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NON-GOVERNMENTAL ORGANISATIONS AND EMPOWERMENT: A STUDY OF WOMEN’S SELF-HELP GROUPS IN INDIA

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A thesis submitted for the degree of Doctor of Philosophy of the Australian National University

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DECLARATION

Except where otherwise indicated, this thesis is my own original work carried out as a PhD student at the Australian National University from November 1999 to September 2002.

Patrick James Kilby

October 2003
ACKNOWLEDGEMENTS

The work on this thesis has provided me an opportunity to repay those who have enabled me to work in development over the past twenty-five years and the gifts that this work has provided me. The work on the thesis has also enabled me to both satisfy and stimulate my questioning on how working in development may make a difference.

But most importantly I am humbled by the strength of the Indian women, living in harsh circumstances, who gave up their precious free time to talk to me. Their courage and matter of fact approach to their lives is a source of inspiration. It is these many hundreds of women who so willingly gave of their time to sit with me, a foreigner, and open their hearts about their lives, to whom I am most grateful.

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attempts to address. To Professor Ron Duncan who not only provided important input at key times, but also for his careful reading of the thesis with an editor’s eye.

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ABSTRACT

The thesis examines the nature of empowerment for poor women in India, and the factors that influence empowerment outcomes arising from NGO interventions. Specifically the thesis looks at the role of accountability of the NGO to the people with whom it is working as a factor for empowerment. Empowerment of the poor and marginalised is becoming important a part of poverty alleviation strategies in development practice and it is recognised that the unequal power relations in the lives of the poor has denied them access to many development benefits. NGOs are seen to be important agents in empowerment as they are generally regarded as being closer to the communities with which they are working, than other development agencies, and being public-benefit organisation the goals in much of their work generally support empowerment outcomes.

The research was concerned with how the accountability relationship an NGO has to the people it is working with affects the empowerment outcomes they experience. The thesis contends that NGOs are generally not ideal facilitators for empowerment as they are not membership organisations and as a consequence the people with whom they work do not have a direct or mandated accountability relationship with the NGO.

This thesis defines empowerment as both the expansion of choice of an individual, and their capacity to act on those choices. The thesis looked at 15 NGOs in Karnataka and Maharashtra in India, and interviewed 77 self-help groups of poor women who were served by these NGOs. The results of the study show that women closely respond to the notion of changes in their agency as being key to what they see as empowering. The greater expansion of choice an action then
enabled them to take greater control of their lives, and they were able to gain other development outcomes and resources that were available to them.

The research found that accountability of the NGO to the groups, together with the period for which the group had been together and the decision-making of the groups, were correlated with empowerment. The research focused on the accountability of the NGOs to the groups and found that this was an area that many NGOs had some difficulty with. First they had competing accountability relationships to other stakeholders, namely their donors and the regulators; and secondly, as public benefit organisations they were hesitant to hand high levels of control over to a beneficiary constituency.

These findings have important implications for development practice, which in recent years has focused on more on efficient program management practices (including accountability to the donor) for effective programs. These findings point to a stronger focus on formalised participatory processes which hold the development agency to account to the beneficiary constituents as a powerful empowerment process in its own right.
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<th>Abbreviation</th>
<th>Description</th>
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<tbody>
<tr>
<td>ADB</td>
<td>Asian Development Bank</td>
<td></td>
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<tr>
<td>ASA</td>
<td>Association for Social Advancement</td>
<td></td>
</tr>
<tr>
<td>AusAID</td>
<td>Australian Agency for International Development</td>
<td></td>
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<tr>
<td>BGSS</td>
<td>Bharatiya Grameena Seva Sangh</td>
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<tr>
<td>CAPART</td>
<td>Council for Advancement of People’s Action and Rural Technology</td>
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<tr>
<td>CSWB</td>
<td>Central Social Welfare Board</td>
<td></td>
</tr>
<tr>
<td>DFID</td>
<td>Department for International Development (UK)</td>
<td></td>
</tr>
<tr>
<td>FCRA</td>
<td>Foreign Contributions Regulation Act</td>
<td></td>
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<tr>
<td>IDS</td>
<td>International Development Service</td>
<td></td>
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<tr>
<td>KIDS</td>
<td>Karnataka Integrated Development Service</td>
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<tr>
<td>NABARD</td>
<td>National Bank for Agriculture and Rural Development</td>
<td></td>
</tr>
<tr>
<td>NGO</td>
<td>Non-Governmental Organisation</td>
<td></td>
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<tr>
<td>SHG</td>
<td>Self-help Group</td>
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<tr>
<td>SIDBI</td>
<td>Small Industries Development Bank of India</td>
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<tr>
<td>SNĐT</td>
<td>Shreemati Nathibai Damodar Thackersey (Women’s University – Centre for Adult and Continuing Education, Pune campus)</td>
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<tr>
<td>UNDP</td>
<td>United Nations Development Program</td>
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<tr>
<td>UNICEF</td>
<td>United Nations Children’s Fund</td>
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<tr>
<td>YUVA</td>
<td>Youth for Voluntary Action</td>
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CHAPTER ONE

INTRODUCTION

The objective of this thesis is identify the factors which influence the effectiveness of Non-Governmental Organisations (NGOs) in empowering marginalised people in poor communities of developing countries to achieve broader social change for themselves. The thesis identifies what empowerment means to marginalised women in India and the causal factors that lead to successful empowerment outcomes in NGO programs.

There are two key propositions that this thesis tests. The first is that empowerment of the poor can be defined and validly measured by changes in personal agency. Personal agency in this context refers to the range of choices and actions an individual can take in a particular social and political setting (Kabeer 1999a; Kabeer1999b; Hindess 1996). Underlying the notion of agency is that an increased ability of the poor to make choices and act on them implies a change in power relations in their day-to-day relationships, and in the economic, social and political domains that affect their lives (Jandhyala 1998; Vijayalakshmi 2001:13). The converse of this implication is that a lack of capacity to choose, and therefore to be able to influence, is a manifestation of disempowerment (Jandhyala 1998; Kabeer 1999a; Kabeer 1999b; Kumari 1999; and Gujit and Shah 1998).

The second proposition is that a key variable for effective NGO empowerment programs is the accountability relationship that the NGO has with the community
with which it is working, its constituents.\(^1\) This accountability is in part related to the level of influence or control the constituents have, not only in the programs but in the NGO itself. This thesis seeks to establish that the accountability relationship of an NGO to the very poor\(^2\) is in itself an empowering relationship. The basis for this contention is found in the literature that relates accountability with power (Day and Klein 1987; Mulgan 2001). The development rationale for this hypothesis lies in the notion that if poor women believe they can influence the work or management of an NGO, as a powerful outsider, then this may encourage or develop the women's ability to influence other people and local processes (Jandhyala 1998).\(^3\)

The focus of the study is on poor women in Southern India. Poor women have been chosen as the focus because, by most measures of poverty and marginalisation, this group is the most disadvantaged. Their disadvantage is as a result of gender biases in most of the domestic, cultural, social, economic and political domains in which they engage. India was chosen for the study as it represents a large developing country with high levels of poverty, but an open political and social system which allows the relatively unfettered intervention of intermediary organisations such as NGOs in poverty alleviation programs.

\(^1\) This thesis uses the term 'constituents' rather than 'beneficiaries' or 'clients' for the people with whom NGOs are working unless referred to differently by other people. This terminology is in line with the topic which focuses on empowerment and the relationship of the NGO with these communities and the say they have in particular programs, and the fact the NGO takes on a representative role in different forums and so has some obligations. Mehta distinguishes clients as having 'knowledge, choice and an overall perspective' and constituents as 'being representative and having an organic relationship' (2002).

\(^2\) The term the 'very poor' was coined by the World Bank and refers to those who are in the bottom half of those below the poverty line.

\(^3\) For example in the domestic domain the patriarchal nature of domestic relations limit women's autonomy and this extends to the economic and social domains in the village.
This chapter introduces the thesis by summarising the theories of empowerment, the important role that empowerment theory is taking in development practice, and how it may be measured. It then introduces the role of NGOs as intermediaries in empowerment processes with an emphasis on Indian NGOs. It outlines the research questions, the scope of the study, and a brief overview of the methodology. It concludes with a discussion of the limitations of the study and the organisation of the thesis.

Issues for the Study

Empowerment has become an important word in the development lexicon and it has become increasingly used by development practitioners, including bilateral and multilateral agencies. The rationale for empowerment approaches in development practice is an increasing recognition that for poverty alleviation to be sustained there needs to be a greater role for the poor in the social, economic, and political spheres which shape their lives (Narayan 1999; UNDP 1997; and AusAID 2001). Recent literature on the nature of poverty casts it not only in terms of material deprivation, but also in the language of disempowerment. Amartya Sen (1999) refers to poverty in terms of capability deprivation, and a lack of access to fundamental freedoms. Likewise the World Bank in its ‘Voices of the Poor’ report, found that the poor saw poverty in terms of a lack of well-being or ‘ill-being’. This lack of well-being was related to ‘bad feelings’ by

---

4 This thesis uses as a starting point a relatively simple definition of empowerment as being: the increased ability of the poor to make political, social, or economic choices (Kabeer 1999a), and to act on those choices (Hindess 1996).
the poor about self, perceptions of powerlessness over one's life, voicelessness, and anxiety and fear for the future (Narayan 1999:33), as well as material and physical deprivation. Aid agencies such as the World Bank and bilateral donors are now equating poverty, at least at a social and political level, to the disempowerment of individuals and groups.

AusAID (2001:17) and the World Bank (Narayan 1999:128) go a step further and argue that lack of accountability of organisations and institutions (NGOs as well as government) to the poor is itself a dimension of poverty. They argue that part of being powerless is in not having a say in the organisations and institutions with which the poor interact. For example, the AusAID Poverty Policy argues that the deprivation that constitutes poverty is not only based on resources for basic necessities, but also in terms of 'accountability from state institutions and civil society' [emphasis added] (AusAID 2001:15). It goes on to argue that the poor want ‘... to be empowered to be able to negotiate their interests with ... NGOs and to have greater ownership of programs’ (p. 18). The World Bank argues that ‘...participatory processes are needed to give voice to the priorities of the poor and to better enable them to hold formal institutions more accountable’ (World Bank Institute 2001:1). This approach is in line with empowerment theory that also posits that greater participation in community activities and organisations is associated with empowerment (Zimmerman and Rappaport 1988:726).

Empowerment

Any discussion of the nature of empowerment should be related to theories of power. There are three important elements to the discussion of power that are central to this thesis. First, is the notion of power as being multi-directional;
second, is the collective nature of power; and third, is the notion that power includes the capacity to call another to account. This thesis looks at power in terms of an agent's capacity to make choices and act upon them (Hindess 1996:1). This broad definition is useful for the discussion of empowerment as it moves the concept away from relatively simple notions of power as domination (Weber 1954), which imply power as a one-way relationship, in favour of power being seen in terms of complex social relationships. Giddens (1979:6) argues that the exercise of power is more dynamic and multi-directional and lies in social relationships. He argues that first of all the presence of a social relationship implies that the subordinate in that relationship has some power with respect to the other parties in that relationship; and secondly that power has a collective aspect. For Giddens (1979:89) the exercise of power cannot be an individual process and therefore is dependent on the nature of the relationships within a group. This framework for empowerment, which is based around notions of agency and collective processes for individuals to become agents, provides the basis for identifying suitable indicators for both measuring empowerment, and analysing processes that can influence empowerment outcomes. One of these processes that this thesis is concerned with is accountability.

The capacity to call somebody to account involves a power relationship (Day and Klein 1987:9), the consequence of which is that if an organisation can be held to account by the people it is serving then they have some power over that organisation. This view of power being related to accountability is important in
the discussion of the role intermediaries\textsuperscript{5} such as NGOs and how they facilitate empowerment among the poor - a central question for this thesis.

Finally, an understanding of the processes by which the poor are denied access to power is important in any analysis of empowerment. Disempowerment is variously described as: the exclusion from any social exchange (Hindess 1996:4); a lack of access to knowledge and control over one's destiny (Campbell and Jovchelovitch 2000:256; Vijalakshmi 2001:13); alienation (Spreitzer et al. 1999:512); and a deep-seated constraint on the capacity to choose (Kabeer 1999a:438). These descriptions of disempowerment refer first to the factors that limit the engagement of people in social relationships; and secondly, they seem to imply a view of power more in terms of the capacity to choose and act, than to dominate others. One way to look at empowerment therefore, is as a dynamic process to overcome those factors that are disempowering.

At a practical level, empowerment involves the expansion of the capacity of the poor, through social linkages, to deal with personal and social problems as they arise (Korten 1981:214; Schneider 1999:524; and Zimmerman and Rappaport 1998:726).\textsuperscript{6} Often empowerment is seen in economic terms, such as an increased income at household level so that household needs can be met (Schneider 1999). The thesis argues however, that these practical manifestations of empowerment are related to changes in power relations in a number of domains in which poor women have to relate. These are not only the economic but also the social and

\textsuperscript{5} The intermediary role of the NGO is between the poor (powerless) and the institutions of power (usually the State but can also be powerful individuals and other private bodies).

\textsuperscript{6} The support from the social domain might include short-term assistance from networks for the family in the event of illness or death through emotional support, and cash or kind. In the longer term the networks can assist in working with the community or government to provide support in the form of food, water, space, child-care etc. (Moser 1998:13).
political (Jandhyala 1998:205; Vijayalakshmi 2001:13). This thesis contends that the change in 'agency' that poor women experiences through being empowered is related to power relationships in their lives, goes beyond economic notions of empowerment, and can be the basis for measuring empowerment. The next section looks at some of the factors that can affect the level of disempowerment or how empowerment can occur. It then looks at the role of intermediaries in empowerment such as NGOs.

Factors that Affect Empowerment

There are a number of factors that can affect how an intermediary (such as an NGO) facilitates empowerment through group processes that involve disempowered individuals. These factors may include the endowments that the members bring to a group, the strength of social capital in a community, factors internal to the group itself such as decision-making, and finally the relationship the group has to the intermediary.

The endowments that an individual is born with or has acquired can include gender, social divisions such as class or (in the case of India) caste, education, and assets such as land. They can also include the social domain in which the person lives. In the area of research focus, Southern and Western India, caste and gender are arguably the strongest exclusionary factors. Women's roles in Indian society are very limited by tradition and patriarchy. Their choices are limited by the demands of family and they are excluded, particularly in rural areas, from the

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7 Social capital theory, for example, posits that it is the network of formal and informal relationships in a community that provide the environment for social exchange (Woolcock 1998). It is the strength or weakness of these relationships that determines to some extent whether individuals or groups can expand their choices and act upon them, that is be empowered.
domains of power such as the economic and political, and are restricted in their interactions in the social domain (Janardhan 1995:39). Caste, likewise, is also a limiting factor, which has been an instrument of social order since ancient times (Rath et al. 1993:96). Those from the scheduled castes (dalits) and scheduled tribes (adivasis) have been traditionally excluded from all but the most menial of occupations, have been segregated from mainstream village life, and like women in India are excluded from the domains of power. For dalit women the exclusion is two-fold, first by virtue of their gender, and second by their caste.

Gender and caste not only limit access to the domains of power but also to other endowments that may have some bearing on access to power such as education and assets. Education provides access to knowledge and the skills to engage in the various domains of power, while assets such as land provide a tangible measure of a person’s status in a community as well as a source of income, which provides bargaining power in social interactions. It is a lack of some or all of these endowments that leads to disempowerment.

Another factor that can be hypothesised to have an effect on empowerment is the social capital of the community. Social capital refers to the norms and networks that exist to enable social exchange, and to enable people to engage in community activities (Woolcock 1998). It can be argued that communities with high levels of

---

8 There are four main varna (often mistakenly referred to as castes) in India: - Brahmans (priests), Kshatryas (warriors), Vaishyas (farmers), and Shudras (artisans) which are each broken down into literally hundreds of jati or castes. In addition to the four main Varna there are the Dalits (formerly referred to as the ‘untouchables’) who are responsible for the most menial and degrading work. Rath et al. (1993:96) discuss these caste structures in terms of the development of elites in Indian society and in organisations. There remains a high level of discrimination according to caste. Dalits are formally included in the ‘scheduled castes’ which takes its name from a specific schedule in the Indian constitution that guarantees affirmative action and reserved positions in a number of areas such as education, employment, and government. There are also ‘backward castes’ which also have affirmative action programs though various statutes which vary from time-to-time.
social capital may use it as a resource to facilitate empowerment. This is in line with Giddens' (1979:6) view that power has a collective dimension. At the centre of the discussion of empowerment and its causal factors is the role of intermediaries such as NGOs, which can act as catalysts or facilitators of this process.

*Intermediaries in Empowerment*

There are a number of ways an individual or group can be empowered, including through the role they play in the traditions and social norms in communities (which likewise can be disempowering), or through government, other external processes, and intermediaries (Sen, G. 1997:2). The role of intermediaries such as NGOs is important in empowerment as they are, in many cases, the first line of institutions to which the poor have access in meeting their needs. NGOs in developing countries are important intermediaries as they are seen to be closer to the poor communities than other intermediary agencies such as government bodies, or other bilateral or multilateral institutions. It is this perceived closeness which is seen as making NGOs more effective in facilitating empowerment (Tandon 2001:45; Korten 1981:184; Carrol et al. 1996:9; Quinn 1997:25; Najam 1999:416; and Sen, G. 1997:3). This thesis contends that the extent or degree of empowerment facilitated by NGOs is to a large part related to the nature and character of the NGO interventions, and the accountability relationship they have with the groups with whom they are working, rather than proximity *per se*. That is, the perceived ‘closeness’ referred to above, is a function of the relationship between the NGO and its constituents.

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9 On the other hand, it can be argued that collective empowerment processes can themselves facilitate the formation of social capital.
The role of an intermediary such as an NGO is two-fold. First of all, an intermediary can increase the knowledge that individuals have regarding their rights; or it can help in providing specific skills, such as literacy. Such knowledge or skills then becomes an asset that can be used in widening the choices available to those individuals, and also in their bargaining for greater autonomy and control over aspects of their lives. The second way empowerment can be facilitated is that an NGO can assist in the formation of groups in which individuals can gain support and solidarity, and through these groups enhance the self-esteem and self-confidence of individuals to increase their bargaining power. In short the NGOs provide some of the resources which women can use to expand their individual choices and agency\textsuperscript{10}, which in turn strengthens the group for broader social action of political change. This thesis however argues that for effective empowerment to occur the NGO needs to be more than a mere resource provider, but rather there has to be an accountability relationship to the people being empowered. This is in line with Day and Klein's (1987) view of power being the capacity to call someone to account - that is, power is gained by the disempowered when they call an intermediary (such as an NGO) to account.

Non-Governmental Organisations

This section examines the characteristics of NGOs, the main intermediaries involved in empowerment programs with the poor in India, and identifies the key issues that this thesis examines in relation to NGOs as facilitators of

\textsuperscript{10} These resources can include services such as health or education programs or, more commonly in recent years, micro-finance.
empowerment. The first problem is that there is not a single typology for NGOs, and the notion of what is an NGO is a contested arena, with a range of different institutional forms claiming the mantle of being an NGO. These include industry associations, co-operatives, peoples-based organisations in developing countries, and agencies that channel funds for development purposes (Vakil 1997:2058; Fisher 1997:447). NGOs that are involved in development work are seen variously as public service contractors or social change agents, which have a key role in the interface between the citizen and the state (Salamon and Anheier 1999:84). This thesis examines those NGOs that work with poor communities in developing countries, and either act as intermediaries to local representative groups, or work directly with poor individuals or informal groups. While these NGOs generally perform a service delivery or advocacy role, they also see the goal of their work as one of empowering the communities either for social political reasons or as a means of sustaining a particular intervention (Diaz-Albertini 1993:317; Uphoff 1993; Turner and Hulme 1997; and Rajasekhar 2000:3).

11 In their role in civil society, NGOs are seen to be part of the process of holding the state accountable and responsive to democratic principles of equity and justice, particularly for the poor and marginalised sectors of society (Amalric 1996:7; Fox and Brown 1998).

12 Informal groups are a very common medium for the development work of NGOs. In India these are most commonly referred to as self-help groups, but the terms sangha and bakcha are also used. The typically have around 15-20 members with no formal registration or recognition.

13 In this role they can effectively deliver services such as health and education to the poor and marginalised on behalf of governments (Sen, S. 1999).
This discussion of the perceived nature and role of these NGOs raises two important issues that affect their role as empowerment agents. The first is that NGOs do not have a formal representative relationship to the people with whom they are working. The second is that the particular service delivery or advocacy roles NGOs undertake may not be conducive for empowerment, as a ‘dependency’ relationship may develop between the people or groups and the intermediary that can limit the autonomy of the groups, and accountability of the NGO to the groups.

The governance structure of the NGOs involved in this work in developing countries is generally non-representative\(^{14}\); that is, their governing boards are not determined by their constituency, but are usually appointed by the staff or by the boards themselves. They fall into the category of NGOs that are public benefit organisations with a broad, open constituency rather than a constituency limited by membership (International Center for Non-profit Law 1997:22; Salamon and Anheier 1999:69). These NGOs see their mandate as being derived from a set of values (rather than members) and their service being available to all those in need, and who seek them, within a particular target population which the NGO defines (Salamon \textit{et al.} 2000:4). These NGOs see governance by a membership as an inherently limiting factor in the work they are trying to do. The argument is that the formal members of any organisation will seek to maximise the benefits to themselves, and they are likely to resist expansion to new members where the organisation's purpose involves dispensing

\(^{14}\text{All of the NGOs surveyed in this study were public benefit organisations and were not representative bodies.}\)
limited resources.\textsuperscript{15} The advantage to NGOs of being non-membership based is that they are able to direct resources to those in most need rather than to only their membership.\textsuperscript{16} Likewise the poor, by the fact they are disempowered by their social and economic circumstance (and they have limited time available), are less likely to join a membership organisation even if there is a benefit from being member (Howes 1997).

While a non-membership structure is important in addressing social problems across a greater section of society, it does present some risks and limitations for empowerment. The lack of formal accountability mechanisms to constituents limits information flows on needs and priorities (Carrol \textit{et al.} 1996:7). The accountability obligations to the constituents are set out in either contracts or constitutions, but are seen as a \textit{moral} obligation (Salamon \textit{et al.} 2000:9).

In addition, the lack of formal processes can lead to dependency-based power relationships developing between the constituency and the NGO. These dependent relationships can both disempower the constituency (Salamon \textit{et al.} 2000:9; Fisher 1994:137; and Joshi and Moore 2000:28), and lead to oligarchic behaviours within the NGO (Fisher 1994; Edwards and Hulme 1996:968; and Zaidi 1999:266).

\textsuperscript{15} In some cases national charities legislation limits the extent to which the formal members can obtain material benefit, which also limits the role of the beneficiaries in the organisation’s governance.

\textsuperscript{16} In practice however many NGOs facilitate the formation of membership organisations through which they work whilst managing the flexibility to expand to new constituents and constituencies (Howes 1997).
Scope of the Research

This thesis explores the role and the range of informal and semi-formal constituency accountability mechanisms that NGOs employ in their work, given that they are non-representative organisations. It then relates these accountability mechanisms to empowerment - given that an accountability relationship involves power. That is, if the NGO is accountable to the constituency then the constituents have some power over the NGO (Day and Klein 1987). There are few studies that have looked at the relationship between NGOs and their constituencies in detail in respect of empowerment. Much of the existing research on NGOs looks at issues of legitimacy as civil society actors, or NGO relationships with governments or donors, and how this affects their legitimacy, effectiveness, or efficiency (Edwards and Hulme 1997; Fisher 1997; Fowler 2000a; Hudock 1995; Charlton 1995; and Zaidi 1999). The few studies that look at accountability tend to support the view that accountability to the constituency is an important factor in the effectiveness of NGO work (Smith-Sreen 1995; Bava 1997; Carrol 1992; and Sekher 2000).

This research is important because it comes at a time when there is substantial support for NGOs, both as part of civil society, and also for their social change strategies for poverty reduction with poor and marginalised communities. This support often comes however with competing and contradictory objectives, and few clear ideas of how they might be achieved. By focusing on those NGOs that seek to empower the poor as part of their work, and by using empowerment and

17 Keane (1998:6) describes civil society as 'a complex and dynamic ensemble of legally protected non-governmental institutions that tend to be non-violent, self-organising, self-reflexive, and permanently in tension with each other and with the state institutions that frame, constrict and enable their activities'. 
accountability theories, some parameters may be determined for NGO effectiveness in achieving these objectives.

Research Questions

The following questions are posed:

- What are the key indicators of empowerment for women in poor communities as a result of NGO programs?
- What are the key variables that affect empowerment outcomes?
- How does the level of accountability an NGO has to its constituents affect empowerment outcomes?
- How does the range of accountability relationships NGOs have to their various other stakeholders\(^\text{18}\) affect NGOs’ relationships to their constituents, and therefore affect empowerment outcomes?

Methodology

The methodology adopted is a comparative analysis of 15 NGOs operating primarily across two states in Southern and Western India. The data was collected through case studies from Maharashtra and Karnataka. India was chosen as it has a long history of voluntary action in general, and NGO work in particular. The history of NGOs in India is rich in its diversity with the full gamut of NGOs represented - ranging from those primarily involved in service delivery, to NGOs whose primary aims are concerned with social action/social change. Another reason for choosing India is that it is a modern, liberal democratic state, with

\(^{18}\) These stakeholders include inter alia donors, other NGOs, and government.
federal structures and a commitment to decentralisation/devolution of local level decision-making to local government structures. In many ways this represents an ‘ideal’ for participation of NGOs in development work. The districts chosen have a relatively high density of NGOs working with poor and marginalised communities, and the NGOs used in the case studies were chosen on the basis of their commitment to empowerment as a means to addressing community issues around poverty and marginalisation.

Data Collection

The main data sets collected in the study were first; measures of change in the ‘agency’ the women constituents of the NGOs experienced as a consequence of the NGO intervention, and second, interviews with participating NGOs on their accountability relationships. Data was collected from a sample of the self-help groups the participating NGOs were working with through focus group discussions. The key data obtained focused on empowerment in terms of the changes that women had experienced and how this translates into ‘agency’ - increased choices and opportunities to act on those choices. A range of open-ended questions were used which related to what the women have learned, how their lives have changed, and what material assets they have obtained since joining the groups. The answers were categorised into broad groups of changes which the women themselves see as being important, and were ranked and scored using existing frameworks of empowerment centring on changes to their agency, that is their role, influence or power in different domains in the community in which they live.
The data collected were analysed using a mix of quantitative and qualitative methods (Sandelowski 2000; Hines 1993). First was a statistical analysis in which the data were tested to identify those statistically significant variables that affect changes in individual agency, the key to empowerment for the purpose of this thesis. This methodology was derived from Hines (1993) and involved categorising the answers to the open-ended questions into specific ‘taxonomies’ within broad ‘domains’. From these taxonomies numeric rankings were derived and statistically analysed. The independent variables are: accountability of the NGO to its constituency (the focus of the research); endowments in terms of caste, education and land; village social capital; decision-making within the group; and the number of years the groups had been meeting. From this data conclusions are drawn as to the effectiveness of the NGO in empowering poor and marginalised women in poor communities and whether the institutional factors of the NGO have an effect in this.

The accountability of the NGO to the group was assessed by the group’s knowledge of the NGO in terms of its work, aims, and objectives, and the group’s role in decision-making within the NGO. These questions were designed to obtain information on the formal and informal processes the NGOs had in place for consulting the groups (Appendices 5 and 6).

19 Typically, the NGOs surveyed in this thesis work through self-help groups comprising around twenty women, who meet regularly for the purpose of savings and credit programs, but also training and other social mobilisation.
The second part of the research was a follow up survey of the NGOs to look at how they saw accountability, and the other factors that were found to be statistically significant. This survey provided further insights into these explanatory variables. In the specific area of accountability the NGOs’ governance structures, and other factors that affected their accountability relationship with the communities with whom they were working, are examined.

**Limitations of the Study**

The main limitations of the study arise from the normative nature of the research and methodological issues that arise mainly from the size of the sample. The study of empowerment, particularly changes in individual agency, involves collecting data on people’s perceptions and making, to some extent, normative judgements about those perceptions. These limitations were dealt with to some extent by the interview method chosen (which was largely personal narrative-based), and the mixed method methodology.

The second limitation is that a sample size of 77 self-help groups is small for such an exercise in terms of analysing causal factors for empowerment, or being able to break down the group into sub-categories for further analysis. At a methodological level the analysis can only look at broad factors across a number of NGOs or areas, rather than the specifics of a particular NGO or area, or sub-group of people. However, it is valid in a comparative analysis among the NGOs surveyed in identifying those variables that may be significant, and in providing the focus for further qualitative analysis.


**Organisation of the Thesis**

This chapter has identified the issues of empowerment which are emerging in development, how they are framed, and the research questions that arise. Chapter Two looks at the theoretical basis which informs empowerment and the factors which affect it. This theoretical basis is derived from notions of power and the collective aspects of power. Chapter Two also examines the psychological, communal, and political notions of empowerment, and the tension which exists between the notions of empowerment in terms of an individual's self esteem and efficacy, and a communal notion which deals with issues related to the common good. The link with accountability is introduced through the notion that the relationship inherent in being able to hold a body to account is one of power, and therefore is arguably an important factor in empowerment. Chapters Three and Four set the scene in terms of NGOs. Chapter Three examines the characteristics of NGOs, in terms of their typology, theories of NGOs, accountability for NGOs, and the range of stakeholders to whom they perceive themselves as being accountable. Chapter Four looks at Indian NGOs specifically, including their history and how that history has shaped their character, the complex relationship Indian NGOs have with the state, and how that relationship has evolved over the past one hundred years. Finally, Chapter Four examines the modern Indian NGO, and its role in empowerment and social change.

Chapter Five presents the research design and methodology, including a description of the study area in India, to establish some indication of the socio-political context in which the study was made. Chapter Six presents the results of the survey, identifying the key elements of empowerment and the important variables that have an effect on empowerment outcomes.
Chapters Seven and Eight discuss the findings of the study including their importance in empowerment theory and development policy. Chapter Seven focuses on empowerment, particularly how the poor and marginalised see empowerment, how this relates to other studies on empowerment, and finally the implications for theories of empowerment. Chapter Eight looks at the institutional features of NGOs that may affect their approach to programming, and in particular, how the interaction of accountability pressures to various stakeholders affects NGOs' accountability to their constituency - the focus of the thesis. Some conclusions are drawn on the relationship between NGOs' accountability arrangements and their effectiveness as empowerment agents. Chapter Nine summarises the research findings, and their importance in the light of existing research. The chapter also highlights the policy implications for those involved in development programs, and points to areas for further research.
CHAPTER TWO

EMPOWERMENT

...when existing power is unequally distributed the pay-offs from coercion and deception of the powerless by the powerful may be high and the likelihood of political change small (Raiser 1997:52)

Introduction

The language of empowerment is being used more commonly across the different fields of social science. It can be found in the literature on management, sociology, health services, politics, as well as international development (Page and Czuba 1999:2). In the field of international development, most of the key actors, including government, non-government, and multilateral organisations, have adopted the language of empowerment in their policy and practice (World Bank 2002, World Bank Institute 2001; ADB 2001a; ADB 2001b; AusAID 2001; and DFID 2000). This chapter examines various theories empowerment, and how it may be measured. In particular the chapter focuses on the notions of personal and collective empowerment, how they interrelate, and their relevance to development practice.

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1 The World Bank's World Development Report 2000/2001, Attacking Poverty, outlines a plan for attacking poverty based on three areas: opportunity, empowerment and security, and has developed a Community Empowerment Social Inclusion Program to undertake empowerment research and activities.
The growing popularity of the term 'empowerment' has led to a broadening of the definition to the extent that the concept is becoming less clear, and is shifting away from the central notion of power, from which it derives. Some authors argue that the use of the term has become ubiquitous to the point that it seems to have become another buzzword in development practice, merely to repackage old aid programs for the purpose of obtaining funding (Moore 2001; Page and Czuba 1999:1; and Cheater 1999:1). They go on to argue that development agencies are using the term empowerment to refer to a range of activities, many of which have little to do with addressing the power relations among the various actors or groups in society (James 1999: 25; Cheater 1999:7). Cheater argues that, paradoxically, the use of the term empowerment is used to:

- screen off power relations from the public discourse and obscure hegemonic relations...
- This conception of power as post-modern warm fuzzy expansible, not only conceals its hard edge; this cloak of opacity also discourages nasty questions of who benefits and how, and runs the danger of collapsing objectives, processes and outcomes alike into undifferentiated rhetorical empowerment (1999:7).

In order to avoid generalised usage of the term empowerment this thesis goes back to the roots of the notion of empowerment and how it directly relates to power relations. As a starting point this thesis uses a narrow definition of empowerment as being related to 'agency', that is the expansion of individuals' choices and actions, primarily in relation to others. This definition of empowerment is important to this thesis as it provides a basis for the measurement of empowerment. It is also a foundation for broader social change, which entails in part access to power by those who are disempowered.
One of the reasons for the popularity of the notion of empowerment in the field of development is that it can be seen as both a ‘means’ and an ‘end’ in the development process (Ackerson and Harrison 2000:240). As a ‘means’, the empowerment of beneficiaries in a development program can lead to particular outcomes such as the improved management of community resources like schools and irrigation facilities to ensure their sustainability. Empowerment can also be an ‘end’ in a development intervention. The purpose of a program may be the empowerment of a particular group of people who would otherwise remain disempowered. Such activities are seen as important in that empowered people are able to participate in development programs², assert their rights, and be in a better position to demand services from government and other service providers. In this way the social relations between the beneficiaries of a development program and the authorities have changed. That is an accountability relationship is established so that not only is a particular activity sustainable and there may be an ongoing flow of benefits to a particular group. Chapter 3 looks at accountability in more detail.

² This thesis has generally not used the term ‘participation’ to discuss changes in the relations of groups and individuals with each other and external agents in either the discussion of theory and or data analysis. The thesis uses the terms ‘empowerment’ to look at participation in terms of expanded choices and action in community life, and the term ‘downward accountability’ to describe the participatory relationship an intermediary such as an NGO has with it constituency. These two terms generally provide a sharper point for analysis. The notion of participation is very broad (see Arnstein 1969 for seminal work on this) and encompasses actions ranging for the mere provision of information, consultation, through to local control and partnerships. By focusing on empowerment and accountability this thesis is implicitly looking at the notion of participation more in terms of local control and the processes required to achieve it rather than processes of information sharing or consultation with external agents. For a detailed examination of the relationship of empowerment with participation see Speer (2000), and for accountability with participation Day and Klein (1987).
The next section looks at the literature on empowerment and identifies the key elements of empowerment that are relevant to this thesis. The chapter then looks at how development interventions can lead to empowerment outcomes, the role of accountability in these interventions, and finally how empowerment might be measured.

**Theories of Empowerment**

The debate around the notion of empowerment in social relations can be divided into two broad views. The first is that empowerment is primarily about the individual and changes in their cognitive processes; and the second, is that empowerment is more about changes in social relations. The supporters of individually-based notions of empowerment argue that it is only indirectly related to the direct exercise of power, but rather it is more about personal cognition and awareness from which other changes follow (Schneider 1999:524; Korten 1981:214; and Zimmerman and Rappaport 1988:726). These views of empowerment eschew notions of domination, consent and resistance in terms of personal changes. For example Zimmerman and Rappaport (p. 726) argue that:

[Empowerment]... is a construct that links individual strengths and competencies, natural helping systems, and proactive behaviours to matters of social policy and social change.

Similarly Korten (1981:214) sees empowerment as ‘... the means by which the [NGO] beneficiaries’ needs can be articulated’. Critics such as Riger (1993:281) however argue that those views of empowerment that eschew notions of control in favour of non-adversarial and relatively benign changes merely promote a ‘sense
of empowerment' [emphasis added], that is cognitively-based.\(^3\) It does not reflect an increase in actual power but rather is a ‘false consciousness’ (Riger:281).

The second view of empowerment is that it is inextricably linked to political issues and rights, whether they are in the realm of patriarchy and the family, or community power structures (Kabeer 1999a:436; Kumari 1999:100; Crawley 1998:26; Sen, G. 1997:2; and Riger 1993:283). These writers argue that, by definition, empowerment entails a process of change for the powerless or disempowered, whereby these disempowering institutional structures are challenged. In this framework empowerment is not a passive process.

These two views of empowerment, while being placed at different ends of a spectrum, may not be mutually exclusive. Goetz (2001:35) for example speaks of a ‘performative aspect and a substantive aspect of voice’ [original emphasis]. For Goetz, empowerment has both cognitive and political components. That is, it is not only a sense of having expanded choice but also of being able to act on those choices.\(^4\) In essence empowerment has both cognitive and political dimensions.

One cannot act without awareness and similarly awareness without corresponding action is meaningless. Jandhyala (1998) defines (women’s) empowerment as:

... a process whose outcomes would lead to renegotiations of gender relations, enhance women’s access and control over human, material, financial and intellectual resources, legitimise women’s entry into non-traditional spaces, creates new spaces, and support systems to sustain the process of empowerment (p.205).

\(^3\) Riger argues that the different views on empowerment as being cognitive i.e. a sense of personal control, and actual control reflect psychology’s two views of human nature: cognition in which ‘the person creates reality’; and behaviourism, which posits that ‘reality creates the person’, i.e. people are influenced by their environment (p. 281).

\(^4\) The social movement literature uses similar language to that of empowerment, viz new kinds of social identity, consciousness and cognition in human action (Puroshothaman 1998:28).
In order to tease out the debate on empowerment, a useful starting point is to examine the notion of empowerment at an individual level, and then look at the implications and tensions that arise for the broader collective and political dimensions.

*Individual Dimensions of Empowerment*

Community psychology literature views empowerment in part as the building of self-knowledge and self-esteem of the individual to reduce ‘feelings of alienation and enhance feelings of solidarity and legitimacy’ (Asthana 1996:2). Individual empowerment is ‘... the reciprocal influences and confluence of macro and micro level forces that impact the emotional, cognitive, and behavioral aspects of individuals’ (Speer 2000:52). The literature identifies five dimensions of individual empowerment. These are changes in:

- meaning which revolves around beliefs, values and behaviours;
- competence or self-efficacy, that is the belief of being able to carry out particular tasks or roles;
- self-determination or the choices individuals have in initiating or regulating their actions;
- impact or the degree to which one influences the outcomes of others.

(Spreitzer *et al.* 1999:512); and

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5 This view of empowerment is founded on research on the psychology of alienation, but similar findings occur in the field of human resource management (Spreitzer *et al.* 1999:512).

6 The literature tends to use the terms individual and psychological empowerment interchangeably to refer to similar phenomena.
- how people understand and relate to their social environment and the role of collectives in community life (Zimmerman quoted in Speer 2000:52).

This process of empowerment can be further elaborated by examining the process of disempowerment. Disempowerment has been variously described as a ‘... lack of control over destiny’ (Campbell and Jovchelovitch 2000:261). ‘polluting’ events which are ‘not fair’ and an ‘affront to dignity’ (Kane and Montgomery 1998:266), and isolation in decision-making (Puroshothaman 1998:50). What these views of empowerment have in common is a strong individual dimension. The broader social dimension comes from the argument that these disempowering factors affect group dynamics, and so can lead to ‘collective disempowerment [sic]’ (Kane and Montgomery 1998:268).8

Making a judgement on what is disempowering, however, can raise its own set of problems. Kabeer (1999:438) points out that features of disempowerment such as a ‘lack of control over destiny’ may be due to other factors such as laziness, incompetence, individual preference, or different priorities rather than the action of others or institutional norms. For Kabeer disempowerment occurs only when there is a ‘deep-seated constraint on the ability to choose’ (p. 438).9

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7 This analysis from management theory is important, as trust and a perception of fairness is related to the effectiveness of an individual in their work (Kane and Montgomery 1998:268).

8 While Kane and Montogomery are specifically referring to disempowerment in human resource management the point they are making is arguably true of all human interaction.

9 The other issue Kabeer (p. 439) raises is the importance of being clear about the difference between the inequalities in people's capacity to make choices, that is different levels of disempowerment and the differences in choices people make. People may 'choose not to choose'. An example she gives is that a woman might be living in purdah (seclusion) because she is pressured by patriarchal or other forms of social power, or because she chooses to do so. Purdah per se is not an indicator, but rather it is the socio-political context in which it is placed, that determines how free a woman is to exercise choice.
One way of understanding the complex relationships between empowerment and disempowerment, and the role of the individual and the group in these processes is to examine these processes through the lens of related theories of power. Bachrach and Barantz (1970:18) and Lukes (1974:17) see the exercise of power in part as a constraint on decision-making. They argue that power is exercised by confining an individual's decision-making spaces - what Bachrach and Barantz refer to as the 'mobilisation of bias' (p. 18). Similarly, Lukes (1974) argues that power may be exercised subtly through manipulation rather than domination, and it involves confining the scope of decision-making to 'relatively safe' issues, and may involve 'non decision-making' as much as decision-making. For Lukes, power is less about conflict and more about influencing, shaping, and even determining the wants of another (p.17). These nuanced approaches to the notions of power give some insight as to why disempowerment is experienced, and the characteristics of individual empowerment outlined above. In other words, people's lack of control over their destiny or inability to choose can be explained in part by the constraints on their decision-making space, and it is the overcoming of these constraints that is empowering. Speer (2000) adds a contextual dimension when he argues that individual empowerment takes different forms with different people.

Depending on the context, empowering behaviours might range from individuals adjusting to adverse conditions that are not malleable to change, to working with others in a voluntary organisation to alter the distribution of community resources (Speer 2000:52).
In summary these views of empowerment are related to the individual, and their relations with others is expressed in terms of cognitive changes that in turn may lead to further action in their relationships.

Riger (1993:281) raises two fundamental issues with this general view of individual empowerment. The first is that it understates the political dimension of power and the power relationships that exist in human relations, in particular notions of domination. She argues that an individual approach to empowerment is reductionist and focuses too much on the sense of empowerment rather than on what she calls actual empowerment. For Riger the focus on the personal (in terms of how individuals feel or perceive the world) disconnects human behaviour from the larger socio-political context, and therefore serves to maintain the status quo rather than lead to substantial change. It fails to take into account the larger systemic issues that create powerlessness and negative life outcomes for individuals.

The second problem that Riger raises is that an emphasis on personal empowerment gives insufficient weight to the importance of co-operation among individuals and community processes. She argues that individual empowerment is more concerned with control than co-operation, while community empowerment is to some extent about subverting the notion of individual control to the community good (Riger 1993:285). In this schema it is possible to have an empowering collectivity that disempowers individuals and vice versa (Kane and Montgomery 1998:269; Leach et al. 1997:90). Speer (2000:53) on the other hand argues that empowerment is not about simple trade-offs between the individual and the group, but rather how the group can reinforce individual agency and vice
versa. Individual empowerment can only occur in a social context and so must involve co-operation.

Giddens (1979) provides a useful theoretical framework of power relations to underpin an understanding the relationship of the collective to individual empowerment. Firstly, he argues that power is less about domination and more about a capacity to act, which may or may not be related to influencing or dominating others. Secondly, Giddens argues that power by its nature is transformative. It is an 'agent's capabilities to reaching outcomes' (1979:88). In other words, while power is usually directed at others, that is not the primary reason for the exercise of power. Rather, power is exercised to give a particular benefit to those who exercise it.

Because Giddens' framework encompasses the idea of power as being dynamic, multi-directional, and having collective aspects he argues that all power relations are two-way:

... however subordinate an actor may be in social relationships the very fact of their involvement in that relationship gives him or her a certain amount of power over the other (1979:6).

In other words subordinates in any power relationship are adept at converting the resources they have in terms of knowledge or social relations (or even physical assets) into a source of control, and therefore they gain some power. The third point that Giddens makes in his discussion of power that is relevant is that power has a collective character; it is a 'network of decision-making and an institutional phenomena' (p. 89.) He argues that it is very hard for a person to act unilaterally,

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10 McLelland (1970) makes a distinction between socialised power, that is exercising power for the benefit of others (which can be empowering), and personal power which he relates to domination. McLelland goes on to warn however that there is '... a knife edge between personalised domination and socialised leadership' (1970:42).
but rather requires a collectivity of support, and an institutional framework in
which to act. The exercise of power therefore is a social phenomenon.

Power within social systems, which enjoy some continuity over time and space,
presumes regularised relations of autonomy and dependence between actors and
collectivities in contexts of social interaction (Giddens 1984:16).

Finally, Giddens introduces the idea of a duality of structure in his discussion of
power. For him, power is both the capacity of one or more agents to make a
difference and influence change in others, and at the same time it is a structural
resource of a community. This framework that Giddens provides represents a way
through the tension that Riger (1993) raises. Giddens argues that power is
something which individuals can draw on ‘in the course of their interaction with
others’ (see Hindess 1996:9) and is inherent in all social systems. It is not only a
social phenomenon but it is also the property of a social community (Giddens
1979:89), and involves reproducing relations of both autonomy and dependency in
social interactions (p. 93). This notion of power as a social resource with
collective aspects, and being dynamic and multi-directional, is related to the
notion of agency that underpins the research for this thesis.11

Agency and Empowerment

Agency has two features: first, it is the range of choices that an individual might
have (Kabeer 1999a:436); and second, it is the capacity to exercise those choices,
or to act on them (Hindess 1996:1; Giddens 1984:9). Giddens (1984) argues that
agency is a defining feature of being human: ‘... to be a human being is to be a

11 There is also the notion of power as a right of individuals or groups. John Locke for example in
the 18th century saw power as not only the capacity to act but also a right of individuals
(Hindess:51). The idea of power as a right highlights the notion of political empowerment which
is discussed in the next section.
purposive agent which both has reason for actions and can elaborate on them’ (p. 3). However both Giddens and Kabeer make the point that agency is more than simple choice and action:

Agency is about more than observable action; it also encompasses the meaning, motivation and purpose which individuals bring to their activity ... it can take the form of bargaining and negotiation, deception and manipulation, subversion and resistance as well as more intangible, cognitive processes of reflection and analysis. It can be exercised by individuals as well as by collectives (Kabeer 1999a:438).

Similarly, Giddens argues that agency is a ‘continuous flow of conduct’ and so by its nature, is an intervention (1979:55). He calls this ‘active structuration’ - the ‘continuous process by which action transforms both structures and individuals’ (Giddens 1984:14). It has a feedback loop such that the more one exercises choice the greater the expansion of opportunities. The concept of agency and action is therefore tied to that of power which is transformative; that is, it enables a capability to reach outcomes (Giddens 1979: 92) and is a process of change (Kabeer 1999a:437).

The extent to which outcomes are reached, and so how much power is exercised, lies along a continuum of conduct that can be divided into categories or typologies of power. Hollander and Offerman (1990:179) for example refer to three categories of power: power over which is about control and domination; power to which is about the opportunity to act more freely within some realms; and power

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12 The Oxford English Dictionary (Second Edition - online) defines an agent as ‘one who (or that which) acts or exerts power’.
from, which is about the ability to resist the power of others. In addition the
exercise of power also occurs within specific contexts.

Vijayalakshmi (2001:4) argues that how power is exercised is also related to the
arenas in which it is exercised. Power is not only related to a capability to reach
certain outcomes, but more importantly it is related access to certain domains, and
the ability to mobilise resources in those domains - ‘domains of power’ (p.4).
These domains include: the household; the local institutional structures; the
political community; the broader economy; and civil society (Vijayalakshmi
2001:4). Jandhyala (1998:205) posits a similar notion when she refers to power
as being related to access to ‘new spaces’. The point being made of access to
domains or spaces of power links to the arguments of Lukes (1974) and Bachrach
and Barantz (1970) who argue that the exercise of power is to confine (and
therefore exclude) people’s decision-making spaces. The view of power being
access to decision-making spaces in the forms of various socio-political domains
is important for this thesis as it is relevant to how empowerment programs may be
focussed and conducted.

From the discussion of power a number of elements emerge that are important for
defining empowerment and developing valid indicators for measuring it. The first
is that power is more about the capability and means to achieve certain outcomes
and can lie within what Giddens (1979:55) refers to as a ‘continuum of conduct’
that transforms both individuals and structures. Empowerment also has a strong

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13 In empowerment programs there is often a blurring of the understanding of the notion power over and power to in what is being sought in empowerment. Riger argues that many interventions can increase people’s power to act (their agency), by enhancing self-esteem, but do little to affect their power over resources or policies (1993:282).

14 This idea of exclusion from certain domains is closely related to Giddens’ (1984) notion of ‘signification’ or power being able to block out the views of others.
personal or self-awareness component, and is also about access or exclusion from certain social domains.

The discussion also identifies the tensions that exist when empowerment is looked at as both a social and an individual process. While there are both clear individual and social dimensions, there may be trade-offs between them. Finally, an understanding of empowerment processes is also important in development practice for delineating the role that intermediaries such as NGOs might have in empowerment processes. It can be argued that it is an understanding of the nature of empowerment and the inherent tensions touched on above that drive effective empowerment programs. How these tensions are understood can affect the approach taken to developing programs that are aimed at empowerment, and the indicators used to determine positive empowerment outcomes. The next section examines these tensions further through a discussion on the collective dimensions and processes of empowerment.

**Collective Dimensions of Empowerment**

The previous section examined empowerment theory including its individual dimensions. This section will focus in more detail how individual empowerment can affect collective processes in what has become known as collective empowerment (Pilsuk et al. 1996. Collective empowerment can be seen as a summation of individual empowerment which leads to the self-efficacy of a group, that is it is a collective phenomenon derived from the psychological empowerment of individuals (Rissel 1994:39; Pilsuk et al. 1996:18; and Campbell and Jovchelovitch 2000:261). Pilsuk et al. (1996), like Giddens argue that in addition there is also strength derived from the 'web of continuing relationship ...
[and] mutual support' (p. 17), resulting in enhanced access by individuals to resources in the arenas of economic, political, and social decision-making. The group in a sense gives voice, value, and support to the individual, and a sense of power develops in the course of collective action (Goetz 2001:288; Drury and Reicher 1999:383; Kroeker 1996:124; and Murthy 2001:27), which ‘validates the primacy of ... agency and renders it more visible’ (Puroshothaman 1998:155). There is thus a feedback loop or virtuous circle: of personal power producing a collective sense of legitimacy, and an awareness of a collective sense of rights (leading to collective action), which in turn leads to enhanced personal power (Drury and Reicher 1999:383,398). In summary the outcomes of community empowerment are a raised level of psychological empowerment, political action, and a redistribution of resources and/or decision-making (Rissel 1994:41; Calman 1992:192).

Riger (1993), as touched on in the previous section, does not support the notion of a virtuous circle. She argues that the virtuous circle may in fact be a vicious circle by which individual or psychological empowerment can undermine or weaken community empowerment as people begin to act more autonomously:

The image of the empowered person ... reflects the belief in separation, individuation, and individual mastery ... [contrasts] with an alternate vision that emphasises relatedness and interdependence as central values of human experience (Riger 1993:285).

Riger sees those situations which foster communal or collective values as being opposite to those that foster agency or control. For her they are a dichotomy - 'control rather than communion' (p. 285). This notion is supported, to some

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15 This idea is also reflected in social capital theory (see Woolcock 1998).
extent, from research by Speer (2000:59) who found that individuals' understanding of power, and social change at a group level, differ from their own sense of control and efficacy. That is, there is a tension between how individuals deal with on the one hand personal dimensions of empowerment, and on the other hand, communal notions of empowerment. Riger (1993:289) relates this tension to the natural tensions within individuals' psyches between what she refers to as instrumental values, which are attempts to control, and expressive values, which are about interpersonal relationships. ‘Finding one’s voice, controlling one’s resources, becoming empowered may reduce the interdependence that produces a strong sense of community’ (p. 289). Riger goes on to argue that for the powerless, those not in a position to exercise autonomy and choice, ‘... [they] must focus on connection and communal goals to survive’ (p. 288). This last point of Riger’s seems to indicate that the tension between individual and collective empowerment may be of less importance for empowerment of very poor and marginalised groups – the focus of this thesis. Even in the context of poor groups Riger however still poses the question:

Does empowerment of disenfranchised people and groups simultaneously bring about a greater sense of community and strengthen the ties that hold our society together, or does it promote certain individuals or groups at the expense of others, increasing competitiveness and lack of cohesion? (1993:291).

16 Both Speer and Riger indicate that further research is required to determine how these two tensions are managed in effective programs.

17 Riger argues that expressive values are associated with interrelationships and dependency, and so are valued less in society than instrumental values, which are about control and achievements (1993:286).
Related to this question is the question of whether the group is the means by which the individual is empowered, or is an empowered individual a way for a group to more ably assert its rights and needs? At a practical level these two questions raises the important issue of what is an appropriate balance between the personal and the collective in empowering processes, and how agencies that seek to facilitate the empowerment of the poor can find this balance in terms of the approach they take.

The next section reviews the literature of empowerment of marginalised groups in development practice. This literature tends to take the view that the dilemma outlined above between a focus on the individual or the group does not present the level of danger to collective processes that Riger points to. Rather the development literature tends to support the Drury and Reicher (1999:383) view that collective and individual empowerment are mutually reinforcing (Goetz 2001:288; Kroeker 1996:124; Murthy 2001:27; and Puroshothaman 1998:155).

**Empowerment and Development**

The literature on empowerment and development argues that empowerment is about both groups and individuals. It is ‘... group processes that lead to change in the lives of individuals’ (Sen, G. 1997:4).

In order to be truly empowered, poor people must be able to go beyond their consciousness of themselves as eternal victims, to transcend their self-perception towards greater control over their lives and environment. This internal change in awareness, while catalysed by group processes, is profoundly and intensely personal and individual (p. 5).

Gita Sen (1997:5) goes on to argue that not only do the group or collective processes provide a support or catalyst role for individual empowerment, these
processes also provide a context through which individuals can become aware of the local realities. This awareness occurs through the social cohesion the group brings and the local networks to which the group exposes its members (Campbell and Jovchelovitch 2000:258). Gita Sen (1997:2) argues that for this process to occur, both individual and collective notions of empowerment must co-exist and focus on the importance of control over resources. On the one hand, control over external resources can give capacity for self-expression, while on the other hand a process of ‘inner transformation of one’s consciousness’ can overcome barriers to accessing resources (Sen, G. 1997:2). For Gita Sen empowerment occurs in the balance between individuals accessing resources, and their inner transformation. This view of empowerment is in line with the notion of the ‘virtuous circle’ outlined above (Drury and Reicher 1999:383; Kroeker 1996:124; and Puroshothaman 1998:117).

The other dimension of empowerment relates directly to notions of power. This approach argues that empowerment is rarely confined to personal transformation and access to resources. It also involves changes in power relations, which in turn can lead to some degree of social upheaval. At times, empowerment is a zero-sum game, with those in power relinquishing some in order for others to gain power, and so it has a political dimension (Rappaport 1987:121; Kroeker 1996:124; and Sen G. 1997:4). Gorain (1993) relates this process of empowerment directly to notions of development referring to it as ‘... a process of change in social dynamics [which] alters the social economic and political power base [and is] a process of confrontation’ (p. 381). While changes in power

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18 Gita Sen (1997:2) argues that a lack of understanding of this complex process results in problems in empowerment programs. She argues that in practice many government programs
in power relations between societal actors may not always be a consequence of empowerment, a central tenet of empowerment is the potential and opportunity for these changes to occur.

Empowerment therefore goes beyond the individual and the group into the realm of political change and social justice. Rappaport argues that empowerment is more than merely choices but a "... sense of personal control or influence and a concern with actual social influence, political power and legal rights" (1987:121). Likewise, Kroeker sees empowerment in terms of social movement and the group as being the locus of power (1996:124,130). Similar points are made by Belchar and Hegar (1991:40) who argue that empowerment has to occur in a climate of equity and justice if it is to produce a sense of efficacy and personal worth. Sorrenson (1997) even goes as far as saying that empowerment is a process that transforms individuals into citizens (quoted in Peters and Pierre 2000:11).

The common feature of these normative analyses is that they gloss over the tensions between personal and collective empowerment outlined above. The normative views of empowerment have their own dangers by romanticising it, and not taking into account the realities of power relations within groups and communities. The next section will examine these power relationships further by looking at community-based interventions by intermediaries such as NGOs.

*Development Interventions and Empowerment*

The discussion set out above on the nature of empowerment provides a framework for an analysis of how people who have little power are empowered. This section looks at the rationale of development interventions for empowerment and how...
they relate to theories of power. The particular focus is on women’s empowerment in a developing country context. Mayoux (1999:959) has identified three paradigms that broadly describe the rationale of development interventions aimed at the empowerment of women.

i. *An economic* paradigm that promotes development interventions to improve women’s capacity for increasing their income either through employment or micro-enterprises. This paradigm assumes ‘reinforcing spirals’ which occur as a result of increased income and economic independence, which in turn lead to social and political change and greater personal empowerment;

ii. *A poverty alleviation* paradigm which focuses on decreased vulnerability and looks at ‘mutually synergistic interests’ at the household level. It takes the view that addressing practical needs, such as health or education, is the best way of addressing gender inequality and as a consequence women are empowered; and

iii. *A feminist* paradigm, which sees empowerment as an ‘end’. It addresses gender subordination at the individual, organisational, and macro levels. Economic programs are seen only as an entry point for wider social, political and legal empowerment.

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19 The reason for a specific focus on women is that women are arguably among the most marginalised within any part of society (Narayan 1999b; Jandhyala 1998).

20 Gender relations here refer to: ‘any power relations wherein the social construction of gender seems to make a difference and so may include relations between mothers, daughters, mothers-in-law etc. In this context empowerment may include strengthening relations between women and not just between men and women’ (Murthy 2001:351).
Mayoux (1999:960) argues however that these three paradigms are not mutually exclusive but uneasily co-exist to varying extents in development programs, with women’s empowerment as an assumed outcome in all three.

The economic and poverty alleviation paradigms of empowerment rest on two assumptions. First, that there is an economic priority in people’s lives; and secondly, that economic and physical well-being results in socio-political benefits through the increased choices that these benefits can bring (Schneider 1999:524). Mayoux (1999), using the example of micro-finance, argues that these assumptions are flawed.

In the absence of specific support and organisations to address gender inequality, bringing women together for savings and credit does not necessarily develop a sense of solidarity or joint exploration of ways in which women’s problems can be overcome (p. 976).

Other micro-finance studies that focussed on poverty as being related to a lack of entitlements found that micro-finance did not expand women’s choices but in fact increased women’s burdens (Rahman 1999; Goetz and Gupta 1996:61; Mayoux 1995; and Mayoux 2001:435). The outcomes of these types of programs is to have a paradoxical effect of reducing the choices available to women by adding to their burdens, and creating dependency relationships with the micro-finance provider (Weissberg 2000:21).

Furthermore it is argued that economic programs (and possibly some social programs) do not accord directly with women’s immediate priorities. When women were asked to rank their own indicators of empowerment according to their importance in their lives, economic change was rated lower than say

21 These authors all found that women often do not control the loans, but are held responsible for them, their workloads increase from increased pressure on them from within the families and from MFI staff.
education and children (Markhan and Bonjean 1995:1559). Campbell and Jovchelovitch (2000:263) put it simply when they argue that ‘... economic generation must be accompanied by social regeneration [emphasis added]’. The weakness of the economic and poverty paradigms is that they rest on general assumptions about the most appropriate path to empowerment. These two paradigms assume that physical or economic resource constraints are the reason for disempowerment, and they do not recognise that power relations have to change in order to bring about changes in economic relations. Wright (1994:161) argues that the economic paradigm is dependent on a rather narrow social construct that describes women as being economic beings, rather than social and political beings. Hirschman (1998) argues that

The view that poor women only organise around economic issues in a passive and defensive way denies them agency and consciousness and misunderstands that the struggle itself can be a politically transformative process (p. 231).

The feminist critique of the economic and poverty alleviation paradigms centres on the argument that empowerment is more than people gaining the ability to undertake activities. This critique argues that people must be able to go a step further and set their own agendas and change events (Crawley 1998:26; Gujit and Shah 1998:7; Goetz 2001:22; and Murthy 2001). Empowerment involves people in an active role, not only in decision-making, but also an understanding of the factors that shape a situation, and the nature of oppression itself. That, in turn, includes recognising internalised oppression, the ability to take steps to change it, and for people to ‘perceive themselves as able to occupy decision-making space’ (Crawley 1998:26).
Jandhyala (1998) and Kumari (1999) take this argument a step further when they refer to empowerment entailing a transformation of social relations, particularly gender relations. Jandhyala suggests that empowering processes can operate to ‘legitimise women’s entry into non-traditional spaces and creating new spaces’ (p. 205). Kumari argues that this happens by action on the ‘systemic forces’ which marginalise women in communities within a given context (p. 100). This feminist interpretation of notions of empowerment is based on understanding of oppression and power, and Mullander and Ward argue ‘...draws empowerment away from the meaninglessness which otherwise afflicts and devalues the term’ (quoted in Crawley 1998:29). 22 The feminist views of empowerment hark back to the notions of power and disempowerment discussed earlier in this chapter. These views of empowerment go beyond choices, and speak about access to new spaces and social transformations. These views also point to a notion of empowerment that is ‘iterative, non-linear and perhaps never complete’ (Murthy 2001:351).

The view of empowerment as being transformative and involving access to new spaces links to the question that this thesis is concerned with, and that is the role of agencies such as NGOs in the empowerment process. It can be argued that one of the new spaces that Jandhyala refers to is in the disempowered person’s relationship with the patron NGO which may be facilitating empowerment. 23 This thesis contends that this accountability relationship is important for empowerment

22 Murthy argues that most NGOs have difficulty in grappling with the power relations underlying the construction of difference between men and women (2001:22). She also argues for a broader gender construction based on ‘any power relations wherein the social construction of gender seems to make a difference’ (p. 351), and so includes mothers, daughters, mothers-in-law etc. and so empowerment may include strengthening gender based relations among women.

23 The term ‘facilitating empowerment’ rather than ‘empowering the poor/women’ is used in this thesis as empowerment, by its nature, is a process from within an individual and cannot be provided by an outsider (Weissberg 2000:20). This important aspect of empowerment is examined in relation to NGOs in Chapter Four.
processes. Zimmerman and Rappaport (1988:727) argue that ‘...greater participation in community activities and organisations is associated with empowerment’. Likewise Couto (1998:578) argues that the accountability structures [to the people it is working with] of an organisation directly affects the people’s capacity for empowerment. The further away the institutional structure is from a direct representation by its constituency the poorer the outcome is in terms of empowerment. This view of Couto is in line with Day and Klein’s (1987:9) notion that an accountability relationship is one of power. The issue of the broader accountabilities that NGOs face is discussed in detail in Chapter Three. The linkage of empowerment and accountability is also important in looking at suitable indicators and measures for empowerment.

In general these differing views of empowerment outlined above (its manifestations, causes and effects) make measuring empowerment problematic. The next section looks at some frameworks for measuring empowerment, and their strengths and weaknesses and the assumptions that underlie their use.

*Measuring Empowerment*

Measuring empowerment is vexed in that it requires making judgements about what are appropriate indicators for measuring changes in people’s capacity for choice or action in their lives. Secondly, if we use indicators that look at how people may or may not exercise choices in terms of action, the question then arises - is this because of a lack of power, or are there other factors that influence choice? (Kabeer 1999a:440). The question then is how are valid proxy indicators for empowerment identified?

Kabeer (1999:439) argues that those measures of empowerment that look at access to services or universally valued entitlements such as shelter, nutrition etc. tend to apply only in situations of scarcity and not everyday living. Other measures that relate to tangible outcomes such as income levels, access to education and the like, have problems of causality and time lags (Sen, G. 1997:17). Access to these services may be readily available across a community yet individual members of a community may still be disempowered in the level of choice and decision-making they have in their lives. A person's access to services does not necessarily provide evidence of differences in a capacity for choice or action for a particular individual or group in society (Kabeer 1999a:449). Gita Sen (1997:17) argues that as these measures indicate quantitative proxies for a qualitative process, they should be treated with some caution because of problems with causal relationships, and time lags between the process of empowerment and the tangible results. Sen goes on to argue that qualitative measures must be used, as what is being measured is qualitative by its very nature. Quantitative proxies tell us little about the qualitative processes involved (p. 17).

On the other hand, there may be problems with using qualitative measures such as socially-based functionings, like political representation or social interactions.
Kabeer (1999:440) argues that these indicators may reflect the values of the people doing the measuring rather than real changes in the lives of those being measured. For example, the nature or structure of political representation is a normative measure and may relate to values that are external to the particular community (Booth and Richard 1998:40).  

Secondly, these indicators may be to some extent culturally determined, and understood and practiced quite differently in different cultural settings (Speer 2000).

Another way might be to measure the end results of empowerment, that is the changes that have occurred, or alternatively to look at the processes involved, and in some way infer the changes that will occur. In either case there are methodological problems. Outcomes may give a false indication of the changes in choices that have occurred, and in the case of processes they may not lead to the outcomes expected. Likewise, what is relevant in one community may not be relevant in another (Hashemi et al. 1996:637).

A key issue that is emerging in establishing criteria for measuring empowerment is the perspective from which these criteria or indicators emerge. In other words, if empowerment is about enhanced choices and action, then criteria that are derived from outside the reality of those being empowered suffer some logical flaws. A view of empowerment that has already defined the range of choices and

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24 For example, it is conceivable that people have a wide range of choices and options in a socialist system, which may not have open political representative mechanisms, while an ostensibly open political system may not be trusted by the people because it is perceived as corrupt or irrelevant, and so they may not participate in it. This what Booth and Richard (1998) found in Central America.
actions, which are deemed to be empowering, is a contradiction. Kabeer (1999) has recognised this flaw in measuring empowerment and draws on a range of measures that overcome this weakness. She argues that empowerment is a function of three factors. The first is the preconditions that exist prior to change in choices and actions, that is the resources for empowerment. They are not only material resources but also include human and social capital. The second factor is agency, that is the increased range of choices people gain, which the theories of power suggest is the key to empowerment. Finally, Kabeer (1999:435) argues that the achievement or the actual manifestations of the changes in people’s lives are important. She argues that effective measures of empowerment are based on measures of the interrelationship between these three factors. The two problems with this methodology, is first how to give an appropriate weighting to each of these measures, and second is understanding the nature of their interrelationship.

Resources for Empowerment

The resources available to women, and their access, may be a useful proxy for empowerment. Some commentators focus (at least in part) on tangible resources such as land, or other income generating assets (UNICEF 1996; Hashemi et al. 1996). It is also possible to look at resources in a broader sense and focus on community based social resources or social capital. The UNICEF women’s Equality and Empowerment Framework (1996) put access to resources as the objective from which women’s empowerment would follow. Hashemi et al. (1996:639) used access to economic resources (to varying degrees) as three of

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their eight empowerment indicators.\textsuperscript{26} The argument is that if women have certain resources such as land or other endowments, it is believed that they gain a bargaining position and so have greater choices, which is empowering.

Kabeer (1999:444) argues that there are fundamental methodological problems in looking at the resources (such as land) that are available to women as being an indicator of empowerment. There are very big differences between \textit{de facto} and \textit{de jure} land ownership for women, and it is very hard to determine where control lies in any particular situation.\textsuperscript{27} Likewise, if access to credit or income generation capacity is seen as a resource then similar problems of distinguishing between access and control emerge. Micro-finance studies have found that rather than credit being a resource for women, the control of the credit is often by men despite women being holders of the loans (Goetz and Gupta 1996:57). The control of resources is very complex and case-specific, and arguably is not easily measurable in any meaningful sense as it necessarily involves making generalisations about social relations in communities and households.

\textbf{Social Capital as a Resource}

Rather than focussing on tangible resources such as land, another way of looking at the issue of the resources available to poor and marginalised communities is to

\textsuperscript{26} These were: economic security (in terms of assets); ability to make small purchases; and ability to make large purchases. The other indicators were: mobility; decision making; freedom from domination; political and legal awareness; and participation in public protests. If a woman scored a positive to 5 of these she was deemed to be empowered.

\textsuperscript{27} Gender relations and cultural practices mean that women can seldom establish their rights to land under law. However in many cases by abrogating their rights under law, they gain considerable moral leverage within the family on access and some level of control over land (Kabeer 1999a: 444). Land ownership \textit{per se} gives no indication of who is really in control of the land and so how it is used as leverage.
look at less tangible resources which may be available. One of these is the solidarity and support that belonging to a group brings, that is the ‘social capital’ within a group. Social capital theory is useful in describing the community or solidarity-based resources available that may be a catalyst for empowerment, whether at a collective or an individual level (Spreitzer 1996:488; Couto 1998:576).

While the literature on social capital describes it in a number of ways, a relatively straightforward and simple definition of social capital is ‘[the] ... norms and networks [within society] that facilitate collective action’ (Woolcock 1998:155). Collective action by a group is based on interpersonal trust, and arguably can lead to some form of civic participation. Civic participation, the theory goes, should in turn lead to greater trust and thereby strengthen social capital (Putnam 1993:90; Brehm and Rahn 1997:1000; and Booth and Richard 1998:33). Social capital is related to empowerment in that trust and collective action can lead to increased competence and self-efficacy at an individual level (Spreitzer et al. 1999:520; Speer 2000:53), and to community empowerment through political action and a

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28 This is a reworking of Putnam’s original formulation of social capital being the ‘... norms of reciprocity and networks of civic engagements’ (Putnam et al. 1993:171). Woolcock (1998:160) places the origins of the notions around social capital in enlightenment philosophy and economic theory in the work of Hume, Burke, and Adam Smith in the 18th century, who not only looked at the institutional basis of the social contract – civil society – but also at some of the characteristics of networks of reciprocity and mutual obligation as ‘intangible assets’ (Veblen 1908:162). Woolcock goes on to argue that it is the work of a small group of 19th century philosophers from whose views the modern concepts of social capital have been built. Marx and Engels proposed the concept of ‘bounded solidarity’ to describe the relationships developed and co-operative action which arises when groups are in oppressive or hardship situations; Simmel described reciprocal transactions; Durkheim and Parsons developed the concept of ‘values introjection’ whereby values, moral imperatives and commitment precede contractual relations; and finally Max Weber developed the concept of enforceable trust (Woolcock 1998:160). All of these concepts are central to the notion of social capital. Sociologists have described in some detail how these norms and networks arise. Randall Collins (1981) examined what he calls the micro-phenomenon of these social interactions – the ‘norms and networks’ – to show how they are central to all social organisations. Likewise Granovetter (1973) looked at what he referred to as the strength and importance of ‘weak links’ in social relationships.
redistribution of resources (Rissel 1994:40; Calman 1992:167). Cuoto (1998:576) however raises the question of causality, that is whether individual empowerment leads to social capital formation or whether the presence of social capital leads to greater empowerment, or whether there is a virtuous circle at work in which one feeds off the other.

One of the key strengths of social capital analysis is that it is about more than participation in group activities, it is also about how non-monetary forms of capital are not only a source of material or financial gain but also a source of power (Portes 1998:2). That is, mutual reciprocity and co-operative action can lead to positive social outcomes at both an individual and a collective level, and as a consequence are empowering. For poor and marginalised women it can be argued that, in the absence of other resources under their direct control, it is the opportunities for individual autonomy and choice provided by the exposure to group activities, and the solidarity of the group, which are a resource for empowerment.

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29 In the context of poor village communities in developing countries ‘civic participation’ should include inter alia any community based action to resolve community problems.

30 Pantoja (1999:58), however, argues that social capital does not have an absolute value but rather it has a relative value, and so is normative. The ascribed beneficial or detrimental nature of a particular manifestation of social capital will vary depending on the perspective from which it is being considered and in whose interests the particular manifestation serves.

31 Kabeer (1999:458) reminds us however that notions of autonomy and solidarity are normative and may reflect the values of the measurer rather than the priorities of the measured.

32 Social capital acts as a resource as first the ‘inward bonds’ within the groups lead to trust and mutual obligation, and secondly, the ‘outward linkages’ of the group and its members to external ideas provide an input of new resources (Granovetter 1985:482; Woolcock 1998:163).
Social capital may be a useful measure of empowerment as it is linked to the notions of communion (Riger 1993:285), and that power has a collective character (Giddens 1979:98; Giddens 1984:16). The difficulty in using social capital as a measure of empowerment is whether empowerment *causes* the formation of social capital and therefore is an outcome, or does social capital *cause* empowerment, and so acts as a resource for empowerment (Drury and Reicher 1999:383; Couto 1998:576). Similarly another difficulty is that social capital can have both formal and informal manifestations as groups (Heller 1996:1063). For poor communities the group formations are more likely to be informal and therefore difficult to measure (Morris 1998:6). The next section examines notions of personal agency as an alternative measure of empowerment and relates it back to the collective notions of empowerment.

**Agency in Empowerment**

This Chapter argues that a defining aspect of empowerment is ‘agency’, that is the role the individual plays in decision-making (leading to expanded choice and action) both in their personal life and broader social interactions. However, identifying specific measures of agency can run into the problems of first, developing common indicators across different social situations, and secondly, the need to avoid basing these indicators on normative judgements. A number of researchers have specifically looked at this issue. Zimmerman and Zahniser (1991:191) have developed the notion of ‘socio-political control’ by an individual. Their framework of socio-political control has five components: policy control (a sense of competence at influencing policy
decisions); leadership; a sense of community belonging; a sense of well-being; and, participation and decision-making.

The breakdown of the notion of agency into a number of components may lend itself more easily to measurement. Naved (1994:155) has looked at self-defined indicators of agency in her Bangladesh study. Her study focused on the changes that had occurred to women in their lives, which were then used as indicators of expanded choice and action. These indicators were broadly; increased mobility, the use of resources, and participation in public life. Even though the Bangladesh context is very different to that of University students in the United States (where Zimmerman and Zahniser did their study), Naved's findings were not far removed from Zimmerman and Zahniser's (1991) notion of socio-political control. The characteristics of agency identified by Naved (with only little adjustment) can be put into Zimmerman and Zahniser's framework.

Murthi et al. (1996:393) argue that these approaches to measuring empowerment in terms of 'agency' or policy control are important as they lead directly to tangible outcomes such as reduced mortality, fertility and gender equality. That is, the greater control people have over broader social 'policy' then this is reflected positively in outcomes such as life expectancy, and mortality rates. Kabeer (1999:439) argues, however, that while this connection to outcomes may be there, it does not follow that by merely measuring the outcomes a causal relationship with agency can be made. The specific indicators, broadly outlined

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33 Naved (1994) found that women report the capacity to come out of the house and have some control over resources as being very important to them. They also report that they are more valued in their families and men care for them more (p. 164); there is some change in decision-making; and they do not have to ask permission of the mother-in-law. Finally, there is also increased: participation in elections; in access to public space; a greater sense of solidarity with others; and positive perceptions of self (p. 170).
above, vary considerably from culture to culture and while respondents may give similar or different answers, there is little basis on which to make comparisons across cultures (Kabeer:446). For example, Naved’s (1994) finding from her Bangladesh study that the capacity of women to freely come out of the house was probably an appropriate indicator in that context. This same indicator however may not be useful in another context (say where purdah is practised), or on the other hand it may be an everyday necessity such as an urban context. The two points that Kabeer (1999) makes are that firstly, the key indicators of agency or ‘socio-political control’ are context specific; and secondly, they lie in those decisions around strategic life choices which have been denied in the past (p. 448).

Kabeer (1999) also notes that some of these changes are subtle and can occur in the informal rather than the formal domain. She argues that empirical studies can fail to capture this subtlety in which women are:

...opting for private forms of empowerment, which retain intact the public image, and honour, of the traditional decision-maker but which nevertheless increase women’s ‘backstage influence’ in decision-making processes (p. 448).

The challenge in the methodological approach for this thesis is to identify those indicators which reflect the subtlety Kabeer refers to. One approach is to use self-identified indicators that look at changes over time, similar to Naved’s (1994) approach in Bangladesh. The problem with this approach, which was touched on above, is that while it can look at changes in a specific context it is more difficult to make comparisons across different contexts. This problem may not be so critical if changes in agency over time are being looked at. While the actual changes in agency may be different and specific to certain contexts, it may be
possible to look at the changes over time that have occurred, and from that derive measures for the change in agency in that context. This approach however, does not lend itself to simple measures and as Kabeer (1999) argues, cross-regional or cross-cultural comparisons are difficult.

**Achievement or Outcomes of Empowerment**

The third approach identified in the literature for measuring empowerment is to look at the achievements or outcomes for individuals or groups as a result of a development intervention. The argument to support this approach is that following an intervention, which seeks to achieve greater autonomy, choices, and agency in people's lives, then tangible outcomes will follow. Examples of these outcomes may be improved health, higher infant survival, greater immunisation rates, better education outcomes, increased incomes, and the like (Kabeer 1999a:448; UNICEF 1996; and Schneider 1999:524). Like the other approaches of measuring agency and resources, this measuring of outcomes also suffers the problem of being highly context specific, and it only relates to what are seen as tangible changes that have occurred in people's lives (Kabeer 1999a:448).

Besides the specificity of socio-cultural factors making cross-comparisons very difficult, the second problem is that there is assumed to be a causal relationship between improved outcomes and empowerment. Establishing the direction of causality will often be difficult and at best the relationship is tenuous. Kabeer

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34 For example certain health, employment or education outcomes may be due to factors unrelated to individual choices, or that individual choice is constrained by these factors.

35 Kishor's study in Egypt found that of a range of health indicators only child immunisation was proved significant in terms of ideas of equality in marriage (quoted in Kabeer 1999a:449). In this case it was factors which improved women's agency as mothers rather than as wives which affected the outcomes for children.
(1999a:439) argues that a so-called basic needs approach to empowerment can mask gender inequalities in that it privileges the family’s priorities over the woman’s own priorities.

The other major outcome posited as an indicator of empowerment is increased incomes for women. There is however a number of studies in the area of micro-finance which suggest that targeting women with micro-finance programs to raise incomes produces outcomes do not necessarily benefit women, as the men of the household generally control the loans. While the household may benefit from increased income, changes in choices available for women do not necessarily follow (Goetz and Gupta 1996; Mayoux 1999).

On the other hand there is evidence that women’s access to loans enhanced self-worth and respect in the family, and while the gender asymmetries in family decision-making had not been removed they had been ameliorated (Kabeer 2001:71). Kabeer (2001) found however that this was related to access to the loan rather than the productivity or outcome of it:

... a growth of women’s self-confidence, in their knowledge of their rights, their willingness to participate in public action and even reduction in domestic violence may have occurred as a result of women’s participation in the new forms of social relationships embodied in credit organisations; they bore little relationship to the productivity of their loans (p. 81)

Kabeer argues that outcomes merely reflect a particular set of choices and so may be quite different for different women (p. 81), and therefore provide a poor measure of empowerment. For achievements to be useful as an indicator of empowerment, these measures of achievement have to be linked back to the resources available (in this case social capital), the agency or choices that emerge for the individual woman, and finally a causal relationship established.
Kabeer (1999a) and Murthy (2001) argue that any indicator of empowerment has to be sensitive to the way in which context shapes empowerment. For example, access to resources may open up new possibilities, but how these possibilities are realised is very individualised, and related to social relations at a family, village, and more broadly, a societal level. ‘Unless indicators are sensitive to these contextual possibilities, they are likely to miss the significance of those [empowering] transformations which do occur’ (Kabeer 1999a:460). In this light Murthy (2001:350) argues that the starting point for measuring empowerment should be defined by the women themselves. This is in line with Naved’s (1994) approach in her study in Bangladesh.

Identifying Suitable Measures

What is emerging from the discussion is a deficiency in proxy indicators for empowerment. Some studies have used open-ended questions with women identifying the important changes that have occurred in their lives as a result of what may be seen as an intervention which may lead to empowerment (Naved 1994; Goetz 2001). In this way the opportunity is there for respondents to make their own judgement relating to the relative weighting and interaction between resources, agency, and outcomes. An issue is that the responses then still have to be assessed according to a normative judgement and a set of values, other than the respondent’s own, for assessing the marginal change in empowerment of a particular set of choices (Kabeer 1999a:458). For example, an assessment might place participating in village life and politics as indicating a higher level of empowerment than say leaving the house. Any such measures have the same problem of normative judgements. One way to overcome this problem is to look
at the how the respondents develop a hierarchy of choices. This can be done by noting direct statements of importance, as well as other techniques such as noting the order in which certain responses are made, and the frequency of those responses. From this an estimation for the hierarchy of importance of the different changes can be developed. Such assessment while not perfect, goes some way to unpacking the issue of how people make choices and assess the choices that they have made. It also overcomes problems in dealing with different contexts at least across communities, if not within communities. That is, while there may be different indicators across cultures and communities of expanded choice, it is the change within particular hierarchies of choice rather than the indicators themselves that is important. Kabeer (1999a:461) argues that the transformatory significance (empowerment) lies in the conditions of choice and the consequences of the choice, something which is hard to assess with external measures.

Conclusion

This chapter has reviewed the literature on the notion of empowerment, which is central to this thesis. The theoretical basis of empowerment that informs this is Giddens (1979) view of power as a continuum of choice and action. The view of power as a continuum also recognises that power is related to achieving personal outcomes, and the inclusion in, and access to, various domains of life previously denied. Importantly, power also has a collective dimension and is arguably a community resource which can be a called upon. Importantly however it cannot be bestowed by an external agent, and so to this extent it can be described as a commodity which can be tapped, increased, decreased, concentrated or dispersed.
by community or individual action. The chapter also touches on the point that accountability is an expression of power, and that to hold a body to account is to have some power over that body. This point of accountability being an expression of power relates to the question that this thesis is concerned with, and that is the accountability relationship of an NGO to the people with whom it is working a part of empowerment, and is that relationship in itself an empowering one?

Empowerment primarily focuses on the individual. It involves expanding a person’s capacity for making choices and acting on them, which in turn can lead to higher self-esteem and self-efficacy, and from that greater participation in community action. The weakness of focussing too much on self-esteem is that it may be a 'false consciousness' and be perception-based rather than reality-based.

The second point to emerge is that empowerment has both a collective and a political dimension, as well as a personal dimension of self-efficacy. Empowerment is as much about achieving change at a community or collective level as it does at a personal level. There is a natural tension between empowerment as being about personal autonomy and achievements, and the communal goals of solidarity and mutual support, which to some extent involve self-sacrifice. The debate then is about how this tension is managed. There is a strong argument that individual empowerment is not only a threat to community processes, but it is also a resource of the community that can be tapped for community processes.

The chapter has looked at how indicators for measuring empowerment may be developed, and the inherent problems that proxy indicators such as resources or tangible outcomes have in measuring something that is quite context specific and may manifest itself quite differently in different contexts. One approach to
measuring empowerment might be to have women respondents identify the features and changes in their lives directly, and from this make some sense of these changes in a relative sense. This is examined in more detail in Chapter Six dealing with the study methodology. The next two chapters look at NGOs in more detail, and in particular at Indian NGOs and how they see the role empowerment in their historical development, and in their work.
CHAPTER THREE
NON-GOVERNMENTAL ORGANISATIONS AND ACCOUNTABILITY

Introduction

This chapter reviews the literature on Non-Governmental Organisations (NGOs) and their role in empowerment as a part of development practice, and it assesses their strengths and weaknesses as empowerment agents. It focuses on those NGOs that see their role in part as facilitating ‘empowerment’, and on their accountability relationships to various stakeholders. The basis for focussing on the accountability of NGOs lies in the proposition that for an NGO to be effective at empowerment, it should be accountable to those it wishes to see empowered - its constituents. This thesis will also argue however that the accountability the NGO has to other stakeholders can affect the accountability relationship it has with its constituents.

A recurring theme in modern development discourse is the role of NGOs in providing mechanisms for strengthening civil society for poor and marginalised communities (World Bank 1996:243; White 1999:308; Jorgensen 1996:51; Nelson 1995:45; and Krut 1997). This process includes organising and ‘empowering’ marginalised communities, and as such is seen more than merely a way of alleviating material poverty but also as an integral part of overcoming disadvantage and marginalisation. This is achieved through empowerment, which results in the greater participation of the poor and marginalised in the economic,
social, and civic domains within their communities (AusAID 2001:17; Narayan 1999:128). Through this process the poor and marginalised hope to gain improved access to government and community resources to which they previously had limited access.

A key issue for this thesis is that while most NGOs working in development will argue that they are part of civil society\(^1\) and can play both an empowering and representative role (Abramson 1999:244; Nelson 1995:41; and Gaventa 1999:25), they generally are not membership based, governed, and financed (Fowler 2000a:637).\(^2\) NGOs see their role as promoting certain values and advancing broader community interests. In this respect these NGOs are public benefit organisations rather than mutual benefit organisations.\(^3\) For development NGOs these broader community aspirations include *inter alia* alleviating poverty, addressing marginalisation, achieving social justice, and advancing human rights, all of which are of concern to a broader community of interests than a particular membership. In brief, a public benefit organisation is able to serve a wider group

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\(^1\) While there is a wide theoretical literature on the nature of civil society, a relatively straightforward definition which captures most of the debate is "... that segment of society that interacts with the state, influences the state and yet is distinct from the state" (Chazan 1992:281).

\(^2\) NGO boards tend to be self-appointed, usually from local elites, rather than having external appointment mechanisms. In some cases national government statutes have prerequisites for both tax deductibility and some grant programs that prevent board or committee members being recipients of services of the NGO. This prevents the direct representation of constituents on boards. As a consequence, Trivedy and Acharya (1996:58) argue that despite NGOs' own claims to the contrary they play only a limited role in civil society.

\(^3\) Mutual benefit organisations such as trade unions, business associations, and co-operatives, are established to promote the interests of their membership. Public benefit organisations' interests go beyond that of a defined membership but represent broader community aspirations in a particular sphere (International Center for Not-for-profit Law 1997). Examples of public benefit organisations are NGOs, and other welfare, service delivery and advocacy organisations, such as some churches and religious organisations.
of people in society than a mutual benefit organisation, which represents the interests of its members.

A consequence of NGOs' public benefit role is that they lack a defined accountability path to their constituency that a representative structure would provide. This leads to what Salamon et al. refer to as an 'accountability gap' (2000:9). While NGOs purport to represent the interests of their constituency, at a broader level there is no defined path by which they can be held to account by that constituency. For example, while NGOs might be advancing the cause of the poor and oppressed, in practice they cannot be held to account by that group in how they advance that cause, and so the constituency has little power in the relationship. This is a defining feature of NGOs as public benefit organisations and has implications for empowerment work, a major focus of this thesis.

While this thesis uses as case studies NGOs that are relatively small and locally based in India, specific distinctions are not drawn between the character of NGOs in developed and developing countries in how they face issues of accountability. Rather this thesis argues that there is a high level of commonality in the accountability pressures NGOs in developing (Southern) and developed Northern)

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4 The notion of accountability as an expression of power (Day and Klein 1987) is discussed in Chapter Two and is returned to later in this chapter.
countries have to deal with. The thesis uses the literature and the research findings to identify the issues and constraints that affect NGO capacity for empowerment, how they may apply in different national and cultural contexts, and then draws broad lessons for NGO work in empowerment. The next section examines the various typologies of NGOs, and focuses on those development NGOs that see themselves as facilitating empowerment processes among the poor in developing countries.

**Typologies of NGOs**

The term NGO is generally used to refer to those organisations that provide some form of community service and are not in the government or commercial sphere (Vakil 1997:2059; Fisher 1997). NGOs can be defined in a number of ways, with the key defining character being their governance (Salamon and Anheier 1999:69; Salamon et al. 2000:4). They are self-governing independent bodies, voluntary in

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5 There is some basis for this approach. Lewis argues that the language, structures, culture, tensions and challenges between Northern and Southern NGOs are different only in that they exhibit themselves in a more vivid, more urgent, more complex and starker way in many developing countries (1999:2) with their work being more defined by their projects (Charlton and May 1995:238; Elliot 1987). Couto’s discussion (1998) on the issues facing community organisations in New York city for example serves to highlight the similarities between Northern and Southern NGOs. On the other hand, despite similarities in terms of the pressures facing Northern and Southern NGOs the relationship is often fraught, with Southern NGOs feeling they have to suit the agendas of Northern NGOs, what Fox and Brown refer to as an ‘emerging colonialism’ (1998:440).

6 The term non-governmental organisation was officially brought into being in 1950 by a resolution of the United Nations Economic and Social Council and referred to ‘those organisations with no governmental affiliation that had consultative status with the UN’ (Vakil 1997:2068). The use of the term voluntary organisation is preferred by some commentators and organisations because it gives an idea that they are value-based institutions, and are different in some way to the market or government in how they are run. Within this broad definition it should be noted that boundaries between government, the commercial sphere and NGOs are not clear-cut, with a degree of overlap between the NGOs, government and business evident in most contexts (Cameron 2000:632; Vakil 1997:2059). Examples might include NGOs that have government representatives on their boards but to all other intents and purposes are independent; others may depend to a large extent on government funding, or they may be involved in commercial operations for a majority of their income.
nature, and tend to engage their supporters or the people with whom they work on the basis of values or some shared interest or concern; and finally, they have a public benefit purpose (Salamon and Anheier 1999:69). They are in some way formally registered by the state as either private not-for-profit organisations or associations.

The World Bank Handbook on NGO Laws defines an NGO as:

... an association, society, foundation, charitable trust, nonprofit corporation, or other juridical person that is not regarded under the particular legal system as part of the governmental sector and that is not operated for profit -- viz., if any profits are earned, they are not and cannot be distributed as such. It does not include trade unions, political parties, profit-distributing cooperatives, or churches. (International Center for Not-for-profit Law 1997:19).

From this broader typology of NGOs, this thesis focuses on NGOs based in developing countries (and involved in development work) that see themselves involved, at least in part, in the 'empowerment' of the poor. This group of NGOs works directly with the poorer or marginalised communities to advance their social, political and/or economic needs (Vakil 1997:2060), and regards empowerment as a key strategy in advancing those needs (Rajasekhar 2000:251; Elliot 1987:58). This is not a small subset of development NGOs, but rather it is...

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7 There is considerable debate as to a workable NGO definition and whether a full range of non-profit organisations, advocacy organisations and people’s movements should be part of the definition and which are increasingly placed under a collective banner of the ‘third sector’ or ‘third sector organisations’ (Lewis 1999:268). This thesis uses the term NGO to refer to those NGOs who see themselves involved in empowerment as a strategy for achieving their broader social objectives or as an end in itself.

8 Within this group they can be categorised further as: Welfare NGOs which provide charity and welfare to the poor; Development NGOs which focus on the implementation of concrete development activities; Social action groups which focus on mobilisation around specific issues; and Empowerment NGOs who combine development activities with addressing specific issues around power relations in society (Rajasekhar 2000:251). Anna Vakil (1999) provides a full discussion of debate on the taxonomy of NGOs.
an increasing number of NGOs in developing countries that see the empowerment of the marginalised as part of a poverty alleviation strategy (see Chapter 1).\textsuperscript{9}

Related to empowerment is accountability, a concern of this thesis. The accountability of the NGO to their constituencies has been used as a criterion for categorising NGOs (Carroll \textit{et al.} 1996:7; Couto 1998:570). Couto has developed his classification according to the ‘... related concepts of participation, representation, community change and empowerment...’ (p. 580). From his broad analysis three categories emerge which are relevant to development work.\textsuperscript{10}

- \textit{grassroots groups}; that is, small community-based, self-help groups which can act for themselves as direct ‘socio-political representatives’.

- \textit{community agencies} which have ‘decision-making structures with no or little direct representation or full participation of the people served’ (p. 582),

- \textit{voluntary organisations} which have fewer feedback mechanisms from the people being served.

This thesis is concerned with those NGOs that Couto refers to as community organisations and voluntary organisations. They are typical of the majority of development NGOs in developing countries (Baig 1999:117; Kaushik 1997:76; and Jain 1997:142). They are public benefit organisations and act generally as

\textsuperscript{9} The question of the role of NGOs in empowerment is important. By addressing power relations within poor and marginalised groups, NGOs can overcome some of the limitations of service delivery which Korten identifies as limited reach, sustainability, dependency and adaptability (1981:181). If empowerment processes are built in, the communities themselves are able to cover many of their own needs by accessing a greater range of social, economic, and political resources. The World Bank sees this empowerment role as 'social intermediation' by which the poor's lack of access to institutions, cohesiveness, and skills can be overcome (Carroll \textit{et al.} 1996:9).

\textsuperscript{10} Couto has a total of nine typologies which are most relevant to US community welfare work. The author has chosen to focus on the three most relevant to developing country NGOs.
intermediaries between resource providers such as government or other (usually foreign) donors, and small community-based organisations or 'grassroots' self-help groups, which while being notionally representative may not have a formal structure or recognition (Charlton 1995:571; Carroll et al. 1996:2,7).

Couto argues that the accountability structures of an organisation directly affect their capacity for empowerment. His central contention is that the further away the institutional structure is from direct representation in its work, the poorer the outcome is in terms of empowerment (1998:578). The approach that Couto takes to the taxonomy of NGOs is important for this thesis as it brings together the principle of empowerment - as expansion of choice and action - to the relationship of the NGO to the community with which it is working. The next section looks at these groups in more detail in the discussion of public benefit organisations, and the structure of representation that exists among them.

Public Benefit Organisations and Mutual Benefit Organisations.

The public benefit purpose of development NGOs has distinct advantages to aid donors and governments seeking to provide services to the most marginalised groups in society. ¹¹ Public benefit organisations are generally preferred by aid donors for undertaking broader development work as they are able to reach a wider, and possibly more diverse constituency, than a mutual benefit organisation.

¹¹ From 1970 to 1985 total development aid disbursed by international NGOs increased ten-fold. In 1992 international NGOs channelled over $7.6 billion of aid to developing countries. It is now estimated that over 15 percent of total overseas development aid is channelled through NGOs (World Bank 2002a).
can. Public benefit organisations are also seen to be inclusive rather than exclusive in their approach to constituency, which gives them some legitimacy with donors (Scurrah 1996:169; International Center for Non-profit Law 1997:22). On the other hand mutual benefit organisations only work with a particular membership and the benefits may be only distributed to that membership (International Center for Non-profit Law 1997:20).

The disadvantage of using public benefit organisations for certain types of development work, such as empowerment and social change, is that they have, at best, limited requirements for formal accountability mechanisms to the local constituency (Carroll et al. 1996:7). As a consequence there is limited formal say by the constituency in the work of the NGO. This limitation on feedback mechanisms can have an impact on the effectiveness of the work (Couto 1998:579). Many NGOs are aware of the limitations in their accountability structure, and actively promote membership organisations as part of their interventions with a view to the membership organisations taking over the

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12 Seibel challenges the established orthodoxy on why government donors use NGOs and argues that '... the lack of organisational responsiveness and legitimacy [of NGOs] is not only more tolerable than it is in the public sector, but is also a structural prerequisite for coping with the contradictory societal and political demands which, by itself, government cannot resolve' (1990:114). That is it enables governments to 'keep their hands clean'.

13 Other advantages given for using NGOs more broadly than those related to their public benefit purpose, is that NGOs are seen to be closer to the communities they are supporting, and there are also cost advantages over other delivery mechanisms.

14 Membership organisations are by and large dependent on membership subscriptions for their work and therefore concentrate on those groups which can afford those subscriptions. In some countries different forms of registration, particularly as a charity, prohibit members receiving a benefit, as it can affect tax deductibility and some donor requirements. Vakil argues that mutual-based organisations, which are excluded from this categorisation of NGOs, such as savings clubs, funeral societies, cultural groups and co-operatives (which abound in developing countries) all play an important and particular role in development practice (1997:2059). However as they are not the direct participants in most aid programs, they are not included in the definition of NGOs for the purposes of this thesis.

15 The formal members of NGOs are few (often less than 20 members) and are often senior figures in society such as retired government officials, or academics (Fowler 2000b:36, Uvin et al. 2000:1415).
programs and their ongoing management (Howes 1997; Fernandez 1998). The board members of NGOs see themselves taking on a trusteeship role for the NGO constituency, usually a group from the poor and marginalised (Kaushik 1997:72). This raises a problem in that because the NGO management and board are often from a different class in society to their constituents, they may not share the same perspective on social change and empowerment as the constituents (Carrol et al. 1996:2).

The perspective of the board and management of NGOs is often derived from a values-set that has its genesis in a welfare ethic of providing a service. This trusteeship role of NGO boards raises the issue of how well the formal board members of an NGO can adequately reflect the interests of the constituency (Couto 1998). This thesis argues that the issue of NGO governance has implications for both the advancement of NGO work around empowerment, and the perceived role of NGOs in representing their constituency. The next section explores the various theories on the motivations and origins of NGOs and how these can influence NGO approaches to empowerment.

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16 While empirical research in this area is limited, Howes’ study of six NGOs in four countries found that none were entirely successful moving the development program to a mutual organisation which the NGO had helped establish. Howes argued that there were a number of reasons for this but one of the most important ones was a lack of appreciation by the NGO of the contexts in which the processes of forming the membership organisations were taking place (1997:603).
NGOs as Organisations

As public benefit organisations NGOs do not easily fit into the categories of market, state or civil society (Fisher 1997). NGOs are not formal organs of the state, nor are they active players in the market place. Likewise they are not formal representatives of social movements, or societal sectors in the ideal civil society typology, yet they are large and numerous enough and sufficiently well-resourced to command special attention (Hailey 1999:467; White 1999:312; and Nelson 1995). While there are a number of theoretical frameworks in respect to the nature of NGOs as organisations\(^\text{17}\): this thesis will focus on those theories that directly relate to NGOs as Public Benefit Organisations and the accountability relationships they face. Political science and related theories provide a useful account that is relevant for this thesis.

Political Science Theory\(^\text{18}\)

Political science theory argues that NGOs are quite distinct from the market and the state, and are driven by certain values or ways of perceiving the world. The literature has identified three interrelated views of NGOs that derive from political science theory. The first is that NGOs are relatively small organisations in terms of staff and formal members but they purport to represent the greater number of people they work with (Lissner 1977). Lissner argues that NGOs are most similar

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\(^{17}\) For a full discussion of the various theories used to account for NGOs and their behaviour see Anheier and Seibel (1990).

\(^{18}\) A political science theory for NGOs was developed by Lissner (1977), and Anheier and Seibel (1990) who refer to a ‘political science approach’ to understanding the Third sector.
to political parties in that they each have a small formal membership but they serve a wider public interest (p. 70). For both political parties and NGOs there is a tension between 'ends' and 'means'. The tension for political parties is to achieve their ideological aspirations while preserving and increasing their political support. For NGOs the tension lies in the ideals of a 'good' society, that is in promoting their values while maximising income and influence (Lissner 1977:71). Lissner argues that dealing with both of these objectives together requires a delicate balancing act in which the 'end' is often lost in the immediate focus on the 'means', the resources needed to carry out that work (p. 78).

The second view is that NGOs are fundamentally embedded in the social context in which they exist and in some ways are a response to that context (Salamon and Anheier 1999):

... non-profit type institutions exist in widely divergent cultural and social settings in virtually very part of the world ... they are not recent creations imported into these societies from the outside; indeed they have deep indigenous histories and roots (p. 83).

The argument is that NGOs emerge from particular social milieus and respond to needs in a particular context. This view of NGOs also aligns with theories of civil society and the role of NGOs in it (van Rooy 1998; Edwards and Foley 1998; Phongpaichat 1999; and Robinson 1995b). That is NGOs perform a role in mediating between the citizen and the state in different contexts. This thesis examines this role in the context of the empowerment of marginalised groups that

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19 The points of similarity are that both NGOs and political parties are: organisationally separate from the state and the market; they are formally accountable to a limited constituency (that is, have a relatively limited membership), while representing the desires and aspirations of a much broader part of society; they depend on the voluntary resources of the community; their presence generally presupposes a pluralist society; and they are administrators of power - parliamentary power for political parties, and financial power to enable moral suasion by NGOs (Lissner 1977:71). In addition, both have oligarchic governance structures.
may enable them to participate more effectively as citizens (see discussion on empowerment in Chapter Two).

The conundrum that emerges from these different theories is how NGOs, which are driven by altruistic ends, derive their support from a community base to advance those values. Couto (1998:579) argues that it is the representative relationship with the community that determines the effectiveness of the NGO at empowerment or social change. Couto goes on to argue that non-representative NGOs (the concern of this thesis) are at best ‘technical representatives’: they have a special knowledge of a group, are not members of it, but speak on their behalf (p. 570).20 There is a sense of distance between the NGO and its constituency that limits the NGO’s legitimacy in speaking on behalf of that constituency.

The political science theory of NGOs is important because it identifies some of the dilemmas that NGOs face as non-representative organisations. They derive a set of values from a certain socio-political milieu that drives their approach to their work. However, for NGOs it is the very basis of the values (i.e. to work for a larger group in society; and their non-representative nature) that raises questions as to the effectiveness of their work. On the other hand Elsenhans (1997:28) moves away from the issue of representation, and the accountability implications, when he identifies both an economic and political character of NGOs. He argues that NGOs are part of the non-market economy in that their work with the poor serves to increase the poor’s bargaining power over economic rents – that is, the

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20 Couto analysed NGOs in New York in terms of technical, modal, and socio-political representation (Couto 1999:571). Technical representatives have special knowledge of a group, are not members of it, but speak on their behalf; modal representatives have some demographic characteristic with the groups which gives them some right to speak, for example gender or indigenous; and finally, socio-political representation is when organisations act as delegates for a group to whom they are accountable.
poor are empowered. This increase in bargaining power serves to increase the entitlements of the poor without them having a direct economic base for these entitlements. For Elsenhans the role of NGOs therefore is political in character but economic in impact (p. 43), and it is the increase in bargaining power that is key. This thesis will argue that for this to be most effective the increase in the bargaining power of the poor should be with the NGO as well as with other societal actors, such as family, Government, business, and the like.

*Implications for Accountability*

Other theories of NGOs place them either in the realm of state influence and control to the extent that they behave as proxies for the state (Sen S. 1999:327; Fowler 2000b:33), or as market players (Uphoff 1993; Davies 1998). Both these types of relationships can affect the NGO accountability relationship with their constituency - a central concern of this thesis. When NGOs act as proxies for the state there is an informal partnership between the state and NGOs of a mutual interest from which emerges a mutual relationship. Salamon and Anheier (1999:84) argue that NGOs take on a mediation role between the communities with which they are working and the state. Through this mediation role the NGOs gain legitimacy and, at the same time, provide the state with legitimacy. The role of NGOs can be in the form of either service delivery, policy advice, or both.

Some authors argue that as this role expands NGOs start to perform a ‘shadow state’ function (Sen S. 1999:329) or become smaller versions of government (Williamson 1991:18). However this interpretation raises the idea of NGOs acting like mini states without the accountability of a state to its citizens (Zaidi

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21 This kind of behaviour can become more apparent as governments increasingly outsource to NGOs what were previously government-supplied services.
In either case their accountability will be mainly towards the state rather than the constituency.

Another implication for accountability to constituents lies in the different financial relationships that NGOs have to their donors and their clients (Davies 1998). Davies argues that the points of accountability for NGOs are split between the purchasers of the service, the donors, and the users of the service - the clients. As a consequence there are weak incentives for efficiency in service delivery, and few natural feedback mechanisms for providing accurate and sufficient information on the work of the NGO either to the donor or the client (Davies 1998). These accountability problems parallel the issue raised by Couto (1998) at a political level, that is NGOs do not have a formal accountability relationship to their constituency.

Each of these theories is useful in explaining NGOs as organisations, and the different accountability relationships they have to their values, constituency, donors and governments. This study focuses on the broader political theories of NGOs to explore the nature of NGOs, as political theories are arguably most relevant to NGOs involved in social change and empowerment. Of particular importance in these theories are the divergent points of accountability, the nature of representation their organisational structure provides for, and how these factors inform NGOs’ work with poor and marginalised communities.

It is the political science theories of NGOs, Couto (1999) and Lissner (1977), in particular, which highlight the values-base and working for a broader public benefit, that are most useful for this thesis. These theories all point to the issue of multiple accountabilities of NGOs, which is relevant in the discussion of NGOs as empowerment agents. Secondly, these theories highlight the fundamental issues...
for NGOs - which in some ways is their strength - of being driven by values and a relatively broad constituency; but at the same time it is a weakness in that the relationship with the constituency is informal and relatively weak. The next section examines in more detail the ideas touched on in the discussion of political science theories of NGOs as values-based organisations, which also relates to the discussion of public benefit organisations.

**Values Base of NGOs**

The driving force for NGOs as public benefit organisations is that they are essentially driven by their values which generally are about what NGOs might broadly refer to as a desire for a ‘better world’ (Gerard 1983:34; Lissner 1977:74; Fowler 1996:15; and, Edwards and G. Sen 2000). It is the values-base that enables NGOs to pursue public benefit objectives rather than for a profit, or a social or political benefit for a narrow membership. A question that relates to NGO ‘downward’ accountability that this thesis is concerned with is - does the values-base of an NGO affects its perceptions of what an effective empowerment program might be, and how that may affect NGO accountability to its constituency?

The language of values is strong in some of the NGO literature. Paton argues that NGOs are ‘... the heartland of the social economy. Since they are marked by distinctive value systems ...’ (1993:6). Nelson argues that ‘NGOs are values-based participants representing the concrete interests of marginalised groups’ (1995:41). Salamon and Anheier describe values as areas of ‘common interest or concern’ (1999:69). Edwards and Gita Sen recognise the importance of values
for NGOs, describing them in normative terms as providing an opportunity for ‘expanding moral space’ (2000:614).

If values are important to NGOs as public benefit organisations, the question arises as to what is meant by ‘values’ in this context. The Oxford English Dictionary (Second Edition, online) describes values as ‘the principles or standards of a person or society, the personal or societal judgement of what is valuable and important in life’. Specifically referring to NGOs, Lissner (1977) describes values as:

...the basis on which agency policy makers interpret trends and events. It emanates from religious beliefs, historical traditions, prevailing social norms, personal experiences, and similar basic sources if human attitudes ... [they] cannot be directly translated into concrete action because of their degree of abstraction ... yet they are still sufficiently clear for the policy makers to take their bearings from them when deciding on the fundamental direction of their agency (p. 74).

The discussion of NGOs as values-based organisations is important because it raises a number of issues around NGOs’ accountability processes, the role of the constituency in their work, and ultimately their autonomy as non-governmental agents. Fowler argues that regardless of the source of the values, whether they emerge from religious traditions, paternal leadership, or other traditions, it is the values which ‘condition the rules of the game’ (1996:17). This approach to values is important in accountability terms as Fowler seems to be implying that the accountability (or being true to) to values is a primary concern for NGOs.

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22 Edwards and Gita Sen (2000:615) go on however to bemoan the fact that most NGOs see their values as an ‘article of faith’, more in the articulation than in the practice. This is a theme which is touched on in the discussion of NGOs’ accountability relationships with their constituencies, the government, and their donors.
Values and Empowerment

There are three issues that emerge in the discussion of values and NGOs relationship with their constituency. The first is that the values of the NGO may not accord with the values of the constituency in what they aspire to as 'the good life'. Many values are not universally held, they are normative, and people and organisations can promote or exhibit values which are inimical to others in society, and can lead to tensions or conflict (Fowler 1996:17). Promoting the interests of the marginalised, such as women, can be seen a threat to an existing social order. While Edwards and Sen describe the role of NGOs in normative terms as providing an opportunity for 'expanding moral space' (2000:614), some would argue that the same NGOs are concerned with narrowing a moral space to a particular religious or social ethic or values systems.

... when the values of communities or organisations become the basis for separateness, exclusivity and righteousness they can become internally oppressive as well as externally xenophobic (Paton 1999:138).

The second problem of an NGO focus on values it that of moral hazard. Joshi and Moore (2000:29) argue that a moral hazard occurs when an NGO, because of its values base, articulates its values and priorities as representing the values and priorities of its constituency, when speaking on their behalf.

23 Rose (1980:8) warns that 'non-bargainable values conflict' can reduce the consent for and effectiveness of any institution or organisation.

24 The moral hazard arises in that the NGO can gain a material (in terms of resources) or other advantage (such as legitimacy) by promoting those values as being that of the people they are working with.
Judgements must be made by constituents as to whether they agree with or support the values of the NGO they are receiving support from, or allow the NGO to speak on their behalf. This is very difficult for the poor and marginalised as they often have few alternative sources for the services being provided, or the skills to argue different priorities or values to the NGO. In order to receive a service there may be a tacit or explicit requirement for the constituency to adopt those values. This felt need by the constituency to adopt or accept the NGO values can negate whatever strength the NGO believes it may have in empowerment (Paton 1999:138), which Couto argues that by definition should be constituent-defined (1998:578).

Finally, Riddell (1999:223) has found that many NGOs believe that highly prescriptive accountability and systems requirements can undermine trust which is the basis of most NGOs' values, and their relations with other groups they may be supporting). Therefore to ask about impact of the work betrays the trust which relates to their capacity for supporting empowering relationships:

evaluation may have a light touch because ... heavy handedness could undermine the very taken for granted trust which [empowerment] programmes may be established to capitalise on in the first place' (Kenall and Knapp 1999:214).

Funding as a Threat to NGO Values

Not only do NGO values present dilemmas in their relationship with the

25 Riddell goes on to argue that there is a real belief among supporters and management of NGOs that the provision of aid or advocacy - that is the response to a need in the form of 'there is an injustice it must be addressed' - is the sole base for legitimising development activities (1999:224).
constituency, but the source of funding also creates dilemmas for NGOs as values-based organisations, which affect their relationship with their constituency. While private funding is usually from people who share similar values, the basis of government and other institutional funding may not represent similar values. The participation of NGOs in government-funded programs poses some dilemmas. The resources are available but the source of funding will seek to influence priorities, and as a consequence can dilute the values being expressed (Edwards and Hulme 1996:967; Lissner 1977:75; and White 1999:321), and lead to a trade off between the values of the donor and that of the NGO. One of the trade-offs between donors and NGOs is between efficiency and effectiveness. The donor seeks an efficient use of its funds, while the values of the NGO may give a priority to effective outcomes, such as empowerment, that may take time. To the donor this may seem to be an inefficient use of its resources for what they see as an uncertain outcome, and so they may press for shorter time-frames for project implementation (Lukes 1992).

Two key reasons emerge for donor influence in the erosion of NGO values in their work. The first is ideological: ‘...no matter how ideologically sound one may be, accepting support from a different ideological group threatens to influence the recipient’ (Williamson 1991:36). The second is more practical in that ‘... [the] limitations of contractual relationships make it very difficult to expand into real values-based action’ (Edwards and Sen 2000:615).

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26 This problem has arguably been with NGOs since their inception. What Edwards and Sen have touched on in 2000 when they referred the values as being an article of faith was also identified as a problem in the 1970s (Lissner 1977:75) when government funding of NGOs was much lower than it is in the early 2000s, and in India in the 1950s (Sen, S.:1999).
This tension with donors regarding the conditions for donor-supported NGO expansion can lead to vacillation between the NGO ideals of being small committed supporter-based organisations undertaking 'values-based action' to being 'broad-based organisations with shallow support' (Williamson 1991:67). That is, the pressure and related funding from donors may lead to a broader program direction for the NGO that is related more to the priorities of the donor rather than the values of the NGO and its public supporters.

This discussion of NGO values brings us back to the question of how NGO values affect their perceptions of what an effective empowerment program might be? On the one hand strongly held values can impede empowerment by imposing a values-set which may not be shared by the constituents, while on the other hand donor priorities (which may be more instrumental e.g. funding conditions) can erode the values of the NGO. The idea of the erosion of NGO values is important for this thesis when those NGO values support empowerment processes. The next section looks at the implications for NGOs as values-based public benefit organisations in empowerment programs.

**NGOs as Agents for Empowerment**

As detailed in Chapter Two, there are a number of ways an individual or group can be empowered, including through the traditions and social norms in communities (which likewise can be disempowering), or through governmental and other external processes. This thesis is concerned with the role of NGOs in facilitating empowerment, and with what structures and processes an NGO must have in place for it to maximise empowerment outcomes. The connection of empowerment and participation both in community activities and in organisations
is discussed in the literature (Zimmerman and Rappaport 1988:727; Couto 1998:579). It is not only the relationship of the community to the activity, but also to the organisation facilitating that activity, which is important in empowerment.

While empowerment is from within the individual or group and cannot, by definition, be imposed or dispensed (Asthana 1996:2; Karl 1995:14; Weissberg 2000:20; and Couto 1998), NGO literature emphasises the role that NGOs can have in facilitating empowerment processes (Korten 1981:214; Tandon 1995b:33; Calman 1992:177; Purushothaman 1998:82; and Page and Szuba 1999:2). The danger that NGOs face in facilitating empowerment, however, is in exerting their power and influence to prescribe what is empowering.

To attempt at the outset of an intervention to precisely determine how it will change women’s lives, without some knowledge of ways of ‘being and doing’ which are realisable and valued by women in that context, runs the danger of prescribing the process of empowerment, and thereby violating its essence which is to enhance women’ capacity for self-determination (Kabeer 1999a:462).

The role of NGOs in prescribing the outcomes of empowerment raises a dilemma in their role as agents for empowerment. The notions of power, and power relations between agents, as central to ideas of empowerment (see Chapter Two), raises the question what role external agencies such as NGOs can have in the empowerment process? Does the inherent power relationship which exists

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27 This empowerment process can occur in three ways. First, an NGO intervention can increase the resources and knowledge that individuals have regarding their rights, or in specific skills, such as literacy etc. The increased knowledge becomes an asset that the individuals can use in widening the choices available to them and in bargaining for greater autonomy and control over aspects of their lives (Spreitzer 1996:488, Purushothaman 1998:82). Sobhan (1998:24) refers to this process as loosening the ties of vertical dependency. In turn the group’s capacity for broader social action or political change – forming social capital is enhanced (Puroshothaman 1998:65; Hunter 1993:134; Drury and Reicher 1999:383; and Kroeker 1996:124).

28 This goes back to the ‘moral hazard referred to by Joshi and Moore (2000:29).
between the NGO as the patron, and the community with which it is working as the client, affect the NGO’s capacity for facilitating empowerment? Mohan and Stokke (2000) see the role of NGOs and other civil society institutions as being vehicles for empowerment in that they can facilitate ‘... the collective mobilisation of the marginalised groups against the disempowering activities of both the state and the market’ (p. 248). Paradoxically however, in taking a leadership role in this process the NGO can in fact disempower the community, as the NGO is embedded in a power relationship with that community. Figure 1 illustrates shows this paradox as a two-way flow of power between NGOs and their constituency.

**Figure 1. NGOs as Empowerment Agents**

Much of the NGO rhetoric on empowerment seems to imply actions of an external agency with a ‘top down’ approach in which the NGO is either creating an ‘enabling environment’ or providing ‘leadership’ (McLelland 1970:42; Calman 1992:177; and Tandon 1995b:33). The relationship between an NGO and its constituency in those transactions (power being ‘bestowed to those without power’) is argued to be a fundamental paradox and a display of power itself.
Tandon argues that the view of NGO empowerment has an implicit assumption that the NGOs 'own the resource of empowerment, which can be made available to the powerless' (p. 33). He goes on to ask whether a powerful intermediary such as an NGO would ever cede power: ‘...[the] powerful never cede power voluntarily, they are forced through moral force ... empowerment [therefore] is a contradiction in terms’ (p. 33). At a practical level, it is very hard for the survival of an NGO in its intended form, as a public benefit organisation, if it were to cede too much power to its constituency. Joshi and Moore argue that it is asking too much of NGOs to cede power. [They are]:

... sceptical of the capacity or willingness of any but the most exceptional organisations to encourage or even tolerate the autonomous and potentially antagonistic mobilisation of their own client groups (2000:49).

The reality is that there is a power relationship between the NGO and its constituency that cannot be simply wished away. Weissberg (2000) and Lingam (1998) warn of the danger of understating the power relations between the agency involved in empowerment and those being empowered. For NGOs, empowerment can be ‘... remanufactured into the pursuit of permanent dependency’ (Weissberg 2000:21) ‘with shades of patriarchy and bourgeois domination’ (Lingam 1998:172). Riger poses the same question when she raises the paradox of 'institutional structures which put one group (staff) in a position to empower others also works to subvert the process of empowerment' (1993:284). This does not mean that NGOs cannot be involved in empowerment programs, but it does point to the dangers and limitations that exist in empowerment work. NGOs can become 'particularist' and 'exclusive' in their approaches (Taylor 1999:196) which can defeat the purpose of empowerment programs.
Gita Sen attempts to put this debate in perspective when she refers to external agents having a catalytic role. While referring to government programs she could well have been talking about NGOs.

External change agents may be needed as the essential catalysts who start [empowerment] off, but the momentum of the empowerment process is set by the extent and the rapidity with which people change themselves. What this means is that governments [NGOs] do not empower people; people empower themselves. What governments' [NGOs] policies and actions can do is to create a supportive environment or act as a barrier to the empowerment process (Gita Sen 1997:3).29

This discussion highlights a paradox that NGOs face in their work; their interaction with the community is both empowering at a certain level but also leads to a dependency, which at another level is disempowering (see Figure 1). The critics of NGOs and empowerment tend to see empowerment in an absolute sense, rather than as a process or a continuum of people's agency, that is choice, and action. Gita Sen recognises both the limitations and the opportunities for empowerment to occur. This thesis argues that there are steps that NGOs can take that go some way to meet many of the ideals of empowerment, both at an individual level and a collective level, in marginalised communities. These steps can mitigate some of the disempowering processes that the relationships between NGOs and their constituency can foster. The next section examines in more detail the relationships between NGOs and the people they seek to serve.

29 There is a dilemma for intermediaries like NGOs who use foreign aid in that they feel they cannot hand over control of decision-making to those they are seeking to empower (Calman 1992:168).
NGOs and Community

The previous section outlined how NGOs may be empowerment agents with the communities they are serving, and some of the dilemmas that emerge in this role. Generally, NGOs are regarded as being closer to the communities they are serving than other development agencies, such as government instrumentalities, multilateral organisations, and consulting companies (Tandon 2001; Korten 1981; Carrol et al. 1992; Quinn 1997; and Najam 1999). This section looks at the literature on NGOs, and draws out the implications for the role of NGOs in facilitating empowerment processes.

Tandon (2001:45) and Korten (1981:184) describe the strength of NGOs in terms of an alternative development paradigm arising from the 1970s, which supports local development with the individual village or slum as a space for improving people's socio-economic situation. Tandon (2001:46) and Strange (1996:94) go on to note that participation of these local communities is critical to this paradigm, and more importantly that these local communities must be 'the interface through which NGOs define their accountability' (Tandon 2001:57). The World Bank sees the advantages of NGOs as being their close proximity to the community, which means they can reach the poorest and most socially vulnerable groups (Carrol et al. 1996:9). NGOs can achieve 'better demand orientation, client ownership and sustainability' and the capacity to harness community capacity for self-management, equitable resource flows, 'voice', and social intermediation. That is, NGOs have the capacity to make links between the poor and government institutions charged with service delivery. As a consequence of the perceived

30 Schaar (1984:110) refers to similar processes being required in his discussion of the legitimacy of organisations when he refers to 'followers belief on faith in an institution.'
closer proximity, NGOs are seen to understand social relations and be able to produce and reproduce social meaning from everyday politics (Quinn 1997:25).

Najam sees this relationship in terms of social visions:

The voluntary, associational, or citizens sector is concerned with the articulation and actualisation of particular social visions; does so through the shared normative values of its patrons, members, and clients; represents those who consider their interests marginalised and operates in the realm of civil society (1999:416)

The problem with this analysis, which goes to the core of NGO practice, is two-fold. First, it assumes that NGOs are equipped to represent community interests, and secondly, it assumes a community as a homogenous entity (Markham and Bonjean 1995:1556). The reality is not as clear-cut because the social visions that Najam refers to are not shared within a village or particular group of people to the extent assumed. Not only this, Hossain (1999:6) argues that the framing of the problem in terms of the notion of ‘community’ can exclude the alternative analyses of issues of politics and conflict. For example, the members of a poor community, whether it is a village or a particular group within society, do not necessarily have common views of the issues they face, or live in harmony with each other. In reality, poor communities (however defined) in developing countries and elsewhere, invariably experience conflict, marginalisation, and arenas of domination; what Clayton refers to as a ‘cacophony of contending forces’ (1996:18).

Bevan goes further and argues that development practice, which builds on the notion of homogenous community, de-politicises notions of poverty and development. Bevan (2000) goes on to argue that this view of community rarely provides a: ‘... picture of social inequality, social exclusion, adverse
incorporation, factionalism and violence ... and never acknowledge that the poor sustain some of these' (p. 757). Homogenising the poor through the notion of community can lead to what Goetz and O'Brien (1995) call the 'self-encapsulation of the poor [which expects them] to look after themselves on the basis of community values, itself a marginalising act' (p. 24). In this construction of community the poor are treated separately from both the rest of society and the marginalising forces that society places on them.

The other implication arising from the notion of community as being homogenous is that this notion not only fails to recognise political divisions within a group but also often ignores fundamental differences in social relations among different groups in a particular village or location.

Inequalities, oppressive social hierarchies and discrimination are often overlooked, and instead enthusiasm is generated for the co-operative and harmonious ideal promised by the imagery of community (Gujit and Shah 1998:7).

The dilemma that NGOs face is that on the one hand they have to work within a paradigm of community which is to some extent homogenous in order to gain access to a village or group to deliver the services they have on offer.31 On the other hand, if the societal divisions that occur within communities are not recognised, resources can be diverted to the more powerful and well-off within that community. One of the important sources of tension and difference within the notion of community is that of gender.

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31 The consent of village leaders is required for NGO access, and if the NGO highlights community differences this access can be denied.
Gender and Community

The assumptions regarding community as being homogenous apply in particular to gender relations. This is important for this thesis as it examines NGOs that are seeking to empower women. There is often a failure by NGOs and others to recognise that women are, to a large degree, invisible in the village political and social processes, and sometimes are even excluded from these processes by active discrimination. Women usually represent the largest group of those excluded, but exclusion can also apply to groups on the basis of caste, class and ethnicity.³² Pantoja (1999:36) argues that development activities, with community-based notions such as social capital, aimed at women but mediated through men, can actually harm women. Men control the process and establish limits on the choices and actions that women can take. The micro-finance literature is replete with cases of how targeting women with micro-finance can be counterproductive and disempowering for a number of reasons, but principle among them is the control that men still have in the process. The literature argues that a closer look at gender relations within the development intervention is also required (Kabeer 2001; Rahman 1999; Goetz and Gupta 1996; Mayoux 1999; and Mayoux 2001).

For NGOs to understand the gender and other social dynamics, Gujit and Shah (1998) argue that their proximity to the community - not only in terms of physical space, but also in terms of social and political analysis - is critical if they are to be effective as empowerment agents.

Assumptions about homogeneity or harmony need to be replaced with greater recognition of conflicting interests within communities and the methodological

³² Pantoja, in his discussion of social capital in Orissa in India, notes that women’s access to social capital in the community is mediated by men and so women are, to some extent, disempowered (1999:36). At best, in Pantoja’s example, women can build networks with other women in their own caste but are limited in establishing bridges to diversity.
implications of such differences. Professionals [NGOs] must be astute and self-critical enough to recognise when community intervention ... further entrenches community-level inequality and powerlessness (p. 8)

What emerges from the discussion of the notion of community is that the proximity of the NGO to the people it is working with is important, but not sufficient, if NGOs are to be effective in their empowerment work. In looking at empowerment as an organisational goal of many NGOs, this thesis examines the other factors that must also be in play for NGO work to be effective. While there is a strong argument that NGOs are closer to the community than government services, the literature warns of making broad assumptions of what the community is. One of the issues that this thesis looks at, in this context, is the direct relationship the NGO has with the people with whom it is working, 'the community'. This accountability to the people may be a way of overcoming the weaknesses outlined above when homogeneity within a community is assumed. Of particular importance are the gender dimensions of diversity and power relationships within a community.

The next section explores the role of NGOs in empowerment in terms of their accountability processes and how these can affect NGO programming work with poor and marginalised women. In particular it examines accountability in terms of the power relations that are inherent in accountability processes and how these may play a part in empowerment.

**Accountability**

The definition of accountability for this thesis refers to the conduct and performance of an individual, a group or an organisation, and the criteria used for
assessing these (Day and Klein 1987:3; Jenkins and Goetz 1999:607). Accountability in this framework is not a simple matter of reports and accounts, but rather it is as much about perception and power (Day and Klein 1987; Conger and Kanungo 1988:473; and Gray et al. 1997:328). Accountability generally:

- identifies shared expectations;
- provides a common currency for justification;
- puts agreements into context (Day and Klein 1987:5) and,
- provides a sense of obligation; or a right to be called to account (Gray et al. 1997:329). 33

More specifically to the notions of empowerment, Day and Klein argue that accountability defines the relationship between actors through identifying who can call who to account, and who owes a duty of explanation (1987:5). In this respect accountability establishes a power relationship. The roles, forms, and direction of accountability define the distribution and locus of authority.

...the notion of authority as the right to call people to account needs to be complemented by the notion of power as the ability to call people to account ... effective power whether legitimate or not in turn requires effective control for accountability. (p. 9)

In a practical sense, defining the lines and directions of accountability defines the distribution of power. Day and Klein argue on the one hand that a lack of access to accountability from others is synonymous with a lack of power, and on the other hand that being unaccountable to others is to be all-powerful (p. 21). In this

33 Day and Klein argue that if it does not achieve these criteria what is left becomes merely 'excuses, apologies and pretexts' (1997:5).
respect, being accountable is more than providing access to information, it also implies a capacity of those to whom one is accountable to be able to 'actualise the information'; that is, to be able to do something about it. This is an area in which the very poor often lack capacity (Jenkins and Goetz 1999:608). This thesis argues that the nature of the accountability of an NGO (as an organisation) to its constituency is central to the empowerment process as it determines the distribution of power between the NGO and its constituency.

**NGOs and Accountability**

Organisational accountability is empowering when organisations are opened up to their members (Peters and Pierre 2000:9; Murthy 2001:29; and Conger and Kanungo 1988:473). Titi and Singh relate empowerment to ‘...inclusiveness, transparency, accountability and ... legitimacy [through] collective decision-making, collective action and popular participation’ (1995:13). The accountabilities that NGOs have to respond to are complex, diffuse, and multiple to the extent that to some they may seem to be non-existent (McDonald 1999:12), and the tools of enforcement limited (Ferejohn 1999:133). Tandon (1995:48) identifies three broad accountabilities that NGOs have to meet: to their values and mission; to their performance in relation to the mission; and to their role as a civil society actor. Edwards and Hulme (1995:9) put this in terms of a functional accountability, which is to do with probity, and can be in multiple directions; and

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34 Ferejohn’s point is specifically about public officials, but the same point arguably applies to NGO staff.

35 Bovens relates accountability directly to maintaining social order: ‘giving account of one’s self is therefore one of the most important means by which we can maintain the fragile public space’ (1998:39).
secondly, a strategic accountability, which is related to its performance, and likewise this can be in several directions. These accountabilities are generally to their constituents (the people they are serving), donors, and the state (Edwards and Hulme 1995:9; Tandon 1995:42). In addition, it can be argued that NGOs with a strong values-base have an accountability to these values (Tandon 1995:42; Edwards 1999a:258; and McDonald 1999:12). The problem for NGOs is how to privilege accountability to their constituents in this complex accountability environment.

If, as discussed above, empowerment is related to the accountability to the constituency, then the accountability to donors and the state (through the required practice or regulation) can play a part in supporting or undermining this accountability (Edwards and Hulme 1995:13). Desai and Howes (1995:89) argue on the other hand that strong ‘downward’ accountability pressures can hinder NGO expansion and other strategic initiatives, as the people with whom they are working like to keep the NGO programs to themselves rather than promote an expansion to a broader constituency.

The question this thesis is concerned with, is whether at a local level an NGO can be effective in empowerment if it does not have internal mechanisms promoting accountability to their constituents? Smith-Sreen argues that if empowerment is the objective then the accountability structure has to be towards the community with which the NGO is working, and the social change objectives have to remain foremost (1995:21). Slim (1997:345) makes a similar argument in the context of humanitarian relief programs. The question that Edwards and Hulme (1995:13)

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36 The term ‘downward’ accountability will be used in this thesis as a short-hand term for the accountability of the NGO to its constituency or groups with which it is working.
raise is how should an NGO prioritise accountability to the constituency, as there is no simple model and there are competing accountability forces which it faces:

... although they usually lack formal institutional accountability mechanisms their [NGOs] dependence on maintaining at least the appearance of consistency between theory and practice creates informal, inconsistent, but often powerful accountability pressures (Fox and Brown 1998a:21).

There is not a single rule for accountability of NGOs. However, there are some guides in the form of codes of conduct and donor contracts that usually prescribe the accountability processes in the direction of either the private or public donor, or the government as regulator. It is rare however that there are requirements for accountability to constituencies. The literature on this conundrum of NGO accountability is equivocal. Edwards sees legitimacy and the direction of accountability for NGOs as ‘involving judgement and choices, struggles and negotiations’ (1997:260).

This struggle within NGOs reflects the natural tension of: adherence to values; the desire to survive and expand; avoiding ‘biting the hand that feeds’ (often the state); and maximising income (Edwards 1997:250; Lissner 1977:13). What emerges is that the ideal notion of accountability of NGOs to their constituents is continually under pressure from donors, the state, and the organisation's own leadership structures and values.

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37 Wils identifies the development of representative Apex organisations of constituents who relate to the NGO, and/or contractual agreements between the NGO and its constituents, as being one way of developing the ‘downward’ accountability (1995:61). Rajasekhar argues that both of these are limited when it comes to formulating, implementing and monitoring development activities (1998:314).

38 For an example of this see AusAID NGO Package of Information http://www.ausaid.gov.au/ngos/.

39 This process however is not as recent as some writers such as Edwards and Hulme would argue. The discussion of Indian NGOs in Chapter Four, and the work by Lissner nearly 30 years ago, indicate that it is dynamic process which is ongoing and to some extent the process and direction of NGOs’ accountability varies over time and as a result of external pressures.
NGO accountability can be developed (Figure 2) which shows four accountabilities that an NGO manages: that is to its values, constituency, donors, and government. The top half of the table (especially when referring to empowerment NGOs) concerns the mission of the NGO and its work, while the bottom half is more instrumental, concerned with the continued existence of and flow of resources to the NGO. The conclusion from the literature suggests is that there is a tension between the 'top half' - values and constituency - and the 'bottom half' - resources and regulation. This thesis argues that the way NGOs manage this tension affects the effectiveness of NGOs in their work on empowerment. The next section looks at the accountability to state and donors,

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40 The thesis recognises that there are other accountabilities such as to staff, and staff to each other but it will confine itself to those that are external to the management of organisation itself.
and how it affects the accountability to the constituency.

Accountability to the State and Donors

The accountability of NGOs is constantly tested by the state, a source of NGO legitimacy, both via formal legal sanction and through registration processes; and the state as a donor, through its provision of resources either as direct grants or tax concessions. The effect of these pressures is to move the locus of accountability away from the constituency to the state (Edwards and Hulme 1996:967; Foley and Edwards 1998:17). From the state’s point of view, social mobilisation is at best a lesser priority, with NGO performance increasingly measured according to the managerial and market values of efficiency and effectiveness in service delivery (Sen, S. 1999:330). This emphasis has implications for how power and authority are exercised inside organisations (Edwards 1999a:260) and with the communities they serve (Goetz 1996:15). The possibility is that the NGO’s sense of accountability to its values and constituency becomes less important (Edwards 1999a:260), with the primary locus of accountability being to the resource providers, which are increasingly becoming state instrumentalities that also have a regulatory role (Baig 1999:117). The tensions between the accountability requirements to resource providers/regulators and the constituency will intensify as state and other donor funding increases and influences NGO practice.

41 According to Syed and Hassan (1999) writing about Bangladesh note that this process of shifting accountability has seen the role of NGOs move from: ‘... promoting rights through class struggle to class harmony, privileged the sustainability of the institution over sustainability of the work on the ground or the local groups, and moved to a more elite leadership of civil society groups to produce a more assimilationist model which appeases donors and doesn’t threaten the state’ (p. 127).
What emerges from the literature is that the NGOs' perceived dependency on donors manifests itself in various power relationships. These are between themselves and their constituency on the one hand, and their source of financial support on the other (Edwards and Hulme 1996:967; Fisher 1994:137; Fox and Brown 1998a; and Zaidi 1999:263).\footnote{Charlton argues that as a consequence of government funding large Southern NGOs have structured themselves like the state, or have been sucked into the vacuum left by the state and become dependent on state patronage in terms of political and financial support (1995:571). Edwards and Hulme (1997) make a similar case for Northern NGOs, and Fowler (1996:27) warns of the threat to NGO identity that this brings.} The requirements of the donors and the state imply certain types of accountability, which are not only privileged over accountability to the constituency, but in some cases mitigates against it (Elliot 1987:60; Robinson 1995b:76). Charlton and May on the other hand argue that the direction of accountability for the NGO is defined by the demands of project related work (1995:238), regardless of the donor relationship.\footnote{The notion of the project is time bound predictive, in that certain outcomes are expected that lead to an impact in a logical progression. As discussed above empowerment may not easily lend itself to these logical processes. A practical example of the pressure of the project occurs when an NGO is given the freedom to choose the program but the donor insists on specific time-based expenditure targets and predicted outcomes, which if not met the NGO is penalised.} These demands need not be direct and donor or power-related, and can be quite subtle. Elliot argues that the demands of project-related work leads to development being defined by NGOs as a series of projects.

The reality is that they [NGOs] are in the grip of a neo-modernisation algorithm that assumes projects are development. As their budgets rise ...so they demand more and more projects on which to spend their money ...' (1987:60).

The demands of donors, and possibly even the idea of the project, effectively compromise the accountability of the NGO to the constituency, and possibly to those values that emphasise flexibility and choice (Edwards and Sen 2000:615; Fowler 1996:27).
Donors seek certainty in programs, while the constituents to some extent are more uncertain as to the future and so seek flexibility. The effect of the demand for more certainty from donors is that the source of funds can influence the direction and focus of NGO accountability away from their values and constituents to the donor, that is an upward shift of accountability (Zaidi 1999:265). This perceived shift in power is seen by some to affect the legitimacy of NGOs, and their effectiveness in their programs. Zaidi refers to this process as the ‘puppetization of NGOs’ (1999:264), while Siddhartha Sen sees the NGO sector becoming a ‘shadow state’ (1999:329), which results in the ‘weakening of the NGOs’ very core’ (Nelson 1995:49). Similarly, Fisher (1994:137) argues that the same process can occur with an intermediary NGO in a developing country and the local level groups or ‘grassroots organisations’ with which they are working. A dependency-based, patron-client relationship can emerge as a consequence of donor pressures. In this case the intermediary NGO is effectively the donor in that it controls resources necessary for the ‘grassroots organisations’. This development in the power relationships from the resource holders, either as donors or intermediary NGOs, has implications for the management of empowerment programs.

A danger that emerges due to the accountability pressures from donors and the state, and the lack of a formal representative framework, is the rise of oligarchic governance structures within NGOs and in relationship with their constituency. Davis supports the argument that NGOs tend towards oligarchy:

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44 Michel’s ‘iron law of oligarchy’ (Michel, 1915 quoted in Fisher 1994:129) – which states that if unchecked, membership organisations will shift from democratic to oligarchic control - may be very apt for NGOs being non-membership organisations).
...they are frequently undemocratic in their internal structure and workings; often dominated – much like one party states – by an individual or oligarchy, and hence in a poor position to advocate more representative and accountable political processes (Davis 1995:294).

The weakness inherent in the governance structure of NGOs and their accountability pressures to donors and the state gives little support for the idea of them being natural empowerment agents. Fox and Brown (1998a) argue however, that there has to be some linkage with their constituency for the NGO to be credible in its work:

...but most [NGO] leaders do depend on their claim of representation to sustain their organisational power over time so they have to represent some of the members to some degree some of the time (p. 22)

The next section examines the impact of size of the NGOs on how they respond to their accountability pressures and as a consequence how size may affect their role as empowerment agents.

**Accountability and the Size of the NGO**

So far the discussion has focussed on power relations and the source of resources as pressure on the direction of accountability. To some extent these pressures are related to the scale or size (in terms of budget, staff, or level of outreach) of the intermediary institution, the NGO. According to Uvin *et al.*, larger NGOs see themselves as having to be accountable in several directions, the most important ones being to donors and the state and to a lesser extent to their employees, and arguably less so to the people with whom they are working (2000:1413). They see themselves as more of a service provider to the people they are working with as clients rather than constituents, and the services they provide are on a take-it-or-leave-it basis. This attitude however is not universal and many of the larger NGOs look to mechanisms for maintaining links with communities and
‘acting small’, as the Edwards study from India found (1999b). The advantage of becoming bigger, it is argued, is to gain greater leverage with government and influence policy at a higher level. The evidence however is that many NGOs, which do become larger, do not take advantage of the potentially greater leverage (Bratton 1990:95; Uvin et al. 2000:1414), but rather are less autonomous and more dependent on donors and government (Hudock 1995:656).

Smaller NGOs on the other hand are seen to have much closer contact with, and accountability to, the communities with whom they work, by virtue of the proximity of the leadership (Quinn 1997:25). However, this strength of locally-based NGOs must be weighed against fragmentation, their relative powerlessness, and what Seth and Sethi (1991:58) call a ‘fundamental incapacity to act institutionally over a long time’, which is critical for institutions dealing with structural change. The changes the smaller NGOs foster are often perceived to be transient because it is difficult to institutionalise these changes. Small-scale social interventions can, at best, lead to marginal social change and scaling-up is more difficult. On the other hand they might be ‘backyard glories’ (Seth and Sethi 1991:59), or ‘islands of excellence’ (Uvin et al. 2000:1409). Seth and Sethi go on to argue that small NGOs are often more successful in non-economic activities such as human rights work at a local level (p. 59). Charlton and May (1995:239) on the other hand argue that the influence of smaller NGOs may be much greater in that local NGOs can produce a more positive attitude within the community towards local political processes, such as service delivery by government bodies. Charlton and May (1995) see the work of

45 By acting institutionally it means *inter alia* acting on lessons learnt, focused programming, staff development, evaluation capacity, and networking.
local NGOs in project delivery as a cumulative process, rather than a series of individual impacts (backyard glories), and as such it is a ‘political phenomenon’ (p. 240).\(^4\)

In summary the literature indicates that the debate about the scale of NGOs and their work is largely one of reach and relevance (larger NGOs), versus depth and representativeness (smaller NGOs). While smaller NGOs are localised in their reach and work, in terms of empowerment, their closer links and more flexible operational styles may mean that empowerment outcomes are likely to be stronger, even if the number reached is fewer. The range of forces outlined above (the direction of accountability and scale) which affect NGOs, will by necessity influence how they approach their work with communities. At a practical level this discussion gives a lead on the issues to be tested in field-work, on organisational structure, the importance and nature of the community consent and trust of the NGO, and its effectiveness in achieving empowerment.

**Conclusion**

This chapter has raised a number of issues that relate to NGOs as public benefit organisations and how effective they may be in empowerment work. The first is the accountability mechanisms that NGOs, being non-membership organisations, have in relation to the constituency with whom they work. Secondly, the notion of community is important in defining NGO constituencies, and how the notion of community can mask the competing interests among power groups in any community with whom an NGO is working. This particularly applies to gender

\(^4\) Charlton and May argue for example that in the 1970s both the economic and political poor
when NGOs are working with women in their empowerment programs. The third important point, raised in the chapter, is that governments and donors, through the accountability they demand from NGOs, can weaken NGO accountability to their own values and constituencies.

This thesis has chosen the socio-political theory of NGOs as performing a broader public benefit function based on a particular values set, rather than economic theories which tend to see NGOs as providing services in a market place. This theory is chosen as the group of NGOs this thesis is concerned with see their important function as beyond service delivery but one of being involved in empowerment to deal with the broader social justice and political issues which arise from the disempowerment of the poor and marginalised.

The notion of empowerment as individual and collective agency and choice (developed in Chapter Two) has led to the important question for this thesis which is, how should organisations, that are involved in empowerment programs, be accountable to the groups and individuals they are wishing to see empowered? A consistent theme in the review of the literature on NGOs is that while they may be close to the communities in terms of proximity, the lack of any formal accountability process may lead to a distance in terms of relevance and responsiveness. The other issue is that the government, as both funder and regulator, is perceived as having considerable power over NGOs. This has resulted in a shift from a 'downward' accountability to the constituency to an 'upward' accountability to the state thus diminishing the role of NGOs as representing community interests to the state, and fostering community autonomy.

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were left out of the development process. This has changed significantly in the last twenty years and is a consequence of local level action (p. 245).
and arguably empowerment. A similar change in accountability has also occurred with some private donors. One of the questions that this thesis aims to examine is the effect that multiple accountabilities has on the success of NGOs in empowerment work. The next chapter examines these themes further in relation to Indian NGOs.
CHAPTER FOUR
POVERTY AND NGOs IN INDIA

Introduction

Non-governmental organisations in India have a rich and vibrant history characterised by a fluid relationship with the state and state instrumentalities. Over the past 150 years the Indian governments, both colonial and post-colonial, have played a key role in the shaping Indian NGOs in terms of how they function in society. This role of the state *vis a vis* NGOs is in terms of both the scope and nature of the work NGOs undertake - particularly in targeting the poor and marginalised in Indian society - and to some extent the structural forms that NGOs take. In many ways it can be argued that the relationship with the state is a defining feature of Indian NGOs.¹ This chapter examines that history, particularly as it applies to those organisations that work with poor and marginalised communities. First of all the chapter gives an overview of poverty in India, which serves to frame the later discussion of the development of Indian NGOs which are working on empowerment and the alleviation of poverty. This exposition is important for the thesis as it provides the context for the development of the modern NGO in India – a sample of which provide case studies for this thesis.

¹ Indian NGOs have been defined by Nandedkar as those organisations that have some form of institutional base, are private, non-profit, self-governing, voluntary in nature, and registered with the government (1987:475). The notion of voluntarism can be either that the workers or staff are volunteers, there is voluntary participation of beneficiaries and members, and/or voluntary membership of boards. State recognition of an NGO is through the process of registration and receipt of subsidies and grants from government or abroad, both of which require processes of government accreditation.
Poverty In India

India is a country of just over one billion people, of which nearly 400 hundred million live in poverty (ACTIONAID INDIA 1998:12; Murthy and Rao 1997:v).\(^2\)

It also has a low level of urbanisation, with 60 per cent of the population still living in villages of less than 5,000 people, and only 25 per cent of the population are urbanised (The Economist Intelligence Unit 2000:13). It is in the rural areas where most of the poor live.

The aggregate poverty figures, however, hide important institutional features of Indian poverty. There are very large regional differences in the incidence of poverty, mainly between the south and the north of India with higher concentrations of poverty in the north (Murthi et al. 1996:361). The other key feature of poverty in India is that the problem is seemingly intractable. There has been only a relatively small change in its incidence of poverty over the last 40 years.\(^3\) In 1961 the figure for income poverty was 45 per cent\(^4\), and while there was a sharp rise through the 1960s and 1970s (where it went as high as 64 per cent); since the mid 1980s the level of poverty has been fluctuating between 35 and 40 per cent (Cox et al. 2001:18). If the World Bank's benchmark of poverty

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\(^2\) The poverty line in India was set by a Minimum Needs Task Force in 1979 and is determined by a minimum calorie intake of 2400 calories per person in rural areas and 2100 in urban areas. The proportion of the population below this level of food intake is estimated annually. In 1994 the value of this consumption was equivalent of a wage of Rs229 ($A10-00) per month in rural areas and Rs264 in urban areas. Note that this poverty level is much lower than the World Bank standard of US$1-00 per day.

\(^3\) This may be even longer as in the period 1918 to 1948 the estimate of the average level of poverty was forty per cent (Nayak 1994).

\(^4\) This is measured through the head count index, which is the proportion of a population below the set poverty line, based on a per capita expenditure level (Ninan 2000:8).
as an income level of one (US) dollar per day is used then in 1992 the level of poverty was 47.9 per cent (Dagdeviran et al 2002:406). Similarly the Gini Coefficient, which measures the extent of income inequality, has changed very little over that time hovering around 0.33 (Parikh 1999:289; Ninan 2000:23). If poverty is looked at in terms of a broader set of indicators than just income (e.g. deprivation in health, knowledge and provisioning), such as the UNDP Human Poverty Index, the poverty level in 1991-93 was estimated to be 41 per cent (UNDP 2001:1).

Some evidence, however, is starting to emerge that there has been a sharp fall in poverty in the latter half of the 1990s with levels of poverty, based on household expenditure data, falling sharply from 36 per cent to 28 per cent in the period 1993-94 to 1999-2000 (Deaton 2002:5). Deaton however notes that these figures are to some extent speculative as there was a major change to the design of the questionnaire of the National Statistical Survey prior to the 1999 survey. Nevertheless Deaton argues that after adjustments taking into account changes in the questionnaire, the figures are robust. Deaton also points out however, that the level of inequality has grown at the same time (2002:6).

Gender and Poverty

Murthy and Rao argue however, that even with some improvement in the level of income poverty in the past two decades, there are ingrained institutional barriers
that prevent marginalised groups such as dalits, tribals, and women\(^5\) from converting any increased income, (due to economic growth) to access basic needs (1997:14). Janardhan describes the institutional barriers that poor Indian women face in very stark terms:

In large areas of India women live with many burdens and fears. They carry the burden of neglect and discrimination, household work, looking after siblings and of work outside the home. As girls they live with fear of not getting adequate attention, care, nourishment, medical attention and education. With adolescence comes the fear of being sold, sometimes sold in the name of marriage, sometimes sold into child labour and prostitution. After marriage a girl’s status descends to an even lower level and her subservience becomes institutionalised. There is also fear of loneliness maladjustments, not being allowed a personhood, mental torture and harassment, and occasionally even death – murder by her own people (Janardhan 1995:39)

This phenomenon is what the UNDP Human Development Report refers to as a ‘poverty of choices and opportunities’ (1997:16), and what Amartya Sen refers to as ‘capability deprivation’ (1999:87). Discussion of the institutional barriers to effective poverty reduction is important for this thesis as it argues that

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\(^5\) A measure of the institutional disadvantage of women is the sex ratio of females to males which in 2001 was 933 females per 1000 males. In most countries the ratio is higher than 1000 women per 1000 men, due to a general higher life expectancy for women. The main reason for the lower sex ratio for women than for men is generally due to higher mortality rates for females than males at various stages of the life cycle (Census of India 2001). The exception is at a local level when employment-based migration patterns may have an influence e.g. in urban or peri-urban areas. The sex ratio for India is the lowest for all major countries and it is getting worse (the figure for in India at the beginning of the 20\(^{th}\) century [1901] was 972 females per 1000 males) while for all other countries it has improved over the last one hundred years (Census of India 2001:3). These statistics represent a powerful argument for the institutional bias against women.
empowerment is an essential part of addressing the issue of the lack of choices and opportunities for the very poor (Cagatay 1998:8).\footnote{In fact UNDP (1990) defined poverty alleviation as expansion of people's choices, which is part of the definition of empowerment this thesis is using.}

The key institutional barriers that Murthy and Rao refer to are intra-household inequalities, and gender biases in commodity services markets (1997:16). These factors effectively mean that while there may be sufficient food and income for a household, the woman does not have access to it, resulting in poorer life outcomes for women. This is demonstrated by the low sex ratios for India (Census of India 2001). Murthy and Rao (1997) go on to argue that these gender biases go well beyond the household, with women having a lower level of both legal and normative entitlements to ownership and exchange of both land and produce (p. 19). The lack of entitlements leads to exchange failures for women in terms of: the prices they receive for their produce; the wages they receive; their social relations within the household and the village; and finally, in terms of the claims that women can make on the state. There is also a large difference in endowments between men and women in terms of assets, control over labour, status, skills and access to inputs (Murthy and Rao 1997:19). The effect of these institutional or social barriers is to mask the high levels of poverty that the more marginalised groups in Indian society experience.

Some commentators argue that these institutional barriers are the result of social relations inherent in the Indian social systems (Murthy and Rao 1997; Sen, A. 1996; and Sharma 1978:61). These social relations are to do with the exercise of power in a number of domains including class, caste, gender, ethnicity, and religion. While at times these power relations exhibit themselves in conflict,
generally they are dealt with through what Murthy and Rao (1997:21) describe as a ‘bargaining model’, the outcome of which is that those in less powerful positions are at a permanent disadvantage. These struggles are generally over economic power, the division of labour, political power, and social norms (p. 22). Amartya Sen (1996:15) and Sharma (1978:62) argue that the social divisions described above, while all or some are present in all societies, are particularly pronounced in India.⁷

These persisting social barriers have been exacerbated in the 1990s by a trend to greater fragmentation in Indian society. According to Murthy and Rao (1997:49), being Indian, to many, is increasingly being equated with being Hindu, which has led to the rise of a Hindu nationalist movement - *Hindutva*. This development has further exacerbated caste, ethnic and religious conflict and a level of disenfranchisement of minorities such as Muslims, tribals and dalits. Even prior to this rise in nationalism there were disturbing social trends emerging. In the 1980s, for example, there was a thirty per cent rise in reported cases of violence against women, a doubling of dowry deaths, and a fall in the sex ratio of women to men (Murthy and Rao 1997:50). Cox *et al.* (2001:25) argue that as a consequence of these endemic institutional factors, poverty alleviation programs have not been able to achieve their aims.

The other important factor affecting poverty levels recently has been the economic and political reforms of the early 1990s. The economic reforms, which were

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⁷ Amartya Sen goes on to argue that they are due to an elitist religious heritage in Hinduism which was promoted further through the British colonial administration (p. 15). Within India, Murthi *et al.* found that in the Southern and Western States, at least for women, the level of disadvantage was lower, due mainly to the presence of a more pluralist society (1996:367).
effectively forced on the government by the mounting debt of the 1980s, had the
effect of removing a number of controls in place in terms of investment,
ownership of assets, land, exchange controls and some privatisation of public
assets and functions. Some commentators attribute the sharp rise in the official
statistics on rural poverty in the first two of years following the reforms to the
negative consequence of these institutional changes (Murthy and Rao 1997;
Parikh 1999; and Ninan 2000). The reforms of 1992 also had the effect of
reducing per capita government expenditure in rural areas including infrastructure,
energy programs, rural employment and poverty alleviation programs; as well as
reduced transfers to the states (Narsalay and Pimple 2001:8).

The socio-economic context in which Indian development NGOs working with
the poor are finding themselves, in the early part of the twenty-first century, is one
of uncertainty and challenge due to the nature of poverty in India, and the changes
in the structure of poverty that economic reforms have brought. The opportunity
for NGOs lies in addressing the structural inhibitors to poverty alleviation,
particularly those that deal with powerlessness. The next section reviews the
history of the development of NGOs in India from their origins in the
mid-nineteenth century to show where they are located in the socio-political

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8 The foreign debt for India rose from 11.9 per cent of GNP to an unsustainable 28.1 per cent in
1990 (Narsalay and Pimple 2001:7)

9 The level of poverty rose from 35 per cent to 44 per cent and then fell back to 37.5 per cent with
landless, casual labour and women headed households hardest hit. The proportion of women in
paid employment fell from 28 per cent to 23 per cent (Murthy and Rao 1997:57). Food price
inflation reached 20 per cent (Parikh 1999:5; Ninan 2000).

10 Development expenditure fell from around 70 per cent of total expenditure in the 1980s to 63
per cent in 1998-99 (Narsalay and Pimple 2001:8), and average debt of the individual Indian states
has risen to around 20 per cent of state GDP. Dreze (2001:8) argues that a consequence of these
changes is an increases of starvation deaths in some states. He attributes them to the combined
affects of a ‘crisis of livelihoods’, and government food hoarding when grain prices were low, all
of which are related to political marginalisation as a consequence of the institutional barriers
discussed above.
environment in the early 2000s.

**Development NGOs in India**

The discussion of development NGOs in India, which are currently working with the poor, has to be put into the context of the overall NGO movement in India, its long history, and particularly its relationship with the state. Estimates of the total number of voluntary organisations that are in some way or other recognised by the state range from one to two million (Salamon and Anheier 1999:70; Van Rooy 1998:17). The sheer number of voluntary organisations (NGOs) working in India is testament to the importance that voluntary work is given in Indian society and serves to frame the discussion of NGOs in development work.\(^\text{11}\) These NGOs range from small associations such as a funeral society operating in a village, to very large organisations that provide services to large numbers of people across several States. Development NGOs that work with poor and marginalised communities are estimated to be around eight per cent (or 80,000) of the total number of NGOs (Salamon and Anheier 1999:70).\(^\text{12}\)

Indian development NGOs are largely dependent on foreign sources for their funding. In 2001 just over 20,000 of those NGOs involved in development work were registered with the Ministry of Home Affairs under the Foreign Contributions Regulations Act 1976 (FCRA) to receive funding from abroad (Ministry of Home Affairs 2002). In 2000-2001 they received Rs4,535 crore

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\(^{11}\) Blamey and Pasha (1993:14) refers to the established groups in civil society in India as a ‘... a timeless sphere conterminous with Indian civilisation itself ...’

\(^{12}\) These numbers are estimates with associations being registered under state legislation. The only national registration is through the FCRA. State registration of NGOs is a prerequisite for FCRA approval. Foreign funds can also be channelled by those organisations with FCRA approval to other NGOs.
(~$US1b) from foreign sources (Ministry of Home Affairs 2002). This level of funding represents a sharp increase from the Rs500 crore of foreign funds received by NGOs in the mid-1990s, reported by Murthy and Rao (1997:62). In addition, NGOs also received around $US172.6m in Indian national government grants in the period 1990-95 (Sen, S. 1999:344). Foreign sources account for over 90 per cent of the total funding of Indian NGOs involved in development work. This high level is due to the popularity of NGOs as a conduit for foreign aid (both private and official) for poverty alleviation programs (Murthy and Rao 1997:99; Rajasekhar 1998:307). This chapter discusses some of the implications for NGO practice of the large level of foreign funding to Indian NGOs.

**Key Features of Indian NGOs**

Siddhartha Sen (1999) has identified two key features of those Indian NGOs involved in development work. The first is that they play an intermediation role; that is, they work for the poor rather than being grassroots groups of the poor themselves. The second is that they are non-representative organisations. They are mainly public benefit organisations rather than mutual benefit organisations, and they are driven by altruistic motives for a broader public benefit rather than

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13 One crore is 10 million rupees.

14 This is in line with the general discussion of NGOs outlined in Chapter Three, particularly Couto’s definition of NGOs based on their representative roles (1997). The number of formal members is very small (usually from the professional elite), but NGOs serve a relatively large number of people in any particular area.
the collective self-interest of a relatively small group.

In India, [development] NGOs can be defined as organisations that are generally formed by professionals or quasi-professionals from the middle or lower middle classes, either to serve or work with the poor, or to channel financial support to community-based or grassroots organisations of the poor. The NGOs are generally non-membership organisations and have salaried employees (Sen, S. 1999:332).

Viswanath (1993:37) and Baxi (1997:56) both argue that Indian NGOs have a deep-seated ethical basis for altruism. Viswanath (1993:37) goes on to argue that, because of the altruistic motivation, Indian NGOs have the following features: they tend to be relatively conservative and service-oriented; are incrementalist (that is, they seek small improvements in people’s lives); promote non-violence; and avoid party political processes, and discourage party affiliations. Baxi (1997) describes them as being about the ‘existential amelioration of victim groups ... [and] the creation of community solidarity [rather than the] achievement of political emancipation’ (p. 56). However, despite a tradition of being service-oriented, Indian development NGOs in the late 1980s were moving away from directly implementing programs, towards more self-help approaches to development that see a greater level of direct community participation in development activities (Viswanath 1993:37). It can be argued that this change was in part recognition of the efficacy of the participatory approach, but also in response to donor pressure for greater participation of beneficiaries in programs. The move to self-help approaches also represented a recognition of the structural causes of poverty and powerlessness, and that these approaches are a useful way of addressing the issues of powerlessness (Rajasekhar 1998:310; Joseph 1997:204).
The move to self-help participatory approaches in dealing with poverty and social exclusion was taken up in women’s programs in recognition of the specific disadvantage that women, particularly rural women, faced. Women’s NGOs such as SEWA and Annapurna Mahila Mandal have existed since the 1970s, and the Indian government had established *mahila mandals* (women’s groups), in most villages, in the 1950s and 1960s. However, Phadnis (1989:165) argues that the development NGOs only really began targeting women in a systematic way after the publication in 1987 of the Report of the National Commission on Women ‘Sharma Shakti’, which focussed on the disadvantage that women faced.

Most development NGOs in India now have a much stronger focus on self-help approaches and the specific targeting of women as their primary constituency. The next section examines the development of these approaches in terms of how history and the relationship with the Indian state have shaped Indian development NGOs. This discussion goes some way to informing how the modern Indian development NGO of the twenty-first century addresses the high levels of poverty in the current development context.

*History of Indian NGOs*

NGOs in India have their origins in ancient times when the society promoted the values of: *dharma* (personal obligations); *jeev daya* (humanitarian concern and a concern for all living things) through the Hindu tradition; and, voluntarism and

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15 The notion of voluntarism can be dated back to 1,500BC where it is mentioned in the *Rig Veda*, the ancient Aryan Scriptures (Sen, S. 1997:402).
philanthropy (Iyengar 2000:3229; Sen, S. 1997:402; and Kaushik 1997:72). During this earlier period the provision of education, health services, cultural promotion and dealing with natural and other types of emergencies was based on voluntarism rather than being an obligation of the state (Sen, S. 1999:321; Imandar 1987:422). 16 This high level of voluntarism was maintained through various Indian empires right up until British colonisation in the late eighteenth century.

It was out of this history and the impact of the British colonial administration that the modern NGO movement was born. The history of modern NGOs in India can be broken down into two broad periods, the pre-independence and post-independence. The pre-independence period, of around one and a half centuries, saw the development of a strong NGO sector. In the latter part of the colonial period the NGO sector took on a political dimension, as it played an important part in India’s independence struggle (Iyengar 2000; Sen S. 1999). Post-independence, the development of the NGO sector was marked by a change in the NGOs’ relationship with the state.

**Pre-Independence**

In India the voluntary nature of NGOs emerged from Hindu traditions deeply steeped in voluntarism and personal service (Iyengar 2000:3229; Sen, S. 1997:402). In the early nineteenth century, under British rule, these traditions of

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16 The role of the state in medieval times, described in the Arthashastra (Kautilya *trans.* Rangarajan 1992:129), in providing for the population was an exception in the Muarya empire (Imandar 1987).
voluntarism received a boost from the newly introduced religious, cultural and social surroundings, which paradoxically, was at the expense of the very traditional Hindu sources from which they emerged (Imandar 1987:423). This boost for voluntarism started with both the work of Christian missionaries around 1810, and elements of the Indian bourgeoisie in the 1820s. Both groups had as their primary purpose the provision of welfare, but it was also at that time the idea of promoting political empowerment and individual autonomy emerged. This idea was in part as a result of the mission school systems (Sen, S. 1992:178). A nascent social reform movement emerged with individuals such as Raj Ram Mohan Roy, Brahma Samaj, and Arya Samaj protesting against those religious ‘evils’ that promoted women’s subjugation, such as child marriage, dowry, and sati (ceremonial widow burning). By the 1840s this social reform movement, which started in Bengal, had extended across the sub-continent to Western India (Seth and Sethi 1991:51; Sen, S. 1992:178).

The 1860s saw the emergence of the first rural self-help groups, and co-operative and credit societies (Sen, S. 1992:178), which were to become the precursors of the modern micro-finance groups. Through this early period the colonial government had little direct interaction with these nascent NGOs. However the rapid growth and visibility of NGOs was instrumental in the colonial government introducing the first NGO regulation, in the form of the Public Trust Act and the Societies Registration Act of 1860, which gave the emerging NGOs a legal base (Seth and Sethi 1991:50; Iyengar 2000:3229).

The next stage in the development of NGOs was the progression from organisations concerned with credit and rural self-help groups to a movement that also addressed political rights. For example, the Indian National Congress (later
to become the Congress Party) was started in 1885 as an NGO (Sen, S. 1999: 332; Makeshwari 1987:560). The movement for political rights and the work of Mahatma Gandhi, from the turn of the century, resulted in a much stronger political focus for voluntarism which, according to Seth and Sethi (1991:52), effectively planted the notion of the liberal tradition of politics more broadly in society.

It was Gandhi, through the promotion of his ashrams, who gave an impetus to the development of the modern NGO in India. This impetus was not so much in terms of its organisational form, but rather in its strong focus on social and political change, and its focus in rural India, an area that the British administration had largely ignored (Iyengar 2000:3230). The Gandhian movement not only had the political purpose of getting the British out of India (the Quit India Movement of the 1920s), but it also had a strong village-based social reform agenda. The movement was based on the notion of *swadeshi* or village self-government and self-sufficiency, which had a strong non-sectarian spiritual base (Imandar 1987:424). This Gandhian movement of the time, was funded mainly by urban-based entrepreneurs (Iyengar 2000:3230), and involved large numbers of urban volunteers going out to villages to initiate social reconstruction programs (Bhattacharya 1987:384). In essence, this movement and the numerous Gandhian ashrams that sprung up throughout India at this time, were the precursors to the modern NGO. The two main weaknesses of Gandhi’s model were first, that it was reluctant to network outside its own base to non-Gandhian groups; and second, as a model it was relatively weak institutionally in that it lacked processes for renewal and ongoing institutional support. These two factors ultimately
adversely affected the Gandhian movement’s later development, and left it vulnerable to state intervention and stagnation (Sen, S. 1992:179).

At the same time as the rise of the Gandhian movement, another source of activism was the many Marxist groups which were part of the process of building trade unions or kisan-sabhas at grassroots level (Dhanagare 1990:27). Despite strong political differences between the Gandhian groups and the Marxist groups, they remained broadly united, and so were not able to be isolated by the colonial state. The strong support by the Gandhian and the Marxist NGOs in the independence movement was to become the basis for over a decade of close collaboration between the post-colonial Indian government and the NGOs following independence.

Finally, there was a third group of NGOs that did not challenge the legitimacy of the colonial state preferring social rather than political reform. This group of NGOs (in the 1920s) saw themselves primarily as welfare or service based. They received grants-in-aid from the colonial state on condition they did not support the Quit India Movement (Dhanagare 1990:27). 17

These three groups of NGOs were the antecedents of the modern Indian NGO movement. The next section examines how the NGOs movement developed in an independent India.

17 This represented the first record of government funding of NGOs in India.
Post-independence

In the post-independence period, Siddhartha Sen has identified three broad eras in the relationship between NGOs and the state: an era of co-operation from independence until the late 1950s; an era of antagonism from the early 1960s until the late 1970s; and finally, an era of relatively strong state control from the mid-1980s to the present day (Sen, S. 1999:333).

Era of Co-operation: 1947-1960

The NGO work in the immediate post-independence period was characterised by close co-operation with the state. This cooperation arose firstly from the euphoria brought about by independence, and the role that NGOs, particularly the Gandhian organisations, had in achieving it; and secondly, from the Gandhian development paradigm built around village development that was adopted, to some extent, by the state (Sen, S. 1999:335; Jain 1997:116). Because of the pivotal role of NGOs in the independence movement, the Indian state recognised a strong role for NGOs in governance, at least in the areas of community mobilisation and service delivery at village level, and began funding NGOs from the first five-year plan (Sen, S. 1999:334).

At the same time there was little or no opposition to state development policies from the NGOs. During the post independence period the Indian government tried to establish what Siddhartha Sen (1999:336) describes as a ‘shadow state’, in which NGOs would play a central role in a wide range of service delivery activities to substitute or supplant government efforts. The main actors in this

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18 While this categorisation reflects the dominant trends, in reality the elements of co-operation, antagonism, and state control have been present to varying degrees throughout the history of development NGOs in India.
period were the Gandhian organisations, which played such an important role in the independence struggle and, as a consequence, were close to government.\footnote{One example of the Gandhian demands for village autonomy and development (swadeshi) was the establishment of the Khadi and Village Industries Commission (KVIC) and the Central Social Welfare Board (CSWB). Both of these government organisations aimed at developing village-level social infrastructure by facilitating the further development of community-based NGOs though the development of village associations (Chowdry 1987:499; Nanavatty 1987:503).}

They were involved mainly in training government officials and in promoting village based industry (Sen, S. 1992:180).

During the 1950s the voluntary financial support from the business sector which sustained NGOs prior to independence fell off markedly, being replaced by an increase in state funding (Iyengar 2000:3230). The state support for NGOs resulted in rapid growth in the number of NGOs through the 1950s and into the 1960s.\footnote{Over 35 years the CSWB set up 10,000 organisations but only provided funding for programs, not infrastructure, so there was permanent dependency on CSWB programs for survival (Nanavatty 1987:503.).} The range of NGOs also broadened to include: welfare groups; NGOs formed by international counterparts; non-party political action groups; and those helped by local government and other local NGOs (Sen, S. 1992:181; Iyengar 2000:3230).

The rapid growth in NGOs set the scene for disillusionment by both government and the NGOs in how each saw the other's role in society. On the one hand, the NGOs saw the state funding of programs only as a process of fostering co-option and dependency, leading to resentment of the strong statist agenda being set. On the other hand the state saw the NGOs as both inefficient and to a certain extent non-compliant in implementing the government’s agenda (Sen, S. 1992:182).

This disillusionment by the NGOs led to increasing resistance to broader state
policies, especially those promoting rapid industrialisation and urbanisation, and an increase in antagonism between the state and NGOs.

Era of Antagonism: 1960s and 1970s

The outcome of the growing antagonism between the state and NGOs through the 1950s was three-fold. First, there was a movement towards developing alternative NGO formations. This arose from dissatisfaction by middle class youth with the model of development being adopted by the state, and the resulting increase in the gap between rich and poor. Secondly, there was encouragement by some of the NGO donors for their Indian counterparts to adopt alternative development models based on village level formations. Finally, there was the growth of the sarvodaya movement led by Jayaprakash Narayan and Vinoda Bhave, which called for a radical revolution involving the voluntary redistribution of land based on principles of Gandhian socialism (Sen, S. 1999:336; and 1992:184).

By the early 1970s some NGOs actively entered the political arena by rallying around Jayaprakash and the sarvodaya movement and campaigning against the government of Indira Gandhi. This political campaign peaked during the ‘emergency’ of 1975-77 when there was a tense struggle between the NGOs and the government, which saw many NGO leaders imprisoned. The elections of 1977 saw the defeat of the Indira Gandhi government and the new Janata government - made up in part by Gandhians (Sen, S. 1992:183) - saw a growth of activist NGOs (Baxi 1997:58), and an increase in government support for NGOs (Sen, S. 1992:183). The Janata government, however, was short-lived, being defeated in 1980 by a vengeful Congress Party that brought in the era of state control to NGOs.
Era of State Control: 1980s to 2000s

The two decades following the 1980 elections saw a re-evaluation of the relationship between the state and NGOs. The romanticism of the 1950s and 1960s long gone, and the perceived threat to the state that NGOs posed in the 1970s, resulted in the second Indira Gandhi government formally recognising NGOs as development actors (and a threat) (Jain 1997:128). As a consequence it put in train a number of laws and procedures to regulate NGOs, the effect of which was that the reformist activism of the 1960s was branded as ‘revolutionary politics’ and proscribed (Baxi 1997:60).

The first major legal change to the regulation of NGOs by the central government was the implementation of the Foreign Contributions Regulation Act (FCRA)21, and the enactment of the Finance Act of 1983. The upshot of these legislative changes was that neither corporate donations, nor the income from any business activities of NGOs, were tax deductible. In addition the FCRA required annual reporting on the purposes for which the funds were used, and also that NGOs submit to an annual inspection and interview by the Central Bureau of Intelligence - a federal police function (Chowdry 1987:488; Sen, S. 1992:186; and Purushothaman 1998:205).

At the same time, and somewhat paradoxically, the state continued to recognise the important role that NGOs could play in service delivery at village level. This was in part to ameliorate the perceived failings of the central government at village level. The state benefited because it quarantined the NGOs’ work to the village level, it limited their voice on national-level issues, while the NGOs dealt
with local level issues around services etc. which the centralised state was unable to deal with effectively (Kothari 1987:451). The Government of India funding to NGOs for this work was strictly for service programs. Little funding was available for capacity building, institutional development, or rights and empowerment type activities, as they were seen to be political in nature. By the late 1990s there were not only considerable delays in obtaining FCRA approval, but according to Ullatil (interview 2001) a number of NGOs had their FCRA permission threatened on the grounds of their work.

The other major action of the government towards NGOs in the early 1980s was what appeared to be a campaign of official harassment. This was mainly in the form of the Kudal Commission, a Presidential Commission to investigate the activities of the Gandhi Peace Foundation, an umbrella organisation for 945 Gandhian NGOs. The constant scrutiny, hearings and accusations throughout the period of the Commission resulted in what Chaturvedi (1987:542) describes as the NGOs becoming ‘distracted and confused’ and much less inclined to be involved in national-level advocacy work. The Kudal Commission only came to

21 The FCRA was first enacted in 1976 during the first Indira Gandhi government and amended in 1985 under the Rajiv Gandhi government.

22 In 1980, however, with the Sixth Five Year Plan (1980-1985), the government identified new areas in which NGOs as new actors could participate in development. These areas included: 1. Optimal utilisation and development of renewable sources of energy, including forestry, through the formation of renewable energy associations at the block level; 2. Family welfare, health and nutrition, education and relevant community programs in the field; 3. Health for all programs; 4. Water management and soil conservation; 5. Social welfare programs for weaker sections; 6. Implementation of minimum needs program; 7. Disaster preparedness and management (i.e. for floods, cyclones, etc); 8. Promotion of ecology and tribal development, and; 9. Environmental protection and education.

23 The criteria for withdrawal of FCRA include supporting activities which are ‘bad for the sovereignty and integrity of India; or the public interest; or, freedom or fairness of elections; or friendly relations with a friendly country; or, harmony, social or religious’ (NGOIndia 2001).

24 At the end of five years of investigation the Kudal Commission found nothing untoward in the work of the Gandhi Peace Foundation and no charges were laid.
an end when a new generation of younger NGO leaders pressured the government to have it closed down (Sen, S. 1992:186).

Through the period of the Kudal Commission, which was used as a ‘stick’ against NGOs, the state offered the carrot of substantially increased funding to NGOs for specific programs. At the same time the central government offered a very narrow definition of NGOs as ‘... politically neutral development organisations which would help the government and its rural development programs’ (from the GOI 7th Five Year Plan, quoted in Sen, S. 1999:342). There seemed little space for social movements or advocacy. In the period 1985-90 government funding was increased to $US172m (Sen, S. 1999:344) the scale of which, together with reporting regulations and other controls on foreign funding, effectively meant the government had ‘coopted, controlled, and curbed voluntary organisations’ (Chaturvedi 1987:543). The Indian government had used coercion to achieve compliance through the threat of alienation; while at the same time using remuneration to achieve a more ‘calculative compliance’ (Bhattacharya 1987:383; Baxi 1997:63). This process throughout the 1980s resembled a state version of the ‘good cop - bad cop’ routine.

The curbing of NGOs at the national level resulted in a relatively disunited and disempowered NGO movement by the end of the 1980s. The federal Indian structure has enabled the central government to fragment the NGO movement by quarantining NGOs within the state level political systems, the effect of which

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25 Most recently, for example, in 2001 the Law Commission of India has prepared a series of amendments to the Foreign Contribution Regulation Act (FCRA) of 1976 on the instructions of the government. The Central government already has amended certain provisions of the FCRA and stipulated that all organisations that receive funds from foreign agencies should get an affidavit from the district administrator explaining the nature of their past and current activities. It is also considering further changes that may even see funding channelled through the District Administrator (Interview Pimple 2001).
was that NGO advocacy work was directed at the state and local government level rather than the national government (Jenkins 1998:205). Jenkins argues that this was of immense advantage to the economic reformers in the Central government because it diverted the targets of dissent to state and local level political processes (p. 205). The NGOs, for their part, began to lose their radical edge and became less inclined to enter the national political processes as directly as they had in the 1960s and 1970s. This was not only due to the regulatory controls and the pressure by the government. The disintegration of the more radical groups and the left agenda on the one hand, and the emergence of the NGO sector as a viable area for employment for young professionals on the other, were also instrumental in the shift of NGOs from radical politics (Sen, S. 1992:185).26

These joint processes of state scrutiny and increased funding saw NGOs divide into two broad types: those that were action-oriented; and those that were welfare oriented (Kaushik 1997:69). The latter group were those who saw themselves as intermediaries between donors and the poor as ‘aid managers’, or what Siddhartha Sen describes as the ‘technical branch of the poor’ (1992:184). They were involved in providing services such as health and education to the poor and tended to eschew political processes of any sort. The action-oriented groups were involved in empowerment and networking at a local level (Sen, S. 1992:184; Murthy and Rao 1997:73). While there was political dimension in dealing with

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26 Not only this but also the much greater intrusion into the life of the NGO that the state brought there led to a change in the basis of the values. Both the Gandhian and radical politics based values of the 1950s and 1960s are fading quickly and the emergent NGOs have a basis more in the field of social work. While the entry of social work into the field of social action and social change has its origins in the 1960s, when the debate within social work looked at group work and social change, it was not until the 1980s that social change and social mobilisation were widely accepted as part of social work teaching, albeit still on the periphery (Siddiqui, 1997:219). This has resulted in many NGO staff and NGO leaders at this stage having emerged from social work backgrounds and so led to a reflection of social justice values in NGO work, rather than either the radical political or Gandhian values of the past.
issues around empowerment, people’s rights, and related issues, there was also a clear move away from national-level activism to a more local and community-based level of political activity. At a practical level these NGOs now have to tread the fine line of not antagonising local-level political figures to the extent that they would take their concerns to the Ministry of Home Affairs (national government) and as a consequence have their NGO accreditation threatened.

At the level of co-operation with the state, the 1990s were seen to herald in a new era. In the mid-1990s the Planning Commission held a meeting with 100 NGOs that was addressed by the Prime Minister. The agreement from the meeting was that NGOs would have two main roles – the delivery of services (rather than supplementing existing services) and the empowerment of marginalised groups (Murthy and Rao 1997:63). This new rapprochement was short-lived when the NGOs had their credibility dented by a number of financial scandals. These scandals led to further distrust of NGOs, not only on political grounds but also on ethical grounds, bringing into question their role as advocates.27 The chequered history of NGOs sets the scene for the contemporary NGO movement and how it responds in its work to multiple pressures of accountability while at the same time having a role in the empowerment of the poor and marginalised.

27 For example, in 1996 the Council for Advancement of People’s Action and Rural Technology (CAPART) audited 2,000 of the 7,500 NGOs which it supports only to find fraud to the value of Rs50 crore ($US10m), three hundred non-existent or phantom NGOs (Murthy and Rao 1997:66), and 26 other NGOs engaging in criminal conspiracy to defraud (Bava 1997:271).
NGOs in the late 1990s

The vibrant history of Indian NGOs in the 50 years since independence has resulted in a broad-based sector, but one that still has to contend with problems of autonomy and independence. As the discussion above has demonstrated, while the Indian state does not exert absolute control over the NGO sector, it is able to keep the sector largely in check and away from the national-level political processes, and it sets limits on NGOs’ role as empowerment agents.

Chandhoke (1995:30) has identified two major trends in Indian civil society that have had some influence on the development of NGOs in relation to social change in the 1990s. The first is that there is an abandonment, to some extent, of formal processes and institutional structures by many political activist groups in favour of networks that are completely separate from the state. These groups take the view that all states are inherently oppressive, coercive and destructive, and therefore cannot be trusted. These social action groups are reluctant to come with organisational banners since they may attract hostile attention, but they pay the price of very restricted access to resources and therefore remain very small-scale (Murthy and Rao 1997:73; Seth and Sethi 1991:64). The second major influence that Chandhoke (1995:241) identifies is the emergence of fundamentalist movements such as the Hindutva (Hindu nationalist movement) which she sees not as a part of civil society but rather as a direct threat to it.28 Both of these pressures affect NGOs in that they are becoming more hesitant to engage with the

28 Her argument is that these movements are fundamentally undemocratic because they rule out rational discourse on the basis of freedom and equality. It can be argued that both of these outcomes represent a weakening of civil society. The total disengagement from the state can weaken processes for holding the state accountable and, in the second case, a move to intolerance of diversity of discourse, likewise narrows the parameters in which the state can be held accountable.
state through advocacy, as they feel this would draw attention from both social action groups and the fundamentalists.

As a consequence, NGOs are moving to help the marginalised groups advance their interests and assert their rights more directly with the state, with the NGO now taking more of ‘back seat’ role. Murthy and Rao (1997:73) also point to a growing vulnerability of NGOs - particularly larger ones that are dependent on foreign funding - to state scrutiny and the state’s capacity to cut off NGO resources. Murthy and Rao argue that this dependent relationship between NGOs and the established structures of power, the state, has limited the level of networking among NGOs due to competition for resources from the state and foreign sources. This vulnerability of NGOs has also led to a number of what Kaur (1997:95) refers to as, ‘ailments afflicting NGOs’, the most striking being a lack of flexibility, feudal management, and the influence of foreign and government funds.

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29 Chandhoke and Ghosh (1995) argue that this has some implications for NGOs: ‘... that the core of civil society is the stabilisation of a system of rights and their codification in a legal and institutional order ... rights trump considerations of utility or benefits, they define the fundamental inviolability of persons and rights language challenges the existing norms and institutions’ moral validity’ (p. ii).

30 It can be argued however that the increasing scale of foreign funding relative to local funding, together with deregulated international financial flows, will make Indian government regulation of NGOs more difficult at least in terms of their access to foreign funding. In this climate it may be possible for NGOs to gain greater autonomy from the state with respect to the direction of their work. This is true for NGOs whether they be strict service providers or alternatively social change agents with broader empowerment objectives.

31 This view that NGOs tend to be dominated by powerful individuals is supported by Muttahls (1987:416) and Reddy (1087) who observe that Indian NGOs have little devolution of power; being ‘one-man shows’ with recruitment very much caste or personally based (p. 556).
These features of the Indian NGO sector in the early 2000s present both challenges and opportunities for more effective community development programming and empowerment. For example, the policy of the national government for greater decentralisation to local-level government, together with closer controls of NGOs at national level, has resulted in growth in the number of local-level NGOs. These NGOs are not only service providers, but also are facilitators of local-level activism and local-level power politics, which point to a role as empowerment agents (Sen, S. 1999:350; Kothari 1987:450). The constraints that exist on national NGOs described above will affect the approach and style of work of local NGOs. Because they may be less visible than their national-level counterparts, they are able to take on some of the more sensitive advocacy roles, albeit at a local level. The dilemmas that the new local-level NGOs are facing, is how to manage the balance between being efficient and effective service providers supporting the local-level state, and supporting issues of empowerment, which (as discussed in Chapter Two) requires flexibility and time.

Siddhartha Sen (1999:350) argues that what has emerged is a large area of overlap, in which NGOs see themselves as being able to meet social change objectives such as empowerment through service delivery. This approach leads to

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32 The main changes which occurred to the local government Act in 1992 the Panchayat Raj Act is that population for each village Panchayat was reduced from 10,000 persons to 5,000 and the Gram Panchayat was responsible for a larger budget and a broader range of activities including water supply, village roads, community amenities, and broader development activities. Their main source of revenue is from a house tax and a water tax, which is collected by the District officials, and national and state government grants.
a relatively simplistic interpretation of the term 'empowerment', which avoids an analysis of power relations inherent in the term (Lingam 1998:176; and discussed in Chapter Two). This approach is, in part, driven by the pragmatics of working with poor people who often require tangible benefits. The approach is also driven by a suspicious state that prefers to see the NGOs being quarantined to service delivery roles rather than empowerment - something that is generally not welcomed by the state (Sen, S. 1999: 330).

Against this suspicion by the state of empowerment programs, there is an increasing official donor awareness that effective poverty alleviation requires, at the bare minimum, the participation of beneficiaries in development activities rather than being passive recipients. Donors are also becoming aware that effective poverty alleviation requires that empowerment itself is a key component (AusAID 2001; Narayan 1999). While the Indian state has effectively kept NGOs out of many broader political debates, at the local level there are greater opportunities for NGOs to use modes of intervention that enable both service delivery and empowerment, largely free of state scrutiny. The other important point to emerge from the pressures on NGOs through the 1980s, is that a hostile state can in fact have the effect of forcing NGOs to be less spokespeople for the poor, and more mediators or facilitators to enable the poor and marginalised to
speak for themselves.\textsuperscript{33} This is an important outcome for the empowerment of the poor, as NGOs can deflect state scrutiny away from themselves to the small informal locally-based representative organisations they may be working with (Rajasekhar 1998:307). Kothari (1987:450) argues however, that the move to more local level NGOs still leads to a danger of co-option, especially when local level NGOs engage with the state at any level.\textsuperscript{34}

The move to local-level NGOs has the added problem that as local-level development agents, the overall NGO reach is very small and fragmented (Murthy and Rao 1997:94). Likewise, the assumed comparative advantage of smaller NGOs being closer to the poor is compromised by more local-level scrutiny and funding, as NGOs are subject to more local level political interference. In this climate, Murthy and Rao argue that the notions of equality, mutuality and trust are difficult to maintain (p. 78). At the local level, the choices facing NGOs in terms of more directly pursuing empowerment objectives or focussing on service delivery is also in part related to issues of scaling-up to address issues in a wider context. While larger NGOs can gain greater leverage and reach in terms of meeting their objectives through a larger focus, it may be at the price of sharper scrutiny, management moving closer to the ruling elites, and increasing

\textsuperscript{33} Robinson argues however that left alone NGOs are generally not good at this mediation process (1995a:163). They can exacerbate rather than mitigate the exclusion of the poor from the political processes by fostering a level of dependency on them to carry out this role. The NGO takes on the representative role in speaking for the community, rather than a mediatory and arguably more empowering role of facilitating the community to speak for itself. Kaushik speaks of the small localised groups becoming ‘cannon fodder’ for training workshops etc. and he asks to what extent these small local groups can be empowered if they cannot pose a threat to the larger NGO (1997:76).

\textsuperscript{34} Kothari goes on to ask whether NGOs should be a link between the citizen and the state, or whether their role is to mediate conflicts between those with vested interests and the poor, and so be forced to take positions. That is, should political rights be on their agenda? Finally, he poses the question of how NGOs can unite through networking in a competitive environment for resources; a point that Murthy and Rao also raise (1997:73).
bureaucracy (Kothari 1987:440). These factors can all contribute to some alienation from the NGOs’ constituency and their capacity for empowerment. On the other hand, smaller local NGOs may be able to more directly address issues of rights and political empowerment, but only on a small-scale to become what Seth and Sethi describe as ‘backyard glories’ (1991:59), or ‘islands of excellence’ (Uvin et al. 2000:1409).

The discussion of the pressures that Indian NGOs have been under over the past 20 years highlights the point that for many the values-base of social change for NGOs has been threatened by the imperative for survival and income. This account from India is reflected in the broader discussion of NGOs outlined in Chapter Three. However, unlike NGOs in the developed countries, this threat is more direct in that NGO behaviour is being determined as much by the threat to the loss of income that government scrutiny and control brings, as the actual desire to increase income to expand activities.\textsuperscript{35} The discussion of Indian NGOs in the early 2000s and the dilemmas they face is important for this thesis as the range of pressures on NGOs in their roles of advocates or service delivery all have an impact on their effectiveness as empowerment agents, and their accountability to their constituents. On the one hand the move to smaller local-level NGOs provides an opportunity for the flexibility for effective empowerment program and stronger accountability links to their constituents, but on the other hand the pressures from local level governments and donors can place limits on this

\textsuperscript{35} Gailbraith refers to this process as ‘condign power’, the power to ‘coerce and disincline against suspected threats to self-interest and [the] present prerogatives of authority’ (quoted in Mehta 1987: 526).
process. This is an area the thesis examines in the field-work.

Models of NGO Intervention

The emerging model of intervention for the majority of Indian NGOs working in rural areas (at least in Southern India), is the self-help group model of micro-finance pioneered by Myrada in the late 1970s\(^{36}\) (Fernandez 1998; Nath 1999), and currently followed by most rural NGOs. It is now the preferred model for government and multilateral supported programs in Southern India.\(^{37}\) Fernandez goes on to argue that this model of micro-finance programming leads to empowerment outcomes (1998:39). The model meets the demand of poor women for access to affordable credit, and it enables a broader social intermediation function by the NGO\(^{38}\); it fosters the notion of self-help, and self-reliance; and in theory, it leads to sustainability. The critics of this approach, on the other hand, argue that when credit is promoted (which the self-help group model often does) the financial accountability requirements and the resources required mean that the social change objectives are given a lower priority.\(^{39}\) They:

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\(^{36}\) Small scale credit co-operatives in India facilitated by external development agents can be traced back 150 years. However, the MYRADA model is quite specific in terms of the size of the group, the structure of the savings and loans program, and the institutional support provided to the group.

\(^{37}\) This model is essentially a mutual-based micro-finance program aimed primarily at women, in which around 20 women are facilitated to form a thrift and credit group. Each saves a small amount each week into a common fund, and after a period of usually six to twelve months loans are made to members, on the basis of savings and need. The fund can be supplemented by additional resources from the NGO, either as a loan or grant, or by loans from commercial or state financial institutions. For a full discussion of self-help groups in Southern India see Nath (1999).

\(^{38}\) The self-help group meetings (usually weekly), which ostensibly discuss credit matters, also provide an opportunity for other support activities and training to occur (the nature of which varies from NGO to NGO).

\(^{39}\) Not only this, but micro-finance programs tend to favour those people with some assets usually land, or are for land-based activities in rural areas. Murthy and Rao argue that the focus of programs to these types of activities is discriminatory against the landless (1997:128).
... tend to instrumentalise women either to improve their income or assets without necessarily having the effect of improving their status or access to resources/income. Women take up economic programs such as micro-enterprise and increase their economic contribution to the household, without actually experiencing a corresponding increase in their social status or decision-making power at home (Abbi 1999:30).

At a practical level, micro-finance based programs are important as very poor women do not usually have the time to come together at the behest of an NGO unless there is a clear tangible benefit to them and their families. Micro-finance does provide a benefit in terms of a reduced cost of credit. Part of this study tests these views of micro-finance and identifies the characteristics of those NGOs in which the self-help group approach goes beyond the instrumental and leads to some level of increased agency in women’s lives and empowerment. The next section looks at the effectiveness of NGOs in achieving their empowerment objectives.

Effectiveness of Indian NGOs in Empowerment

The key issue in NGO effectiveness for this thesis is empowerment - the expansion of choice and autonomous action - particularly for women, the major constituent group for NGO work in India. Murthy and Rao (1997:115) found that the main limitation to the effectiveness of NGOs lies in the institutional capacity of the very poor to manage certain (mainly administrative) processes. They argue that a level of dependency can develop in which the very poor will tend to use the NGO for institutional support (which the government will not or cannot provide). This can make the NGO seem indispensable in the community, and lead to possible disempowering relationships.
The other key question that Murthy and Rao raise (1997:99) is whether NGOs are reaching the very poor. They found that only one-third of NGO programs reach the very poor and most marginalised groups. When they reviewed a number of NGO studies they found that the level of targeting of landless, dalits, poor women and poor Muslims was in fact less than their proportion in the total population. Nevertheless NGOs rate highly among the people themselves. Women in particular, saw NGOs as important institutions in their lives, and effective ‘... in addressing local needs and problems’ (Praxis 1999:31).

Gender and NGO Effectiveness

One of the paradoxes facing ‘empowerment’ NGOs in India is that the one area where government scrutiny and threat is less, but where NGOs are still slow to react, is gender. In particular, there is a poor response by NGOs to the difficulties faced by women in rural India in disempowerment, and the concomitant lack of access to both resources and decision-making. While government programs have been targeting disadvantaged women since the 1970s, at that time there were very few NGO targeting programs for women in general, or rural women in

40 Even with these figures Murthy and Rao argue that any evidence of poverty reduction is generally overstated and is class-differentiated. (p. 103); it is the higher classes and castes that show the greater poverty response in terms of increased incomes.
41 This effectively means that the programs are inequitable and discriminate (unintentionally) against the very poor who are meant to be the target group. On the other hand they show that at least NGOs are better at targeting the poor than the government. They estimate that NGOs’ work is targeting 80-100 per cent of the poor, while for government programs the figure is 60-80 per cent.
particular. It was not until the late 1980s that rural NGOs with a majority constituency of women emerged (Viswanath 1993:38).

In the late 1980s, Viswanath identified two general types of NGOs that dealt with women's issues: institutions in the form of service/welfare oriented hostels for working women and homes for disturbed or destitute women; and those NGO programs that were ‘struggle-oriented’ - helping women assert their rights. In both cases they were urban-based NGOs and few in number. At the time of the field-work for this thesis (early 2000s), most NGOs in India targeted women at a practical level such as micro-finance or income generation (in part because that it is where the donor resources are)44. Fewer NGOs directly addressed the strategic gender issues that women face, such as gender violence and family alcoholism45; and even fewer address opportunities for broader political participation or women (Murthy and Rao 1997:121). When the factors of both a poor poverty focus and inadequate gender approaches are taken together, it is the most marginalised women, *dalits*, and tribals who are worse off (p. 121).

For this thesis the targeting of poor and marginalised women in empowerment programs is important due to the high levels of disadvantage and social exclusion they face, as identified by Janardhan (1995) and others. As discussed earlier, empowerment programs have to deal with disempowerment and power relations, both at a personal level and more broadly in terms of the level of social

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43 The exception of a few notable women’s NGOs such as the Self-employed Women's Association (SEWA) and Annapurna Mahila Mandal (both urban based),

44 Despite the perceived donor focus on women’s programs Murthy and Rao argue that the quantum of resources provided to women’s programs by NGOs is still much less than to programs with men as the primary focus (1997:127).

45 While there are movements around these issues, these are led by powerful individuals or political groups, rather than NGOs *per se*. 
marginalisation that women face. If empowerment is being able to have extended choices, and to be able to act on those choices in a number of domains, then how the NGOs work with the most disadvantaged groups, and support them to deal with their own issues, is a key element of any intervention. An important factor that emerged from the discussion of NGOs and empowerment in Chapter Three, was the accountability of the NGOs to the constituencies they are serving. The next section examines this issue in relation to Indian NGOs.

**Accountability and Indian NGOs**

The issue of the accountability of Indian NGOs is usually discussed in terms of their accountability to donors or the state. Baxi argues however that the compliance of NGOs to state pressure and the consequent accountability has left them out of touch with their constituencies. Baxi goes on to warn that:

... when the activist [NGO] is not regarded as worthy of state repression, but when the people alongside her are repressed and brutally so the problems of accountability [to the constituency] assumes terrifying dimensions (1997:63).

Smith-Sreen (1995) looked at the effectiveness of four Indian service delivery NGOs, and related it to their management structures including their mechanisms for accountability to their ‘members’.

She found that devolved management structures gave greater opportunity for participation of membership and

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46 Smith-Sreen uses the term ‘members’ in terms of the constituency or the people with whom the NGO was working rather than in terms of formal members with voting rights etc.
responsiveness of the organisations (1995:21). She found five factors that had an effect on the accountability of NGOs to their members:

- socio-cultural environment, that is the history and goals of the organisation concerned;
- NGO's resources in terms of staff, membership, and funds;
- the organisational structure of the NGO including the board, its activities and external influences such as donors;
- the organisational strategy, that is the norms and values, and leadership style, and
- the organisational processes such as the group formation and co-ordinating mechanisms (p. 92).

Bava (1997:269) also found a positive correlation between NGO accountability to members and efficient performance, which he attributed to the NGO constituents being empowered. Likewise, Carroll's study in Latin America found a positive correlation between participation and both poverty reach and service delivery, and also between capacity building and poverty reach and (Carroll 1992:134). Also Sekher found that

... [the] more accountable leadership is to the user community more user friendly management conditions evolved, and consequently the more supportive the public is to the organisation (2000:11).

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47 Smith-Sreen developed an index of member accountability which covered three broad areas including: if the NGO listens to its members; whether it shares power; and whether it provides timely support. These were then correlated against economic benefits, social benefits and social vulnerability (pp. 73-83). In summary, high levels of accountability were correlated with higher economic benefits and medium social benefits, while low levels of member accountability were associated with both low economic and social benefits (p. 233).
What these studies did not look at was the detailed empowerment implications of the accountability relationship. Edwards' (1999b:371) study of the NGO PREM in Orissa found that when the NGO reduced its role as intermediary and handed over control to smaller representative organisations, this was an empowering process. Pantoja, on the other hand, found (also in Orissa) that while external agents such as NGOs were important in developing an associational life among poor communities, this associational life ‘... becomes heavily dependent on the intermediations of these agents, [NGOs] and the sustainability [of the intervention] may be low’ (Pantoja 1999:64). In effect Pantoja is saying that the NGOs he looked at were weak in empowerment (in the collective sense) by not creating autonomous self-sustaining local formations among the poor to represent their own interests, but rather the NGOs took on the representative role themselves.48 This conclusion tends to support Edwards’ findings based on the case study of PREM. The issue of the complex relationship NGOs have with their constituency is important for the thesis as the notion of accountability of NGOs to constituencies (a ‘downward accountability’), and how NGOs foster autonomy of the constituencies in a range of areas, is central to the idea of empowerment.

**Conclusion**

The long history of NGOs in India together with the on-going tension between the state and NGOs over the past 50 years, provides the context for the current role of NGOs in Indian development. The tensions between the state and the NGOs provide a number of important challenges for NGOs if they are to have an impact

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48 This behaviour can lead to what Sheth refers to as ‘oligarchic tendencies’ (1996:133).
on the levels of poverty that exist in India and particularly among marginalised women in rural India. The Indian experience, particularly the dilemmas outlined above, is important for the study as it highlights the organisational issues that NGOs face if they are to be effective.

The key questions that have emerged of Indian NGOs are those of identity and focus. Should the focus of NGO work should be around service delivery, which is the model favoured by the state as it winds back its services in responses to its own economic pressures? Or should NGOs be involved in empowerment programs that focus on the poor and marginalised claiming their rights from the state? If the focus is on empowerment then NGOs face issues around scale and internal management structures, particularly their accountability mechanisms.

These questions relate directly to the research questions for this thesis on the role of accountability in empowerment; and secondly, the effect of the range of accountability relationships that NGOs have, and how these relationships affect their accountability to their constituency. The field-work of the thesis examines the characteristics of NGOs in particular localities in India and the data analysis makes some comparisons to identify the key elements of an effective empowerment program. Chapter Five details the methodology and the study area for the research.

Rajasekhar argues that without constant pressure from below NGOs can assume a paternalistic role and a shift in priorities (2000:12).
CHAPTER FIVE
METHODOLOGY

Introduction

This chapter outlines the methodology used in the thesis in answering the following research questions: what are the factors that influence empowerment outcomes in poorer and marginalised groups, and what role do the accountability relationships of NGOs have in achieving strong empowerment outcomes? A 'mixed-method' methodology was adopted in the field, which involved both a quantitative and qualitative analysis of data obtained from information collected through focus group surveys of the NGOs’ constituents. There is a qualitative analysis of both the key indicators of empowerment, and of those factors that may affect empowerment outcomes. These qualitative measures were then scored and ranked and analysed using statistical techniques.¹ Those factors that showed statistical significance for empowerment outcomes were then examined further during the second stage of the research. This involved further qualitative methods including interviews with leaders and staff of the participating NGOs, and two workshops were held to discuss the issues raised from the self-help group survey results.

¹ A Spearman ranked correlation was carried out with empowerment as the dependent variable and age of group, leadership of group, accountability of NGO to group, village social capital, caste of members, education of members, and landholding of members - as the independent variables.
The field-work was undertaken mainly in the Indian states of Maharashtra and Karnataka. These states were chosen as they have a wide diversity of NGOs working in both rural and urban areas. There is also a relatively benign government policy environment with respect to NGOs that enables NGOs to carry out development work with little hindrance. In addition, NGOs in these two States use a fairly common approach of working with communities, that is using self-help groups for their specific interventions (see Chapter Four). These self-help groups and similar social formations were seen as natural groupings for focus group research; and, as they were common across most of the NGOs studied, they provided a good basis for comparative analysis.

The process for developing the research methodology first involved a broad overview or pre-survey of NGOs working in empowerment. This involved a survey undertaken in Southern India of a small group of NGOs and the women’s groups these NGOs worked with. From this an overview was gained of how NGOs and their constituencies generally saw change from NGO interventions and how this related to empowerment and empowerment processes. This overview study enabled boundaries to be drawn as to what was possible during field-work and provided direction in the development of the research methodology and questionnaire.

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2 In addition one NGO each was also surveyed from Andhra Pradesh and Tamil Nadu, as each of these NGOs had specific characteristics which would be useful for the discussion of NGO accountability.

3 This was conducted as part of a microfinance study conducted by the author for Oxfam International in Southern India in 1999.
It was this from this pre-survey that the scale and scope of the research was determined. In all a total of 15 NGOs and 77 mainly women’s self-help groups (SHGs) who worked with those NGOs were surveyed (see Appendix 4). The next section outlines in more detail the rationale for the methodology chosen.

**Methodology**

The methodology chosen for the study was a mixture of quantitative and qualitative techniques (Sandelowski 2000; Hines 1993). The primary methodology for the group survey was developed by Hines (1993). It involved the collection of qualitative data from a survey of women’s groups (Annex 5). This data was used both as a source of the women’s narrative of the factors being examined, but it was also enumerated and statistically analysed to establish the scope and relevance of the findings. This quantitative approach involved grouping the answers to specific questions into specific categories or taxonomies, ranking them, ascribing a value and analysing the results against independent variables (See Appendix 6 for scoring criteria). The results of this analysis were used to direct a second stage set of interviews with the subject NGOs to verify and explain, through qualitative techniques, the importance of the key variables identified.

The basis for using the two-stage mixed-method approach described above in the data analysis is to enable some level of triangulation (Hall and Rist 1999) by first, using different data sources (statistical rankings, personal narratives, and NGO records), and secondly supporting and validating qualitative data by quantitative analysis. In addition, the methodology enables different views of reality to be
captured (Seale 1999; Hines 1993) - in this case the two central notions of the thesis empowerment and accountability.

Sandelowski argues that a mixed-method approach is useful, as the qualitative aspects of the research enable first, a corroboration of (quantitatively-analysed) data and secondly, an elaboration of the results (2000:248). This approach also minimises the chances of the researcher imposing ‘a priori conceptualisations on the target phenomenon’ (Sandelowski 2000:247); it adds a ‘deepening [of] an understanding’ of the issues being studied (Seale 1999:474); and it establishes the credibility of data through ‘member checks’ (Seale: 468). In other words mixed-method approaches and triangulation enable the data to be collected from different sources and in different ways, and they enable the data to be cross-checked in different ways.

The approach taken in this thesis recognises that the key concepts being analysed: empowerment (and also social capital and accountability) are normative; and secondly, these concepts can be explained differently in different cultural settings (Murthy 2001:30). This recognition has an important bearing on the approach adopted. For example, a predetermined survey approach in which respondents are ‘led’ through a series of possible or expected outcomes can lead to a number of biases.

Hines (1993:732) has identified the principal biases as being, first ‘salience’, in which the importance of a particular concept varies across groups and people, or it

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4 In this study this would include for example, imposing preconceived ideas of the indicators of empowerment on the women being surveyed.

5 Murthy (2001:30) makes the point that poor women in India are not a homogenous group and that no one woman can speak for all marginalised women. Secondly, that the experiences vary across regions of India and that context specific analyses around empowerment are required.
may not even be relevant to some and so the respondents may have no opinion. In these cases, if the respondents feel they should have an opinion they may give an answer that is unreliable. Second, there is the bias of 'taboo'; because some topics cannot be easily discussed they will be avoided or normatively answered in terms of 'what is preferred' rather than 'what is'. This problem may apply particularly to aspects of domestic relationships (Summers 1996:19). Third, is the bias of 'scale equivalence' in which respondents are asked to rank possible responses according to their relative importance. There may be no common understanding of the issue among respondents, but nevertheless they may be given an equivalent value in a numeric ranking. Fourth, there is a 'courtesy bias' in which respondents try to be 'helpful' in their answers out of respect and courtesy to the questioner, and so the information they provide may not be reliable.

Finally, in cross-cultural environments the realities and ways of examining reality can be quite different between the researcher and the subjects of the research, and among the subjects of the research (Hines 1993:734; Goetz 2001:100; and Murthy 2001:30). Related to this problem is that the very act of asking the question sets up a power relationship between the researcher and the subject, which can lead to problems with the quality of the data being collected (Reid and Vianna 2001:343; Goetz 2001:100). The approach taken by the research to minimise these biases was not only in the methodology adopted for data analysis, but also in the format of how the discussion was conducted. This approach included the structural characteristics of the interviews – *inter alia* how the seating was organised, and

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6 The context of the study was in a different social and cultural background of the interviewer, who was relatively privileged foreigner from an alien context, and the respondents who were generally very poor and marginalised women.
attentive listening by the researcher.\textsuperscript{7} The survey method used open-ended discussion techniques, and allowed more time for free-flowing discussions within the groups. These techniques in survey methodology were a way of overcoming the power relationship between the researcher and the subjects (Webler and Tuler 2000:576; Madriz 1998; and Goetz 2001:100). The methodology adopted for the data collection for this thesis went some way to overcoming these factors.

Data Collection and Analysis for the Dependent Variable Empowerment

The qualitative approach adopted for identifying the features of empowerment – \textit{inter alia} the use of open-ended questions - provided an inductive methodology to avoid imposing pre-existing expectations of what the factors of empowerment would be. This was particularly important in order to avoid the biases outlined above. The Hines (1993) methodology focuses on how people acquire, analyse and process information, by looking at the categories the people use themselves to describe a particular situation (p. 737).\textsuperscript{8} The strength of the approach is that it involves ‘... uncovering ways in which various cultural groups classify and divide concepts [and] provides valuable insights into the way a particular group defines and organises reality’ (p. 738).

\textsuperscript{7} For example: the researcher and interpreter/translator sat at the same level as the subject most often on the floor, the respondents were encouraged to sit around the researcher; and the majority of the questions were framed in the third person to avoid the respondents feeling a need to talk about personal experiences. The more sensitive questions were asked later in the interview.

\textsuperscript{8} In this case it is the notion of empowerment; which, as discussed in Chapter Two, is related to normative notions of choice and action.
The specific steps of this approach are first of all a *free listing* in which the respondents were asked to make a list of the items in a particular *domain*, in this case the independent variable empowerment. These lists were then categorised into *taxonomies*, or classifications (Hines: 738). Finally the taxonomies are used to determine a *coherent domain* which positions the items on the list in a way which is more or less consistent across respondents. These were then

**Figure 3: Applying the Hines Methodology to Empowerment.**

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9 The steps involved in applying the methodology outlined above to empowerment are first of all to free-list the responses to an open-ended question on changes people had experienced in their lives over time; secondly to identify those responses which indicate changes in choices and action, and group them into taxonomies.
Figure 3 demonstrates how this approach was applied to empowerment. The taxonomies for empowerment were the capacity to go out of the house, interact with officials, and participate in local government processes (See Appendix 6). These taxonomies were ranked according to the degree of change the respondents indicated. The validity of the data and associated ranking was further corroborated in the interview by not only looking at the information per se but also by examining the interviewees' approach to providing the information, and their level of participation (Poland and Pederson 1998). This approach is similar to a grounded-theory approach, which inductively develops measures, and then groups and codes them (Wehler and Tuler 2000:574). By using open-ended questions and an analysis of the responses, the indicators of empowerment were developed and then described in terms of the broader empowerment literature in relating to ‘agency’ - a concern of this thesis. These findings and associated explanations were then compared with other similar research.

In summary, the qualitative analysis first of all provided data on the specific characteristics of agency based on how the women respondents describe the changes they experienced. The quantitative analysis of this data then provided evidence of those factors which had an effect on empowerment outcomes and so provide a focus for further data collection - i.e. the analysis suggests some relevant paths to guide further inquiry (Sandelowski 2000:249). Further qualitative research first looked at how the NGOs themselves define and assess

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10 The level of participation was assessed by looking at the approach to the interview by the respondents. This included the level of enthusiasm in providing answers, the level of prompting required to elicit answers, the numbers answering within a group, the level of deference to the ‘leader’. These facets were noted on the questionnaire and included in the ranking scale.
empowerment, and then sought further information on the factors that might affect empowerment outcomes. The next section examines how these variables, against which empowerment was analysed, were measured.

Measuring the Variables that Affect Empowerment

The independent variables that the research tested as having a possible effect on empowerment outcomes were: endowments; village social capital; the period the self-help groups had been meeting; the decision-making processes within the groups; and the accountability of the NGO to the groups. These variables were chosen as there is some evidence that they may be significant factors in empowerment. For example endowments such as caste, education, and land all provide an opportunity for access to expanded choices and opportunities to exercise these choices (Sen, G. 1997:7). The literature on leadership supports the contention that certain styles of decision-making in groups encourage greater participation and therefore arguably empowerment (Rees and Koehler 2000; Watson 2002; and Itzhaky and York 2000). These different styles of decision-making include group decision-making processes and rotation of leadership roles within groups. Watson et al. (2002), Durck and Fielding (1999), White (1995), Itzhaky and York (2000) argue that the nature of decision-making is important for group autonomy, while De Vries sees effective leadership as envisioning, empowering (emphasis added), and energising (1996:486).

Likewise the literature on the time a groups has been functioning, while generally not specific to empowerment, does discuss the time of NGO interaction required for groups to become autonomous - and arguably reach some level of empowerment – (Fernandez 1998:68; Hishiguren 2000:14; Berg et al. 1998; and Goetz and Gupta 1996:52). Hashemi et al.’s study of empowerment controlled
for membership duration and education (1996:642). The role of social capital has been critically examined in the context of India (Pantoja 1999; Serra 1999; and Krishna and Uphoff 1999). The literature on the role of accountability of NGOs to their constituency, while focussed on NGO effectiveness, provide some indication that ‘downward accountability’ may be a significant factor in empowerment (Edwards 1999b; Pantoja 1999; Carroll 1992; Sekher 2000; Bava 1997; and Smith-Sreen 1995).

Data Collection and Analysis for the Independent Variables

A similar method to the techniques from Hines (outlined above) was used for ranking the data on the social capital variable (See Appendix 6). For the variables of decision-making within the groups and accountability of the NGO, these were dealt with in what could be described as a hybrid approach, in which more direct questions regarding behaviours were asked, with follow-up questions seeking elaboration from which a broader interpretation from respondents was gained (see Appendix 6). For these two variables the indicators were determined in advance but with opportunity for respondents to offer explanation and elaboration (see Appendix 5 for specific questions). In the case of ‘downward accountability’ there were questions to both the NGO and the groups on the extent and frequency and formality of processes regarding feedback from the groups to the NGO. For the ‘decision-making’ variable there were questions on how often leaders were changed, and an assessment of how decisions were taken within the groups.
The data on years the group had been meeting and the endowments of members of a group (caste, land and education) were obtained by direct questioning and data ranked according to increasing levels of the particular endowment – i.e. land area, years of education, and number of members in the different caste groups as determined by the Indian Constitution in its caste schedules. From this broad methodological approach a survey tool was developed.

**The Survey Tool**

From the existing work on measuring empowerment and the methodological theory outlined above, a survey questionnaire and methodology was developed for the groups being surveyed (See Appendix 5). The questionnaire was adapted both from the framework developed by Kabeer (1999a) on measures of empowerment\(^1\) and by Krishna and Shrader (1999) on assessing social capital\(^2\), and it was also informed by other methodologies such as AIMS (n.d.). The particular focus for empowerment was ‘agency’ (see Chapter Two), that is, the perceived changes that the women themselves identified in the choices and actions

\(^1\) Questionnaire (Appendix 5): Question 1.4 that that explores assets; Questions 6.1 – 6.3 and 6.7, which explore ‘agency’ and Question 6.1 and 6.5 that explores outcomes

\(^2\) Questionnaire (Appendix 5) - Questions 7.1 –7.7. The Krishna and Schrader Questionnaire was cut back as some of the proxies for trust (such as assisting in times of crisis) that Krishna and Shrader use, in many societies are more determined by cultural norms than levels of trust, and so could be unreliable.
in their lives. However, information was also sought on the assets and outcomes gained. The questionnaire was tested with a small number of groups prior to its formal application to ascertain whether the questions were phrased correctly to elicit the required information.

The survey methodology chose its focus groups from a sample from the list the participating NGOs’ constituent self-help groups as focus groups for the interviews. The results of this survey was the primary source of data on all of the variables analysed.

Focus group interviews were used as the aim was to survey a broad cross-section of NGOs and self-help groups, and as a consequence there was insufficient time and other resources to do personal interviews. The focus group approach has the advantage of capturing more information in a given time than an individual interview. Secondly, there are natural advantages in a focus group in that it provides a collective testimony and ‘... the interaction of the focus groups emphasises empathy and commonality of experience and fosters self-disclosure and self-validation’ (Madriz 1998:116). Typically, the interviews lasted between one and a half and two hours.

The interviews sought factual data in terms of details of the group members, the village and the group. In addition, open-ended questions were used, in line with

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13 The notion of outcomes in terms of a direct survey of respondents was more difficult to separate from ‘agency’ in how women saw changes in their lives. Other sources of data for outcomes were both unreliable in terms of causal relationship, incomplete in many cases, and beyond the scope of the research.

14 In a few cases where the meeting was held late at night and the respondents were tired and busy with domestic responsibilities it was ‘hurried along’ and completed in a little over one hour.

15 An example of the type of open-ended question is: ‘What changes had occurred in your lives over the past few years?’ From this a series of self-defined indicators emerged to show change or otherwise in various aspects of women’s lives.
the Hines methodology (outlined above) to elicit information on changes to their lives and how decisions are made. The semi-standardised structure allowed for discussion within the groups of the issues as they emerged. There were six areas covered in the interviews (see Appendix 5 for Questionnaire):

- characteristics of the village itself in terms of population, caste, schools and other social amenities such as water supply, formal and informal groups and associations in the village; (Appendix 5 Quest. 2.1-2.10)

- structure of the self-help group (SHG) in terms of membership, and their endowments (Q.1.1-1.4)

- decision-making in the SHG (Q. 3.1-3.4)

- the accountability the sponsoring NGO has with the SHGs (Q. 4.1-4.3);

- changes to SHG members in terms of what they had learnt, what they had gained in terms of assets, and how their lives had changed (Q. 5.1-5.7);

- village social capital such as decision-making processes and support mechanisms within the village (Q 6.1 – 6.7).

Second Phase of Interviews

Following the data analysis a second phase of interviews involving NGO staff and management were conducted on those variables which were found to have a statistically significant effect on empowerment outcomes. These interviews
occurred six months after the original survey. Similarly, secondary sources of information in the form of progress and evaluation reports held by the NGOs were reviewed at the same time to gather supporting evidence. There was also a broad staff seminar held with one NGO (YUVA) and follow up workshop to present findings to most of the participating NGOs and local experts.

The Analytic Framework

Following the survey the ranked numeric data were analysed using non-parametric Spearman tests to calculate the correlation or ρ value of a sample size of 77 groups. This test was chosen to avoid assuming a specific distribution for the data. While the sample was relatively small and difficult to randomise due to access difficulties etc., the statistical test gives some indication of the relative importance of certain factors in NGO work on empowerment. A much larger and more complex study would be required to provide a higher level of confidence in the results.

Empowerment was the dependent variable in the correlation analysis. The independent variables included endowments (caste, education, land) of the individuals joining the group; social capital within the community; relationship

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16 Spearman's rank correlation measures the correlation between two variables and works on ranked (relative) data. It does not depend on the assumption of a normal distribution. Spearman's method calculates the sums of the squares of the differences in paired ranks (d_i^2) according to the formula: $\rho = 1 - \frac{6 \sum (d_i^2)}{n(n^2-1)}$, in which n is the number of observations (Lewis, B. 1997). The commercial software program Analyze-it was used for the analysis. Another advantage is that this method of analysis is that it measures only a correlation of the direction of change rather than a direct comparison of the magnitude of change. This means the rankings scales for different variables can be different, for example the years the group had been meeting went as high as ten, while the scale of change in leadership was a three point scale. This approach to analysis therefore does not require the development of (often artificial) common interval scales e.g. all scales being 0-5.

17 The different social circumstances can affect the results between villages and districts let alone between states etc.
(accountability) of the NGO with the groups; and the number of years the group had been meeting together.

**Figure 3: The Statistical Analysis Framework**

<table>
<thead>
<tr>
<th>Dependent Variable</th>
<th>Independent Variables</th>
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<tbody>
<tr>
<td>Empowerment</td>
<td>Accountability of NGO to Group</td>
</tr>
<tr>
<td></td>
<td>No. of years the Group had been meeting</td>
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<tr>
<td></td>
<td>Size of Group</td>
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<td></td>
<td>Leadership of Group</td>
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<td></td>
<td>Village Social Capital</td>
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<tr>
<td></td>
<td>Caste of members</td>
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<td>Education of members</td>
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<td></td>
<td>Land holding of members</td>
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</table>

**Empowerment: the Dependent Variable**

Empowerment was looked at in terms of the notion ‘agency’ (as outlined in Chapter Two) through a series of proxy questions. These questions explored the group members’ perceptions of what they had learnt as a result of being active in the group; the key changes in their lives in the past few years, and whether these changes were related to group membership. Finally the questionaire explored

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18 In the interviews care was taken not to ‘lead’ or suggest answers with questions. On those occasions when the question was unclear or poorly understood by respondents, it was explained in different ways and where answers were suggested in terms of a range of choices, this was noted (See Appendix 6 for a full explanation of how the answers were analysed for each question).

19 The connection with the group was done indirectly; first, if the women attributed the change to the group without prompting and secondly; if the changes which occurred were related to group activities or occurred during the period of membership of the group.
their involvement in broader village life including local government, dealing with community issues, etc. From this data emerged about the change in personal agency the women experienced as a consequence of being members of the group. The line of inquiry also looked at what might be called the breadth of empowerment, that is, to the extent that different members experienced change within the group. This was done by encouraging as many members of the group to respond, and noting who was answering the questions and the level of enthusiasm by group members in the discussion as a whole. Other questions relating to empowerment were looked at outcomes in terms of what people had learnt and assets gained. The coding was carried out by analysing the responses to these questions and grouping them into five categories or taxonomies, and a score given as to the level of empowerment that had been 'experienced' by members of the group. The scoring was on a ranking of 0-5 with 0 being for 'no change' in empowerment and 5 for the highest outcome which could be expected within that context. The ranking scores and range were determined by the researcher, based on the responses of the women themselves, and the priority the women gave to a particular indicator (see Appendix 6 for the specific scoring and ranking for each variable). This ranking was then verified by existing research. Nevertheless, the ranking is to some extent normative, and is based in part on the values and judgements made by the researcher, as well as the testimonies of the respondents.

20 Care had to be taken to encourage a response rather than be seen to force a response.

21 The categories were: ability to go out of the house; meet with officials; travel independently outside the village; attend village meetings etc.; and enter political processes.
The ranking was made up of two components. First there was the detail of the responses, for example, what the responses were in terms of the changes experienced. The second component measured was the level of response in terms of the number of the members of the group who responded. For example, if only a small proportion of group members answered, a lower score was recorded for a particular indicator (such as going out of the house), than if the whole group responded. This manner of ranking can be a little problematic in that the social and cultural context of the interview itself may limit the response of some members of the group. The responsiveness of the group itself, however, can be seen as a measure of empowerment in that people with greater agency should be less constrained in different and new social situations. The socio-cultural factor relating to the researcher being an outsider, while relevant, was covered to some extent by the fact that the same interviewer conducted all interviews. The socio-cultural effect on responses should be similar across all groups and so any biases should be common.

Weaknesses of the methodology nevertheless remain and they are of an outsider entering a particular socio-cultural context, the nature of the respondents answers, and researcher's own interpretations on these responses, all have inherent biases

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22 This refers to the fact that the discussion was held with a foreign man sometimes at relatively short notice, with the discussion on topics that the group did not normally talk about.

23 If the survey had been done by a number of researchers of different ages, genders, caste and class for example then problems with the data would be real. Another issue for the thesis was that circumstances meant that the interpreter for each of the NGOs was different. Care was taken to ensure the interpreter understood the question clearly and that discussion around the issue would evolve – i.e. it should be free-flowing.
This thesis contends however that while biases were present, attempts were made to ameliorate them through the methodology of both the survey and the analysis (see above), and as the study was a comparative study - rather than one measuring absolute values - the results are valid.

**Independent Variables**

The independent variables represent the key characteristics of the members of self-help groups that the literature (outlined above) indicated may have some bearing on the members’ ‘empowerment’ - the dependant variable. These independent variables were:

**The number of years the group had been meeting (age of the group):** This variable was seen as important as it would be expected that the time the group had been meeting regularly would be related to the trust and interpersonal relationships established between members. These relationships would strengthen over time, leading to increased mutual support, and from that improved empowerment indicators. A simple numeric ranking of years the group had been functioning was made.

**Decision-making within the group:** This variable was looked at in terms of how decisions were made in the group. This factor has been seen as important in empowerment theory as how decision-making is managed within groups, and what processes are in place to ensure the autonomy of the group (see above). A ranking of decision-making was developed which gave a higher score to those groups with decision-making processes that were inclusive (that is, with... 

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24 In summary the core difficulty is that both the answers to questions and interpretations of the data are to some extent normative and depend to some extent on the gender, class and caste of the respondent and the researcher. This problem is common however to most areas of social research.
participatory decision-making across the group membership), autonomous, and had regular rotations of leadership. A 0-4 scale was developed for decision-making; and a $-1, 0, +1$ scale was developed to represent change in decision-making.

**Accountability of the NGO to the groups:** As discussed in Chapter Three being non-membership organisations NGOs have a range of accountabilities, but generally do not have to establish formal mechanisms for accountability to the groups with whom they are working. However a range of informal mechanisms may be in place. The measures for this variable took account of two broad areas in establishing an index. The first was the depth of accountability or feedback of the NGO to the groups in terms of timing and topics discussed. The second was the degree of formality involved. Examples of the first area included: the degree to which groups' members had access to NGO management; what knowledge they had of the NGO; and what topics were typically discussed. Examples of the second area included the regularity of the meetings, the extent to which the views of the constituency were more formally aired, and responses from the NGO made. From this information a composite index with a scoring of 0-5 was developed (See Appendix 6).

**Endowments:** The endowments refer to the existing situation of the respondents in terms of caste, education and land holding. Caste is important in India as it is related to the social hierarchy of the village, and an individual’s position in society. Caste affects access to the type of work a person can be engaged in, the level of participation in community life, and finally how different people can relate to the power structures of the village. Education is important as levels of

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$25$ A negative value represents a decline in inclusive decision-making processes.
education should give people access to knowledge and decision-making in their personal and community lives. Land is important as it may provide a physical asset not only for income purposes but also access to credit and decision-making structures in community life. A ranking was made of each of the three variables (see Appendix 5) and a score 0-5 was made on each of them for each group.

Social capital of the village: The social capital of the village is theoretically important because it is the basis of the networks of support and reciprocity which are important for groups and individuals. The measure of social capital of the village was based on the work of Krishna and Schrader (1999). The questions revolved around two main areas. The first was the level of village involvement in governance, and included questions concerning community problem solving, community governance in terms of how often the village met, and if the respondents were included. The second line of questioning concerned the level of trust in the village, and it sought views about the type and extent of support other members of the village would provide in certain circumstances. A ranking was made of the level of social capital according to an assessment of the range of answers to the questions, and whether the level of social capital had changed (See Annex 6 for a full explanation of this process).

Sampling

The NGOs were chosen using purposive sampling (Sandelowski 2000:250) to give a reasonably broad range of organisational characteristics. In the two main districts surveyed, a list of the NGOs working in the district was obtained and from this list five NGOs were chosen to represent, to some degree, the range of
characteristics and sizes of NGOs. They were chosen in terms of scale (the numbers of constituents, and numbers of staff), values, and target group.

For each NGO the self-help groups were chosen using a 'criterion' or 'random purposive sample' in which the sample was selected according to certain predetermined criteria (Sandelowski 2000:249). The reason for this sampling approach was to obtain a range of ages of groups and the castes of the women with whom the NGOs were working. This stratification was seen as necessary as the overall sample size was too small to ensure an adequate range of self-help groups with key characteristics would be arrived at from a purely random process. To assist, each NGO provided a list of self-help groups, categorised according to the number of years the group had been together, and caste, and from these lists of groups the sample was randomly chosen.

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26 Of the fifteen NGOs chosen for the study ten were from two districts in Karnataka - Dharwad and Kolar. In addition another five NGOs were chosen from four other areas to represent the work of NGOs in urban and tribal areas that were not available in the two study districts. In each district there is an NGO association of which the main development NGOs active in the area are members, from which lists are available. The researcher had prior knowledge of only two of the NGOs surveyed, and none in the two primary survey districts (see Appendix 1 for a detailed description of each NGO).

27 These criteria were known to the NGOs, were common to most group members, and by-and-large were recorded. It was less likely that the NGO would have information on education level and other factors that may affect the empowerment potential of a group.
Interviews

Each group was interviewed using a local interpreter identified by the NGO but not from either management or the field staff who had regular and direct contact with the group. The interpreter was briefed on the questionnaire, and while certain questions had to be explained and elaborated, it was made clear that the explanation of the question should not ‘lead’ to or suggest a particular answer. In addition, as far as possible the questions were asked in the third person, before seeking a direct view from the respondent.  

The key questions concerning empowerment related to perceived changes in people’s lives over time (Appendix 5 Q. 5.1-5.5). These questions sought a recollection of how their lives had changed, with specific examples. The other important methodological aspect of the process was to ensure that the same researcher asked the same question in the same manner across all groups. The most important part of the interview was to allow the women’s own reality to emerge, and for them to identify the components or taxonomies of empowerment and the other key factors with which the study was concerned (see above).

NGO Interviews

In surveying the NGOs selected for the study a two-step processes was adopted. The first was to gain general background on the NGO - its history breadth of

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28 The reason for this approach was that it was felt that if people were asked how another person would respond in certain circumstances they may give a more disinterested response than if they were asked a direct question. An example of a third-person question would be: ‘what do you think the greatest changes experienced by women in this village are’?
work, size, donors, staffing, etc. This information was obtained from interviews with NGO staff and from NGO documents. For each NGO a profile was established, particularly in terms of structure, target group, intervention methodology, and how the NGO has changed over time in structure, focus, scale, and accountability requirements. The discussion focussed on the key sources of funding and other resources for the NGO; and the relationship the NGO had with local government, both as policy advocates and in service delivery. In addition to the details collected about the NGO, information on the broad context of the communities which the study is concerned was also obtained. This information included the number, and where possible, the reach of the various NGOs in each of the Districts being studied. This data was collected both at the time of the self-help group surveys, and also during follow-up visits (see Appendix 4 for interview list and schedule).

The second stage of data gathering on the NGOs was to have a more in-depth discussion with the NGO, following the analysis of the self-help group data which showed accountability as a significant factor. This discussion was usually with the head of the NGO, but it also included other staff, both individually and in a group. The discussions focussed on the perception of the interviewees of the range of accountabilities the NGO faced.

The NGO work is in part a response to the external environment that communities face, in particular the socio-economic environment of the States and districts in which they operate. The next section briefly describes the two main states of

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29 The SHG focus group interviews were also used to identify the main issues that the poor and marginalised in the communities face.
India and districts in which the field-work was carried out.

**Study Areas**

The field-work was carried out in two states of Southern and Western India, Karnataka and Maharashtra. Three rural districts were chosen, two in Karnataka (Dharwad and Kolar), and Raigar District in Maharashtra. In addition two urban NGOs were also chosen - one each in Pune and Nagpur, both in Maharashtra. These states and localities were chosen as they all had a relatively benign social and political environment in which NGOs could undertake their work. This was important for the thesis, as it was important to select an locations in which the NGOs could play a large part in determining the approaches they took to their work, rather than being constrained by the external socio-political environment. Nevertheless, women in both States are significantly disadvantaged relative to men on any measure of poverty or marginalisation. Table 1 outlines some statistics on the status of women in Karnataka and Maharashtra.

**Karnataka**

Karnataka is located in Southern India (see Map). In terms of population, it is India’s eighth largest state with 53 million people (Census Commissioner 2002). The overall level of poverty was 33 per cent and in rural areas in 1994 it was 38 per cent (Chelliah and Sudarshan 1999:14). The Gini coefficient was 0.42 and the

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30 Over the decade following independence the current State of Karnataka was formed with the amalgamation of majority-Kannada speaking territories from the British Raj being incorporated into Mysore State which became Karnataka in 1973.
Map of India Indicating the Study Area
poverty gap index 0.08 (p. 14). In other non-income measures of poverty the level of access to safe water and electricity was only 30 per cent of the population, and 54 per cent of children were undernourished on a weight-for-age measure. In an overall ranking Karnataka was ranked the seventh least poor state on the human poverty Index (Chelliah and Sudarshan 1999:140).

Women in Karnataka, like in the rest of India have been identified as a particularly disadvantaged group and have been targeted by government programs particularly since the 1970s. In terms of the various indicators of poverty Karnataka can be described as an upper to middle ranking state. It is in the area of most dynamic growth in India, but this growth is largely confined to the capital Bangalore. Overall the figures for poverty in Karnataka tend to be a little better than the national average. Nevertheless the gross figures for Karnataka still indicate high levels of poverty among the rural people, especially the women.

31 This measures the percentage below the poverty line the average level of poverty is. In the case of Karnataka the income level of the average poor person is 8 per cent below the poverty line.
32 There are 26 states in the Indian Union.
33 For the first twenty years of independence government planning for women was based on the policy that women's roles were confined to home management and related activities (Viswanath 1993:32). In the latter part of the 1970s, programs which recognised women's disadvantage and the underlying causes were started and fixed into the sixth five year plan (1980-85) with a special chapter devoted to women and development (p. 33).
Table 1: Status of Women in Karnataka and Maharashtra

<table>
<thead>
<tr>
<th>Indicator</th>
<th>Karnataka (State Rank)</th>
<th>Maharashtra (State Rank)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Overall % Below Poverty Line.</td>
<td>33.16</td>
<td>36.88</td>
</tr>
<tr>
<td>Child Mortality Ratio girls/boys</td>
<td>1.30 (8)</td>
<td>1.24 (6)</td>
</tr>
<tr>
<td>Sex Ratio (Women/1000Men)</td>
<td>961 (6)</td>
<td>935 (11)</td>
</tr>
<tr>
<td>School Enrolment (11-14) Ratio Girls/Boys</td>
<td>0.77 (19)</td>
<td>0.81 (15)</td>
</tr>
<tr>
<td>Rural Literacy Gap (men-women)</td>
<td>20.9%</td>
<td>23.9%</td>
</tr>
<tr>
<td>Human Development Index Differential (men women)</td>
<td>6.9%</td>
<td>5.9%</td>
</tr>
<tr>
<td>Status of Women Index (UNDP)</td>
<td>34.6 (11)</td>
<td>36.9(7)</td>
</tr>
</tbody>
</table>

Source: Chelliah and Sudarshan (1999); and Filmer et al. (1998:19).

Dharwad District.

Dharwad District is in the north west of the state with a population of 1.6m people. It is drought prone (average annual rainfall of less than 900mm) with limited irrigation opportunities. The district is still largely rural with 69 per cent of the population engaged in agriculture, either as cultivators or agricultural labourers (Viswanath 1993:49). The sex ratio is 948 (below the state average of 964, [Census Commissioner 2001]), and the main work available for women is as agricultural labourers which, in a predominantly rainfed district, is highly seasonal. 34 NGOs that have been involved in community based development programs aimed at the poor and disadvantaged, have been operating mainly since the 1970s with a rapid growth in overall numbers during the past twenty years. This study examines six NGOs in Dharwad District; Chinyard, BGSS, KIDS, Good News, Indian Development Society, and Jagruti (see Appendix 1 for details of each of these NGOs).
Kolar District

Kolar District lies immediately to the west of Bangalore in Southern Karnataka. It is larger than Dharwad with a population of 2.5m people. Kolar is also drought prone, but there is some tube well and tank irrigation in the district. Around three-quarters of the population work in agriculture, and for women in particular, there are few work opportunities outside of agriculture (Viswanath 1993:73). Infrastructure is relatively poor and is improving only slowly. In Kolar District the study looked at four NGOs; Gram Vikas, Myrada, RORES, and Prakruthi (see Appendix 1).

Maharashtra

Maharashtra is the second largest state of India with 97 million people, or a little under 10 per cent of the total population. It is also the largest state in land area (GOM 1999:ix). The sex ratio relative to the rest of India is poor being 934 women to every 1,000 men, and it is as low as 917 per 1,000 for children below six years (Census Commissioner 2002). This has remained relatively stable over time (GOM 1999:ix). The particular study areas were close to major urban areas and so the sex ratio may have been influenced by male migration for work.

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34 Ninety per cent of marginal workers, that is workers without secure employment, are women which, according to Viswanath (1993:52) was getting worse in the late 1980s.

35 The sex ratio for Kolar is 970, well above the state and national average, but this may be explained by men migrating to nearby Bangalore for work.

36 Viswanath (1993:73) found that in the late 1980s in one block only one-third of villages for example had schools. For most villages the public water supply was inadequate or the water not potable; medical facilities were virtually absent with less than one tenth of villages having clinics. In all only 16 per cent of the population had access to medical care, and only 25 per cent of villages had public transport access.

37 Kolar district has a reputation for political divisions even at village level which make changes like the Panchayat Raj Act and even social services through NGOs difficult to implement. The political context therefore may limit the capacity for empowerment programs implemented by NGOs.
Raigar District is a largely tribal district with a population of 2.2 million people (sex ratio 975). Pune City has a population of four million people, Nagpur two million people, and Chandrapur (a rural district) two million people - sex ratio 968 (Census Commissioner 2002). The NGOs studied were SNDT, Disha Kendra, YUVA, and Maharashtra Gram Vikas. (Appendix 1 has a description of each of the NGOs).

Conclusion

This chapter describes the methodology used in the thesis, the NGOs and briefly the socio-economic status of the areas in India where the field-work was conducted. The research adopted a mixed-method methodology involving both qualitative and quantitative data collection and analysis techniques. Mixed-method research is becoming increasingly common in social science research where available resources can limit detailed qualitative data collection. The methodology used in the data analysis for this thesis is derived from Hines (1993), in which people’s own testimonies are used to determine both the broad categories and specific sub-sets of responses, and which provide the basis for comparative analysis.

The information collection was done by a survey of 15 NGOs in two states and five districts of India, and 77 self-help groups serviced by those NGOs. A focus group approach was taken to the survey in which a range of data was collected on the circumstances of the respondents, as well as some basic village data. The key questions were open-ended and focussed on the changes the respondents had experienced in their lives since the NGO intervention. These responses were scored and ranked, and correlated with factors that were identified in the literature
as possibly having a relationship with empowerment, in particular accountability. The statistical analysis determined the significant factors, and further survey work was carried out with the participating NGOs to look at how they saw their organisation's context in terms of accountability, and how they saw their accountability requirements affecting their capacity to facilitate empowerment. Chapter Six details the results of the analysis, and identifies the factors that were correlated with empowerment. The results are discussed and conclusions drawn, in Chapters Seven and Eight.
CHAPTER SIX
THE RESULTS

Introduction

This chapter outlines the key results of the research. First there is an analysis of how empowerment is perceived by marginalised women in an Indian context. Secondly, there is an analysis of the quantitative data, and identification of those factors that correlate with high scores in empowerment. Finally there is a discussion of the NGOs participating in the study, and in particular how they managed those factors, identified from the quantitative research, that relate to their effectiveness in facilitating empowerment.

The main findings of the study are that first, in terms of empowerment; women themselves identify strongly with notions of ‘agency’ in how they described the key changes that have occurred in their lives. ¹ These changes (often albeit subtle) in power relations with those with whom the women interact (through their increased agency), were ranked by the women - in terms of importance - ahead of more tangible outcomes such as increased incomes.

The second finding is that there is a strong correlation between empowerment and those NGOs with strong ‘downward’ accountability mechanisms. These findings support the notion that empowerment within women’s lives, particularly in terms of ‘agency’, is stronger if the women have a direct role in some of the institutional processes of the organisation that facilitates that change (in this case NGOs).

¹ The capacity for choice and action is closely aligned with the theories of personal empowerment (outlined in Chapter Two)
is in line with theory concerning accountability, that is, being able to hold a person or institution to account gives some power over that person or institution (Day and Klein 1987).

Other factors that showed a strong correlation with empowerment were the period for which the self-help group had been working together (the age of the group), and decision-making within of the group. While other factors showed some positive correlation with empowerment (such as the change in social capital) the statistical analysis used did not find them to be significant. The next section analyses these findings in detail.

**Results**

The question the field-work looked at was how the respondents (poor and marginalised women in southern and western India) perceived empowerment in their lives. The research then investigated the possible causal factors that might bring about these changes in power relations. The majority of responses from the women’s self-help groups emphasised a few key indicators of the changes in the lives of their members, and provided an insight into empowerment. These indicators related primarily to improvements in the ‘agency’ of the women. The responses describing the changes can be categorised broadly as: autonomy of action; changes in family decision-making; participation in community

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2 Given the relatively small sample size and the qualitative nature of the survey, the statistical analysis gives an indication of the key determining variables. It is the supporting testimonies that give strength to the findings.
decision-making; and, advocacy on broader social issues (see Appendix 4). An important finding is that to the open-ended question on change (Appendix 5 Q. 5.2) there was little mention of gaining assets or increased incomes as such, however a number of respondents did refer to the reduced cost of credit. This may be because increased stability in incomes and to some extent increased certainty in the household economy may be seen as important in their lives.

These changes generally were not only related to how women ‘felt’, but generally, the women were able to describe these changes as having a tangible effect on their standard of life. Table 2 summarises the number of responses to the identified key changes. The full details of these responses are detailed in Appendix 3. The relatively low number of respondents for each of the main response categories is due to the fact that, apart from the questions around family decision-making and influence in the community, the answers were all to an unprompted open-ended question about changes in their lives.

Table 2 Summary of Empowerment Responses

<table>
<thead>
<tr>
<th>Key Change</th>
<th>Go Out of House</th>
<th>Gain Family Respect</th>
<th>See SHG as Important</th>
<th>Attend Gram Sabhas</th>
<th>Deal with Officials</th>
<th>Social Advocacy</th>
<th>Role in Family Decision-making</th>
<th>Engage in Business</th>
<th>Strong Influence in Community</th>
</tr>
</thead>
<tbody>
<tr>
<td>No. Responses (n=77)</td>
<td>37</td>
<td>21</td>
<td>31</td>
<td>21</td>
<td>28</td>
<td>17</td>
<td>36</td>
<td>15</td>
<td>13</td>
</tr>
</tbody>
</table>

3 A gram sabha is a village meeting and under the changes in decentralisation (Panchayat Raj Act 1992) the local government act in most states provides for at least two formal gram sabhas per annum, in which there is oversight of the village council and decisions are (supposedly) made on certain resource allocations and preparing lists of certain categories of welfare recipients.

4 Even though close on half the respondents referred to an increase in their role in family decision-making the strength of the response was much weaker than others, and it generally followed some level of prompting.
Autonomy of Action

The capacity for the women to go out of their homes independent of other family members was a clear statement of change from respondents, in terms of autonomy of action. This outcome was regarded as important by around half of the groups surveyed. The capacity for increased mobility gave women, and the self-help groups, legitimacy in the eyes of other family members, particularly the husbands who ‘allowed’ the women to attend the meetings. A number of respondents used phrases such as: ‘being able to act independently’ (even at quite a basic level) was seen by many of the respondents as a key change in their lives, and was transformative (interviews with Aditya SHG 2000; Sethama SHG 2000; and Neelambika SHG 2000). One group from Nagpur referred to the fact that they ‘... now had their freedom’ (interview Karum Bachat Gat 2001).

One woman in response to the question on change referred to the fact that she could ‘now go to Delhi’ to emphasise the degree of change for her personally (interview Aditya SHG 2000). The implications of being able to go out of the house meant that they could now interact with others such as peers in the group,

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5 While purdah in the strict sense was not followed by any of the members of the surveyed groups, socialisation in poor Indian households is very strong. This means that, except for agricultural work in season, women are generally restricted in their movements with a strong family and social expectation that they will stay in the house and undertake household duties. Many of the respondents referred to the notion of the ‘four walls’ as all they knew.

6 The explanation in part lies in the fact that as these groups are seen primarily as savings and credit groups they can increase the financial resources available to the household.

7 Delhi is some 2,000km from that particular village.
people in the village, market, etc.\textsuperscript{8}, whereas before their personal interaction was confined to the family. The consequence was an increase in their personal self-esteem, which is very much in line with the theories related to psychological empowerment (see Chapter Two). For example, in the waste-picker community of Pune, the women responded that as a result of the changes the NGO program had brought to their lives they could now wash twice a day and change their clothes after work, 'and then they looked like everybody else'. As a consequence they were treated the same as others in the community (interview Baltrum Group 2001).\textsuperscript{9} The increase in self-esteem had practical implications as the expansion of choices meant that the women could interact more broadly, which resulted in improvements in a number of areas for themselves and their families. The following discussion touches on how these improvements were realised.

\textit{Dealing Directly with Officials}

The second area of autonomy of action the respondents identified was an increased interaction with local officials. The key officials that they dealt with initially, were bank managers, as the self-help groups had to have bank accounts for their savings. Generally, the banking role was rotated among the groups, but in those cases where the banking role was not rotated among the group, the members tended to report little change in their lives (for example, the Maharashtra

\textsuperscript{8} This interaction typically involved attending meetings on a regular basis (usually once a month), doing banking work associated with the savings program, and from this followed interactions with other officials on matters pertinent to the group's interests.

\textsuperscript{9} Waste-picking is carried out by the most marginalised women in the community and is seen as a very demeaning and dirty occupation for one of the lower social groupings within \textit{dalits} or untouchables. It involves seeking recyclable items from municipal bins and skips in the streets of Pune. In an urban environment it is more difficult to know a person's caste from normal day-to-day interactions, and as a consequence casual discrimination is less common; but discrimination does occur in the dealings with banks and other official bodies where an identity needs to be established. It is a person's family name that indicates their caste.
Gram Vikas Groups – see Appendix 3). The confidence gained in dealing with officials in positions of power was identified by one-third of respondents as an important change (Appendix 3). In most cases the range of officials the women dealt with widened over time from bank staff to include local meeting government officials about benefits that may be due to them, and some village issues that directly affected the women such as water supply. These interactions with officials were expanded, in some cases, to include the police (who were seen as having much of power over their lives and were usually feared) whose help was sought for domestic or community problems which arose from time-to-time (interviews Gayathri SHG 2001 and Arunaday SHG 2001).

Changes in Family Decision-making

The increased capacity for independent action in many cases led to an increased level of respect from the family, and some change in the respondent's power and authority within the household. In the case of the Marati SHG, a member referred to having being 'introverted' from harassment, but as a result of the self-help group program had become 'bold' and gained 'voice' (interview 2000). This change in attitude towards the women was mainly from the husband and his extended family, such as brothers and their in-laws, particularly the mother in-law (who traditionally has some power within Indian families). Members of Gangamma SHG used phrases such as 'I gain more respect in the family'; while a member of Damiswadi SHG said 'I am no longer treated like an idiot' (interviews 2000).

\[10\] While the NGO may have taken a role in facilitating these interactions early on in the development of the SHG the data from the interviews indicate that in the women quickly took over this role themselves, and engaged with officials with no support from the NGO.
There were also changes in terms of decision-making within the household. Around half of the respondents indicated that before they became involved in the group the man would unilaterally take major decisions in the household. At the time of the interviews they saw decision-making as either being joint, or that they were consulted to a greater extent on decisions, and as consequence they felt they had some role in decision-making. One respondent from Karayeema SHG indicated that she now treated her daughter-in-law with more respect, indicating a clearer understanding of power relations within families and how damaging these power relations can be to the individual (interview 2000). The discussion of changes in family decision-making was more limited than the discussion of other aspects of the women’s lives, mainly because of the personal nature of the discussion.\textsuperscript{11}

A number of women however did highlight some changes in family decision-making. The first, was the increased capacity to deal directly with various domestic problems that emerge, for example, small disputes, problems with children, and their education. Others indicated that they could now deal better with household problems that are more serious, and are common within the community. One of these problems is alcoholism and associated domestic violence by the men-folk. While most respondents were reluctant to talk about

\textsuperscript{11} Around half the respondents answered positively to a direct question on family decision-making but generally did not elaborate with examples, so there may be a strong normative element in these responses (see Appendix 3).
violence at a personal level, many groups did talk about how others in the village responded to violence, both at a personal and community level.\textsuperscript{12}

The importance of education for the children, especially girls, was a common response from most groups. They attributed this to a number of factors. The first is that members learn to sign their name as part of normal banking transactions, and they see how this provides them with an identity in the broader community, so they can relate to the importance of literacy for their children. The second, is that groups are required to have an educated person in the group to keep records and other administrative tasks and those groups that did not have any literate members ‘employed’ a student or one of their children to carry out this task. There were however, a range of other factors that affect the level of education of girls of which the intervention of the NGO may be only part of the story.\textsuperscript{13} Nevertheless the research found that the self-help groups did provide support and role models for girls’ education.

\textit{Participation in Village Political Life}

In a majority of cases the women perceived themselves as now having \textit{some} influence in village political life\textsuperscript{14}, and in 13 cases the women nominated their

\textsuperscript{12} Interviews with Sarsawathi SHG 2001, Karagama SHG 2001, Varur SHG 2001 \textit{et al.}. It emerged from the interviews that licenses to sell alcohol in villages are tendered on an annual basis and are an important source of government revenue. Community groups lobby and petition the government to cancel the tender in a particular village or group of villages which effectively makes the area ‘dry’ for that period. Unfortunately community petitions have not been able to make any of these bans permanent.

\textsuperscript{13} Groups which were very new also reported they were sending their daughter to school whereas before they would not. They indicated that improved local infrastructure (schools, roads and buses), the spread of television and the ‘Hindi’ movie and the different role models of women they portray, and positive role models from others in the village who were sending their daughters to school, all contributed to breaking down the traditional practice of keeping the daughters at home from school.

\textsuperscript{14} This was in answer to a direct question regarding their influence in broader village life and so the answer was prompted but qualified by some self-assessment of the matter of degree (Appendix 3).
participation and influence in village political life as an important change (see Table 2 and Appendix 3). However, in general the capacity of the women to participate in village life was limited, with most village processes still being male-dominated and patriarchal. The other main factor influencing the involvement of women in village life is the changes to the system of local government and the introduction of *gram sabhas* (village meetings) as a consultative forum for the *gram panchayat* (village council). In those districts where the *gram sabhas* were working well -most evident in Dharwad District - there was greater participation of women self-help group members. Likewise, there was also a greater participation of women from groups in the *gram panchayat*. The women who were *gram panchayat* members indicated that participating in the group processes provided the support and grounding for them to participate in local government.\(^\text{15}\)

**Advocacy on Social Issues**

A smaller but significant group reported advocacy on local social issues as an important change that they had experienced. This advocacy was mainly at the local *gram panchayat* level, but it also involved some state government level advocacy.\(^\text{16}\) The process of being engaged in advocacy moves beyond participation in village life to a more activist stance by the women group members on issues that directly affected them, and importantly the power the group had in

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\(^\text{15}\) The affirmative action policy of the government requires that 35 per cent of *gram panchayat* places go to women and that the District Collector appoints *Gram Panchayat* Chairpersons in such a way as to ensure an adequate representation of women and scheduled castes and scheduled tribes members.

\(^\text{16}\) The main advocacy issue with state government related to having alcohol licenses withdrawn from particular villages (examples include Sarsawathi SHG; Kareyama SHG; and Varur SHG 2001). Other local advocacy was roads and water (Basaveshwar SHG), and village development (Srisallapuremma SHG).
being able to tackle these sensitive issues. In the case of Gayathri SHG it was the sensitive issue of child labour being practised by group members. Other advocacy issues which were dealt with in a small number of cases included water supply, access to education, road maintenance, and the provision of wash stands. These advocacy campaigns on access issues dealt with issues of perceived injustice on both a gender and a caste basis.

*Other Benefits from Empowerment Programs*

*Stability of Income*

As discussed above, one of the outcomes of the expanded choices and capacity for action the women identified is some improvement in their standard of living. While only a minority of respondents nominated economic benefits in answer to open-ended questions - generally favouring responses that were articulated in terms of agency - they did recognise the economic benefits that accrued from the intervention in follow up discussion in particular around the question of assets. For example, respondents (while not usually nominated initially) indicated that the savings programs sponsored by the NGO, and managed by the self-help group, was important. These programs provided ready cash, reduced the cost of credit, and led to some level of economic stability in the household. This enhanced economic outcome in turn enabled the women to invest in children’s education, some income generation, or simply household items that they saw as providing a better standard of living (household appliances, clothes, weddings etc.). The greater disposable income that reduced cost of credit and ready savings provided, resulted in opportunities for the women to exercise the change in agency they felt.
Part of this change in agency was also due to the degree of control the women had over the savings and credit programs.

Other examples of the economic improvement cited by Neelambeka SHG (interview 2000) was the upgrading of pottery wheels by people of the potter caste\textsuperscript{17}, and the purchase of gold which enabled them to secure an independent source of credit through the commercial banks’ pawn-broking services. Other groups reported an increased capacity for education, the purchase of clothes, and the accumulation of assets such as cattle or goats by many households. For the waste-pickers of Pune, in an urban setting, the chief resource gained was easier and greater access to household waste, their source of livelihood. The economic benefits in both urban and rural areas gave the women a much stronger sense of security not only in economic terms but also in social terms. In the urban areas of Pune, for example, the related social improvement was that the \textit{dalit} waste-pickers suffered less discrimination because they could afford better housing and clothing (interview Baltrum Group 2000).

\textit{Social Capital.}

The advantages brought by co-operation and the norms of reciprocity that working together as a self-help group brings (social capital) was identified by groups as an important resource by nearly one half of the responding groups.\textsuperscript{18} Examples of responses include the ability to sit together to discuss issues, joint problem solving, interactions within the groups, and ‘listening to each other more’, and

\textsuperscript{17} The main upgrade of pottery wheels was to move from ones with wooden bearings to ones with steel bearings, which were more efficient.

\textsuperscript{18} This form of social capital is different from village social capital referred to elsewhere in this thesis. The village social capital in India (in the form of established formal groups) and village level trust and cooperation processes were almost exclusively male (discussed later in this chapter).
mutual support for women who are in domestic disputes or are being harassed by the police. The solidarity within the groups was also seen as a source of status. One respondent from Damsiwadi SHG saw life earlier as being drab and they were ‘treated as idiots’, but now they had status, were getting information, and were interacting with people outside their household and the group (interview 2001).

**Overall Benefits**

The changes that make up empowerment, as described by the women, are substantial and made a real difference to their lives, going well beyond economic benefits. From the survey data it is possible to map a progression in empowerment indicators over time and the life of a group. In the initial stages of a group’s life the women reported access to very basic resources such as the habit of savings and then access to cheaper credit. The next step involves going out of the house and then participating in basic decisions such as food purchasing, and gaining access to paid work outside the house.

As confidence and self-awareness grew the group members would be involved in group management, taking on social issues in the village etc., and finally taking a greater control in household decision-making; and if a personal interest was there, being involved in local-level political processes. The next section examines the factors that may lead to strong empowerment outcomes and why they may be

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19 Becoming involved in political processes is an indicator in that the opportunity is there for poor women to be involved in local government politics. Whether a person seeks to become a politician is a matter of personal choice rather than an indicator of empowerment. But it can be argued that across a district or a number of communities, a high level of women from marginalised groups being represented in politics, may give some indication of broader empowerment processes at play.
Factors that Influence Empowerment

In order to assess the factors that may influence the empowerment outcomes outlined above, a quantitative analysis was carried out using the methodology derived from Hines (1993) outlined in Chapter Five. The key features of empowerment (discussed above) for the study groups were tabulated and scored on a 0-5 ranking. This ranking was then correlated to the scored responses to questions relating to the independent variables (see Chapter Five), that may affect the pace or scale of empowerment among women’s groups.

For the variables: accountability, caste education, decision-making and social capital, the scores are based on an ordinal ranking. The variables ‘change in decision-making’ and ‘change in social capital’ are scored on the basis of 0 for no change, and 1 for a large change - a negative score was recorded if the situation had deteriorated; this was the case for social capital in a small number of cases. The figures for the ‘size of the group’ and ‘years of the group’ are based on the actual data. The different scales adopted for the different variables has no effect on the analysis as the analysis is looking for significance in the direction of change rather than comparing the magnitude of change. (Appendix 2 provides the full set of scores for each group, and Appendix 6 includes the ranking criteria).

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Empowerment scores were determined from the answers to the question relating to change in people’s lives, as scored as follows 0 = no change in peoples lives; 1 = some people now go out; 2 = Most go out and some interact with officials; 3 = Most interact with officials and can take decisions – some attendance of gram sabhas; 4 = All report positive change and can act autonomously and take decisions – feel they make some difference in village life; 5 = as above plus most are active in local political processes such as gram sabhas. For full details of all scoring criteria see Appendix 5.
A statistical analysis using the Spearman correlation test was applied to test the statistical significance of each of these factors. The $\rho$, or correlation value, tests the degree of association between the empowerment (the dependent variable) and the independent variables. A score of 1 indicates perfect correlation and 0 indicates no correlation. The other test, the $p$-value, measures the probability that the association is valid. The lower the $p$-value the greater the probability that the result is valid. Those variables with * are significant at the five per cent level and those with ** are significant at the one per cent level. The results are detailed in Table 2. The following discussion looks primarily at the three factors that were positively correlated with empowerment and showed a statistically significant $\rho$ value. These were the age of the group, the decision-making (and change of decision-making processes over time) within the group, and the accountability of the NGO to the group.
Table 2 Results of Spearman Rank Correlation

n =77; Empowerment is the dependent variable.

<table>
<thead>
<tr>
<th>Independent Variables</th>
<th>Mean</th>
<th>SD</th>
<th>( \rho )</th>
<th>p-value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accountability</td>
<td>2.610</td>
<td>1.1546</td>
<td>0.35</td>
<td>0.0018**</td>
</tr>
<tr>
<td>Caste</td>
<td>2.513</td>
<td>1.5894</td>
<td>-0.17</td>
<td>0.1334</td>
</tr>
<tr>
<td>Education</td>
<td>1.883</td>
<td>1.3176</td>
<td>0.05</td>
<td>0.6608</td>
</tr>
<tr>
<td>Land</td>
<td>2.591</td>
<td>1.3370</td>
<td>-0.13</td>
<td>0.2444</td>
</tr>
<tr>
<td>Decision-making</td>
<td>2.721</td>
<td>0.8829</td>
<td>0.62</td>
<td>0.0001**</td>
</tr>
<tr>
<td>Decision-making Change</td>
<td>0.591</td>
<td>0.4193</td>
<td>0.38</td>
<td>0.0007**</td>
</tr>
<tr>
<td>Village SC</td>
<td>2.948</td>
<td>0.6766</td>
<td>0.06</td>
<td>0.6195</td>
</tr>
<tr>
<td>Change in SC</td>
<td>0.630</td>
<td>0.4700</td>
<td>0.22</td>
<td>0.0589</td>
</tr>
<tr>
<td>Size of Group</td>
<td>22.234</td>
<td>19.5737</td>
<td>0.04</td>
<td>0.7358</td>
</tr>
<tr>
<td>Years of Group</td>
<td>3.653</td>
<td>2.4516</td>
<td>0.26</td>
<td>0.0240*</td>
</tr>
</tbody>
</table>

Number of Years the Group has been functioning

The sample includes groups that had been functioning for different periods of time.\(^{21}\) There were two reasons for this: the first was to look at the effect of the number of years the group had been meeting on empowerment outcomes; the second was to develop a proxy for a control (i.e. those women that had no

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\(^{21}\) The study surveyed a range of groups, the oldest being a group which had been working together for twelve years while the youngest had been meeting for three months.
interaction with the NGO).\textsuperscript{22} In all there were ten groups in the sample which had been functioning for less than one year and 28 groups that had been functioning for less than two years.\textsuperscript{23} The $p$ value shows that the number of years of the group is positively correlated with empowerment, with the association being statistically significant at the five per cent level. As expected the results indicate that the interaction of the members of the group over time builds trust and bonds within the group. This is an important part of the empowerment process of group members, and is in line with empowerment theory. It is the functioning of the group itself and the strength of the bonds within the group that this interaction brings over time, which is a resource for individual empowerment (see Chapter Two). It can be argued that the time the NGO spends with the more marginalised groups is important as in these cases it may take longer to achieve the same level of change as others. For example Halakatti of IDS reported that it may take up to twice as long before a dalit group reached the same level of autonomy as general caste groups (interview 2001).\textsuperscript{24}

\begin{itemize}
\item \textsuperscript{22} There were practical difficulties in approaching groups or individuals in villages where there was no NGO presence. These difficulties related to the disruptive effects that a foreigner could have in interviewing individuals or groups in villages about existing power structures in the village, and the effects that this could have on respondents. The second difficulty is the possibility of raising expectations of the host NGO starting work in those villages. Even though not ideal, it was decided that interviews would be confined to those villages in which the NGO was working but include in the sample groups with which the interaction was relatively recent at the time of the survey.
\item \textsuperscript{23} A simple average of results indicate that the proxy seems to be valid in that those groups which had been functioning for less than one year had an average measure of empowerment of 1.5 as against 2.7 for the remainder of the sample.
\item \textsuperscript{24} This finding has implications for donor priorities and their focus on efficiency sometimes at the cost of effectiveness. In one NGO (Prakruthi) donor pressure to see group autonomy after the shortest possible time saw groups moving away from targeting dalits and more traditional tribal communities simply because of the longer time scale required to achieve a certain level of empowerment and autonomy. It could be argued that again that in this very small way the less poor are capturing the resources even for empowerment.
\end{itemize}
Decision-making of the Group

The factor that showed the highest level of significance in its correlation with empowerment is the decision-making within the group, and related to that, the change of decision-making within the group. The data analysis of its significance as an independent variable however is less robust as there is an element of tautology or circularity in the result – i.e. the decision-making variable is not completely independent of the empowerment, the dependent variable. It is methodologically difficult to separate the influence of the group itself from that of the NGO, in the style of decision-making within the group. For example, an empowered group that was confident and making some changes in their own families’ and community’s lives, would be more likely to appraise the quality of decision-making differently than a group which was much less empowered. The direction of causality is therefore difficult to establish. That is, are empowered individuals within groups more likely to take on decision-making roles or does good decision-making provide for the empowerment of the individuals? The conclusion that can be drawn from this is that the role of NGOs in actively promoting open decision-making styles (while evidently important) may not be more important than the other independent variables showing significance, as the data suggests.

In looking at decision-making the survey questions revolved around an assessment of the quality of the decision-making within the group and more importantly, how the decision-making processes of the group changed over time.

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25 This is often referred to as an ‘endogeneity’ problem and is common in social and economic analysis, where the direction of causality is not clear.

26 For example, Zimmerman and Zahisner (1991) use ‘leadership competence’ as an indicator for empowerment.
In some cases there was a single leader throughout the life of the group (e.g. Maharashtra Gram Vikas), while in others the NGO discouraged single leaders and promoted regular change (e.g. IDS and Myrada). A high score was given for high levels of consultation within the group and shared responsibility, while low scores were given for autocratic leadership, or where there was no clear decision-making process and outsiders such as the NGO took the key decisions. While there is some caution in ascribing the importance of decision-making relative to other factors due to the difficulty in assessing the direction of causality touched on above, the results point to the group decision-making processes as a factor that NGOs should consider in their management of empowerment programs. In practical terms this would mean promoting collective decision-making processes rather than monolithic decision-making structures as part of the NGOs’ role in group development and training

Accountability of the NGO to the Group

The key hypothesis that this study tested is that one of the factors which supports empowerment outcomes is for the facilitating organisations, in this case the NGO, to be accountable to its constituents or clients (see Chapter Three). One of the key questions for this study was whether there was a positive correlation of accountability with empowerment. The scores for accountability were derived

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27 Scoring in these contexts is very subjective and depends in part on the researcher’s particular views of what are good decision-making processes. Another issue with this approach is that changes made in decision-making are affected by the age of the group, and therefore a long-standing group may be allocated a score which may be higher than for a more recent group but having similar decision-making characteristics. The scoring of data made some attempt to allow for this by scoring for the change in leadership over time and a separate score derived. An assessment was also made of the change in the quality of leadership as well, being a simple 0-1 score with a negative score if it had deteriorated. The p-value of both leadership and perceived change in leadership was correlated with empowerment at the one per cent level.
from the extent of the formal and informal consultative and reporting processes of the NGO to the constituency. The range of accountability mechanisms of the study NGOs, ranged from staff listening and responding to the needs of the community, to management meeting regularly with the community groups. The highest levels of accountability ascribed were, formal mechanisms that placed high level of control by the constituency, not only of programs, but also in the strategic direction of the NGO (See Annex 6 for the specific ranking criteria).

The results showed a strong correlation (a positive $p$ value significant at the one per cent level) between the accountability of the NGO to the groups, and the level of empowerment of group members. While the theory of accountability from the literature (Day and Klein 1987) would predict such an outcome, caution was taken in the methodology that there is no circularity or tautology in the result. First, in the group interviews, the discussion of the group’s relationship with the NGO preceded, and was kept separate from, the discussion of changes to people’s lives. Secondly, of the interview responses, none of the groups in the discussion of the important changes in their lives mentioned the NGO in their responses, or the fact that their role vis à vis the NGO was part of the changes they saw as important. 28

The other caution is that while the SHGs are a creation of the NGO and ostensibly have no say in the accountability processes, in practice would be able to have some influence on accountability over time as they were empowered. This was covered in part by the use of formal mechanisms as the measure, and secondly of the interviews with the NGOs there was only one case (the Development
Academy) where there was change in the level of formality of the accountability they had, but this had not been instituted at the time of the SHG survey.

Nevertheless, despite these precautions the groups themselves may have made some linkages in formulating their answers. However, given the range of indicators that the groups identified with empowerment, the results would seem to be robust enough to support the finding that the accountability of the NGO to the constituency is an important factor in empowerment outcomes. The issue of accountability of the NGOs was followed up with a survey of the participating NGOs, which is covered later in this chapter.

*Other Factors Relating to Empowerment*

This section looks at the factors that, while not showing a strong or significant statistical correlation from the sample taken, may have some bearing on empowerment outcomes and warrant further research.

*Social Capital of the Village*

Village social capital was measured in terms of how the village dealt with problems, participation of members in village life, and perceived levels of trust in the village community. A composite set of values was derived from the answers to this range of questions (See Appendix 6). This set of values ranks the level of trust and co-operation in the village. In addition there was also an assessment of the changes in social capital over time, that is how the level and

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28 They identified their role in the self-help group as being an important factor in their empowerment, but not the NGO as such. If the answers or open-ended questions related the NGO to the empowerment than arguably there may have been a tautology in the question and results. However, in no case did the respondents mention the NGO in their answers to the questions directly related to empowerment.
trust and co-operation had changed. The results show a weak correlation of the change in social capital with empowerment (it lies just outside the five per cent significance level). The issue with this result is that it is difficult to establish causality. For example, a village with high levels of social capital may be conducive to an empowering environment for women. On the other hand a strong cohort of self-help groups which shows high levels of empowerment may first play a part in strengthening village social capital, and secondly see the social capital setting in which they interact in a more positive light. This is arguably what the results for the change in social capital indicate. This is supported by the findings of Narayan and Cassidy (2001) and their study of social capital in Ghana and Uganda with evidence suggesting that 'empowerment is better defined as a determinant of social capital than as an outcome’ (2001:91).

The second broad issue that the survey results highlight is the role gender relations play in village life. In general, for the villages in which the groups were surveyed, women were excluded from all formal village associational life - the self-help groups were the only groups the women belonged to. Women were also generally excluded from village political processes unless specifically mandated from government to be involved through direct affirmative action processes.

The qualitative research tended to support the notion (supported by the results for change in social capital) that high levels of empowerment tended to result in the women being more involved in village life, and therefore strengthen village social capital. This would be only substantial in very small villages or those where there was a high degree of overall participation in the self-help groups. Likewise, having stronger involvement in a community process with the self-help groups may result in the respondents having a more positive view of village life overall,
and therefore reporting a positive change. While there may be some statistical association with village social capital, its relevance in terms of its relationship to empowerment, and the question of the direction of causality, weakens its usefulness in the analysis - i.e whether the strength of village social capital is an independent variable for strong empowerment outcomes.

The result does however point to important findings with regard to the effects of empowerment and the formation of women groups, and the role these groups can play in broader village processes. That is the collective empowerment or strength of the social capital within a women’s group can lead to perceived changes in village social capital. While this was not the primary focus of the research this tentative finding points to an important area for further empirical research – i.e. the role of women’s groups in broader village social capital formation processes.

Size of the Group

There was a wide range in the size of the groups sampled with the median size of twenty. The analysis of the data indicates that size of the group is not a significant factor. However, some of the NGOs surveyed, such as IDS (interview Halakatti 2000), took the view that smaller groups are preferred as there is greater opportunity for all members to participate, and as a result they would reach higher levels of empowerment more quickly. This point applies particularly to those

29 There were five groups with less than ten members and nine groups with more than 30 members. Twenty is generally the preferred size of self-help groups in India - this size has been found by practice by NGOs over 20 years to be the maximum size for an appropriate level of group interaction. While smaller groups are often preferred, the high per capita cost of servicing them is an issue.
more marginalised sections in the community such as dalits. Most respondents agreed that the ideal size for the group is in the order of 10 to 15 members and that the maximum number for a group to be effective is 20 members. IDS had a policy of having smaller groups of no more than twelve persons, and other NGOs surveyed had smaller groups for the most marginalised groups such as dalits.

One possible reason that no statistically significant relationship was established is that the sample size was too small to analyse when allowance is made for other factors that can also influence the outcome. For particularly marginalised groups such as dalits or tribals, anecdotal evidence is that smaller groups are important for reaching high levels of empowerment more quickly; but more research may be required in this field.

Endowments of Group Members (caste, education, and prior landholding)

The levels of endowment that an individual has is a function of circumstance and caste in India. For this study, education, land, and caste, were the endowment factors examined.  

Caste: Caste was looked at in very broad terms. Rather than examine the vast array of castes and sub-castes the group members belonged to, they were categorised according to whether the group members were part of the scheduled castes or scheduled tribes, or other broad caste groupings. Other broad caste groups identified for the study were: those belonging to the so-called ‘backward castes’ - who also receive social support benefits by virtue of their caste; Muslim

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30 It was decided not to use income level or non-land asset base as it felt it would be too difficult to get reliable data in the context of a relatively short interview.

31 Their inherent disadvantage in Indian society is specifically recognised in the Indian constitution and as a consequence there is a range of affirmative action programs for them that have only had limited success.
groups - being a disadvantaged minority; and finally, a categorisation of ‘general caste’ was made for the remaining group members. These caste categories were ranked according to the perceived advantage belonging to the various groups provided (see Appendix 5). The statistical analysis shows that for caste, as such, there was no significant correlation with empowerment. Again, the small sample size and other factors that may also have a correlation can mask the result.

Caste however, is seen as an important endowment of privilege in Indian society and for dalits in particular; their socialisation outside of mainstream society is seen as a serious disadvantage. Some of the NGOs surveyed indicated that working with dalits was a slow process. Halakatti of IDS reported that it may take up to twice as long before a dalit group reached the same level of autonomy as general caste groups (interview 2001). This raises the question of whether it is better to have caste specific groups or mixed groups. Mixed groups can provide support to disadvantaged members, or on the other hand discriminate or exploit them. Homogenous groups can provide a great deal of mutual support because bonds of affinity and trust already exist, but likewise it is more difficult for new ideas and experiences to be introduced. Less than half of the NGOs surveyed (IDS, SNDT, Disha Kendra, Development Academy, and YUV A) had considered this question and had a clear approach to it. Most of the NGOs surveyed did not see (or rather acknowledge) the power relations inherent in caste as being of

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32 In the mixed groups interviewed there were obvious cases where dalit members of the group were actively discriminated against and there was evidence of ‘untouchability’ being practised. In one interview dalit members of the group were ridiculed for their responses and other members of the group sat away from them, while on the other hand in other groups dalits seemed to be fully accepted to the extent that other members of the group from higher castes were attending funeral ceremonies of dalit members’ relatives.
particular importance for the implementation of their work through self-help groups.

Education: The education level of the group members was seen as an important endowment by participating NGOs, with most of the NGOs surveyed targeting women with low education/literacy levels. Most NGOs did provide training for group members in how to write their own names which for many members was important because it gave them an identity in an official sense. An analysis of the data however showed no correlation with empowerment. But, as with caste, the association could be masked by other factors and the relatively small sample size.

Landholding: Group members were asked in general terms what their family landholdings were, and broadly categorised into landless, those with around one acre, and those with more than two acres. This categorisation is recognised as being a very crude indicator as no attempt was made to assess the quality of the land in terms of its carrying capacity, whether it was irrigated etc. In terms of resources some land is important for group members as the assets commonly purchased with the revolving loans operated by the groups were cattle. If there

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33 From the education ranking (see Appendix 6) the mean score was 1.75 which indicated that there was generally a low level of education among the groups with only a handful of women in each group having three or four years of primary schooling. This caused practical problems for many groups who had to 'employ' somebody such as another family member to undertake the administrative tasks for the group.

34 None of the NGOs surveyed provided adult literacy training. This was due, in part, to the resource intensive nature of such programs, but also because these programs had fallen out of favour in India due, according to NGO respondents, to a massive investment of government in these programs in the 1980s which were poorly implemented, and so the programs were given a bad name. On the other hand in Bangladesh a number of NGOs see much value in adult literacy programs as being part of an over all community development approach which includes micro-finance.
was insufficient land fodder is collected from common land, which can be
difficult at different times throughout the year. Likewise, a number of
respondents - particularly from Kolar district - used their loans to install irrigation
pumps that can lead to a marked increase in the productivity of the land.35 The
questions about land were asked on the basis that land is seen as an important
endowment and to see if there were correlations at a basic level with
empowerment. The average score on a landholding index (on the scale of 0-5)
was 2.71, which indicated that landlessness or near landlessness was not a
significant factor in NGO targeting, and is an important finding in itself. Again
the results indicating that land is not significant in empowerment, may mean that,
as with caste, the possible association of land with empowerment could be masked
by other factors and also a relatively small sample size.

In summary these three endowment factors, while not showing a significant
positive correlation with empowerment, in the Indian context give an individual a
considerable advantage in society, and having some endowments puts the
individual in a position to take advantage of resources that may be provided to a
group. Likewise, because few NGOs specifically recognised this influence as a
policy issue in terms of how NGOs target the poor, there may be a case for further
research on the effect of endowments on empowerment outcomes. A more
focussed study could lead to some policy approaches in regard to reaching the
most socially marginalised. The next section examines these NGO approaches in

35 Overall the thesis takes the view that land area is not a useful indicator for empowerment as the
productivity of plots varies so widely that a measure based on area is largely meaningless. For
example, 5-6 acres of wasteland may be less productive than 0.5 acres of fertile irrigated land.
terms of the accountability relationships the NGOs have to manage with their constituencies.

Accountability of NGOs to the Groups

To analyse the accountability mechanisms that NGOs have towards their constituencies the 15 NGOs studied have been divided into three broad groupings (see Table 2) based on the level of formality of the accountability processes they have in place. Appendix 1 provides a full description of the structure and work of each of the NGOs surveyed. Six of the NGOs relied on informal processes for discussing their work with constituents; five NGOs had semi-formal processes; and four NGOs had more formal mechanisms leading to a degree of shared control by constituents. It should be noted that these divisions are arbitrary and are made solely for the purposes of describing the accountability processes. At a practical level the constituent bodies, the self-help groups, were created by the NGO and over time they grew in autonomy from the NGO. As the SHG model is widely adopted across the study NGOs there was no discernible difference in this process among the NGOs surveyed, with the exception being the SNDT groups, which were larger groups. The variable of ‘the time the groups were meeting’ was in effect a proxy for the process of increasing autonomy from the NGO. The accountability variable this study is concerned with is only looking at the NGO developed accountability processes as a variable independent of groups and empowerment.

36 There were no NGOs in the study that see themselves strictly as service delivery organisations and do not have any mechanism for taking into account the views of their constituents.
Table 3: Categorisation of Study NGOs according to their Accountability Mechanisms

<table>
<thead>
<tr>
<th>Informal</th>
<th>Semi-Formal</th>
<th>Formal</th>
</tr>
</thead>
<tbody>
<tr>
<td>Good News, Myrada, Jagruti, Prakruthi, The Development Academy, Maharashtra Gram Vikas.</td>
<td>KIDS, Chinyard, BGSS, Disha Kendra, RORES.</td>
<td>IDS, SNDT, YUVA, Grama Vikas.</td>
</tr>
</tbody>
</table>

Informal Processes

Six NGOs could be generally described as not having any regular processes of reporting back to the constituency on the progress of the work, their priorities, or planning. The NGOs did not see it as important to have mechanisms to take on the views of the constituency in terms of their agency direction, priorities, and other similar matters. Likewise, in respect of empowerment, Ramachandran of Myrada argued that empowerment follows the increased opportunity provided by the services or work the NGO is involved in, and there is a consequent increase in the range of choices available to the participants of the programs (interview 2001). The constituents have the choice of availing themselves of the services or not if they see these services as relevant in their lives.

In discussion, staff and management of these NGOs stated that their interactions are characterised by a sense of solidarity with their constituency, and they were

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37 The Development Academy was moving to more formal processes but at the time of the study the accountability processes were still largely informal.

38 This categorisation is not intended to reflect anything negative or make a normative statement about the processes used. Many NGOs, including those in this category, see themselves primarily as service providers or charitable organisations and therefore the need for formal and semi-formal processes was less important than for example if they saw themselves as social change agents, where they would see themselves having a more directly representative role.
mindful of their needs and priorities. Khedkar of the Development Academy argued that while the relationship was informal it was very real, and involved a wider group of staff or management than the project staff involved in the project (interview 2001). In the case of the Development Academy, Khedkar indicated they had hired a high proportion of staff from the community in order to gain an understanding of local issues. In addition Khedkar cited examples where the people effectively demanded accountability in one case where the people conducted a 'social audit' of an Academy program in a particular hamlet.

Overall, this group of NGOs argued that the formal accountability is elsewhere either to their boards, donors, or government. Ramachandran of Myrada said that their accountability derives from the provision of specialist services that are widely recognised as being community priorities, and for which there is some need for commonality of approach. Myrada also recognised some level of local input through the use of federations for some oversight (interview 2001). In the cases where the agency of the program area was relatively new, Herekai of Jagruti argued that informal processes are most appropriate to avoid unrealistic expectations (interview 2001). She felt that if they were unable to meet the raised expectations of the community they may have some difficulties in their programs and lose the confidence of their constituency.

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40 In addition Ramachandran of MYRADA argued that the Federations give them legitimacy in their access to the communities. She gave an example of one village when Naxalites (an insurgency group) came and accused MYRADA of not working for the people’s interests. Myrada however could show that through the Federation the people had control over the nature and direction of the program in that locality, and as a result MYRADA was allowed to remain.
At a practical level the staff of NGOs such as Prakruti, indicated that the interaction was in the form of management meeting with the constituency on a regular basis, usually quarterly, and that their door was open to listen to their concerns. The main issue raised by staff and management with regard to more formal relationships, like that of the newer agencies, is that of raised expectations of constituents. Even for the larger agencies such as Myrada, Ramachandran felt it was important that first of all common approaches be taken across all programs, and secondly, program management requirements were such that there should be some certainty in programming, for funding reasons (interview 2001).

Ramachandran also saw informal processes as being more appropriate as expectations were not unrealistically raised. She argued that it is the process of empowerment that leads to accountability, not the converse. If the constituency is empowered as a consequence of the NGO’s intervention then that shows the NGO is accountable to the constituents’ needs.

The other main feature of this group of agencies is that they did not see themselves as having a primary intermediation role between the constituency and the government authorities. In all cases there was some intermediation; however it was largely informal, irregular, and non-public. The reason for this varied among the five agencies. In the case of the Development Academy Khedkar saw their primary role as being an education, community research organisation, with a priority of community-based research and extension. It is less involved directly with social issues. However this was changing, with a stronger community focus to its work and, as a consequence, it was shifting to more formal accountability.
mechanisms (interview 2001). In the case of Good News Society, Fr. Jacob saw their role as one of Christian Ministry. While he acknowledged the importance of what they referred to as ‘the preferential option of the poor’, Good News’ role and interaction with its constituency in that process was more complex, with it having a stronger interpretative role in the needs and priorities of the constituency (interview 2000).

Finally, some from this group of NGOs generally saw their institutional priorities quite separate to their work on the ground. For example, Ramachandran reported that Myrada, like Prakruti, spent considerable energy dealing with donors and governments. Likewise, they did not see the institutional processes of expanding into new areas and new sectors as relevant to their constituency. In these cases Ramachandran felt that direct accountability mechanisms to the constituency may in some way compromise them institutionally, and limit their capacity for expansion or dealing with other stakeholders (interview 2001). In the published materials of Myrada (the largest NGO in the study) there is no discussion of its accountability to the groups (Fernandez 1998; Fernandez 2001).

**Semi-formal Processes**

Another group of NGOs in the study readily acknowledged the importance of some level of accountability to their constituency, and had put in place a number of what could be described as semi-formal processes for reporting back to the communities with whom they were working. These four agencies are Karnataka

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41 The one exception was Good News which from time to time held Gandhian style hunger strikes by its leader. However these actions seemed to be on a range of issues over time, few of which were direct priorities of the constituency (Jacob 2000).
Integrated Development Society (KIDS), CHINYARD, BGSS, and Disha Kendra. In addition to the practice of management regularly meeting with the constituents, these four organisations had in place processes for taking on board the priorities of the constituents (to some extent), and the programming processes were flexible enough to reflect these priorities. One example is Bharadwad of Chinyard (interview 2000) who reported that, in addition to regular meetings of management with constituents, he invites around 300 community people including two to three from each of the long standing self-help groups to attend the annual general meeting. In addition, Bharadwad indicated that the staff were responsive to community needs and would take up issues with appropriate authorities if requested to.

However, in these cases the constituency did not directly participate in the organisation's business. While representatives from the groups attend annual meetings and make suggestions, in any strict sense of the word they did not feel part of the organisation. Nevertheless, the management saw some importance in being accountable to the community they were serving and had set up processes to reflect that. In the example of KIDS, Panakaja (interview 2001) reported that the main linkage of KIDS with the community was that the community group leaders visit their office every month to discuss the programs. There is a review process every four meetings to discuss loans and other matters, *inter alia* what was happening in the groups, and what linkages with government and other organisations the groups wanted. The KIDS' staff asked people what issues were relevant and accepted feedback.

The key to the relationship is that if the ‘community has a certain minimum standards of service’ then KIDS are accountable to the community in meeting
their needs. But for KIDS it seems to go beyond minimum standards. For example Pankaja saw empowerment in terms of: '... if the women have the credibility to go to the Banks on their own and have access to the natural resources of the village' then KIDS' mission of empowerment of women is being met (interview 2001). At the end of the day for Pankaja: '... seeing the women free from violence and ill-treatment at a community level and personal level, was the strongest form of accountability'.

In the case of BGSS there are two board members at present from the self-help groups, but they did not formally represent the KIDS' constituency as such. In addition BGSS was responsive on key social issues such as alcohol, and dowry payments, and it saw itself as having a role in facilitating and motivating the women on these issues. In one example Herekai reported that BGSS supported women who were trying to stop alcohol consumption in a particular village by lobbying government to withhold the excise tender for the sale of arrack (interview 2000).42

Each of the organisations in this grouping saw their role in broader terms than service provision (leading to empowerment) but rather more as a catalyst for local level social action. In the case of KIDS and YUVA, this catalytic role was in respect of the rights of children and women, especially the more marginalised group such as sex-workers, and street kids etc. In the case of Chinyard and BGSS, the catalytic role was concerned with village-based social problems such as alcoholism, dowry or other 'social ills' brought to them by their constituency,

42 Arrack is a strong low cost alcoholic drink brewed locally, but requires a license for sale.
and to which they responded in the form of a loose partnership with that
constituency. In order for this partnership to work, these NGOs saw themselves
as having a brokering role, rather than a representative role, in dealing with social
issues. It was the semi-formal processes of accountability that the NGOs used to
ensure their work and interventions were relevant. It should be noted however
that in some cases it might well be that the government officials or departments
whom they are lobbying may in fact see the role as more of a representative one.

*Formal Processes*

Four of the organisations had formal processes in place through which they saw
themselves as being accountable to the constituency. In addition, these NGOs
relied on strong personal associations and feedback mechanisms to provide
constituent views for management to consider in programming. These
mechanisms varied considerably among the four NGOs surveyed, but reflected the
approaches the organisations had taken to overcoming the dilemma of being an
organisation with a public benefit purpose (rather than a mutual organisation)
while at the same time being able to be held to account by their constituency.

According to Halakatti, the process adopted by IDS encourages board contact
with the constituency so it is directly in touch with the constituents (interview
2000). Each board member meets with a number of groups in a particular village,
or group of villages, prior to board meetings. In this way board members can
perform a representative function by putting the constituent’s point of view at the
highest level, even though they were not elected by the constituency.
SNDT, on the other hand (interview Chikramane 2001), has regular and direct staff dialogue with an open forum of constituents. This takes the form of a monthly meeting between the six staff of SNDT and two representatives of the waste-picker women from each of the 100 slums in which SNDT is working. Around 50 women usually attend these meetings and the discussion is very robust and open. For SNDT these processes were adopted by the organisation because they felt that if empowerment was to occur then the women themselves should exercise a large degree of control, not only over the program but also of the NGO staff directly. In this way they would be able to claim some ownership over both the NGO and the program. In effect the SNDT was a contractor to the waste-picker women and their union the Kagad Kach Patra Kashtakari Panchayat.

In addition each of these agencies to some extent fostered the development of a self-managed people’s organisation which is a representative body with the NGO providing specific services and expertise. These are representative structures or ‘federations’ of the self-help groups. These Federations are seen as the path to sustainability of the program with the plan being that the groups take over the program over time. For these federations formed by the NGOs surveyed there was some NGO staff involvement in their oversight even after some time.

43 These self-managed organisations are very common in Southern India. However, not all have a direct representative function to the NGO. Some are solely involved in a co-ordination of micro-finance activities among the groups.

44 It should be noted that not all federation structures perform this function. Many serve to act as a banker and manage autonomous micro-finance practices rather than give direction to the NGO. Likewise federation structures can themselves have accountability problems to their own constituencies.

45 The field-work included a meeting with a federation of IDS managed self-help groups and even though the federation had been meeting for ten years there was still much staff involvement in its management which was an arrangement that the members preferred.
Two examples of this are SNDT and Grama Vikas in which the relevant federations are not only being instrumental in management of the program activities but also influence the strategic direction of the program and the NGO itself. Grama Vikas was instrumental in establishing the Grameena Mahila Okkuta (the local women’s federation) in 1997, which is responsible for not only micro-finance activities but also for strategic issues such as networking with other like-minded organisations and to influence government policy. The role of Grama Vikas in this case is to support the work of the Okkuta rather than taking on an instrumental role itself. In the case of SNDT the Kagad Kach Patra Kashtakari Panchayat - the association of waste-pickers - takes all decisions of a strategic nature that affect it, and the association has a more direct role in setting the work program and strategic direction of the SNDT.

In the case of Grama Vikas, Rao (2000) reported that the development of these organisations was reaching the stage where Grama Vikas was involved in only new programs, and macro-level advocacy. The Grameena Mahila Okkuta was involved in the on-going program management, local level advocacy, shared control of the accounts, and (increasingly) donor liaison. In addition, Grama Vikas staff were specifically trained and encouraged to be supportive and responsive to the women’s groups. According to Rao the role of Grama Vikas was becoming more as a supporting organisation and the provider of a venue and logistical support, rather than as an intermediary as such.
These three broad categories of accountability of NGOs as non-representative bodies to their constituency\(^46\) is important as they show the various mechanisms of accountability that NGOs can have without themselves being membership organisations. This then links back to the analysis of the empowerment data that show a positive correlation with the accountability mechanisms and empowerment outcomes. The finding of the follow-up study with the participating NGOs is that there are accountability relationships short of formal membership structures in which NGOs can account for their work to their constituency, and that these are important for strong empowerment outcomes for that constituency. The next section examines the regional variations across the study area and identifies some differences the analysis identified.

**Regional and other Differences**

The study found that there were significant regional variations in the socio-economic circumstances of the groups surveyed. For the groups in Karnataka for example, the social situation was less harsh. The groups were generally mixed, with fewer d\textit{alit} or tribal members, and local government was generally supportive of strengthening women's participation in local political processes. On the other hand, three of the five NGOs studied in Maharashtra

\(^{46}\) As discussed in Chapter Two NGOs seek to serve a public benefit and a wider constituency than would a mutual or representative body.
Disha Kendra, the Development Academy, and SNDT were dealing exclusively with the most socially marginalised groups (tribals and *dalits*). In the areas these three NGOs operated the opportunities for participation in local government was less (because in an urban setting it is more difficult, and in the tribal belt the reforms to local government had not occurred). The power of patriarchy, particularly in the tribal belt, was stronger to the point that women were effectively banned from village meetings.

The other major difference among the study NGOs reflected the purposes of the NGOs. While some NGOs had a focus on empowering women at the household level through their involvement in the groups, others saw the issue in a much broader political context, and took a political rights approach (Disha Kendra, SNDT, and Grama Vikas). In the latter group SNDT was concerned with the recognition of the waste-picker livelihood, and Disha Kendra was concerned with broader tribal and dalit rights.

Overall the results indicate that these regional and other differences did not have major influence on the results. The cases of higher levels of empowerment were found across the regions and across the different types of NGOs. However further study would be required to identify how approaches may be varied to account for these regional and other differences.

**Conclusion**

The results of the field-work show first of all, that for poor and marginalised women empowerment is described very much in terms of personal agency, that is expanded choices and the woman’s capacity to act on those choices. The group
members in the interviews gave many examples of how these changes play out in their lives. The other main finding of the study is that the statistical analysis showed that the accountability of the NGO to the group (together with the time the group had been meeting and decision-making of the group), is one of the three factors found to be correlated with strong empowerment outcomes.

The second stage of the research then investigated the accountability mechanisms that NGOs use, and broadly categorised them into informal, semi-formal, and formal processes, and showed that it was the level of formality and certainty in these processes that lead to strong empowerment outcomes. Being accountable to a constituency in a sense involves devolving some power to that constituency, and so is an empowering process to some extent by definition. At a policy level there are implications in terms of donor priorities and practices which are discussed further in Chapter Seven.

Overall, notwithstanding regional and other differences, the field-work found a marked similarity in how the women prioritise agency outcomes as the most important changes in their lives, and how the accountability relationship the NGO has with the women has a strong bearing on these outcomes. The next chapter looks at the empowerment results in the context of development theory around the notions of empowerment (outlined in Chapter Two) and Chapter Eight examines the implications of the accountability findings for NGO practice.
CHAPTER SEVEN
NGOs AND EMPOWERMENT

Introduction

This chapter discusses the issues of empowerment that emerged from the findings of the thesis field-work. It relates these findings to the theories of empowerment outlined in Chapter Two, and draws some conclusions for NGO practice. The key findings from the research show that agency theories of empowerment were most relevant in analysing the women’s accounts of the changes in their lives. From a marginalised woman’s point of view, it is the change in agency she experiences that is the source of empowerment. It is through the increased range of choices, and the women’s capacity to act on them in their daily lives, that women can access available resources (personal and community), and apply them to what they see as their priorities.¹ This finding contrasts with some development theory that argues that income and other economic processes are the priority in women’s lives and from that other changes result (Schneider 1999:524; Hishigsuren 2000; Hashemi et al. 1996; and Ackerly 1995).²

The research findings detailed in Chapter Six support the notions of empowerment that are derived from sociology and psychology. These notions focus on increased personal agency and self-esteem as being the core changes in people’s lives that lead to social change (Speer 2000; Spreitzer et al. 1999; and Asthana

¹ Resources here refers to: personal human resources that can be tapped; physical and other productive resources; and the social resources that belonging to a group confers.
² Kabeer (2001) analyses in some detail, the competing views in the literature on women’s priorities.
1996). In brief, the results indicate that the personal changes in self-esteem and agency led to the greater engagement of women in the broader, social and economic spheres in their communities. This finding is in line with other research which, while looking at empowerment from different perspectives and in different country contexts, has emerged with similar results (Itzhaky and York 2000; Falk and Kilpatrick 1999; Rubinoff 1999; and Roberts-Gray et al. 1999).

In terms of Kabeer’s (1999a) framework of empowerment, which she describes as being the interrelationship of agency, resources and outcomes, the research findings support the view that within this framework the notion of agency is the key factor for empowerment. It is from enhanced agency that access to resources and tangible outcomes in people’s lives follow. While Kabeer argues that agency alone is not sufficient, the women surveyed see the transformatory or empowering processes, in their day-to-day lives, in terms of the change in their personal agency. The majority of the women surveyed referred quite specifically to an increase in their personal capacity to engage with others, as the most important change they had experienced (see Appendix 3). This change in capacity to engage occurred in a number of different domains: within their families; with others in positions of power outside the household such as bank managers; and also within the self-help group itself. These changes do not mean that women are not susceptible to subsequent shifts in their social environment, which are disempowering3; but the key change for the groups interviewed was in the range

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3 An example of an adverse shift in circumstances is from the Panmal slum members’ group from the wastepickers program of SNDT in Pune (Interview 2001). The Municipal Corporation’s move of a waste dump, from which they derived their living, meant they had lost their livelihood and they felt disempowered and helpless.
of choices and opportunities for action available to them. As a consequence of the research findings, a modification to Kabeer’s framework might be that resources and tangible outcomes are not only a result of agency, but also serve as a foundation to maintain the changes in personal agency.

The change in an individual’s agency is important as it facilitates the development of relationships outside the immediate household sphere. The women responded to the question about changes in their lives by speaking of being able to go out and gain access to, and influence in, other relationships that exist in different domains outside the household. These were identified broadly as the economic, social, and political domains within their village communities. This finding supports Vijalakshmi’s (2001) view that power is related to access to these different domains. The change in the respondents’ agency expanded the choices available to women personally, and increased the number and range of relationships available to them in different social and political domains.

If we relate these perceived changes in agency to theories of power, the changes can be seen in terms of access to different domains and the capacity of individuals, through these increased social relationships, to influence the decisions of others within those domains. According to Giddens’ (1979) it is these relationships which are a source of power. The converse of these findings posits that it is the denial of access to these domains and relationships which is disempowering. This conclusion supports the contention of Narayan (1999), Amartya Sen (1999), and others, that poverty as deprivation and marginalisation is intrinsically related to power relations, and the restricted access to different domains within a community (Vijalakshmi 2001:13). That is, poverty has a clear political dimension. The next section looks at these findings in more detail.
and draws out lessons for NGO practice.

**Women’s Perceptions of Empowerment**

As discussed in Chapter Five (Methodology) and Chapter Six (Results), the approach taken to the research was to examine the phenomenon of empowerment from the marginalised women respondents’ perspective. The research sought their narratives of the personal changes they had experienced since the NGO had been working with them through self-help groups and other similar programs.4 The results found that the women saw the improvement in their agency as the change that most readily came to their minds, which in turn led to increased self-esteem and self-respect. The research also found that the women’s accounts of the change in agency was related to their social exclusion and disempowerment.

For example, the responses of the members of the majority of groups to the changes that the savings and credit programs brought was a sense that there were greater choices available in women’s social lives that the effective increase in disposable income gave them. This change was not seen as increased or stable incomes *per se* but rather the reduced stress5, and increased self-esteem, that their participation in these programs brought. These findings are in line with other studies (Zaman 1999; Goetz and Gupta 1996; and Kabeer 2001). The increased capacity for independent action leads to some level of respect from within the family and, in many cases, from the broader community, which in turn leads to

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4 The urban NGOs that participated in the study did not use the self-help group model (a rural phenomenon) for organising constituents but used work-place or residential groupings.

5 This reduced stress may also be to do with the relatively personal nature of the contact with money lenders, which can be personally threatening, as well as the higher cost of the money.
greater self-respect. The women alluded to two primary factors at play in leading to these changes. The first is the self-confidence that a broader range of social interaction brings, and the second is the reduced stress from a more stable income. The importance of these findings is related to the existing conditions of women’s lives in terms of individual empowerment and social exclusion.

Individual and Collective Empowerment

The ‘empowerment’ of the women as described in Chapter Six has both individual and collective dimensions, which is in line with the theories outlined in Chapter Two (Speer 2000; Goetz 2001; Drury and Reicher 1999; Kroeker 1996; Murthy 2001; Rissel 1994; Pilsuk et al. 1996; and Campbell and Jovchelovitch 2000). At an individual level the women saw the changes they experienced very personally in terms of their agency. The change in agency was expressed in how the women described the increase in the range of activities they could engage in. These changes were from the very basic of being able ‘to go out of the house now’, through to the Pune waste-pickers engaging in political negotiations with respect to their work conditions (see Chapter Six for details of these accounts).

These personal changes were directly related to participation within the groups. This ties into the notion that agency and power has a collective dimension (Giddens 1979). It was through the women’s capacity to make the self-help

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6 From Chapter Six specific examples showed that in the family the increased respect came mainly from the husbands and extended family such as brothers and their in-laws, particularly the mother-in-law, who traditionally has some power within Indian families. Examples from the narratives from the women included ‘I gain more respect in the family’. One respondent said ‘life used to be drab and women were treated like idiots’ while others were more personal ‘I am no longer treated like an idiot’; and ‘before my husband had no respect – now he has’. Some respondents spoke of being able to ‘stand up to their husband’, and their men ‘now consult before making decisions’.
groups more effective that had a strong personal effect on the women. In line with Drury and Reicher's (1999) view of psychological empowerment, there was a feedback loop operating within the groups. The individual woman's engagement with the groups made the groups more effective, which in turn increased the feeling of self-worth of the individual, which fed back into the group. This collective process, which Drury and Reicher (1999) argue is intrinsic in the empowerment of individuals, has implications for how the groups are established and the norms under which they operate. These factors can be expressed both in terms of the relationship the NGO facilitating the group has with the members, and in the decision-making and other participation processes in the groups that the NGO promotes.

The findings of this research support the view that empowerment is primarily a social and psychological phenomenon, and is related to access to social resources and power (Kabeer 1999a; Kumari 1999; Gujit and Shah 1998; and Sen G. 1997). Empowerment involves complex interrelationships between the personal and collective domains of a life. When asked about the important changes they had experienced in their lives, the women tended to relate the changes they had experienced in personal agency to the work of the self-help group (Appendix 3). This conclusion is in line with Asthana (1996) and others in the field of community psychology who look at empowerment in terms of self-knowledge and self-esteem, reduced feelings of alienation, and enhanced feelings of solidarity and legitimacy, all of which are related to group interactions. These findings also support the feminist view of empowerment that goes beyond the psychological, and tends to support a broader socio-political view of power relations (Goetz 2001; Jandhyala 1998; and Puroshothaman 1998). That is, the increased agency
leads to women feeling much better about themselves in terms of self-esteem, and they also experience changes in power, whereby they are able to influence others. This occurs in different and in some cases new social spheres that they might not have had access to before (Vijayalakshmi 2001:13; Jandhyala 1998). For example, the survey information shows that the capacity to influence others occurs at a basic level with bank managers and other authority figures, as well as in broader village processes (see Appendix 3).

An important conclusion which emerges is that the expansion of choices and increased range of relationships - and the influence or power the poor women had in these relationships - was generally seen by the women themselves as more important than material issues such as income. This conclusion was tested in terms of the priority given to areas covered in answers to open-ended questions. While increased incomes or income stability were often mentioned they tended to follow answers which related to agency.

While the women recognised that a more stable income and reduced interest rates were important in easing household and personal stress, the majority of respondents spoke in terms which saw personal agency as the most important change in their lives. This finding supports the view of Narayan (1999) and others that the most serious deprivation that marginalised people experience (in the context of rural India) is in the social and political sphere rather than the economic. The findings have implications for those who focus on economic empowerment (Schneider 1999:524; Hishigsuren 2000; and Hashemi et al. 1996) as being the source from which social and political empowerment emerges. The findings tend to support the view of Campbell and Jovchelovitch that ‘... economic generation must be accompanied

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7 This conclusion was tested in terms of the priority given to areas covered in answers to open-ended questions. While increased incomes or income stability were often mentioned they tended to follow answers which related to agency.

8 One group (Boodikotte Village, Mookambika SHG - MYRADA) which did respond to the question of changes in their lives in terms of increased income and asset accumulation was a relatively well off group in terms of endowments such as education, pre-existing assets, and caste.
by social regeneration' (2000:263). The next section looks at changes in the power relations at the household level and the nature of social exclusion; both of which provide a context for the empowerment outcomes.

*Empowerment in the Household*

Analysing the nature of empowerment and disempowerment at the household level is generally more difficult than at the broader community or individual level, mainly because of the normative nature of both the inquiry and the response. First of all, the values of the inquirer are implicit in any questioning of household relationships. There is an implicit value that equality in decision-making is preferable to one party in a relationship assuming the decision-making role. This thesis argues that looking at equality in decision-making is a valid approach as power relations (of which the locus of decision-making is part) is the subject of the research. The second difficulty is that often people will answer normatively, that is, in terms of ‘what should be’ rather than ‘what is’. The changes the women reported during the focus group discussions generally only obliquely referred to their situation before they joined the self-help groups. Their responses included being unable to go out of the house, and having to seek permission from the husband for any action they wished to take. There was little direct discussion in the focus groups of the power relations in the household (see Chapter Six for details). It can be argued however, that willingness to discuss these issues openly itself is an indicator of empowerment, in terms of self-knowledge and analysis.

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9 For a full discussion or research biases see Chapter Five, and Hines (1993).
The main reasons given by the women for any change (often slight) in the power relations in the household was due to their participation in the self-help group and the consequent change in their role in the household economy. Because the women could access the NGO programs through the self-help groups, it gave them some legitimacy within the household. The permission of the husband to attend the meetings and the consequent utility of the women’s participation resulted in changes in the perception of the women by the husband and other family members. This led to a greater level of inclusion of the woman in household decision-making processes (see Appendix 3). As discussed in Chapter Six, many respondents reported that they were now consulted about household decisions. This finding is in line with other studies of empowerment within self-help groups in India (Hishiguren 2000; and Berg et al. 1998), and more broadly (Hashemi et al. 1996; and Kabeer 2001). While to other members of the household the changes that occurred may have been economic, to the women the changes that immediately came to mind were improvements in personal status, self-esteem, and decision-making capacity.

These results indicate that notions of agency and psychological aspects of empowerment, in terms of self-esteem and confidence in social interactions, were the key elements from which other outcomes emerged. At a policy level if these changes in empowerment are so important in the women’s perceptions of the outcomes of the programs, then a more direct focus by NGOs on these self-identified empowerment outcomes may lead to more effective programs.

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10 These programs invariably provide access to resources for the household through savings and credit programs that expand the asset base of the household.
Social Exclusion

While the study did not look specifically at how women saw their situation in terms of marginalisation either as caste or other dependent relationships, the interviews provided an indirect view of how women saw themselves in their communities and their families. As discussed in Chapter Six, a common response to questions about women’s lives before the involvement in the self-help groups was that they were ‘drab’, and all that they knew was ‘the four walls’. Not only was household life heavily restricted, but there was also social exclusion from the political and economic spheres. This exclusion varied depending on caste and class. For example, the tribal women in Karjat were specifically excluded from the political and broader economic sphere, even following involvement in self-help groups. For *dalit* women the exclusion from certain spheres extended to relatively mundane areas such as access to water, which in some cases was socialised to the extent that there is no need for overt enforcement processes. In effect, because the women believed they were excluded, they did not use the village well. When they eventually did use the well as a result of being part of the self-help group, and there were no repercussions, they described this relatively simple process as being transformatory, and their self-esteem and confidence

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11 In Indian terminology, *caste* is a function of one’s birthright and *class* is related to wealth and income.

12 NGOs working with tribal women had to have separate programs with men in order to build acceptance of women into the broader social, political and economic life of the village.

13 An example of this is the *dalit* women in Gangamma SHG (NGO - Rores) who felt they were denied access to a village well by virtue of their caste. Following the intervention of the NGO through the self-help group processes they found that they in fact did have access to the well, and when they went to use it there was no objection (non-discriminatory access is formally protected under the Indian Constitution). Such positive experiences are not always the case as caste conflict is common in many parts of India as the excluded castes attempt to assert their rights to social, economic, and political resources.
grew.\textsuperscript{14} The change was in terms of agency - the capacity to have expanded choices - and to be able to take decisions that influence the lives of others.

As discussed in Chapter Six, the findings about empowerment were statistically tested for correlation with other factors that were believed to have some influence on how the empowerment process occurs. It was found that the factors that showed statistically significant correlation with empowerment were the accountability of the NGO to the groups (their constituency), a central concern of this thesis, together with the number of years the group had been meeting, and the decision-making processes within the group. Other factors such as the size of the group, endowments of the members in terms of caste, education or land, and the social capital within the community were found not to have a significant correlation with empowerment.\textsuperscript{15} The next section discusses those three factors that showed a positive correlation and draws out implications for the implementation of empowerment programs.

\textit{Causal Factors in Empowerment}

The research finding identifying the factors that show a significant positive correlation with empowerment are important to consider in the NGO discourse on empowerment. The findings first of all give direction to how NGO empowerment programs may be implemented; and secondly, they give some direction for future research on empowerment programs.

\textsuperscript{14} For these women caste is a powerful excluding and disempowering force, by virtue of the fact that it can operate in many areas with no explicit social sanctions.

\textsuperscript{15} This finding is tentative as the sample size was relatively small.
Accountability to the Constituency

The results show that the accountability of an NGO to the groups with which it is working, is a significant factor in achieving strong empowerment outcomes. This finding supports Day and Klein’s argument from accountability theory (see Chapter Three), that the exercise of power is in part the ability to call people to account, and power is exercised when one party holds another party accountable for their actions (1987:9). That is, the process of holding another to account is an empowering one.

The research finding on the importance of ‘downward’ accountability is supported by research in other fields of social science. This research, while not looking at empowerment as such, found that greater levels of participation in decision-making processes led to improved social outcomes that were largely due to shifts in authority and control. These studies include Blair’s study in the broad area of political participation across six countries (2000:23), Smith Sreen who looked at development effectiveness at a local level in India (1995:25), and Lee et al. on business management process (1999:86). The findings of this thesis add to this existing research by showing that greater levels of ‘downward’ accountability are also associated with the empowerment of the poor and marginalised in developing countries. That is the accountability processes an NGO employs in its relations with its constituents can lead to positive changes in power relations that disempowered individuals experience in their day-to-day lives.
The poor and marginalised women in India generally have no say in calling to account other people, either within their family or outside. They are generally excluded from decision-making at both household and village level, and have few opportunities to engage with other people, let alone be able to hold people to account for their actions (Janardhan 1995). In this context being able to hold NGOs and their staff to account for their work with the women is unique in their lives, and by its nature is empowering. The research found that this empowering change extended beyond the relations with the NGO to other domains in the respondents’ lives. This was demonstrated by the women’s accounts of their increased capacity for expanded choice and action.

In addition the research found that it is also the level of formality or certainty in the accountability processes that is important in empowerment. Lee et al. (1999:86) argue that effective accountability processes should make it clear that it is the criteria of those that one is being accountable to, which are the basis for decision-making. Joshi and Moore (2000) go a step further and argue that the level of formality establishes a right to participate in decision-making. The discussion of the literature in Chapter Three indicated that it is more difficult, or rather that there is less incentive, for the NGOs to have formal processes in place for their accountability to the people with whom they are working. The research found, however, that this structural issue need not be an impediment, as some

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16 The scoring and ranking criteria for accountability was on the basis of certainty and formality of the accountability processes employed by the NGO. Those NGOs surveyed which scored highly (a score of four or more) on the accountability ranking had formal and extensive processes in place for not only consultation but also to have their work queried.

17 The point that Lee et al. make is that if management uses the criteria from the people one is working with then better quality work emerges.

18 As public benefit organisations they do not have statutory or formal mechanisms for accountability to the constituents.
NGOs have established quite clear mechanisms to transfer some control to the people with whom they are working (for example SNDT and IDS discussed in Chapter Six).\textsuperscript{19} SNDT effectively contracted itself and its staff out to a membership body (the waste-pickers' union), and IDS directly involved its board in how it was answerable to the constituents. The role in the accountability of the constituents to the NGO staff is possibly important for another reason. The staff of NGOs are generally outsiders (in terms of class, caste, and origin), in relation to their constituency\textsuperscript{20}, and so the ability to hold outsiders (with a perceived higher status) to account can be a powerful notion to marginalised women. One of the few arenas in which village women can be involved in decision-making processes or exercising agency in a different domain was with the NGO if it had processes in place.

In summary these findings on accountability point to the desirability of NGOs having direct mechanisms of accountability to the constituency if empowerment is to be maximised. The findings also point to fundamental limitations of NGOs as empowerment agents. If NGOs are not required to be accountable they are less likely to hand over power to their constituency in the way the cases above have indicated. Joshi and Moore put it in terms of being:

...sceptical of the capacity or willingness of any but the most exceptional organisations to encourage or even tolerate the autonomous and potentially antagonistic mobilisation of their own client groups (2000:49).

\textsuperscript{19} Strictly speaking SNDT is not an NGO but a group of people working under the auspices of the SNDT Women's University (Pune Campus) using university premises and some institutional support from the University. To all intents and purposes they are independent of the University at a governance level and as such they acted as any other NGO.

\textsuperscript{20} In the survey few of the NGO staff or management came from the community. Likewise, NGO staff were better educated and usually from higher castes.
There is a tension that arises between the source of authority and power within an NGO, and the desire for effective empowerment programs. All of the NGOs that participated in the research recognised, to varying degrees, the importance of some level of accountability to their constituency. This was not only for transparency reasons but also recognising, to some extent, that it is part of the empowerment processes. However, of the 15 NGOs surveyed only one handed power over in a direct sense (SNDT), and two others actively promoted a direct role of their constituency in strategic programming (Grama Vikas and YUVA).

Chapter Eight discusses the constraints which exist within current NGO practice for formal or semi-formal accountability mechanisms to the constituency, and the range of accountability pressures NGOs face which serve to limit 'downward' accountability. The next section looks at the age of the group and decision-making of the groups as significant factors in empowerment.

Age of the Group

It was expected that those groups that had been meeting and working together for a longer time would exhibit better empowerment outcomes. This finding however, has some implications for community development policy and NGO practice. For example, M.K. Bhatt (interview 2001) reports that in India for some micro-finance and other group-support programs donors seek a relatively early withdrawal by the NGO from providing support for the groups, usually within three to five years. Myrada’s policy, for example, calls for the withdrawal of its staff animators within three years after group formation, seemingly regardless of
the endowments or capabilities of group members (Fernandez 1998:68). While this approach makes sense in terms of freeing-up resources for NGO expansion into new villages and communities, it runs the risk of jeopardising the sustainability of the groups and the empowerment outcomes.

The implication of the research findings is that a balance should be struck between efficiency (the time spent with groups) and effectiveness (the empowerment outcomes that more time may bring). Hishigsuren (2000:14) highlights the importance of the period of engagements with self-help groups but fails to make recommendations on appropriate time-frames. Likewise Berg et al. (1998:95) noted a 25 percent drop-out rate of members after five years (two years after Myrada’s staff withdrawal), but offered no analysis on the reasons for the relatively high drop-out rate. The accounts of some of the NGOs surveyed (interviews Kedhkar, Hallakatti, and Reddy 2001) indicate that donors seek to limit the period of the NGO engagement with the self-help groups to three to five years. They report that such a limit can affect the possible empowerment outcomes, particularly for the most poor and marginalised groups such as dalits.

The finding of this research point to the period of engagement by NGOs with a particular community group as being an important area for further research to inform NGO and donor policy and practice in empowerment programs.

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21 The danger of a prescriptive policy approach is that staff will tend to target those in the communities who are more likely to be able to ‘go it alone’ after three years rather than the most needy. While the data set is too small to make any clear-cut judgements (and so it is anecdotal), the average score for endowments for the Myrada groups (10) was much higher than the overall sample (7) (see Appendix 2).
Decision-making of the Group

The finding of a statistically significant correlation of decision-making with empowerment suggests that NGOs’ interventions should place some emphasis on fostering open and broad-based decision-making approaches. The research tends to indicate that by strengthening an individual’s role (in terms of decision-making) within a group, this experience can serve to strengthen an individual’s decision-making role in other domains outside the group - such as within the household or in broader village life.

While there is little discussion in the development literature on group decision-making, this finding is supported by studies in other social sciences (including management and community psychology) such as Watson et al. (2002), Durck and Fielding (1999), White (1995), Itzhaky and York (2000). They all argue that the nature of decision-making is important for group autonomy, and that the legitimacy of leaders and effectiveness of groups is linked to the fairness of the leaders’ decision-making processes (Tyler 2002:777). De Vries sees effective leadership as envisioning, empowering (emphasis added), and energising (1996:486). Rees and Koehler (2000) found that leadership and leadership style were significant in achieving particular outcomes, and democratic rather than autocratic styles gave better results. Watson et al. (2002) made similar findings regarding diversity of leadership and outcomes in United States Universities’ learning teams, and

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Itzhaky and York (2000), in their study of a community in Israel, found a correlation of styles of leadership with the level of participation.

With only a couple of exceptions, the NGOs who took part in the research had not looked at the decision-making of the groups as a factor in their empowerment programs. Some of the NGOs (such as Myrada and IDS) were reluctant to promote groups leaders for fear that they may take over the group, and effectively disempower members (interviews Ramachandran [Myrada] and Halakatti [IDS] 2001). They preferred to promote collective decision-making, with no single leader taking responsibility for group activities. However Myrada did provide leadership training for those responsible for group functions, but promoted annual rotations of these functionaries (Fernandez 1998, 2000). On the other hand, those groups which had a strong respected leader (the Grama Vikas model) could interact more with the broader community by virtue of the representative role the leader could take, especially with authority figures in that community (interview Rao 2001). The opportunity for this to happen was limited if there were no leadership figures to take on that representative role, often leaving it to the NGO to perform the representative role.

The research found that those groups that did not have a leader were limited in the exercise of individual agency in terms of broader political empowerment. Secondly, without a leader there is no mechanism within the group for facilitating decision-making within the group when there were problems. This role tended to fall back to the NGO staff, and thereby fostered some level of dependency. On the other hand the research indicates that those NGOs that promoted a single strong leader for long periods of time led to poor empowerment outcomes for the
rest of the group. In these cases power was effectively concentrated in the leader’s hands, often at the expense of other members.

What is emerging from the research and literature from other fields is that the nature of the decision-making of the groups is an important factor in empowerment both as an indicator (Zimmerman and Zahisner 1991) as well as an instrument (De Vries 1996). An area for further research is in developing models of empowering decision-making processes for groups and how they might be implemented through NGO practice.

**NGO Perceptions of Empowerment**

Few of the NGOs surveyed saw their accountability to their constituency as an empowering process itself. SNDT, and Grama Vikas to a lesser extent, were the exceptions. They both recognised that being involved with *dalits*, and by having the NGO staff directly accountable to the *dalit* constituency, was seen as a way of breaking down caste consciousness. Poornima from SNDT (interview 2001) said it was important in terms of how the staff related to the waste-pickers as to how the waste-pickers would respond. She noted that in the waste-pickers’ day-to-day dealings with merchants and others the feudal norms of behaviour would re-emerge. SNDT saw it as central to their work, and the empowerment of the

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23 The results for Maharashtra Gram Vikas for example, who tended to promote a single leader and work solely through that leader, showed relatively poor empowerment outcomes.

24 *Dalits*, being generally regarded as social outcastes, the members of the broader community are unlikely to see themselves as having any accountability obligations to them.
women, that their approach to the waste-pickers was as 'insiders' together, which should lead over time to some change in the women's own self-perception and self confidence. Jaya (interview 2001) gave the example of a particular case of the self-confidence of the dalits served by Grama Vikas in their dealings with higher caste people. Jaya argued that it was the close interaction with staff at all levels which gave the women the confidence to deal with higher caste village people in this way. 

Apart from these two exceptions the findings from the research was that the NGOs’ own perceptions of empowerment as a goal of their intervention differed in some key respects from the women’s own perceptions of empowerment. The NGOs tended to see the results of empowerment work in tangible terms, such as income or participation in the credit schemes. This view is supported not only in the testimony of the NGO staff but also in how their programs are monitored and reported by the NGOs themselves. While the majority of the NGOs in the study saw empowerment as an outcome of their particular intervention, from their point of view empowerment was seen as an overarching goal that would follow a particular intervention. For example, empowerment should be the product of increased incomes, access to credit etc., rather than a direct outcome of the group

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25 During a government sponsored food-for-work program for the most drought affected, which involved manually de-silting tanks, the women had to hire tractors from the higher caste people (from the reddy caste) in the villages. Initially the tractor owners refused to deal with the women directly (wishing to maintain untouchability), but rather through intermediaries. The women themselves insisted to deal with the tractor owners directly and 'held out' for three weeks before the tractor owners agreed to deal with the women directly.

26 This is in some ways related to the nature of project interventions and donor expectations which seek tangible outcomes in a relatively confined time period. Published reports of the study NGOs include Hishiguren (2000) for ASA, Abbi (1999) for Chinyard, and Berg et al. (1998) for Myrada. This issue of donor expectations is explained further in Chapter Eight.
processes facilitated by the NGOs. This position tends to support the economic paradigm of empowerment outlined by Schneider (1999) and others. Some NGOs in the study, such as Chinyard, Prakruthi, RORES, and ASA, focussed exclusively on self-help groups as micro-finance agents. Their day-to-day interventions and monitoring mechanisms focussed exclusively on ensuring the financial aspects of the program were being maintained. They provide specific case study examples, which while useful in promotional terms, give little indication of the breadth of empowerment, and relate empowerment to the individual’s economic autonomy rather than the group interactions. Other NGOs such as Myrada also have clear empowerment objectives but again tend to see empowerment as a result of their interventions, rather than a specific part of an intervention (Fernandez 2001:38). Likewise, Myrada’s monitoring was generally based on financial performance, but in some areas they were trialling innovative attempts at measuring empowerment outcomes. The NGOs which did have specific support mechanisms for empowerment such as IDS, BGSS, Grama Vikas, and the Development Academy, all found it difficult to monitor empowerment, and depended on anecdotal evidence of specific cases rather than broad-based survey work.

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27 For example while Chinyard has as its primary objective empowerment so that women ‘can participate in local level political processes’ (Abbi 1999:8), but neither Abbi’s review nor Chinyard’s other documents systematically record this process in terms of its outreach, but rather see empowerment as a by-product of the savings and credit programs.

28 Myrada at the time of the field-work was trialing a Participatory Impact Monitoring (PIMs) methodology developed by CATAD at Humbolt University (Berg et al. 1998).

29 At a practical day-to-day level the term empowerment is not used but rather they would see participatory and governance processes within groups, as well as encouraging groups to deal with their own social priorities as directly addressing empowerment issues.
The strong move to promoting micro-finance and financial sustainability in micro-finance by NGO funders, both Indian government and foreign, also emerged as an issue which arguably has a negative effect on empowerment outcomes (interview M.K. Bhatt 2001). This new approach effectively privileges what can be referred to as instrumental concerns (program efficiency through financial performance) over social effectiveness, that is empowerment. There is a view that the efficient running of a micro-finance program will result in empowerment outcomes (Hishigsuren 2000; Fernandez 1998). ASA for example moved to a strict micro-finance approach, adopting the Grameen Bank model from Bangladesh. It saw this approach as leading to empowerment outcomes, while expanding their operations and being more efficient. The study suggests however that empowerment among ASA groups was not as strong as for those NGOs that had a broader social approach to their work.\textsuperscript{30} The findings of the research tend not to support the view that a well-functioning micro-finance program will automatically result in strong empowerment outcomes (Hashemi et al. 1996). The NGOs that tended to have the highest empowerment ranking were those that had a broader socio-political approach to their development work.\textsuperscript{31}

\textsuperscript{30} Due to access and timing issues the ASA groups interviewed were not included in the formal study (77 groups). At ASA's request some groups were analysed and showed a lower average score on empowerment outcomes than the overall average, but given the size of the sample this is a tentative finding.

\textsuperscript{31} These were SNDT, Gram Vikas and IDS. At a statistical level this finding is based on a simple average and therefore is tentative due to the small sample involved, but it does support the general findings of the research of what the women identified as empowering.
The approach of the research in eliciting the women’s narrative has proven to be very important as it has given a perspective on empowerment outside the NGOs’ (and researcher’s) expectations and values, and it also provides a common base for making comparisons.32 The lesson that emerges from the difference in the women’s views of what is empowering and the NGOs’ expectations, is that it points to some changes in approaches to group mobilisation and management within NGO programs. If this learning can be developed into practical approaches NGO work may be made more responsive to the self-defined aspirations of the communities with which they are working.

**Conclusion**

Two key points have emerged from the research on empowerment. The first is that the members of the self-help groups identify quite strongly with agency in describing the key changes in their lives following an NGO intervention, even though this may not be the main objective of the intervention. The change in agency is in terms of the change in the women’s capacity to enter different spheres in a community’s social, economic and political life. Before the intervention the women were restricted to the household sphere, and even there had little power. Empowerment for these women is being able to enter new

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32 One outcome which may be taken up by NGOs is to look at the outcomes of their programs in terms of empowerment, less by way of anecdotal evidence which may reflect a minority of cases, but more by way of systematic monitoring of the broad-based changes women see in their lives. This may require the development of specific instruments for the NGOs to use. There are some instruments being developed such as PIMS used by MYRADA and AIMS developed by Management Systems International for the World Bank in micro-finance. These tend to focus on pre-existing outcomes which can skew the results rather than on open-ended approaches that enable the views of the beneficiaries of a program to be heard more directly.
spheres or domains and exercise some power over other people's behaviour. The result of this enhanced access to different domains of power was articulated principally in terms of personal self-esteem, expanded choices and capacity to act.

The respondents related this change to their interaction with the self-help groups with whom they were interacting. A feedback occurred in that as the self-confidence of the members fed into the group effectiveness that in turn fed back into personal agency. This finding is in line with the theory of community psychology of Drury and Reicher (1999). It is important because it moves away from the idea of the group being an instrument in providing financial or other 'practical' support to the individual, to the group being an integral part of the process of individual empowerment, and intrinsically tied up with the individual's notion of empowerment.

The second major finding of the research is that the key factors that affect empowerment are the age of the groups, the decision-making of the groups, and the accountability of the NGO to the groups. While the findings on the age of the group were to some extent expected, the issues of decision-making and accountability are important as they provide direction for future programming options. Decision-making is important in terms of the extent of the role of group members in decision-making. The significance of the finding is that the capacity of the individual to have some influence in the work of the group increases the self-esteem of the members and provides a basis for them to extend these processes to other spheres outside the group. That is, decision-making can be both a definitional and causal factor in empowerment.

The finding on accountability is important because if the staff and management of an NGO are being held to account by the group members, this act of
accountability is an empowering process as the group members feel they have some power over the NGO. If poor and marginalised women have power over an external agent such as an NGO (which represents a completely new sphere of influence) then they feel they can expand this influence or power to other spheres in their lives. More broadly, if poverty is seen to some extent as social, economic and political marginalisation which Sen (1999), Narayan (1999) and others argue, then these empowerment processes are important in development practice.

The importance of the research findings is that none of the three factors, found to be correlated with empowerment, are dealt with in any detail in the NGO discourse on community development, or group formation and group management. This omission in the NGO discourse and learning practice may go some way to explaining why strong empowerment results are not common across NGOs. The next chapter examines this phenomenon in more detail by examining the evidence from the NGOs surveyed on the range of accountability relationships they manage. It argues that the capacity of NGOs to be highly accountable to the groups with which they are working is limited due to the range of accountabilities they face. These include being accountable to their values, their donors, the government, and to the constituency. These different accountability pressures, together with the inherent risks in giving power to the constituents, limit the extent to which NGOs can develop practical accountability mechanisms to their constituents.
CHAPTER EIGHT
NGO ACCOUNTABILITY

Introduction

The discussion of results of the research in Chapter Seven shows that NGO 'downward' accountability is a factor in strong empowerment outcomes for poor women in India, with the implication being that strengthened accountability mechanisms to the constituency will lead to better empowerment outcomes in NGO practice. This chapter analyses the results of the second stage of the research dealing with the range of accountabilities the NGOs surveyed managed, and draws some conclusions as to how NGOs' broad accountability relationships affect their empowerment objectives.

The results indicate that the NGOs surveyed see their values as their primary point of accountability. This finding supports the view of NGOs being primarily values-based public benefit organisations (Tandon 1995a; Edwards 1999a; and McDonald 1999). It is important for three reasons: firstly, the values of NGOs are rarely looked at by donors or in the current NGO discourse, yet for many their values play a central role in their management choices and development approaches. Secondly, an NGO’s values will influence its approach as to how it is accountable to its constituency (which is important for empowerment). Finally, the results point to a complex interplay of relations between NGOs, their
constituency, the government, and donors, which influences how NGOs realise their values, and empower their constituency.\textsuperscript{33}

At the practical level, however, the findings point to a situation where most of the participating NGOs devoted considerable resources to being accountable to donors. While many were not dependent on single donors (some had in fact initiated the termination of funding relationships), the source of resources was a driving force in accountability. Accountability to government was less important for the participating NGOs, and most saw it as a requirement or obligation rather than something they initiated. Ganguly put it in terms of 'we are accountable to the government but we don't feel accountable to the government' (interview 2001).\textsuperscript{34}

The chapter discusses the NGOs' accounts of their accountability relationships and draws some policy implications for NGO programming for empowerment. These implications concern programming practice and how to maintain a focus on the primary empowerment objectives that NGOs may espouse in their development interventions. There are also implications for how donors see the work they are supporting, and the key features of effective programming around empowerment. The next section examines the evidence from the field-work on how NGOs see their accountability relationships, and the link these relationships

\textsuperscript{33} The results suggest that over time the accountability pressures from government and donors can effect a shift in values of the NGO which has implications for their work and how they are accountable to its constituency.

\textsuperscript{34} For example at the Gram Panchayat (village government) level few of the NGOs surveyed saw that they needed to have a specific relationship with it.
have with their work.

**Accountability of NGOs**

The field-work shows that accountability is important for NGOs, but not in the ways that the much of the current literature perceives it (Charlton and May 1995; Zaidi 1999; and Edwards and Hulme 1996). The field-work found that while the NGOs surveyed referred to the accountability to the state and donors, particularly official donors, they tended to see their accountability in a complex way, highlighting values, the work, and their constituencies. The NGO accountability framework developed in Chapter Three (Figure 2) is used as the basis for analysing the accountabilities of the NGOs surveyed. This framework posits that accountability to the ‘values’ and ‘constituency’ are directly related to the nature of the work of the NGO itself, and the accountability to the donor and the state is related to accessing the resources for, and legal requirements of, the NGO to undertake their work.

**Accountability to Values**

The majority of the participating NGOs in the study placed the accountability to their values as the most important accountability they had. None of the NGOs surveyed saw themselves as being driven solely by funding contracts. These values were expressed in different ways by different organisations, and they had

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35 See Chapter Three for the discussion of the literature on NGO accountability.

36 The study recognises that there are other accountabilities such as to staff, and staff to each other but this study focuses on those which to some extent that staff have to deal with at a day-to-day level.
different foci. The origins of the values for these NGOs came from a moral, or sometimes a religiously based (Good News Society) ethic, and altruistic notions of ‘what is right’. The respondents generally did not see service provision as an end in itself, but as a way of achieving or meeting the aims of their values. These values were generally expressed in terms of either the work the NGO is doing, that is what it aims to do, or in terms of the constituency that is who the work is for.

For example, Poornima of SNDT (interview 2001) described their NGO’s values in terms of ‘justice and equality’ for their constituency, which for SNDT had implications for the organisation and staff behaviour in relation to that constituency. Halakatti expressed IDS’s values in terms of both staff behaviour, and as an organisation, when she referred to ‘responsibility and integrity’ in the way staff work (interview 2000). Khedkar of the Development Academy (interview 2001) and Sr. Mercy of ASA saw their values in terms of the broader constituency (who they were assisting) (interview 2001). For both of these agencies, the outcome being sought was empowerment and self-reliance for their constituents. Likewise, Pankaja of KIDS (interview 2000) and Swarna Bhatt of Jagruti described their values as being realised through the constituency and their work (interview 2001). Pankaja put it more directly as anti-exploitation and

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37 Most of the NGOs’ values are expressed in one-way or another in their mission statement and they clearly articulated them in discussions.

38 Waste-pickers are usually the most marginalised dalit women in an urban setting.

39 For the Development Academy, the broader constituency was tribal people, and for ASA poor women.
women’s rights, while Swarna Bhatt used a more generic notion of ‘the poorer sections’ of society.

The second theme that emerged from the findings was related to the personal values of staff, which should reflect the organisation's values. This generally was described not in instrumental terms, but rather in the relationship with the constituency. The common terms used to describe this were ‘partnership’ or ‘solidarity’, and were supported by the notions of integrity and sincerity in how the work is undertaken, and that these should be imparted to the constituency. Likewise, many respondents saw the NGO staff as being central to imparting these values. The respondents from Myrada, Timbaktu Collective, Grama Vikas, and Yuva, all indicated that they had particular staff selection, development, and support programs to ensure the staff reflected the values. 40

The issue that most of the participating NGOs had is that it is difficult to have specific mechanisms of being accountable to their values. Halakatti of IDS (interview 2001) described their values-accountability in terms of programming decisions. For example, if a program evolves in a direction not consistent with the organisation’s values of working with the poor the staff should respond and make program changes. The second accountability mechanism Halakatti described is through the constituents themselves, and how they respond to the NGO in terms of their support and involvement in the work. Finally, she identified the response of those who oppose a particular program and their reasons as a form of values accountability. She gave the example of a wealthier group in the community complaining to a donor that they were being excluded from the program on the

40 Whether this was reflected in more direct accountability mechanisms is debatable and is discussed later in the chapter.
grounds that it was favouring marginalised groups in the community. Halakatti saw this type of response as a positive indication that the work was effective.

While technically it is the board’s job to ensure that the agency is adhering to its values, Halakatti saw these three mechanisms as being particularly important as they reflect more closely the work on the ground.

In the case of Khedkar of the Development Academy and Ganguly of the Timbaktu Collective, they saw the accountability to the values in their relationship with their constituency as well as in terms of how they developed the relationship with the donors. Khedkar (interview 2001) gave the example of how they rejected generous offers from donors for programs which, on close analysis, were not in line with their values. Khedkar saw the accountability to values as ‘always the driving force which they cannot allow to be diluted’. In all, around half of the NGOs surveyed had either ceased relationships with donors, or declined offers from donors, on the grounds that the proposals were not consistent with their agency’s values.

SNDT’s mechanisms for accountability to its values were framed in terms of the personal link between the staff and the constituency, and how the staff saw their work. Poornima (interview 2001) described this approach in terms of rejecting the notion of the NGO as being an ‘outsider’. For her these values reflected the notion of equality with the constituency; the staff ‘... cannot talk of doing the work for the people; they do it for themselves’. This formulation of the staff

41 In this case a German donor wanted them to carry out a community awareness program around health issues but wanted it to be solely based on the existing formal health structure rather than incorporating traditional practices which the Academy’s program was trying to promote. In another case the Academy returned World Bank funds for a social forestry project when it emerged that the project would promote policies which were not in the tribal people’s best interests.
motivation moves away from the notion of altruism towards one of solidarity. If this is the core value of the organisation then accountability to its values is tied up with accountability to the constituency and how that is exercised. SNDT had very strong and formal accountability mechanisms to the constituency.  

For most of the NGOs surveyed, however, the notion of accountability to their values was less clear. They saw their values being reflected in the work and less of a driving force per se. Nevertheless, while few had formal mechanisms to hold themselves to account to their values, the majority could give clear instances where decisions were directed on the basis of these values, and choices appraised against them. They saw themselves as having set objectives for themselves out of which a series of complex relationships emerged with donors, constituents and government in which each tried to influence the other in terms of priorities and values. In all cases these relationships were negotiated, rather than their being a strict client-patron relationship. The other point to emerge is that the accountability to values was framed, by most respondents, in terms of their constituency, and so a linkage could be drawn with the accountability to the constituency.

Some respondents, including Pimple of YUVA (interview 2001), raised the problems that the values can get eroded over time as an organisation grows, staff

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42 See Chapter Six for details and Appendix 2 for the scores.
change, or donor preferences change.\textsuperscript{43} The question that arises then is how an agency maintains a focus on its values and ensures that they are relevant and that the work continues to be accountable to them, and through the values to the constituency. A number of respondents, particularly from smaller NGOs, such as Pankaja (KIDS) gave the example of donor preference as a particular concern when trying to maintain a focus on their values, and how they are to be met (interview 2001).\textsuperscript{44}

The field-work found that overall it was an adherence to values which provided the clearest basis for accountability to the constituency, and a focus on empowerment. The findings also indicated however that the values-base of an organisation is not something which is a given, but is something which must be worked on and activities appraised against them. From the discussion with a range of NGOs it seemed that time, growth, and external influences can result in some erosion of values. It can be argued that it is the larger and very small newer NGOs who are most vulnerable to this trend. This is examined further in the discussion of accountability to donors.

\textsuperscript{43} While there was clear induction processes and staff selection criteria that attempted to inculcate and reflect the values, there was a feeling that as the organisation grew (and the array of accountabilities became more complex and range and size of the constituency grew), it was becoming more difficult to maintain the same level of accountability to values that one might find in a new and smaller organisation. An example of changing donor preference is the current emphasis on effectiveness and micro-finance in poverty alleviation programs has led to some evidence of a move away from the most marginalised groups to more "entrepreneurial" sectors of the community that are able to show more immediate results.

\textsuperscript{44} In the case of KIDS their major donor in the space of two years moved from a focus on violence against women to the impact of globalisation on the community. This resulted in some soul searching as KIDS tried to maintain the donor relationship and the focus on their key constituency, women in crisis.
This dilemma that NGOs face can be interpreted in terms of theories of power.

The assertion of values with a particular group is an expression of power, whether this is in terms of Weber's notions of domination, or Giddens' views in terms of influencing the conduct of others. The problem for NGOs is that because they have greater endowments, in terms of resources, both physical and by virtue of their status, their role in empowerment can be compromised. That is, when dealing with disempowered people, especially poor women, they can exert an influence over them, which leads to some level of dependency and so compromise the empowerment process.

Overall the findings support the literature on values discussed in Chapter Three (inter alia Gerard 1983; Lissner 1977; Fowler 1996; and Edwards and G. Sen 2000), which saw values in large part as a distinguishing feature of NGOs. The problem that emerges is how these values can be eroded by other accountability pressures, and more importantly how they can be reflected in the accountability relationship the NGO has with its constituency.

Accountability to Constituency

The forms of accountability the NGOs surveyed have to their constituency is detailed in Chapter Six, with those showing the greatest level of formality in their accountability processes having the strongest empowerment outcomes. In summary the NGOs surveyed all saw some level of accountability to the constituency as an important aspect of their work. At a practical level the staff of most of these NGOs saw it as important to have regular meetings with the groups, both at a staff and management level, in order to gauge the relevance of their
interventions. Fox and Brown (1998b) argue that these more or less informal accountability processes can be quite powerful in establishing NGO legitimacy. This thesis argues however that informal accountability processes at best link the NGO instrumentally (that is through its work) but not structurally to their constituency. The findings of the research support the view that more structural (formal) links deliver stronger empowerment outcomes. Joshi and Moore (2000) argue that the presence of formal processes establishes a right for the constituents, and therefore is empowering.

Many of the NGOs surveyed dealt with the issue of accountability through formal structures such as federations rather than direct accountability processes. The research here found that the federation structures per se were not the source of accountability but rather accountability was related to how these structures were used. The results outlined in Chapter Six show that many of NGOs who had formal, semi-formal, or informal accountability mechanisms all grouped the self-help groups into federations whose roles varied considerably. For example even though Myrada used a federations structures there was little evidence that it was used as a mechanism of 'downward' accountability, while in the case of the SNDT and Grama Vikas the federation was consciously used as a mechanism for being accountable to the constituency. Howes (1997:601) found federation structures are not necessarily seen directly as an accountability mechanism but more for participation, devolution of management, and program sustainability.
mechanisms.\textsuperscript{45} One of the reasons that the NGOs surveyed had different mechanisms and structures for control and accountability was to do with their role as public benefit organisations.

As discussed in Chapter Three NGOs should not be bound to a particular and restricted membership, whose members quite naturally will seek to advance their own interests (Desai and Howes 1995). It is for this reason that few of the NGOs surveyed had members of the constituency on their boards.\textsuperscript{46} There was a fear among some respondents that political forces may emerge that could be seen as hijacking the NGO’s values or priorities for more sectional interests, or alternatively weakening the NGO’s effectiveness through conflicting interests developing among various representatives.\textsuperscript{47}

SNDT, which had the strongest and most formal mechanisms of ‘downward’ accountability, tended to manage these tensions through their involvement in decision-making as equals with their constituency and not as ‘outsiders’. Poornima explained the process as an integral part of a just way to acting with

\textsuperscript{45} YUVA has a principle of operating to establish what it calls people’s organisations and peoples institutions. These are effectively overlapping groups which have distinct functions. The role of the People’s Organisation is a functional one which is involved in practical matters such as income-generation and savings programs. It mainly deals with livelihood matters that affect the members of the group, while the institution is involved in advocacy and rights work. In neither case however is it clear as to the extent they influence YUVA’s strategic direction.

\textsuperscript{46} ASA has just created a position on the board for a Federation representative, and the Development Academy was amending its constitution to allow for two constituents to be on the board.

\textsuperscript{47} Gaikwad of Disha Kendra (Interview 2000) reported this happening when the Federation supported by them tried to go fully independent in 1992.
integrity and of gaining true legitimacy with the constituency (interview 2001).
She freely admitted that SNDT had the power to reject directions from the
constituency on matters of values. She gave the example of communalism
whereby the constituents may favour a more communalist approach in certain
social situations while SNDT was dedicated to pluralism, diversity and
non-violence, and made this quite clear to its constituents. The same may be
applied to the issue of expansion to other groups in society. Poornima indicated
that for SNDT the issue of expansion of the constituency is difficult and sensitive,
but one that should not be imposed but argued with the waste-pickers union as
equals.

In other cases accountability to the constituency was becoming important because
the NGO concerned had grown over time or its focus was changing. In order to
stay in touch and remain relevant, they felt that mechanisms that brought them
closer to the constituency were important. For example Khedkar indicated that
the Development Academy was changing rapidly and it was in the process of
introducing some accountability changes that should bring it closer to the
constituency. 48 Generally what emerged from the research, however, is that many
of the NGOs surveyed did not have a clear conception of their constituency. This
issue is important if empowerment programs are to be directed to disempowered
groups in a community.

48 The first was to have two local constituents on the board (out of seven), and the second was to
use the existing Grain Banks (a Grain Bank is a village CBO organised by the Academy, into
which grain is contributed by members following harvest and drawn upon in the lean season thus
avoiding households purchasing grain at high (off season) prices from traders) to take on a greater
role in managing the range of Academy programs in a particular village, and provide valuable
feedback to the staff who worked with those villages.
While all NGOs surveyed stated that they aim to focus on the poor, few of the agencies went beyond a generalised statement such as this. Those that did focus on a particular group (SNDT with waste-picker women, the Development Academy and Disha Kendra on tribals, and Grama Vikas on mainly *dalit* women), generally had procedures and practices in place to ensure that programs were directed to these particular groups. Other NGOs’ representatives such as Halakatti of IDS conceded that the level of constituency focus had weakened over time, with less focus on the most marginalised groups and few processes to assess whether these groups are being reached (interview 2001). Myrada on the other hand, left the selection of beneficiaries to the villagers themselves. This has resulted in a lower level of reaching the very poor of the most marginalised groups relative to other NGOs in the study (see Appendix 2). 49

M. K. Bhatt (interview 2001) argues that weakening of the constituency focus has arisen due to two factors. The first is that NGOs are relatively weak in social analysis generally, and do not ‘give sufficient attention to complex socio-political issues’. The second is that donors’ funding patterns have changed, so they are now less concerned with marginalised groups such as *dalits* or poverty reduction *per se*, which was the focus of the 1980s. Bhatt argues that there is now a more fragmented approach with specific issues such as environment, micro-finance, and gender violence, all becoming the focus of donor attention. While these issues are vital in any development program, this change in focus does mean that NGOs

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49 The author takes the view that this approach reflects a rather naive view of village politics and that those in power will attempt to capture benefits for themselves. A more realistic approach may involve an assessment of the likely disadvantaged on the basis of assets, caste and education then undertake a joint processes of selection on the basis of need.
‘end up being reduced to activities and expansion, while social analysis is in decline’ (interview M. K. Bhatt 2001).

The effect of these changes in aid direction is likewise to fragment the constituency, and runs the danger of leaving out the most marginalised groups. This is important for the issue of ‘downward’ accountability, as there should not only be more formal mechanisms of accountability, which this thesis argues, but that this accountability should be to the ‘right’ constituency, that is those poor the NGO indicates it is working with.

There are two issues with regard to NGO accountability that have emerged from the research findings. These can be summarised simply as the ‘how’ and the ‘who’ of accountability. Much of the discussion in Chapter Six and in this chapter has dealt with the question of ‘how’ accountability should occur. The question of ‘who’ the NGO should be accountable to relates to their values and mission and how they see their constituency.

While accountability can be measured by the range of and types of relationships an NGO has with the self-help groups (see Appendix 5), the accountability to the NGO constituency more broadly can be indicated by the reach of a particular program to marginalised groups. This corresponds with the notion of accountability being derived through the work of the NGO. This accountability to the broader constituency can be in conflict with the accountability to the groups who would naturally like to maximise the benefits of the program to themselves rather than see expansion to other disadvantaged people or groups. This in effect is a juggling act the NGO has to manage.
On the one hand the NGO has to be responsive to accountable to the group with which it is working, and give some power to that group; and on the other hand, it has to be aware and responsive to the part of its broad constituency it is not reaching. The upshot of this dilemma is arguably that effective empowerment involves giving the groups greater direct control over the program, which can have the perverse effect of limiting the scope of the program in terms of the broader constituency.

SNDT for example, while being more directed by the constituency than most, was involving its staff in extending the reach to other waste-pickers and debating with the established groups the importance of this move. This is arguably possible in a union structure (which the waste-pickers have) in which all members benefit by expansion, as their primary focus is on collective rights. Where the focus is on credit and savings facilities (with material benefits for individuals) members may regard new members who join, to some extent, as free-loading on the work done by the established members who resist them joining. Likewise there may also be rent-seeking behaviour from the better off in the community who can exercise power to exclude those more disempowered. The role of the donor also cannot be excluded in the discussion of NGO accountability to values and constituency as NGOs have an accountability relationship with their donors which is highlighted in the accountability framework (Figure 2).

**Accountability to Donors**

The accountability to the donor (the source of resources for the NGO) is complex and can affect how an NGO works to its values and is accountable to its

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50 This may be one reason for the relatively poor Myrada results on constituency selection.
constituents. The NGOs surveyed had a range of donors from whom they accessed resources. In general the donors fell into two main groups, the government (usually state governments, but sometimes central and local governments); and secondly, private NGOs - usually from abroad, who may or may not have accessed government funds for the activities in their own countries. There were no clear characteristics of the relationship with either group of donors. Some government departments were easier to deal with than others, which was also true of international and local NGO donors. The main concern of all donors was financial accountability followed by accountability to the objectives of the program. In some cases accountability to the government’s priorities was very direct, in which case the NGO was effectively a contractor. None of the NGOs surveyed indicated that the government programs they were involved with favoured approaches that promoted accountability to the constituents. This finding is in line with Siddhartha Sen's argument that, for governments, social mobilisation [and empowerment] is at best a lesser priority and at worst an illegal or threatening activity (1999:330).

Khedkar (interview 2001) said that the Council for Advancement of People’s Action and Rural Technology (CAPART) was the most difficult agency to deal with. CAPART (following its own accountability issues) had instituted a

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51 For example one of the study NGOs, RORES, was funded by another study NGO, Myrada, who managed the program very closely.

52 Most Indian States have rules against NGOs being involved in what they refer to as 'instigation'.

53 As consequence of an audit of its programs which identified irregularities (including fraudulent activity including payments to phantom NGOs) CAPART had substantially tightened its accountability and verification procedures.
program of checks with the District Administrator and the Central Bureau of Investigation to verify the *bona fides* of the organisation at a financial level and also the relevance of the work. According to Khedkar however, these donors had no effect on the direction of the work. The tougher accountability and verification processes did lead to considerable delays and opportunities for 'rent-seeking' from officials. Pankaja from KIDS (interview 2001) gave the example of delays from a government department (which was supporting their HIV program) that led to a cash-flow crisis within the organisation. Hālakatti from IDS (interview 2001) was very reluctant to participate in some government programs. She felt that participating in micro-finance programs supported by government development banks, such as NABARD and SIDBI, would result in IDS becoming a '... commission agent for the banks' in which IDS bore the risk while the banks remained safe.

Some donors are more interventionist in the programming of the activities. Swarna Bhat of Jagruti (interview 2001) reported that a small agency supported by a single donor, such as BGSS or Jagruti, is at the mercy of the donor. In their case, funding was withdrawn due to strategic changes in the donor organisation. What is emerging from these cases is that the international donors are becoming more operational in their approach, and some are using local NGOs effectively as contractors for their global advocacy campaigns, etc. For RORES, some local

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54 For Pankaja of KIDS the government's program officers are easy to deal with but rather it was the management which was creating delays. The other contribution to the sense of crisis was that some programs were asking for a ten per cent deposit of the value of the program as a Bank Guarantee.

55 The NGO in this case, would only support a certain type of programs with specific strategic intent, in this case, looking at globalisation issues. Previously it was focussing on gender violence issues. The changes (often at relatively short notice) in strategic direction had dire effects on the smaller NGOs they favoured in their support.
donors such as Myrada, Swashakti, and Intercorporation all had a close role in the day-to-day management of programs following their approval, while others took a more hands-off approach.

In other cases, donor intervention is seen as positive in various aspects of programming. Khedkar of the Development Academy (interview 2001), for example, cited the useful advice that UNDP has provided. UNDP had suggested the Development Academy set up a co-ordinating mechanism when it noted that the Academy’s projects were all independent from each other, even within the same village. Khedkar has indicated that this had the effect of improving accountability to its constituency. Likewise, Oxfam Community Aid Abroad provides an advisory service, the Development Support Team, which provides evaluation and other planning support for smaller NGOs. However even the larger NGOs such as YUVA appreciate the support, which entails minimal funding. Mini Bedi of Community Aid Abroad (interview 2001) refers to this as ‘non-funding support’ and is a critical part of programming.

The relationship with foreign donors is more mixed than with the local government donors. On the one hand, foreign donors are very supportive and allow a large degree of flexibility, such as the case with SNDT, Grama Vikas, or IDS. On the other hand some donors can affect the NGO’s strategic directions, and even their very existence, which was the case with the study NGOs - BGSS and Jagruti. These cases indicate that the relationship an NGO has with its donors, and the influence donors can have on NGO work, can have an effect on the NGOs accountability to its values and constituency.
Development Fashions

Another way in which donors can weaken NGO accountability to their values and constituency is through the promotion of what M.K. Bhat referred to as ‘development fashions’ and the impact that they can have on local NGOs (interview 2001). One criticism of this approach is that at the village level many of the so-called ‘fashions’ seem not to be relevant to day-to-day life – such as NGO work on globalisation, or free trade. However some of the ‘fashions’ can seem to be seductive particularly if they are linked to funding.

Poornima from SNDT puts it thus:

... carrots being foreign funding/assignments around ‘fashionable terms’ which can result in you being caught in a trap. The lingo of globalisation can be marginalising. You need to either counter it or cope with it.

Other examples of this problem are micro-finance and natural resource management, both of which are undergoing an unprecedented boom throughout the 1990s. Most of the NGOs surveyed that worked in rural areas were involved with both of these issues. Micro-finance, for example, is a necessary entry point for most NGO activities, mainly because most poor and marginalised households do not have secure incomes and so are dependent on high-cost credit for their daily living. By introducing schemes to reduce the cost of credit NGOs gain access to communities, and from that access raise awareness or deliver a range of other services. The access also enables them to engage with the constituency on

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57 While clearly links can be made to the livelihood of villagers and these global issues, the links may be not be very evident to a very poor marginalised woman socially isolated by her gender, caste, and class.
priority strategic issues that affect their lives, such as alcoholism, gender-violence and caste discrimination.

A problem with the rapid growth in micro-finance support from donors and government financial institutions is that the micro-finance programs themselves become ends at the expense of other social programs, and can even develop into forms of debt traps. In order to secure donor finance, NGOs may have to develop activities that move them away from their core values and programs, or from their prime constituency. Both Halakatti (IDS) and Khedkar (Development Academy) [interviews 2001] were cautious about becoming involved with some sources of micro-finance support, and nervous about being involved with the large programs and finance wholesalers such as NABARD or SIDBI. These various micro-finance schemes have both advantages and disadvantages for NGOs and existing self-help groups. They are attractive to NGOs, but as mentioned above can have the effect of diverting NGOs resources from their main activities. On the other hand strong NGOs, such as Grama Vikas, can take advantage of schemes such as Swashakti to cover some staff costs. Also, some of these schemes with

58 In the case of micro finance the government of India in a newspaper advertisement indicated that it was aiming to increase the number of self-help groups from 531,000 to 1.4 million by 2004, The Indian Express, October 21, 2001, (p. 8).

59 In Karnataka, M.K. Bhat describes three government schemes which NGOs can become involved in. Stree Shakti is the largest, with a target of 120,000 self-help groups reaching more than two million women. These groups would be organised by the anganwadi (pre-school) teachers, with the role of NGOs being to train the teachers in self-help group formation. Such a program can disrupt existing groups as these new groups will receive a direct government grant of seed money. The second scheme is Swarna Jayanthi Gram Rosger Stree Yojim, a central government scheme aimed at those people below the poverty line joining self-help groups organised by NGOs, in which after a qualifying period they would be eligible for a loan of Rs250,000 for the purchase of assets such as cattle. One-third of this loan would be in the form a subsidy payable at the end of the first loan cycle. The aim to reach 100 self-help groups per district and ultimately see a total of 1.4 million self-help groups nationally under all programs by 2004. The third scheme, Swashakti, is a World Bank financed program through the state government in which no finance would be made available, but funding would be available for NGOs to cover staff costs and training. The downside is that this program is closely micro-managed from the donor, which limits NGO flexibility and autonomy.
government support can help focus NGO programs onto poor and marginalised groups. For example M.K. Bhat describes the criteria for *Swashakti* as: targeting certain villages according to the sex ratio\(^\text{60}\); and within villages, targeting below poverty line women, women with low literacy rates, and those from the scheduled castes and scheduled tribes. These selection criteria will mean that at least those NGOs that take advantage of the program have some clear selection criteria according to indicators of poverty and marginalisation.

The above discussion illustrates a range of issues with regard of accountability to the donor. On the one hand, these accountability mechanisms can steer NGO programs away from their target groups, while on the other hand some government anti-poverty programs in particular can have the effect of focusing the NGO onto what they would see as their primary constituency. These results from the field interviews are in line with the literature detailed in Chapter Three on donor influence on NGOs, in particular Edwards (1999a), Baig (1999), Edwards and Hulme (1996), Fisher (1994), Fox and Brown (1998a), and Zaidi (1999).

*Accountability to the State*

In India the state, at all levels, plays a key role in the regulation of NGOs (see Chapter Four). All governments have regulations and monitoring mechanisms to ensure NGO accountability. The governments insist that NGOs are financially

\(^{60}\) As discussed in Chapter Four the sex ratio is regarded as a good indicator of women's marginalisation and disempowerment.
transparent and do not enter what is regarded as the political field, which naturally has many grey areas. Overall the NGOs surveyed did not see these as onerous and none of the NGOs surveyed reported having major difficulties with the various regulations and requirements. However, as indicated in Chapter Four, these requirements give an indication of the level of suspicion and sometimes hostility from the state.

**National Level:** As outlined in Chapter Four at the national level, the Union Government has a series of regulations and requirements under the Tax Act and the Foreign Contributions Regulation Act – FCRA (the latter Act regulates those NGOs which are registered to receive foreign funding). NGOs receiving foreign funding are regularly checked by the Central Bureau of Investigation, and have to establish three years of successful operation before being eligible to receive foreign funding. The latest changes in the FCRA regulations will mean that those agencies receiving more than one crore rupees will have to publish their accounts in the press (interview Ullatil 2001), and the District Collector has also to vouch for the NGOs. These regulations have not lead to any major problems to date, but they can lead to considerable delays in implementing NGO programs. The regulations also carry the threat of suspension of FCRA approval if NGOs engage in certain types of advocacy. Generally NGOs avoid these threats by garnering the *indirect* support of individuals and/or representative organisations in their campaigns.61

61 An example of this is the Narmada Dam advocacy coalition in which the ‘front person’ is a well-known writer with no identifiable NGO connections.
State Level: at the state level the extent of regulation varies across the country. In general, the NGOs surveyed did not encounter major problems, but Halakatti of IDS (interview 2001) reported that the Karnataka State Government checks up to see that they are not doing what it calls ‘instigation’, which is advocacy against government policy, something that is illegal for NGOs to engage in. In general, NGOs such as KIDS and IDS that undertake limited advocacy campaigns ensure that they are concerned with upholding existing laws (such as child rights, alcohol abuse, and gender violence) rather than challenging legislation. Also, the NGO sponsored federations (in the case of IDS and Grama Vikas) take on an advocacy role as representative organisations, which to some extent protects the NGO.

Local Level: At the local level there are two main mechanisms by which the NGOs are accountable. First, through the changes to the FCRA in 2000 the local administrator or Collector has to provide a statement verifying the bone fides of the NGO. In this way the work of the NGO should not be against local government policy. At the Gram Panchayat or village government level there are no formal accountability mechanisms, so different NGOs relate to the Gram Panchayats in different ways. IDS and Timbaktu Collective, for example, saw it as very important to regularly brief the Gram Panchayat members about their work in order to avoid conflict. For example, Ganguly reported that the Timbaktu Collective regularly informed the Sarpanch (village secretary) of all of their work, and stayed in touch with the ward members. On the other hand it could be argued

62 There are however grey areas such as anti-alcohol campaigns which affect government revenue but as the government cannot be seen to be supportive of alcohol consumption as such then these campaigns are not seen to be ‘instigation’.
that some NGOs, such as Myrada, are setting up parallel mechanisms whereby a planning group, separate to the Gram Panchayat, is the consultative forum for Myrada’s work. While Ramachandran from Myrada did not see consulting local government as important as it was largely ineffective and a ‘lot of hype’ that did not factor in their work, she did note that while they could by-pass politicians they could not by-pass the bureaucracy (interview 2001). Likewise, Reddy of RORES (interview 2001) did not see their links with Gram Panchayats as being important to RORES’ work.

Overall however, there was some ambivalence about the role of village government among the NGOs surveyed. Only Ganguly of Timbaktu reported they ‘felt accountable to the gram panchayat’ (interview 2001). The NGOs surveyed generally saw the real point of accountability as being with the Collector (the bureaucratic head of a district and a state government employee) who had to approve any NGO’s presence and work in the community.

It would seem from the above discussion that the accountability of the NGOs to the state (at various levels) has little impact on the NGOs’ ability to be accountable to their values and their constituencies. In fact, the regulations against advocacy provided an opportunity for greater direct participation in advocacy on local issues by the constituency through their representative organisations established by the NGOs. The quantitative results outlined in Appendix 3 provide some support to this finding.
Conclusion

The research findings have raised some important issues regarding NGO accountability. All of the NGOs surveyed saw themselves as being accountable bodies, with the majority seeing their accountability to their values as being their primary concern and motivation. The most common expression was that as NGOs they were accountable through their work, which in turn was an expression of their values. However, few of the NGOs had explicit mechanisms for being accountable to their values. It is arguable that this lack of accountability mechanisms to values leaves them vulnerable, as those accountability pressures that require specific mechanisms can inadvertently be given a priority and be seen to dominate and water-down their values.

Few of the NGOs studied had major difficulties with accountability to the donors, either Indian government or foreign donors. However, a major concern is arising in that the self-help groups are predominantly savings and credit groups with an emphasis on financial concerns. While accessing inexpensive credit is of importance for women, a number of the NGOs concerned put an overriding emphasis on this as an ‘end’ in itself, either explicitly or implicitly. This results in effective priority being given to the donor, whether it is a bank, government wholesaler, or another NGO.

While the requirements of donors in general have tightened over recent years, none of the NGOs surveyed found them either unfair or onerous. Initially, there was some concern, but most would support Ganguly’s statement (interview 2001) that ‘the donor has the right to receive information and ask questions, but they cannot tell us what to do’. Ganguly explains that in the past northern NGO donors tended to have a hands-off approach and base the relationship on trust or on a
'guilt thing' from their colonial legacy. In retrospect this approach is arguably irresponsible, and following a number of scandals, is slowly changing, and according to some of the respondents it is for the better.

Fowler (2000b), Edwards (1999a) and others, argue that northern donors have undue control over southern NGOs. But this view is not borne out in practice for many NGOs in India. Of the 15 NGOs studied, half had explicitly avoided new donor relationships, and terminated or rejected donor funding on the grounds that the grant conditions were contrary to their values. The agencies however that were most vulnerable to donor control were the smaller agencies with less than ten staff, and usually dependent on a single donor for specific activities rather than a broader program. This was the experience of three Oxfam partners in Dharwad district which were struggling to survive following Oxfam's withdrawal from the area. There was also some evidence of donors 'micro-managing' programs, which was the experience of RORES. In this scenario, the NGO can become little more than a franchisee for a fixed model imposed from outside (such as the Grameen Bank or Myrada models of micro-finance). In these cases the NGO has little flexibility or choice in what happens on the ground.

In reality the evidence indicates that, except for a small minority of cases, the relationship between donor and local NGO is not a strict patron-client relationship; nor however, is it a partnership based on equality. Rather the relationship is built on a series of negotiations on what are perceived to be the

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63 These cases included *inter alia*: IDS refusing to be involved in certain micro-finance programs; SNDT, MYRADA, and Disha Kendra wary of entering any new donor relationships because of the influence on program direction; the Development Academy terminating a program and returning funds; and the Timbaktu Collective terminating a long standing donor relationship because of control issues. In addition, while other NGOs were less specific, they indicated that they would only enter new donor relationships with some caution.
common goals. Accountability from the donor’s perspective, in general, is to see that their funds are spent efficiently and effectively for that common goal. In addition for some, it is to ‘add value’ and be accountable to the local NGO by offering what Oxfam Community Aid Abroad calls non-funding support.64

Accountability to the constituency is the area in which the NGOs in the study had the most difficulty. Most agreed that it was very important for program effectiveness, but they did not wish to become beholden to a particular and arguably narrow constituency, when their mission was to a broader constituency. While several of the NGOs had mechanisms for accountability to their constituency, or were developing mechanisms, only SNDT saw this level of accountability as a central function of their institution. Most of the others would prefer the term ‘participation’ rather than ‘representation’ in a strict accountability sense. Most however, did see the importance of accountability through representation, not to themselves but through local ‘people’s-based organisations’ or federations, which they were instrumental in establishing. The majority of the NGOs had such mechanisms65, however the level of autonomy and inclusiveness among them varied. SNDT and Grama Vikas had the highest level of autonomy in which the federations not only had a role in developing activities, but also controlled the program finances and activities to a large extent. In the case of the SNDT it was through direct accountability of staff to the group, and in the case of Grama Vikas, the federation was developing its own relationship with donors.

64 From the local NGO’s point of view this non-funding support is very important and represents the core of the relationship. In general this type of support is not forthcoming from local, particularly government donors.

65 These were Chinyard, SNDT, Disha Kendra, Development Academy (in the process), YUVA, Grama Vikas, MYRADA, RORES, Prakruthi, and Timbaktu Collective.
With exceptions already noted, the NGOs surveyed did not relate their accountability to their constituency in terms of their overall objective of empowerment. While none were surprised with the finding that accountability to the constituents was a significant variable in empowerment, the overall view was that an increased move in accountability to the constituency would weaken their control over the program. It could also create tensions and divert the NGO away from their broader constituency to a narrower membership base.

Further work is required in the area of program management theory to identify mechanisms for the development of formal or semi-formal accountability structures to provide the NGO constituency a greater sense of ownership, and therefore power, in the program while maintaining the flexibility to expand their work to new communities. The example of SNDT and Gram Vikas indicated that this was possible. Joshi and Moore (2000), however, caution that it is an exceptional organisation that can do this. Nevertheless this is an important area for policy work if empowerment programs are to meet their real objectives of the poor being able to challenge power relationships at all levels in their lives.
CHAPTER NINE

CONCLUSION

Introduction
This thesis has examined what empowerment means for poor and marginalised women in India and the institutional factors in NGOs that lead to stronger empowerment outcomes. It presents two principal findings: first, is that empowerment from the view-point of poor women, is primarily related to improvements in their personal agency. The second finding is that the level of accountability of NGOs to their constituency - the people to whom they direct their programs - is a causal factor in securing strong empowerment outcomes.

These findings support the view that empowerment for the poor and marginalised, is less about access to material resources and outcomes, but more about access to choices and decision-making in both their household and community life. The evidence from the research is in line with notions of empowerment (viz - personal agency) derived from the field of community psychology, which can provide some pointers to effective poverty alleviation strategies in development practice.

The community psychology framework for empowerment focuses on individual self-esteem and confidence, which in terms of development practice, enables the poor to assert themselves in a much wider range of social and political domains in their family and community lives. The research however also suggests that one of

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1 Central to these findings is the idea (which the data supports) that empowerment is not an absolute condition but rather a relative one. While it may be difficult to conceptualise degrees of empowerment, it is important in discussing the results of the research in relation to empowerment theory.
the ‘domains’ from which self-confidence and assertiveness can emerge and be applied more broadly, is in the accountability relationship the poor have with the agency facilitating empowerment – often an NGO.

This importance of this finding is that it supports a view that empowerment is not something that is provided, but rather inheres in the relationship between the NGO and its constituency. This view of empowerment being related to personal agency, and the relationship of empowerment outcomes with the ‘downward’ accountability mechanisms of NGOs (and other agents) to the intended beneficiaries has not been a strong focus in development discourse and practice. This chapter will sum up these findings of the research and draw some conclusions that contribute to the discourse.

Empowerment

The methodology adopted in this thesis focuses on women’s narratives of the important changes that had occurred in their lives, which were then put into an empowerment framework. The changes the women reported most closely identified with the notion of personal agency. The changes were articulated as an increase in self-esteem that was experienced from the greater range of choices, and the women’s capacity to act on those choices. These findings are important

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2 This framework involved sorting responses into broad ‘domains’, and ranking them, from which a statistical analysis was made. This methodology can be adapted for assessing a range of development interventions as the open-ended approaches used to gather data tends to highlight the relevance of particular approaches. It has limitations in that is interpretive in its approach as so unless there is clear and careful training of enumerators large-scale comparisons may not yield useful results. It is however useful for longitudinal studies or smaller-scale comparative work.

3 As discussed in Chapter Seven these choices ranged from the relatively straightforward capacity to go out of the house and interact with people outside the immediate family, to broader notions of engaging in civic processes in the village, and making autonomous decisions about their personal lives and influencing other in the family.
that they lend support to a variation of Kabeer's empowerment theory, which argues that empowerment is a combination of an increase in access to resources, material outcomes, and personal agency (1999a). Community psychology theory on the other hand relates empowerment to the self-esteem, confidence, and assertiveness, that an expansion of an individuals choices and capacity for action brings (Speer 2000; Campbell and Jovchelovitch 2000).

In a community psychology framework, empowerment is primarily about the expansion of personal agency. Access to resources is less of an outcome of empowerment, but rather this access to resources provides a foundation for continuing the process of empowerment for the individual. This finding from the research points to a virtuous circle by which enhanced agency leads to greater access to resources and so on by the women constituents of the facilitating NGOs. In practical terms the greater level of confidence and assertiveness of an individual woman in a particular community means they are able to access public and other resources by virtue of their capacity to demand them from a range of providers. Finally access to resources then enabled the women to participate more broadly in other domains that affect their lives (Vijayalakshmi 2001; Jandhyala 1998).

The key resource however, that the respondents identified with was not so much material, but rather it was in the support the women were given from the self-help group to which they belonged. This finding that the group itself provides a resource for individual empowerment, supports the idea that empowerment has a collective dimension (Riger 1993; Rissell 1994; Pilsuk et al. 1996; and Speer
2000) and that it can only occur in a social context (Speer 2000). The tension identified by Riger (1993), that the solidarity and interdependence of a group may be threatened by individual empowerment (and the related increase in personal autonomy), did not emerge in the results from the group surveys. There was no evidence from the research findings that individual empowerment was a major problem or a cause of group failure.

The research found that generally in Indian village life, women were disempowered in many respects: they were excluded from public decision-making spaces; they were not part of village associational life; and generally, were not part of political life in terms of village meetings. The exclusion was not only gender-based, but in a number of cases was also caste-based, whereby dalits were sometimes excluded from physical amenities such as wells, temples and the like. This finding is also in line with Vijayalakshmi (2001:13) and Jandhyala (1998), who identify social exclusion as the denial of access to domains of power and empowerment as increasing access to new domains of power.

One reason therefore, for the strength and cohesion of the self-help group, is that the very poor women had access to few other alternative formations and networks outside the home due to the chronic lack of access to power in their personal and social lives. The work of the NGO provides poor women an opportunity to be part of a social grouping - the self-help group.

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4 This is also supports Giddens' (1979) view of power as having a collective dimension and is only exercised in a collective framework (see Chapter Two).
This level of social exclusion referred to above may not be felt by wealthier women - or those living in different social contexts - who may have alternative social groupings to join. One area for further research is to look at the differences in perceptions of empowerment from different wealth, and status groups in society. This would provide useful information to guide the focus of development programs to the very poor and ensure the stability of self-help groups. The results also point to disempowerment as being a consequence of social marginalisation rather than material deprivation. This finding supports a view of poverty as a lack of access to decision-making and an associated lack of capacity for the poor to act autonomously (Narayan 1999; AusAID 2001).

The practical implications of the research are that empowerment programs that foster choice, decision-making, personal autonomy, and control, are more likely to address issues of social marginalisation than economic programs per se. This is not to say that economic programs should be ignored, but rather approaches that foster autonomy and decision-making within constituency groups are required if social benefits, in terms of empowerment, are to accrue. Traditionally NGOs are seen as being well-suited to perform the role of facilitator in these empowering processes. The research findings generally support the view that by facilitating women to work together in groups, NGOs enable the social norms of gender, caste and other factors of exclusion to be challenged, and allows women to access to new physical and social (decision-making) domains in their lives. However the

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5 Anecdotal evidence from the narratives of the women would indicate that the more marginalised groups in society (such as dalits) with more restricted choices, see empowerment most strongly in agency terms, rather than material terms.
research has identified some caveats on how NGOs perform this role effectively.

**NGOs as Intermediaries**

NGOs are common agents for the empowerment for very poor and marginalised communities in developing countries. Most other development agencies either government or private (such as banks), tend not to focus on the very poor because of the high transaction costs involved in terms of the agencies’ time for what are seen as small outcomes. NGOs on the other hand, work with the poor and marginalised because of their values – *inter alia*, service, altruism, and/or a desire for a fair or just world. As values-based organisations, NGOs see their motivation as being a reflection of their values (for a public benefit) both in the work they engage in, and how this work is undertaken. For many NGOs the promotion of empowerment of the poor and marginalised is a consequence of their values-base.

**Factors Affecting Empowerment**

While NGOs acted as facilitators in the empowerment process the results were not uniform across the NGOs surveyed in terms of empowerment outcomes. When these differences were examined three factors emerged that were found to be significant in affecting the NGOs’ capacity to affect empowerment outcomes *viz:* the period for which the group had been meeting; the decision-making of the
group; and the accountability of the NGO to the group. In managing empowerment programs NGOs have some control over these three factors but they are often overlooked. For example there is pressure on NGOs to limit their engagement with particular groups to a specific time-period in order to expand their reach to new constituents. The research indicates that this approach can be counterproductive in terms of empowerment, or lead to NGOs to support those in society who can show early results, such as those who may be better off in a particular community. Likewise NGOs are ambivalent in promoting group decision-making in empowerment programs. Only a few of the NGOs surveyed saw the decision-making of the groups, and how it should be facilitated, as relevant to empowerment processes. Both the issue of decision-making and the period of engagement with constituents are poorly covered in the manuals and literature on good practice on community development and empowerment.

Both of these findings point to empowerment being generally seen as an instrumental outcome of an NGO intervention rather than being about changes in

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6 To recap the discussion from Chapter Seven: first; the time a group spends together is important as it enables women to build confidence and trust to take power and responsibility within the group, make choices and take action. Second, leadership by its very nature involves taking decisions on behalf of others and taking direction from them. If over time the different members of the group take a role in leading the group, then according to empowerment theory the members themselves are also empowered. Finally, the accountability mechanisms the NGO has with the group can be empowering. This relates back to Day and Klein (1987) who argue that to be able to hold somebody to account is to hold power over that person. In practice because NGOs are non-membership bodies the process of accountability is not as clear cut than if they were membership bodies. Nevertheless the study found examples in which the NGOs had a range of mechanisms for accountability to the group. The finding was that the more formal the process the greater the level of empowerment.
personal agency of individuals. The finding that empowerment is strongly identified with personal agency points to a much stronger emphasis by NGOs on the time the groups are engaged with, and the broad-based approaches to decision-making in community development and empowerment programs. Most importantly however, these findings on the period of interaction and decision-making can be related to the central concern of this thesis, the accountability relationships the NGOs have with their constituent groups.

Accountability

This thesis has focussed on the ‘downward’ accountability of the NGO to the constituent groups, as it has implications for NGO practice, and their role as public benefit organisations. NGOs in their work with poor and marginalised communities are in quite a powerful position as they are bodies over which the constituency has little power, given there are few alternatives for the poor to access certain services other than the NGO. The consequence of this ‘dependent’ relationship is that the poor are less likely to demand stronger accountability mechanisms as long as the services are being delivered in a fair and reasonable manner.

Only a small number of NGOs surveyed had put in place strong accountability mechanisms that saw a direct accounting of their actions or decisions to their constituents, beyond providing information on the day-to-day activities of a particular program. While generally there are no compelling reasons why formal accountability mechanisms should exist for agencies that are providing services, the research found that those NGOs with more formal mechanisms that inform the
agency’s strategic direction, as well as its project work, had the strongest empowerment outcomes.

The lack of demand for accountability puts the NGO in the position of being able to drive the accountability relationship, which in not the case for membership bodies where the members are in some position to demand accountability and so are in a position of power within the organisation. The research findings suggests a voluntary reversal of the power relationship between NGOs and the people to whom they are providing services is required if high levels of empowerment are to occur. Such a reversal of power is difficult, even with the best of will, because handing over control can pose a potential threat to the stability and cohesion of the NGO. As Joshi and Moore (2000) point out, it is an exceptional NGO which is prepared to risk the basis of its work, which is about a broader public benefit, for a narrower constituent interest.

Handing more power over to the constituency can also have the perverse effect of moving NGOs away from their original constituency, who are often more marginalised, to those who have more endowments. This latter group is in a better position to access the benefits of a particular program if it has some control of the NGO. This paradox points to a balance being found by the NGO in which the constituent groups feel they have an influence, and therefore some power with regard to an NGOs work and direction, while the NGO maintains its public benefit purpose and can expand its work.

These findings from the research advance the theory of community participation, that argue that ‘downward’ accountability mechanisms are important for effective
program work (Smith-Sreen 1995; Bava 1997; Carrol 1992; and Sekher 2000). The theory on participation is advanced by virtue of the finding that more formal ‘downward’ accountability mechanisms are important to how NGOs (and other intermediaries) might address the fundamental adverse power relations the poor and marginalised face. These findings point to the development discourse going beyond notions of participation, and looks to notions of accountability and the implication for good practice inherent in the connection of accountability to power and empowerment processes. The implications for NGO practice lies in how NGOs balance their accountability to the constituency with their accountability obligations to their values and public benefit purposes, but also to other stakeholders in their work the donors (the providers of resources), and governments that regulate their activities.

NGO Values

The issue of the accountability of NGOs to their constituency and being true to their values is a tension arising from the need to align the NGO values to the priorities of the communities with which they are working. The conclusion that can be drawn is that NGOs, if they are to be intermediaries or agents for empowerment, have to establish mechanisms that recognises the power relationship they have with the people with whom they are working and be

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7 This argument in development program literature is that the greater the level of participation of all stakeholders in program design and implementation, particularly the beneficiaries of the activity, the greater the chance of successful outcomes for that activity.

8 The NGO in the case studies all indicated that their values-base did not come from the people with whom they were working as such, and they cited instances where they would not comply with their constituencies wishes purely on the basis of values and have ceased programs with some groups for these reasons.
prepared to hand over some power to those constituents. Secondly, NGOs should recognize the potential for a values-clash, and be in a position to work through such clashes in ways that empower rather than disempower the constituency.

While most of the NGOs in the study see themselves as empowerment agents of the poor, the analysis of both the nature of their power over, and their status with, the communities with whom they were working, tended to compromise the empowerment process. The study found that few of the NGOs surveyed had a sufficiently sophisticated analysis of this power relationship or empowerment processes to be able to put into place mechanisms to counter these oligarchic trends.\(^9\)

**Role of Donors**

Another limiting factor for effective empowerment processes from the research was the role of the donor or resource provider. The research found that while many of the NGOs surveyed had some autonomy there were also clear power relations between donors and NGOs, and this affected the flexibility and the opportunities for NGOs to be accountable to their constituencies. While the donor may seek individual or community empowerment outcomes through its support to NGOs, the accountability relationship between the donor and the NGO make this more difficult to achieve because the source of resources has a privileged

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\(^9\) A related question is does this process of empowerment ultimately lead to the independence of the group or does the NGO play a more-or-less permanent role in the community. It should be noted that the arrangement in which the NGO maintains some control, is often supported by the group, as they prefer not to take on directly the management responsibility of an organisation directly.
That is the NGO may serve the donor needs at the expense of the NGO’s accountability to their constituency.

Related to donor accountability is the nature of funding relationships. Most donor funding is bounded by the notion of the project. Projects are both time-bound and seek to identify (often tangible) outcomes in advance. These two requirements of the project, in the context of empowerment, implies a de facto pre-determination of what is empowerment is and how it may be achieved, which may not accord with what the people being served see as empowering. This brings us back to a paradox identified by Tandon (1995b:33) that by predetermining what is empowering is in itself an act of power over constituents and therefore is disempowering. In effect a project approach instrumentalises the notion of empowerment, which has the effect of devaluing it.

The implications of the findings on empowerment being identified with agency and the expansion of an individual’s influence and power into new social and political domains is that these changes cannot be easily predicted, be time-bound, or articulated in advance as expected outcomes. Donor funding unfortunately is often predicated on these conditions and as a result the expectation of the donor is often privileged over needs of the constituency. While the study did not look at the issue in great detail, it is worth noting that the three agencies that ranked highly on empowerment outcomes all had long-term, open, and flexible funding relationships. The donors in these three cases, while

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10 This arises from the more formal (often contractual) requirements that are inherent in any funding relationship.

11 These were SNDT, IDS, and GramaVikas.
demanding detailed financial accountability, were very open to innovative, long-term processes for which they accepted that measurable outcomes would only be realised over time.

The research findings suggest a more flexible approach to funding support by donors if empowerment is to occur. This will be difficult in a time when official donors are seeking more certainty in terms of outcomes and are promoting higher level of donor control in the program management processes. Similarly for NGOs there are aspects of their own approach program management that should can be reassessed for empowerment programs. These are in briefly a focus on flexible time-frames in terms of the engagement with the communities, a clearer focus on promoting decision-making skills among group members, and most importantly a conscious focus on more formal accountability mechanisms of NGOs to their constituents. This flexible approach suggests handing greater control to constituent groups which, as this thesis has noted, raises the new set of problems touched on earlier in this chapter. The thesis has also identified some innovative approaches to overcome some of these problems. An example of this innovation is SNDT, which effectively contracts it services to a representative organisation of the poor, but at the same time remains free to expand its work to others it also sees as its constituents. These findings have implications for how empowerment and poverty alleviation is prioritised and programmed, and suggests that changes may need to be made in how certain types of programs (such as micro-finance) are managed.

In conclusion the thesis has found that empowerment is not an abstract notion but it is real in the lives of the poor and marginalised who see it primarily in terms of agency - that is, an expansion of both their choices and their capacity to act on
those choices. An important aspect of the expansion in agency, as a consequence of development interventions, is 'downward' accountability from the facilitating organisation, the NGO. This finding suggests a sharper focus on the accountability of the facilitating agency to the constituency in development programming. This moves the theory of participation from it being important for project outcomes to one in which more formalised relationship between the constituency and the NGO is a part of an empowering process. This has clear implications for how poverty alleviation programs that deal with the structural causes of poverty are designed, and how development programs and NGOs are managed.
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APPENDIX 1: – THE NGOs

KARNATAKA - DHARWAD DISTRICT

Chinyard

Chinyard is based at Tadis village near Hubli in northern Karnataka. It was established in 1990 by Mr. C.Y. Bharadwad who is the managing trustee and Chief Executive. Chinyard is registered under the Bombay Public Charitable Trust Act 1950, and has FCRA approval. Chinyard is governed by a seven-member board or Governing Council, with day-to-day management by a team of senior staff, the chief executive, and the five cluster coordinators (Chinyard undated). It works in five taluks (sub-districts) of three districts of Northern Karnataka namely Dharwad, Haveri and Uttzara Kannada, covering 152 villages. Chinyard serves 17,000 families in 700 self-help groups (Chinyard 1999:5). In Dharwad it operates in three taluks being Hubli, Kalghatgi, and Kundgol (Chinyard 1998:1). Initially support came from another local NGO, IDS (Indian Development Service), and then from the international NGO - Oxfam Great Britain. The majority of its local funds come from state and central government development funds (Chinyard 1999:4).

The mission of Chinyard is to bring about sustainable development through self-help with special emphasis on participatory conservation and management of natural resources, equity and gender sensitivity. (1999:6). The central objective of the Chinyard program is to ‘...eradicate poverty and empower the masses - especially women’ (Chinyard 1998:1). The target group is indicated as being predominantly women and around 50 per cent from the scheduled castes and scheduled tribes of the area and also marginalised groups including Muslims (1998:4). The work of Chinyard deals primarily with micro-finance and resource management, total health, violence against women, and micro enterprise development. By far the largest program is in micro-finance through self-help groups. Other services are also provided to groups including training and skill development. In 2000 Chinyard started a violence against women program which involved lawyers conducting legal aid camps, legal support for women, and advocacy on key issues including alcohol, dowry and devidasi (ritual child prostitution).

India Development Service

IDS was started by non-resident Indians (NRI) in 1974 in Chicago USA, with an aim of fundraising among mainly non-resident Indians for development work in India. In 1977 two members of IDS visiting India, with the aim of making the program operational, settled in Dharwad in 1979 and registered IDS in India in the same year. IDS has a commitment to the economic and social development of India - ‘development of people’ (IDS undated).

IDS works in drought prone areas of Dharwad District in 100 villages and 20 hamlets with around 500 sanghas (self-help groups), 75 per cent of which are women’s groups. The target group are landless labourers, artisans, and small and marginal farmers. The sanghas (groups) each have around 10-15 members. This group size is intentionally smaller than the norm for southern India (20 members)
as IDS believes a smaller group leads to greater participation by all members. The sanghas are usually grouped in villages into a village development society and these are federated at a sub-district level into a federation. IDS has strong and experienced staff complement of around 50 in the field.

**Good News Society**

Good News is based near Kalaghatagi in Dharwad district and has been operating for 35 years, was started by its current Chairman, Fr. Jacob, and is registered under the Karnataka Societies Act with 28 general members and 18 in the Governing Body. Good News operates out of a campus, the main work of which is a college affiliated to the Karnataka State University providing tertiary education for some 600 students. It undertakes development work in nearby villages and at present it is working in seven villages. The credit program had it origins in credit unions formed for the manual labourers working for the college. There are seven animators and one organiser involved in the program.

The main social problems the communities in the area face are migration due to a lack of work in the villages. Part of the program is to keep communities together by providing income-generating opportunities and thus reducing the need to migrate. Drinking has been reported as a major problem in some villages. In the different villages it has been handled in different ways, with arrack shops being closed down in some places. The tribal villages are typically very small with around 30-40 families. The general villages are bigger and more in line with the norm of 200-300 families. The values of the organisation are described as: people-oriented self-improvement for mutual help; showing the way for the downtrodden; ‘the preferential option for the poor’; and the Gandhian way of struggle for social change.

**Karnataka Integrated Development Service (KIDS)**

KIDS was started by a small group of concerned social work graduates with a mission of a commitment to women and children. It is a non-profit, non-governmental registered Trust started in 1994 with full registration in 1997 (KIDS 2000a). There are 15 members on the trust of which four are women from Dharwad, and are lawyers, social workers etc. A staff management group meets on a monthly basis. The commitment to women and children is in the form of promoting their social economic ‘upliftment’ and empowerment in both urban and rural areas. KIDS does not have a specific deep poverty focus but rather focuses on socio-economic backward women who are vulnerable, such as sex workers. The target groups for the self-help groups specifically are landless migrant workers, scheduled castes, scheduled tribes, widows, and married girls. KIDS specifically refers to the decision-making power of women and reproductive rights, as well as socio-economic development in its literature (KIDS 2000a:1).

KIDS provides services in family and HIV counselling especially to sex workers and truck drivers; a child labour program which involves both advocacy on children’s rights, as well as running special schools for child labourers; self-help groups for women; and HIV/AIDS awareness raising. Awareness-raising among

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1 In the past it was in twelve villages but work has ceased in some villages.
women on property rights, dowry, and human rights. Also, KIDS has initiated a separate program Manavi which involves a domestic violence hotline and legal support for women who are victims of violence (KIDS 2000b). To date Manavi has supported cases related to dowry, harassment, property, domestic violence, and rape (Pankaja interview 2001).

The child labour project is among children in Dharwad who are engaged in rag picking. It provides some of them the opportunity of schooling and a small stipend to partly reimburse their time. They are also involved in child labour advocacy such as bringing the attention of the authorities to the prevalence of child labour in hotels.

**BGSS**

BGSS is a small organisation aimed at village ‘upliftment’. It is registered as an association and works only in Dharwad District, starting in 1985. BGSS started with its first activity being a night school for adult education, using local contributions. In 1991, with some field exposure and support from Oxfam Great Britain BGSS, started its first self-help groups. BGSS has facilitated the organisation of 260 groups in 50 villages in 5 clusters with around 10 volunteers in each cluster. Each Project Officer and Community Organiser as a team have around 30-60 self-help groups to support. The idea of thrift and credit came from the demand from women as a result of adult education. At present there are 260 women’s self-help groups. There are 12 staff, eight men and four women, who are in turn supported by 40 volunteers.

There are 25 general members of BGSS from which nine board members are selected. All come from the different places in the community. There are two board members at present from the self-help groups but they do not formally represent the self-help group constituency as such. A staff person is both staff representative and Secretary of the board. The board is a very activist board and it takes a close interest in the day-to-day running of the organisation.

The values of the organisation have been described as promoting self-employment, agricultural improvement; increasing village unity through community organisation, household development, awareness on family violence, and economic development; and empowerment - economically, educationally and socially. BGSS also takes the view that credit facilities lead to self-employment and then economic sustainability. The women can then become independent to the extent that banks then will advance them loans. In short, economic development leads to independence and self-reliance. From this the education for children will follow. BGSS also extols the Gandhian values of truth, non-violence, and abstinence.

**Jagruti**

Jagruti is a very small organisation which operates out of Dharwad and works in Dharwad District (Swarna Bhat interview 2000). It was registered as a society in late 1998 but has yet to apply for registration to receive foreign funds. It has three voluntary staff and a six member board that includes two of the staff. Jagruti has no premises, but it works in ten villages and has facilitated thirty five self-help groups. At present it receives no external funding, and is run entirely by
volunteers. Jagruti has articulated its vision as being for the promotion and advancement of women and its aim is to achieve this through rural development aimed at women.

KOLAR DISTRICT

_Grama Vikas_

Grama Vikas is a medium sized NGO based in Mulbagal _taluk_ in Kolar district (near Bangalore) in Karnataka. Grama Vikas has a vision of social and economic empowerment focusing particularly on scheduled caste women and children. Its goal is to: empower marginalised rural women with a stress on children; environment; and network with Rural Women’s Associations to accomplish sustainable development through food security. Grama Vikas was started in 1980 by the late Dr N.K. Iyer at Honnsetthali following his concern at the high levels of malnutrition among children in the sub-district, highlighted by a government report in 1979. Its initial emphasis was a child development program. However, this expanded into a women’s empowerment program relatively early on in the organisational life, as Grama Vikas believes that development is possible only when women have an active role in development activities. However a child development program remains an important focus in the organisation’s work (Grama Vikas 2000). The Governing board of nine members is largely drawn from the professional sector. There are four women members and the board meets at least every six months and more frequently if required. The board’s role is to fulfil the statutory requirements under a law and to set strategic direction and receive reports of the work of the organisations.

The strategy of Grama Vikas’ approach is initially through child development through the establishment of _balwadis_ (pre-schools), and after some village acceptance is reached then self-help groups are developed with the most marginalised in the community. The majority of Grama Vikas’ groups are with the scheduled caste and scheduled tribe groups in the community. There is a strong emphasis on self-management of groups with Grama Vikas staff moving out of direct management as soon as possible but being in a position to provide support at all times. This concept is used also in the overall management of the program where there are separate community organisations that are taking over the responsibility for the management of the technical programs.

The main management of the programs is in the hands of two representative bodies one dealing with the children’s’ program made up of a parents committee and the main representative body dealing with the women’s empowerment program, the Grameena Mahila Okutta which was registered in 1997. These bodies are responsible for the day-to-day running of the programs, income generation including dealing with donors, local level advocacy, basic social sector work and self-help group management. Grama Vikas has a role in higher-level advocacy and managing the environmental programs, some secretariat support to the bodies (which are being gradually handed over), and broader strategic work as

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2 This is unique among NGOs in the District as others encounter problems of access if they attempt to directly target SC/ST communities.
it relates to constituent needs, and in the direct support to the federations.

**Myrada**

Myrada is a large NGO aimed at social and economic empowerment operating in three states of southern India, Karnataka, Andhra Pradesh and Tamil Nadu. Myrada’s values are; justice, equity, and mutual support; and it believes in ...

... fostering alternate systems for the poor through which they mobilise and manage the resources they need [through] institutions which form the basis for their sustained empowerment.' (Fernandez 1997).

Myrada was started in 1968 and represents the oldest organisation in the study. The first decade of its life was spent rehabilitating Tibetan refugees in Karnataka but from 1979 has been involved in broader development work. Now Myrada covers 12 districts in three states with nearly six thousand groups of poor people of which there are 4,000 self-help groups\(^3\). It has a total staff complement of nearly 500 (Myrada 1999). It is governed by a board of eminent persons drawn from the professional sector. Myrada has also been instrumental in launching an independent non-banking financial institution - Sangha Mithra - which has a specialist function of mobilising resources and extending credit to self-help groups.

This study is concerned with self-help groups supported by Myrada in its Kamasamudra project and, as such, comments in this report are relevant primarily to that project. This project started in 1983 over four phases in Bangapur Taluk in Kolar District. It is working in 156 villages with 155 women’s self-help groups covering some 2,339 families. As well as the self-help group program Myrada is involved in a natural resource management program, village development committees, and farmers’ associations. There is also federation of women’s groups which is a representative structure of the constituency that has some role in monitoring and reviewing the activities of Myrada.

**Prakruthi**

Prakruthi is a small organisation aimed at social and economic empowerment. It is registered as an association and works in Mulbagal Taluk in Kolar District in Karnataka. It started in 1982 in Seegenathalli village as a self-help group organised under the auspices of another local NGO, Grama Vikas (Prakruthi undated). As well as working in Mulbagal Taluk it has also taken on the role of an intermediary service organisation supporting another 35 NGOs in Karnataka Tamil Nadu and Kerala on behalf of NESA (a network of former Oxfam partners) with funding from NOVIB. At the time of the study Prakruthi was working in 70 villages in Mulbagal Taluk with 150 women’s self-help groups covering some 2,200 families. There is a total of 40 staff 25 full-time and 26 part-time including technical specialist and administrative staff. In the study area there are 12 field

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\(^3\) MYRADA prefers the term ‘affinity group’ to ‘self-help group’ as the term self-help group is used to describe a range of types of groups by different NGOs. However, for the purpose of this study and for consistency the term self-help group will continue to be used. The range of self-help groups studied in the research all have essentially the same structure and function.
with funding from NOVIB. At the time of the study Prakruthi was working in 70 villages in Mulbagal Taluk with 150 women’s self-help groups covering some 2,200 families. There is a total of 40 staff 25 full-time and 26 part-time including technical specialist and administrative staff. In the study area there are 12 field staff working directly with self-help groups giving a staff group ratio of one staff person to around 10 groups. As well as the self-help group program Prakruthi is involved in a natural resource management program, child development, health, and strengthening village assemblies (gram sabhas). It sees itself as a non-political body in the civil society.

The board of directors is largely drawn from the professional sector. There are four directors with direct NGO experience drawn from other local NGOs. The board meets at least every six months, and more frequently if required. The Executive Secretary carries out the day-to-day management of the organisation. There is also a federation of women’s groups, Swashakti Mahila Okkuta.

The values of the organisation are based on the premise that ‘sustainable development can only take place in the context of an organised committed groups or society’ (Prakruthi undated). The mission is

... to develop and support the process of an ongoing struggle of the disadvantaged section of society and help them find their own ways and means of alternative sustainable development strategies which can be applicable affordable and can bring measurable collective improvement in their life condition (Prakruthi undated).

All of Prakruthi’s programs are implemented through the self-help groups. The role of the Okkuta is to focus on social issues, which can give some guidance to Prakruthi programs and also to build rapport with government line departments.

RORES

RORES is a small organisation aimed at social and economic empowerment. It is registered as an association and works in Kolar District in Karnataka and also has a small program across the border in Chittoor district in Andhra Pradesh. It started in 1989-90 but spent its first three years becoming established and making contact with local communities.

Initially RORES worked in fifteen villages but over the decade this has expanded to 60 villages. RORES has three separate programs: a watershed program supported by the Andhra Pradesh Government in Chittoor district in AP; a Government of Karnataka State Women Development Corporation supported program which also has World Bank support also in Kolar district with 40 villages; and the Integrated Sustainable Development program working in 60 villages Srinavasapur taluk supported by a number of donors, the principal one being CARITAS, Netherlands.

There are nine members on the board of Directors, largely drawn from the professional sector. There are two with direct NGO experience, including the Executive Secretary. The board meets at least every six months and more frequently if required. The Executive Secretary carries out the day-to-day management of the organisation. Program management is largely decentralised with staff taking responsibility for carrying out their action plans.
The values of the organisation have been described as promoting economic and social empowerment. Social empowerment is achieved through micro-finance through thrift and credit and a number of income generation programs. The focus is through health awareness programs and nutrition. RORES has a number of programs to this end, including health and nutrition, supplementary feeding program for children, herbal medicine, health camps, and kitchen gardens. It also has an organic agriculture program, which includes the provision of drip irrigation facilities and the like.

RORES' social empowerment program has as its objectives increasing the self-esteem of women, their decision-making capacity, bargaining power, and countering violence against women through their organisational strength as awareness about key social issues such as alcohol, dowry etc. (RORES 2000). At the time of the survey there were a total of 140 self-help groups, all women, with 100 self-help groups in the study area of 35 villages. There are a total of 40 staff including technical specialist and administrative staff. In the study area there are five field staff working directly with self-help groups - a staff/group ratio of one staff person to around 12 groups. Most of the groups are more than three years old. RORES is seeking to withdraw, to some extent, from hands-on work with the self-help groups and has a strategy to have a federation of the groups to take over some of the work.

MAHARASHTRA

Raigar District

The Academy of Development Science

The Academy was established as an autonomous institution in 1980 by the team that designed and led the University of Bombay Graduate Volunteer Scheme which ran from 1973-79. ADS works with tribal people in Karjat taluka in Raigar district in Maharashtra. As a people-oriented science and technology organisation ADS is primarily concerned with the practical problems faced by village communities, particularly the tribals, landless, and small and marginal farmers. The Academy is committed to rural work based on an appreciation of many positive features of rural life and society (Academy of Development Sciences 2000). It sees the big challenge in revitalisation of the rural economy whilst strengthening its rural base. The Academy’s programs are in seven main areas: traditional medicine and primary health-care; bio-diversity conservation; village technologies; school based education; watershed development; self-help groups aimed at improving the socio-economic status of women; and food security.

The Academy is registered as a Public Trust and Charitable Society and has a seven-member board of trustees drawn from the professions, and an executive committee of the various project leaders. The work is in two broad areas, the first being a campus that provides a school for students studying up to year 10 - focusing on environmental issues as well as the standard curriculum. The campus also includes research and development into village level technologies including food processing, bamboo-craft, and rural technology. The second broad area is an outreach program into the surrounding tribal villages, and includes the promotion of self-help groups, and a food security program based around village-level grain
Disha Kendra

Disha Kendra was started in 1978 by youth activists with an aim of organising the poor to avail their rights (Disha Kendra 2000). It works predominantly with tribal people in the tribal belt of Maharashtra. The Women and Development Program involves working with tribal women in 20 villages through a self-help group and income generation program. In addition there is a crisis-counselling centre which deals with family violence and other family issues - with approximately 10-15 cases per month, providing counselling and legal advice services. Disha Kendra has a vision:

To create a new society where the resources of the society will be shared and utilised for the development of all human beings and where every person will enjoy due respect and be involved in the process of their own development. (Disha Kendra undated).

Its work is involved in training rural animators, supporting Jagrut Kashtakari Sangatana (a representative people's organisation), a women and development program involving legal aid leadership training, and an economic program in 20 villages.

Pune City

SNDT Waste-pickers Program

The waste-pickers program had its genesis in the late 1980s when the Department of Adult and Continuing Education of SNDT Women's University (Pune campus) started a program in the urban slums of Pune. This program brought out the broader slum issues and the fact that income generation programs did not reach the very poor who were usually involved in very low paid full-time work. It was realised that for a program to reach the very poor it had to target working people. As a result it was decided to actively work with waste-pickers, who were the poorest and most marginalised in the community. The way forward for the program was to recognise waste-picking as a legitimate occupation and go through some process of formalising it, from which the idea of forming a trade union emerged. In 1993 the Kagad Kach Patra Kashtakari Panchayat - the association of waste-pickers - was formally registered. It currently has a membership of 5,000, with 90 per cent women (SNDT 2000).

Since then SNDT has continued to provide support to the association though mobilisation and training programs with waste-pickers, and program management and some secretariat and support type services for the association. Staff from SNDT are effectively seconded to the various bodies of the association such as the cooperative, and provide the staff resources to these bodies. At present a staff of eight undertake these activities, of which five are involved in field-work in 122 slums.

The work of SNDT and the waste-picker association involves: the recognition of waste-pickers and their integration into the solid waste collection systems of Pune.
and Pimpri Chinwad Municipal Corporation; the establishment of a cooperative scrap store (from 1998); a savings and credit cooperative; a cultural renewal program including community marriage celebrations; and an anti-child labour program. The waste-picker program adopts a different model to most other NGO programs, with the emphasis more sharply focussed not only of the rights of the waste-pickers but also their role in the process. The waste-pickers are actively involved in setting program priorities, program identification and design through semi-formal process through the monthly meetings.

Nagpur City

YUVA

Youth for Unity and Voluntary Action (YUVA) was established in 1984 emerging from a youth program of the College of Social Work, University of Bombay. YUVA has as its overall mission

... empower the oppressed and the marginalised by facilitating their organisations and institutions towards building equal partnerships in the development process, ensuring the fulfilment of the human right to live in security, dignity and peace.

YUVA engages in critical partnerships with the government and to forge alliances with other actors of civil society such as people’s movements, trade unions, women’s groups, academic institutions and the private sector to enable and strengthen the people’s empowerment process (YUVA 2000).

YUVA’s structure has been diversified as three different operational entities – YUVA Urban, YUVA Rural and YUVA Consulting. At the apex level YUVA Holding’s role is to keep these entities in line with the overall vision and mission and identity of the organisation. In addition there is a training centre which not only provides a venue for the common articulation, understanding, operationalising of the core values across the YUVA entities but it also offers customised and regular training programs addressing the needs of NGOs, CBOs, government bodies and citizens.

YUVA Urban strives to create cities that are just, equitable and sustainable, focussing on the capacity building and mobilisation of the poor for access to rights and resources. The work has involved capacity building through: the Women Animators Training Program; economic empowerment through the formation of self-help groups in both Mumbai and Nagpur; and, awareness creation around legal rights especially around gender issues. There is a children’s program for street children (separate programs for girls and boys), aimed at linking children with the mainstream. This program provides the children with survival opportunities including a help-line for those in immediate distress, a health program for children, a preschool program for street children, and finally, a child rights program. More broadly YUVA facilitates slum committees to deal with eviction and other urban planning issues that impact adversely on the poor.

YUVA Rural works in rural areas around the city of Nagpur, including with tribal communities, sustainable organic agriculture systems, forest land protection and conservation, and the development of the forests around the tribal communities.
YUVA Consulting is a professional consultancy firm providing innovative solutions, models, and approaches towards ‘humane’ social development while being rooted in YUVA’s values, ethics and culture. YUVA consulting offers services in: poverty alleviation; governance; environment; sustainable development; health; and organisational development.

Maharashtra Gram Vikas

Maharashtra Gram Vikas is located in Chandrapur - Chandrapur District - in Northern Maharashtra. It is a relatively small organisation which has been functioning since 1994 and gained registration in 1995. It has been approved to receive foreign funds since 1998 (Rajesh interview 2001). It has six staff and works with 130 women’s self-help groups. There is a strong tribal emphasis in the work with around one-third of the groups being tribal and overall, half of the groups it supports are either tribal or scheduled caste. The background of the organisation is that the founder Rajeev worked on a missionary project in the tribal area and from there decided to start his own organisation. The organisation is governed by a board of seven, chosen from eleven general members. There are three staff on the board. Maharashtra Gram Vikas has a vision of equal rights and justice for all but with an emphasis on tribal people. The organisation has been involved in land right movements and grain banks but now the promotion of women’s self-help groups is the major program.
Appendix 2. Self-help Group Data Sheet

Emp. Agency= Empowerment- Agency; Lead. = Leadership; SC = Social Capital; Account ='Downward' Accountability of NGO; •
Years = no. of years group has been meeting; Nos= Number of members in the group

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# Appendix 3. Empowerment Responses

| NGO Name      | S No. | Category 1 | Category 2 | Category 3 | Category 4 | Category 5 | Category 6 | Category 7 | Category 8 | Category 9 | Category 10 | Category 11 | Category 12 | Category 13 | Category 14 | Category 15 | Category 16 | Category 17 | Category 18 | Category 19 | Category 20 | Category 21 | Category 22 | Category 23 | Category 24 | Category 25 | Category 26 | Category 27 | Category 28 | Category 29 | Category 30 | Category 31 | Category 32 | Category 33 | Category 34 | Category 35 | Category 36 | Category 37 | Category 38 | Category 39 | Category 40 | Category 41 | Category 42 | Category 43 | Category 44 | Category 45 | Category 46 | Category 47 | Category 48 | Category 49 | Category 50 | Category 51 | Category 52 | Category 53 | Category 54 | Category 55 | Category 56 | Category 57 | Category 58 | Category 59 | Category 60 | Category 61 | Category 62 | Category 63 | Category 64 | Category 65 | Category 66 | Category 67 | Category 68 | Category 69 | Category 70 | Category 71 | Category 72 | Category 73 | Category 74 | Category 75 | Category 76 | Category 77 | Category 78 | Category 79 | Category 80 | Category 81 | Category 82 | Category 83 | Category 84 | Category 85 | Category 86 | Category 87 | Category 88 | Category 89 | Category 90 | Category 91 | Category 92 | Category 93 | Category 94 | Category 95 | Category 96 | Category 97 | Category 98 | Category 99 | Category 100 | |
APPENDIX 4. Interview List and Dates of Interviews.

DHARWAD DISTRICT – KARNATAKA

Chinyard
(Oct. 9-15, 2000).
Bharadwad Executive Director

Self-Help Groups
Kunkur Village Saraswathi SHG
Hossakatti Village Beerlingeshvar SHG
Koobihala Village Basaveshwar SHG
Malali Village Malali SHG

Bharatiya Grameena Seva Sangh – BGSS.
(Nov. 4-6, 2000)
Ashok Herekai – Coordinator

Self-Help Groups
Chebbi Village Durgadevi SHG
Varur Village Kremmadevi SHG
Betdur Village Shaktidevi SHG
Inamkuppa Village Renuka SHG

KIDS
(Oct 30-November 1, 2000; Sept. 28 2001)
Pankaja Kalmath Executive Director
Ashok Yaragatti Programme Executive

Self-Help Groups
Hossatti Village Basaveshwar SHG
Mugali Village Karayema SHG
Marutu Village Marutu SHG
Haletegur Village Parvathi SHG

Good News Welfare Society
(November 1-4, 2000)
Fr Jacob – Director
Sr. Jayasree Projects Director

Self-Help Groups
Junjunbail Village Sevabai SHG
Khunasikatti Village Bagajyothi SHG

Jagruti
(November 13-14, 2000; Sept 26, 2001.)
Ashok Herekai Chief Functionary
Swarna Bhat Board Member

Self-Help Groups
Bhagyanagra Village Lakshmi SHG
Bhagyan Village Bandemma SHG
Gunnedhauti Village Lakshmi SHG

Indian Development Service
(November 9-12, 2000; Sept 27, 2001)
Meera Halakatti Chief Executive
R. B. Hiremath Program Coordinator

Self-Help Groups
Mugad Village Neelambika Mahila
Amboli Village Jalhamuman Loolika
Kumbakoppa Village Gram Devi Mahila
Kallapur Village KariyamAnna Devi
Aravatagi Village Siddwad Mahila Sangha
Kadabagatti Village Akkaumaha Devi

KOLAR DISTRICT - KARNATAKA -

RORES Project
(Jan 30-Feb 2, 2001; Oct 18, 2001)
P. S. Reddy – Secretary;
Mr. Shabir Ali - Accountant

Self-Help Groups
Seethama village Marasanapalli SHG
Byranganipally Village Panjura Mahila
Vempalli Village Gangamma SHG
Gownipally Village Bharathi SHG
Bathalaguttapally Vill. Arunadaya SHG
Grama Vikas
(Feb. 6-9, 2001)
M.V. Rao Chief Functionary

Self-Help Groups
Pichguntlhalli Vill. Kamakshi SHG
Yarjenhalli vill. Saidevi SHG
Challapalli Village Dhan Lakshmi SHG
Gandhipura Village Chowdeshwari SHG
Chanapura Village Gayathri SHG

Prakruthi (Feb. 2-4, 2001)

Self-Help Groups
Krishnapura Village Srisallapuremma SHG
Arabhli Village Ankalamma SHG
I. Kannasandra Vill. Sri Maramma SHG
C. Gundlahalli vill. Sri Gundlahalli SHG
Nagahalli Village Sri Sharadha SHG

RAIGAD DISTRICT-MAHARASHTRA

Disha Kendra
(Oct. 21-23, 2000)
Nancy Gaikwad Executive Director

Self-Help Groups
Chowdharwadi Village group members (Tharkur Community women)
Chowdharwadi Village group members (Tharkur Community men)
Morgras Village Sadfully Gauki
Dhamani Village Somzai Mahila Gauki
Ambivali Village Dhodragoan
Nandgoan Village Damsiwadi Group

MAHARASHTRA -NAGPUR

YUVA
(Sept 3-6, 2001; Feb 11, 2002)
Minar Fimple Executive Director
Datta Patil Director, YUVA Rural Program
Shyam Diwaji Coordinator, YUVA Urban Program
Jyoti Nagarkar, Coordinator, YUVA Women’s Program

Self-Help Groups
Shanti-nagar Slum Karuma Bachat Gat
Sewadalnagar Vikas Bachat Gat
Ekta Bachat Gat
Samata Bachat Gat

MAHARASHTRA Gram Vikas
(Sept 7, 2001)
Rajeesh Pingerkar Director

Self-Help Groups
Morya Village Ekta Mahila Bachatgat
Yarur Village Matroshri Mahila Gat
Yahswant nagar Savitribai Phule Bachat Gat
Lahuji Nagar Sharada Mahila Bachat Gat

Academy of Development Sciences
(Sept 7, 2001)
Rajeev Khedkar Executive Director

Self-Help Groups
Tardwadi Village Laxmi SHG
Herachewadi Village Ganesh SHG
Ambivali Village SHG Group
Guttawadi Village Saraswati Mahila
Nagaiwadi Village Sangha

Nagaiwadhi Village Jagruti SHG
Solumbhi SHG
## PUNE CITY

**SNDT**
*(Dec. 1-5, 2000; Sept 18, 2001)*

Coordinators Laxmi Narayan and Poornima Chikarmane

**Self-Help Groups**
- Rajiv Gandhi Nagar Members
- Panmal slum Members
- Shastrinagar slum Paub Rd. group
- Pimpri Town

**OTHER INTERVIEWS**

*Timbaktu Collective*
*(Oct. 11-12, 2001)*
- Bablu Ganguly

*ASA*
*(Oct 15-16, 2001)*
- Sr. Mercy Clara
- Senthilnathan
- Arun Jackson

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### Individual Interviews

<table>
<thead>
<tr>
<th>Name</th>
<th>Position</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kapil Mohan</td>
<td>Executive Officer</td>
<td>2000</td>
</tr>
<tr>
<td>Augustine Ullatil</td>
<td>Planning Officer</td>
<td>2001</td>
</tr>
<tr>
<td>Min Bedi</td>
<td>Planning Officer</td>
<td>2002</td>
</tr>
<tr>
<td>M.K Bhatt</td>
<td>Field Coordinator</td>
<td>2001</td>
</tr>
</tbody>
</table>

Field Coordinator, N.E India - Oxfam Community Aid Abroad.

Field Coordinator, S.W India Oxfam Community Aid Abroad.

Microfinance Consultant
APPENDIX 5    SURVEY QUESTIONNAIRE

*Group Name*  

**1.0 Endowments of the Group**

1.1 No of group members : ______

1.2 Years of education of group members : ______
   - 0 Years
   - 1-4 Years
   - 5-7 Years
   - 7-10 Years
   - 10-12 Years and greater

1.3 Caste No.  SC/ST _______, BC ____; OBC ____, GC____

1.4 Land - How much land does the group members each own
   - 0 Acres (Landless)
   - 0 – 0.5 Acres
   - 0.5 – 2.0 Acres
   - > 2.0 Acres

**2. Community characteristics**

2.1 Province / State ______

2.2 District ______

2.3 Sub-district ______

2.4 Town/village ______

2.5 Name of Group ______

2.6 Area:
   - Rural non-tribal ______
   - Tribal ______
   - Difficult access ______

2.7 No of families in the village

2.8 Main Caste

2.9 Groups in the village

2.10 Schools
3.0 Decision-Making in the Group

3.1 When there is a decision to be made in the group, how does this usually come about? (Only prompt with below choices if answer is unclear)
1. The leader decides and informs the other group members.
2. The leader asks group members what they think and then decides.
3. The group members hold a discussion and decide together.
4. Group waits until NGO rep arrives
5. Other
6. Don’t know/not sure

3.2 Has this changed in the past few years
Now [ ] Before [ ]

3.3 Overall in your opinion how effective is the group’s leadership?
1. Very effective
2. Somewhat effective
3. Not effective at all
4. Other
5. Don’t know/not sure

3.4 Has this changed Now [ ] Before [ ]

4.0 Downward Accountability

4.1 Does the NGO inform you of their work and discuss issues with you.
   Yes ____ No ____

4.2 Do they invite you or other members of your group along to meetings
   Yes ____ No ____

4.3 Can you raise issues with the leaders of the NGO
   Yes ____ No ____

5.0 Empowerment

5.1 Do you think that by belonging to this group you have acquired new skills or learnt something valuable?
   Yes ____ No ____

   If yes what have you learnt

   ________________________________
   ________________________________
   ________________________________
5.2 What has been the most important change for you in your life over the past few years (apart from marriage and child rearing). Do not prompt with selection but check numbers responding against each selection.

i) Can go out of the house
ii) Meet with officials (Banks govt etc)
iii) Can speak out
iv) Have control of own money
v) Can educate children
vi) Other

5.3 Who takes the main decisions in the family:

<table>
<thead>
<tr>
<th>Self</th>
<th>Joint</th>
<th>Husband</th>
</tr>
</thead>
<tbody>
<tr>
<td>Now</td>
<td>Now</td>
<td>Now</td>
</tr>
<tr>
<td>Before</td>
<td>Before</td>
<td>Before</td>
</tr>
</tbody>
</table>

5.4 Has this changed in the past few years:

Give Examples

5.5 What assets have you obtained in the last few years: Check against answers and only prompt at the end to make sure everything is covered

1) Sewing machine;
2) Sheep/Goat
3) Cattle
4) Land
5) Jewellery/gold
6) Other
7) None

5.6 In the past year how often have members of this village got together with village development as their goal (e.g. gram sabha)?

1. Never  Now [ ]       Before [ ]
2. Once    Now [ ]       Before [ ]
3. A couple of times Now [ ]       Before [ ]
4. Frequently Now [ ]       Before [ ]
5. Don’t know/not sure Now [ ]       Before [ ]

No answer

Would this have occurred a few years ago?
5.7 How often in the past year have you attended one of these meetings (gram sabha or similar)?

1. Never 
2. Once 
3. A couple of times 
4. Frequently 
5. Don’t know/not sure 
6. No answer 

Would you have done this a few years in the same way or differently how has it changed?

6.0 Social Capital

6.1 Which are the two main problems that exist in the community – prompt after they have first made an answer

<table>
<thead>
<tr>
<th>Problem</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Crime</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Food Shortage</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Health</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lack of access to education</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lack of employment opportunities</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Alcohol abuse</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Family violence</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other (specify)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

6.2 Have the two major priorities changed in the last five years if so why.
6.3 Overall, how would you rate the spirit of participation in this village?

1. Very low
   Now []  Before []
2. Low
   Now []  Before []
3. Average
   Now []  Before []
4. High
   Now []  Before []
5. Very high
   Now []  Before []

6.4 Has this changed in the past few years. Why?

6.5 How much influence do you think people like yourself can have in making this village a better place to live?
   [ ] A lot
   [ ] Some
   [ ] Not very much
   [ ] None
   [ ] Don't know/not sure

6.6 Do you think that in this village people generally trust one another?
   [ ] Yes
   [ ] No
   [ ] Don't know/not sure

6.7 Do you think over the last few years this level of trust has got better, got worse, or stayed about the same?
APPENDIX 6: THE DEVELOPMENT OF THE RANKING MEASURES FROM THE QUESTIONNAIRE

The analyses of the responses to the questionnaire was in two parts. First was scoring and ranking the scores for the dependent and independent variables for the statistical analysis (See Appendix 2 for the raw scores and Chapter 5 for a detailed discussion of statistical methodology). The second was to collect data for the narrative part of the Study (see Chapter 7). For the ranking and scoring exercise the answers to the various questions were analysed and scores developed in the following way and are presented in Appendix 2.

The Dependent Variable: Empowerment – change in people’s lives

For the dependent variable Empowerment the score was developed from the answers provided to Questions 5.1, 5.2, 5.6 and 5.7. Question 5.1 on ‘what the SHG members had learnt’ was originally intended to give an indication of outcomes but the answers provided were generally in line with the notion of ‘agency’. Question 5.2 was asked as an open-ended question. The possible responses listed in the questionnaire were not used to lead but rather as a mechanism to check against as the answers were provided (the pre survey part of the research served as the opportunity to identify these as possible factors).

From the answers to these questions the following set of scores were developed based on the responses. The scores were mainly derived from answers to question 5.2 but also answers to questions 5.6 and 5.7 provided data on how the respondents participated in village life which reflected the higher scores for empowerment as ‘agency’. Questions 5.3 and 5.4 were used to provide examples for the narrative discussion (See Chapter 7) as they were not expected to be sufficiently reliable to develop comparative scores. The key points of the discussion that followed the question were noted and provided the basis for the narrative information presented in Chapter 7. The ranking score for the empowerment variable is:

<table>
<thead>
<tr>
<th>Score</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.</td>
<td>No change in peoples lives</td>
</tr>
<tr>
<td>1.</td>
<td>Some now go out</td>
</tr>
<tr>
<td>2.</td>
<td>Most go out and some interact with officials</td>
</tr>
<tr>
<td>3.</td>
<td>Most interact with officials and can take decisions – some attendance of gram sabhas</td>
</tr>
<tr>
<td>4.</td>
<td>All report positive change and can act autonomously and take decisions – feel they make some difference in village life</td>
</tr>
<tr>
<td>5.</td>
<td>Most active in local political processes such as gram sabhas</td>
</tr>
</tbody>
</table>
Assets
In order to provide data Question 5.5 was used to provide the data on assets but in some cases assets were mentioned in answer to Q5.1 and 5.2 and if so they were taken into account. This data was used in the narrative analysis of empowerment rather than developing a specific set of ranking scores.

Caste
For the independent variable caste (an endowment of the members of the SHG) the score was developed as follows to answers provided to Question 1.3. The score is aimed to approximately reflect the institutional advantage that caste conveys (See page p.8 and p.148 in the main body of thesis). The scoring was made in the following way.

Score
0. All group members Scheduled Castes/Scheduled Tribes (SC/ST)
1. The majority SC/ST
2. Most SC/ST
3. Half from Other Backward Castes/General Caste (OBC/GC)
4. Majority OBC/GC
5. All OBC/GC

Education
For the independent variable education (an endowment of the members of the SHG) the score was developed from the answers to Question 1.2. The score is aimed to approximately reflect the institutional advantage that education conveys (See page p148 in the main body of thesis for a discussion of this). The scoring was made in the following way.

Score
0. All group members with no education
1. The majority with no education and the others with less than Standard 4
2. Many with no education; some < standard 4 and few with Standard 4-7
3. Most > standard 4 some with < 4
4. All > standard 4 some with > standard 7
5. All with standard 7 or greater.

Decision-making within the Group
For the independent variable decision-making the score was developed as follows to answers to Question 3.1 and 3.2. Questions 3.3 and 3.4 were as a qualitative check and to provide data for the narrative discussion in the thesis. (See page p148 in the main body of thesis). The scoring was made in the following way.

Score
0. Outsider makes decisions
1. Leader alone makes decision with no changes
2. Consultative processes but with only one leader
3. Full consultation and some leadership changes
4. Full consultation and regular changes.
Change in Decision-making

For the variable change in decision making was developed as +1 for positive change, 0 for no change and a –1 a negative change. In some cases where the effect was not strong a score of -0.5 or +0.5 was used.

NGO Accountability

For the independent variable NGO Accountability the score was developed as follows to answers to Question 4.1-4.3, and also from interviews with the NGO leaders and staff. (See page p.149 in the main body of thesis). No NGOs (or groups) had reported a change in the accountability mechanisms so a change factor was not considered. The scoring was made in the following way:

Score
0. No formal or informal processes for discussing programs with constituents.
1. NGO occasionally meeting with group leaders - little flexibility
2. Regular meetings of NGO management with groups and staff feedback some flexibility
3. Invitations to Annual General Meetings
4. More formal mechanisms of shared control by constituents
5. Full control/ownership by constituents.

Village Social Capital:

The scores for the independent variable social capital were derived from the answers to Questions 6.2-6.7. These relate to structures and practices in the village that indicate the level of cooperation and trust. These answers were compiled into the following set of scores

Score
0 no village meetings, no co-operation in village, no participation in community projects.
1 no village meetings some co-operation & participation.
2 One village meeting per year - low attendance;
3 > one meeting good attendance high level of co-operation and participation in village activities;
4 frequent meetings high level of participation from men and women.
5 very high level of village autonomy and community (men and women) participation in governance – a ‘model’ village.

Case Study or qualitative data that was used to support the statistical findings was dealt with in the discussion on each question. In particular the responses to Q 5.3, 5.4 and 6.1 were not used in the development of the indexes but were important for establishing the depth of change through the qualitative answers (See Chapter 8 for a full discussion of empowerment and the information provided from these interviews).
Change in Social Capital:

For the variable change in social capital was developed as +1 for positive change, 0 for no change and a -1 a negative change. In some cases where the effect was not strong a score of -0.5 or +0.5 was used. The data for change was developed from the discussion of the answers to the follow up questions on change for Questions 6.2-6.7.