989) on an income generation activity project in West Bengal has the same findings. It points out that the major political parties use government project loans as means of patronage.

About 15% of the DRDA (GO) borrowers perceive its member accountability in addressing problems and suggestions as 'non-satisfactory'. They never meet any person in their locality from the BDO office or the banks and so cannot easily discuss their problems. One borrower found, after taking a loan for incense-stick business, that the loan amount was too small to start the business even on a basic scale. As she never had the opportunity to discuss her problem with the local BDO so she left the business. Another woman told that she had taken out a loan; afterwards she received a letter from the bank asking her to repay a much higher amount. She did not know whom she should approach to discuss this.

On the whole, it is clear from the Table 5 that NGO has more member accountability in addressing problems and complaints and providing suggestions than GO.

#### *Providing Timely Support and Assistance*

Another indicator was used to assess the member accountability of an organisation is its capacity to provide timely support and assistance to its members or beneficiaries. Three aspects have been examined:

- a) initial support with business management and associated skills; and
- b) the role of organisation in the loan sanction and associated formalities.
- c) post credit follow up activities;

#### **a) Initial Support in Business Management and other Required Skills**

Women borrowers generally need to acquire some knowledge of business management. They also need direct encouragement to stay in the business and overcome the

difficulties. A member-accountable organisation would help its members to gain basic business knowledge and to acquire motivation as an entrepreneur.

The case study reveals that more women borrowers from the JP of the YCs were happy about the member accountability of their organisation regarding initial support in starting a business. Most rank this aspect as 'good' or 'satisfactory'. Only a few members of the DRDA (GO) rank its member accountability as 'satisfactory' or 'good'. The results are presented in Table 6.

**Table 6**  
**Ranking of Member Accountability regarding Initial Support for Starting a Business as Perceived by Female Borrowers of the YCs (NGO) and the DRDA (GO).**

Rank	NGO Female Borrowers		GO Female Borrowers	
	Number	%	Number	%
<b>Good</b>	2	6.7	-	-
<b>Satisfactory</b>	15	50.0	-	-
<b>Not-satisfactory</b>	9	30.0	6	15.0
<b>No Comment</b>	4	13.3	34	85.0
<b>All Groups</b>	<b>30</b>	<b>100.0</b>	<b>40</b>	<b>100.0</b>
<b>F Ratio</b>		<b>86.81 – Significant at 1% level of confidence</b>		

*Source: The author's case study undertaken in December 1999 and January 2000.*

The table shows that half of the NGO women rank its member accountability as 'satisfactory' another 6.7% rank it as 'good'.

When a member applies for a business loan, she is asked in detail about the type of business activities she wants to undertake. The secretary of the JP provides her with the basic knowledge about that business. He/She also arranges some business related training as well if it is needed. In this context, women rank the NGO as 'good'

Not all the borrowers are equally satisfied. Some lost their business in spite of help due to a lack of market knowledge. Some of them trained in stitching saris with 'jari', and some others trained in small scale fish cultivation in a home reservoir. They failed in business due to an insufficient demand for their type of business. These women ranked the accountability as 'not-satisfactory'.

As most of the women had a basic knowledge about their business before obtaining a loan, they just updated their knowledge from the YC's staff. Thus half of the women rank the accountability of the YCs as 'satisfactory'. They had a positive experience of the NGO staff in motivating them to become a self reliant entrepreneur.

On the other hand, women borrowers of DRDA (GO) do not receive initial support. They told during interviews that the Bank officers come with Panchayet members to ask the members about the type of business they intend to start. They never offer any business knowledge.

Each local DRDA office has a technical service department. The IRDP borrowers can take use this service by attending business related training through the TRYSEM, the Government of India training scheme for rural youth for self-employment. They also can ask to market their products through government marketing cells or showrooms. However, women rarely have any knowledge of these facilities. In fact only a small portion of the study's sample of borrowers (15%) were engaged in any sort of business at the time of the interview present. Even those who are in business are unaware of such facilities and rank the accountability as 'not-satisfactory'.

The borrowers of the IRDP told that they never received any business related advice from DRDA officer and the office staff never encouraged them to be a motivated entrepreneur.

#### **b) Role of the Organisation regarding Loan Sanction and Associated Formalities**

The primary objective of the credit program of the YCs (NGO) and the DRDA (GO) is to make women self employed. The YCs have believed that without economic strength, particularly in the case of women, the process of economic development of a community is delayed (Lokshiksha Parishad, 1998). Thus the JP targets women to achieve this goal and the IRDP ensures that 40% women are 40% of its beneficiaries (*India, 2000*).

Most women borrowers from the JP of the YC rank it as 'good'. Most of the women borrowers from the IRDP rank it as 'not-satisfactory'. The results have been presented in Table 7.

**Table 7**  
**Ranking of Member Accountability regarding Loan Sanction and Associated Formalities as Perceived by Female Borrowers of the YCs (NGO) and the DRDA (GO)**

Rank	NGO Female Borrowers		GO Female Borrowers	
	Number	%	Number	%
<b>Good</b>	20	66.7	-	-
<b>Satisfactory</b>	5	16.7	15	37.5
<b>Not-satisfactory</b>	3	10.0	20	50.0
<b>No Comment</b>	2	6.6	5	12.5
<b>All Groups</b>	<b>30</b>	<b>100.0</b>	<b>40</b>	<b>100.0</b>
<b>F Ratio</b>		<b>37.89 – Significant at 1% level of confidence</b>		

*Source: The author's case study undertaken in December 1999 and January 2000.*

Table 7 shows that almost two-thirds (66.7%) of female borrowers from the NGO rank its member accountability as 'good'. They obtain help in the technical formalities and received a loan within a reasonable period.. These women also told that the whole process of taking out a loan is very simple. The YCs (NGO) play the role of guarantor for the loan as well. Another 16.7% of NGO women rank this aspect of member accountability as 'satisfactory' as they were less happy with the performance of the organisation. 10% of women ranked the NGO as 'not-satisfactory', and they told that they did not receive loan within a reasonable period of time.

About 37.5% of female borrowers from the IRDP (GO) ranked the member accountability of the organisation regarding its role sanctioning and other associated formalities as 'satisfactory'. The whole process is very complicated and takes a very long time to complete. They finally received the loan after a long waiting and the Panchayet members helped them in the process.

Half of the GO borrowers rank the loan sanctioning aspect as 'not-satisfactory' as they dislike the common system of charging commission by the Panchayet members for

selecting them as candidate for getting a loan and helping them in the process of obtaining loans. They receive the loan after waiting for a long period of time, and they suspect that the Panchayet members are partly responsible for causing these delays.

It is clear that the NGO's role is more accountable to its members regarding the loan sanctioning process and other formalities. The NGO members are generally satisfied in obtaining their loans within a reasonable period of time. This indicates the merit of NGO that they can provide service quicker than the government agencies (Aremo, 1983; Heijden, 1986).

### c) Post Credit Follow up Activities

The case study reveals that the YCs (NGO) have better member accountability than the DRDA (GO) in the area of post credit follow up activities. More female borrowers from the YCs ranked this form of member accountability as 'satisfactory' or 'good' than do DRDA female borrowers. Most of them refused to comment on this aspect; those who did ranked it as 'not-satisfactory'. The results of the case study are presented in Table 8.

**Table 8**  
**Ranking of Member Accountability in the Post Credit Follow Up Activities as Perceived by Female Borrowers under the NGO and the GO**

Rank	NGO Female Borrowers		GO Female Borrowers	
	Number	%	Number	%
<b>Good</b>	8	26.7	-	-
<b>Satisfactory</b>	12	40.0	-	-
<b>Not-satisfactory</b>	8	26.7	6	15.0
<b>No Comment</b>	2	6.6	34	85.0
<b>All Groups</b>	<b>30</b>	<b>100.0</b>	<b>40</b>	<b>100.0</b>
<b>F Ratio</b>		<b>40.43 – Significant at 1% level of confidence</b>		

*Source: The author's case study undertaken in December 1999 and January 2000*

Table 8 shows that about 27% of borrowers of JP of the YCs' (NGO) rank member accountability on post credit follow up activities as 'good'. As the NGO staff regularly visits members and monitor the post credit situation; their recommendations and suggestions are quite effective.

One woman involved in a poultry business had diseased chickens by some disease. She immediately informed the NGO staff, have the medicine suggested by them and saved some of the chickens. Another women told during interview that she was not making a good profit in her business due to an over supply situation in the local market. The NGO staff helped her with names and addresses of merchants in other nearby towns. She was collecting orders and raw materials from those places and producing for a wider market. This improved her profit. This administrative flexibility to link the development program to the varying needs of the poor beneficiaries shows one of the positive characteristics of NGOs over GOs (Tendler, 1982).

Another 40% of women borrowers from the NGO ranked this accountability as 'satisfactory' as their contact with the NGO is more limited. One of them told during interviews that the NGO staff visits them to remind them of instalment payments. They do make inquires about the business, but do not need to make any practical recommendations. One woman started tailoring business but subsequently left it due to lack in sufficient funding. She wants to sell her sewing machine but the NGO staff member could not provide any useful suggestions in this regard.

About 27% of the borrowers from the NGO are unhappy and rank its accountability as 'not-satisfactory'. According to most of them, the NGO staff never visits them.

The DRDA (GO) has no direct and specific post credit follow up activities. The responsibility of monitoring the post-credit situation lies with bank officials who rarely come to villages. The officials visit the Panchayet offices and the Panchayet sends a security person (chowkidar) to the women members to inform them of the amount of installments to be paid. All these are considered to be a routine work. The Panchayet office never insists the borrowers repay loans. Moreover, according to a Panchayet member, the bank and the Panchayet officials know well that a large majority of the borrowers are not involved in any business. Nothing is done to rectify this situation

As a result, most women (85%) can not comment on this aspect of accountability. Those who are doing business rank the DRDA accountability as 'not-satisfactory'. Some of the borrowers involved in tailoring business told that they needed some training as they intended to market their products through government marketing cells. The local BDO office did not help them in this regard.

Thus, the member accountability of the NGO that perceived by their female borrowers in regard to post credit follow up activities is better than that of the GO. NGOs can provide technical assistance as well whenever the members need it. It is a comparative advantage of the NGOs over GOs (Heijden, 1986) and the interventions are quite characterised by flexibility.

### **Sharing Power with the Beneficiaries**

An organisation's ability to share power with its members is one of the indicators of its member accountability. This indicator reflects the extent of participation and involvement of members with the organisation. It is one of the most important indicators to judge the member accountability of an organisation.

Women borrowers from the credit program of the YCs (NGO) and the DRDA (GO) were asked several questions regarding their perceptions of the way organisation shared power of management and financial information with the members. They were asked to rank their perceptions. The results are presented in Table 9. It shows that most of the female borrowers from the NGO credit program rank it as 'good' while borrowers from the GO credit program rank it as 'not-satisfactory'.

NGO borrowers (66.7%) who rank the member accountability as 'good', told during interviews that they know each and every member of the executive board of the organisation and also have a very informal relationships with the secretary (some of them are relatives).

**Table 9**  
**Ranking of Member Accountability in Sharing Power with its Members as**  
**Perceived by Female Borrowers of the YCs (NGO) and the DRDA (GO)**

Rank	NGO Female Borrowers		GO Female Borrowers	
	Number	%	Number	%
<b>Good</b>	20	66.7	-	-
<b>Satisfactory</b>	5	16.7	-	-
<b>Not-satisfactory</b>	2	6.6	32	80.0
<b>No Comment</b>	3	10.0	8	20.0
<b>All Groups</b>	<b>30</b>	<b>100.0</b>	<b>40</b>	<b>100.0</b>
<b>F Ratio</b>		<b>82.79 – Significant at 1% level of confidence</b>		

*Source: The author's case study undertaken in December 1999 and January 2000.*

Some NGO members have offered suggestions for example on poultry farming and kitchen gardening at the monthly meetings. These suggestions are subsequently offered by the YCs as guidelines. Some members for example suggested the timing and date for monthly meeting. Some have criticised board members for not creating sufficient pressure on defaulters. Some have suggested increasing the maximum loan available.

These women attend monthly meetings regularly where they gain information on new activities, and any new board members etc. at this meeting. Personal visits to the secretary help them to gather information. As well the secretary visits them every month to collect installments. These women told that they have ideas about the objective and profit and loss of the organisation. These women are satisfied with the NGO's way of sharing power of the management and financial information.

16.7% of the female borrowers of the NGO rank it as 'satisfactory' and told that they have no time to attend regular meetings, but they keep informed about the activities of the club. They never offer any suggestions regarding any activity of the organisation. They do not have a clear idea about the profit and loss of the Society.

Only 6.6% of the NGO borrowers rank its accountability as 'not-satisfactory'. They responded very negatively to almost all questions. According to some of them, the main problem is that the organisation is making profit out of their savings.

As most of the women members of the NGO's credit program rank its member accountability as 'good', it indicates NGO has strong member-accountability. It also indicates a high level of participation and involvement of the members in development activities of the organisation. These characteristics that give NGO a clear comparative advantage.

On the other hand, 80% of the GO borrowers rank the accountability as 'not-satisfactory'. As they only know the local Panchayet member and never receive any information from them, they responded negatively to every question.

## **VI. Conclusion**

The case study analysis clearly shows that the NGO's development strategy with more accountability to their members achieves higher economic and social empowerment to their women beneficiaries. It highlights the fact that the NGOs' development programs have contributed more than the GOs' programs to improve the economic and social status of women beneficiaries. The NGOs have certain positive qualities that make them more successful in reaching the poorer sections of society. The major positive point lies in the NGO development strategy or approach. This approach includes participation, partnership and member accountability.

The participation of recipients in the organization is one of the major factors for the NGOs' achieving greater success than the GOs. The case study evidence clearly reveals the difference in approach between NGOs and GOs in sharing power with their members. The women beneficiaries of the NGOs' had a higher degree of participation in the development process than the women beneficiaries of the GOs' programs. The NGOs' members participate in the identification process of their business activities and in the policy making body.

The case study finding reveal that the LSP, the parental body of YCs, follows a group approach for ensuring the active participation of local people in the development process.

Women obtain a loan only for a business in which they have previous experience. The beneficiaries always actively discuss with NGO staff and take part in market surveys to decide their business activities.

The loan approval procedures also make a difference. The simple procedures of the NGOs credit system with the lower interest rate, lower level of formalities (paper work) for loan application and quick delivery of a loan helps in the emergencies. It brings success to the NGO.

The GOs do not accept any role for the beneficiaries of their programs in the selection of the skill training they want to participate or in the identification of the business activities they want to run.

Moreover, the degree of participation of the NGOs' women in the policy making body is significantly higher. Women beneficiaries enjoy a greater chance of making suggestions and can express problems in the periodical meetings. They can even demand explanations from executive members for delays in loans or for any kind of activities they consider as unjust. Women beneficiaries from the GOs do not have this opportunity.

In the area of partnership, the case study findings reveal that the NGOs follow a strategy of partnership in their development approach. The NGOs seek help from other organizations such as the government, commercial banks, private companies, co-operative societies and other NGOs to achieve their goals. With the help of other organizations, the NGOs make resources easier and cheaper to the beneficiaries.

Another possible major factor responsible for the greater success of the NGOs is the accountability of their staff to the members. Through addressing the problems and suggestions of the members, by providing timely assistance and support and through sharing power and information with members, the NGOs demonstrate strong accountability to its members.

The staff of the NGOs is motivated and committed to the aims and objectives of their development projects. They are local people and have clear ideas of the nature of problems the women beneficiaries face in their everyday life. The case study report reveals that the NGO staff work longer hours, often at odd hours, to meet the emergency needs of local people. Their level of pay is surprisingly low (in one case, it is about Rs. 500 (about A\$ 20) per month). The staff assumes the role of a facilitator, rather than merely that of service provider. In the process of development, they promote participation and encourage people to take decisions for themselves, rather than treating them as passive recipients of assistance (or beneficiaries).

On the other hand, the staff of the GOs is salaried government employees. Often they are from outside the local area. The local 'Panchayet' member plays the role of people's representative in the process. However, as the case study reveals, they are never committed to the aims of the program or project

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