



**WORKING
PAPER**

76

**ECONOMIC PROGRAMMES
AND POVERTY REDUCTION:
NGO EXPERIENCES FROM
TAMIL NADU**

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2001

ISBN 81-7791-032-9

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Bangalore

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ECONOMIC PROGRAMMES AND POVERTY REDUCTION: NGO EXPERIENCES FROM TAMIL NADU*

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Abstract

The impact of economic programmes of SHARE, an NGO from Tamil Nadu, on poverty reduction is analysed with the help of data from 84 households. The economic programmes contributed to savings and income increase, and enhanced the leadership qualities, awareness and knowledge. The member group is not significantly different from the comparison group in terms of control over income and decision-making. This suggests that the NGO economic programmes have limitations in bringing about non-economic benefits.

INTRODUCTION

Poverty, as a concept, describes the general condition of people who are badly off and encompasses many aspects of wants and disadvantages (Chambers, 1988: 3). However, what precisely are these wants and disadvantages are debated. Poverty is often related to inadequate incomes. Dreze and Sen (1989: 15) describe poverty as a severe failure of basic capabilities. Chambers (1988 and 1995) notes that five clusters of disadvantages (lack of assets, physical weakness, isolation, vulnerability and powerlessness) characterise the poor in rural areas.¹

* This paper, which is part of a project jointly undertaken by SHARE, CTZ/SHF and ISEC, benefited from the debates within the LORPA Research Programme undertaken by the Centre for Development Research, Copenhagen, Denmark. The authors thank the SHARE team, especially, Murugesan, Kalamathi, Vasuki, Shanmugam, and Shanthy for being part of the project. An earlier version of this paper was presented at the workshop on "Impact of Micro-Finance on Empowerment of Women", held at ISEC, Bangalore, on 6 August 1999. The authors also thank Prof. Gita Sen, IIM, Bangalore, Mr. V Sreenarayanan, DGM, NABARD, Bangalore, and two anonymous referees for their comments on an earlier version of the paper and Ms Shanthy M for her support in word-processing.

Thus, to be poor implies: i) an inability to obtain basic needs (food, shelter, health, etc.) as a consequence of low income and insufficient access to productive resources and assets; ii) lack of opportunities to utilise human resources owing to inadequate access to education and health care; iii) isolation owing to physical conditions and/or inadequate education; iv) lack of status and power, making it difficult to influence one's own situation and break out of poverty; and v) a high degree of vulnerability owing to lack of productive assets, exposure to natural disasters, etc.

A distinction between poverty alleviation and poverty reduction, therefore, becomes pertinent. Poverty alleviation is a short-term improvement of the poor's capital endowment. Poverty reduction is a long-term elimination of the poor's dependency on social relations, and of vulnerability with respect to changes in their environment (Pedersen, 1998).

In this context, an analytical distinction among the dimensions of poverty becomes significant. One could identify four dimensions of poverty: assets, resources, knowledge and rights. Assets cover material possessions, while resources cover access to credit, extension, education, health, drinking water, etc. Knowledge is essentially information that shapes the cognitive world, ranging from technology to political ideas. And, finally, rights embrace the social, economic and political spheres falling in the legal and traditional domain (Pedersen and Webster, 1998:5).

Poverty alleviation covers providing material possessions and opportunities to obtain income to meet the basic needs. Poverty reduction implies sustainable alleviation of poverty, covering all the four dimensions. Poverty alleviation is an essential pre-condition required for reduction in poverty. While the pre-conditions required for poverty reduction (such as infra-structure covering irrigation, extension services, marketing facilities, educational and health facilities, legal environment) are to be provided by the state, local organisations such as People's Organisation and Non-Governmental Organisations (NGOs) to enable the poor represent their interests to the decision-making bodies, and secure their interests are needed. It is in this context that the role of NGO programmes of micro-finance arises not entirely because of their potential in poverty alleviation but because of their role in poverty reduction.

The Indian government and donor agencies assign a key role to micro-finance in poverty reduction. Micro-finance implies providing the rural and urban poor, especially women, with savings and credit facilities to set up or expand businesses, invest in self-employment activities and increase household security. **It is believed that micro finance will lead to poverty reduction in the following manner:**

- Micro-finance programmes enable the poor to save, and thereby, improve their confidence and household security.²
- The poor can borrow for consumption and working capital; and this will, in turn, lead to their decreased dependence on, and liberation from the clutches of moneylenders (Rajasekhar, 1996). Consumption credit will also enable the poor to have food security, and enhanced access to health and education services, thus serving to achieve social goals.
- Credit for production purposes would enable the poor to improve their agricultural production and/or enable them to undertake income generation activities (Namerta, 1998) through which poverty could be gradually reduced.
- Credit for women to undertake income-generating activities would enable them to have access to resources and income. This may lead to enhanced decision-making within the household, and thereby, enable them to spend income on health, education, consumption, etc. Women undertaking income-generating activities would interact with outside markets, the community, etc. Such mobility would gradually enable them to play an active role in social, political and economic issues affecting self, household and community (Mayoux, 1998). In this, people's institutions promoted by NGOs would give them a helping hand. Thus, micro-finance leading to income generating activities would also contribute to non-economic benefits for women.
- The Self-Help Groups (SHGs) promoted for the poor, especially women, would enable them to develop leadership qualities, enhance self-management, and facilitate them to be self-reliant. These also strengthen individual and collective decision-making, and bargaining power (Rajasekhar, 2000b).
- Savings and credit activities will introduce the poor to local banks and improve their creditworthiness. This would lead to an improved interface between banks and SHGs (Rajasekhar, 2000b).

Perhaps, because of these reasons, the government and NGOs introduced and extended the micro-finance programmes for the poor. The programme on Development of Women and Children in Rural Areas (DWCRA) has been introduced on a large scale to provide micro-finance services to poor women. NABARD and Small Industries Development Bank of India (SIDBI)³ have initiated programmes to link SHGs with institutional credit agencies. Rashtriya Mahila Kosh (RMK), a programme of the Ministry of Women and Child Welfare, aims to provide funds to NGOs forming SHGs for on-lending purpose.

Most of the Indian NGOs have micro-finance as an important component of their programme strategy. However, this raises a number of questions. What have been the experiences of NGOs in micro-finance and poverty reduction? Have they generated and facilitated the possibilities for the poor (especially women) to reduce poverty? Have they succeeded in enabling women to exert influence on social, economic and political processes? While noting that micro-finance programmes contributed to the household savings, improved access to credit facility, and to some extent, poverty alleviation, studies argue that they may not lead to poverty reduction and women's empowerment.⁴

Methodology

In this context, this paper analyses the impact of NGO economic programmes on poverty reduction with the help of data collected from the project area of SHARE in Tamil Nadu. Primary data were collected from women members and their 84 households in two villages in the project area of SHARE. Of them, 31 women have been in the programme for more than 8 years, while 35 have joined the SHGs promoted by the organisation since 1997 and 1998. A SHG was recently formed for the remaining members in 1999. The oldest members in the programme (31 members) were treated as the member group, while the remaining were treated as the comparison group.

Impact was seen in terms of differences in income, savings amount, occupational diversification, control over income, decision-making within the household, mobility of women and awareness of government programmes and gram panchayats.

A structured questionnaire was canvassed among all the households. In addition, a case study methodology was adopted to find out the impact of NGO economic programmes on women. The methodology focused mainly on a comparison between the member and the comparison group, rather than before and after comparisons. To understand the condition and severity of poverty, Participatory Rural Appraisal methods have been adopted and explained in the paper at appropriate places.

This paper is presented in six sections: The first section provides background information on the selected NGO, while the second section analyses the condition and severity of poverty in the selected villages. The remaining sections analyse the impact of NGO economic programmes on incomes, vulnerability and qualitative improvements in women's lives.

INTERVENTION STRATEGY OF SHARE

SHARE has been selected as a case study because this organisation seeks to reduce poverty by initiating activities aimed at income generation and

provision of non-economic benefits, in order to empower its women members. Secondly, as a membership based organisation it involves members in planning, implementation and monitoring of all the development activities. This means that the organisation has to be accountable (as defined by Edwards and Hulme, 1995) to its members, and has to adopt principles of good governance, transparency and simple style of functioning.

Genesis

In the late 1970s, the Christian Medical College (a well-known medical hospital located in Vellore town) found that the poor in the hinterland were unable to access medical facilities due to acute poverty, while the better-off from distant places were able to. To fulfil its moral responsibility to the local population, it facilitated the formation of a few organisations such as SHARE in the locality to work for the economic development of the poor so that they can access the health facilities.

SHARE, registered as a NGO in 1992, now works with about 4,000 women belonging to landless and marginal farmer households in 40 villages. SHARE enables the poor women to undertake income-generating activities through skill upgradation, marketing and raw material support. SHARE initiated income earning opportunities like palm leaf craft, sisal fibre craft, korai mat weaving, etc. In 27 villages, craft centres were started for this purpose. SHARE provides raw materials and sells the finished products in the national and international markets. In 1995-96, products worth Rs. 30.53 lakhs were sold; of which, 99 per cent went to the foreign market (Rajamma and Nadarajan, 1997). About 600 women workers in SHARE craft centres earned a profit of Rs1,079,962 in 1995-96 (ibid: 9). An internal study revealed that incomes of members increased by 30 to 50 per cent.

But, SHARE realised the following limitations of working only in income generation. First, it was costly to provide training in palm leaf production, and to supply raw materials. Even though there was a continuous stream of orders for palm leaf products, they were difficult to be executed as the trained women constantly dropped-out.⁵ Second, older women with experience in agricultural work preferred to work as agricultural labourers rather than going through the process of obtaining training to become craftworkers. Third, craft activity is assigned low status by certain groups. And fourth, it is perceived that SHARE works for the depressed castes. Poor women from the upper castes do not like to work in the production centre along with women from depressed castes. Because of the above, SHARE could not cover all the poor in the target villages. How then were the large number of the poor in the target villages to be covered?

More importantly, SHARE recognised the importance of structural aspects which constrain women to play an active role in decision-making within the community and wider arena. For instance, a key person within the organisation writes that: "Is it enough for SHARE to confine itself to activities and programmes relating to income generation and welfare? Is it not necessary for SHARE to widen its area of operation to encompass issues and matters that will be helpful in the long-run to make it possible for women to increase their level of participation in decision-making at the community level? If at all this becomes necessary, what role can SHARE play in making this possible?" (Murugesan, 1999: 155-6). After discussing these questions, SHARE decided to undertake the following activities for poverty reduction:

1. SHGs were formed from 1995 onwards for both craft members and other poor in the project area with the purpose of: i) covering a large number of the poor in the project area; ii) providing opportunities for women to undertake income generation activities as it was realised that the possibilities for all the poor to earn sufficient and secure income were limited in the craft activity; and iii) creating a forum where women could come together to discuss their problems and take a collective action. An animator, appointed by SHARE, takes lead in the formation and strengthening of groups; subsequently, group leaders take an active part in the management of the group.
2. Providing awareness and training (in craft centres, SHG meetings and by SHARE in its office) on development of women, women's rights in family and society, leadership skills and personality improvement to help the women to move a step forward on the road to empowerment (Murugesan, 1999).
3. Resource mobilisation from the government and banks by empowering the women. SHARE provides information on various government programmes which are meant for the poor and helps the members to access the resources. A significant proportion of the members possess good knowledge about various government schemes, which are availed by some of them.
4. Enabling the women to contest and win gram panchayat elections. Awareness and training programmes on decentralised government were organised for both the animators and the women members in 1995. Of 13 women who contested for ward positions, five won, while none of the three women contesting for presidentship won in the elections (Murugesan, 1999).

All these activities are being implemented since 1996, except craft activity, which started in 1992.

CONDITION AND SEVERITY OF POVERTY IN THE SELECTED VILLAGES

Two villages (Sabthalipuram and Mottupalayam) have been selected based on their location to analyse the impact of development activities on poverty reduction. There are 179 households in Sabthalipuram, of which a majority are Vanniyars - a dominant caste in the locality. This village, located only 13 kms away from Vellore town, enjoys benefits such as widespread availability of employment in brick making, quarrying, beedi rolling, informal sector in Vellore town, etc., though agriculture is by no means unimportant. The important crops grown are paddy, groundnut and sugarcane. The facilities present are a commercial bank, cooperative bank, fair price shop, gram panchayat, agricultural extension office, village development office, protected water supply, etc., (a few of these facilities are located in the neighbouring village). The village also has a craft centre and SHGs which were started by SHARE.

In Mottupalayam, there are 182 households with a majority of them being dalits (both SCs and cobblers⁶). The village is predominantly agrarian and most of the households derive their sustenance from agriculture. The important crops grown are paddy, groundnut and banana. The households are involved in non-agricultural activities such as construction, trade, business, services, etc. Members from a significant number of households have found employment in defence. But, the possibilities of working in the urban informal sector are limited. The village is also endowed with the same infrastructural facilities as that of Sabthalipuram. The NGO has started the craft centre and formed SHGs for women.

Socio-economic changes in the historical perspective

Based on the mapping⁷ of socio-economic changes in Sabthalipuram and Mottupalayam, and three surveys conducted by others⁸ in the nearby villages, it is argued (Rajasekhar, 2000c) that the changes in the lift irrigation technology and new agricultural technology have led to intended consequences such as growth in the area under HYVs, increased yields, double cropping, enhanced employment opportunities, rising wages and adoption of new agricultural technology by small and marginal farmers (including those belonging to SC households). There were also some unintended consequences. Depleting groundwater and reduced yields resulted in agriculture gradually becoming unsustainable. The analysis also reveals changes in the cropping pattern in

favour of less labour intensive crops, overall decline in employment opportunities and growing differentiation within the farming community. Thus, while the government policies relating to new agricultural technology helped some of the households to adopt individual entrepreneurial strategies, the very same policies reduced livelihood opportunities to some other households and contributed to their poverty. There was also growing differentiation among the SC households. While some of the SC households became well-off due to new agricultural technology and accessing employment opportunities outside agriculture, others were becoming poorer with declined employment opportunities within agriculture.

Magnitude of poverty

The wealth ranking⁹ exercises provide us with the distribution of households by wealth categories (Table 1). The criteria adopted¹⁰ by the people in the wealth ranking varied between Vanniyar, and Muslim and SC localities, and hence, the very poor in the SC locality were different from the same category in the Vanniyar locality. Hence, the poor from SC locality are not compared with those in the Vanniyar locality. Table 1 shows the magnitude of poverty in each of the communities. In both the villages, the households belonging to Scheduled Castes formed the bulk of the poor, followed by Muslims and Vanniyars.

The better-off and well-off are characterised by ownership of landed assets, durable houses, and enhanced access to education and health facilities. The very poor are characterised by assetlessness, unemployment, casualisation of wage labour, higher dependency ratio, presence of child labourers, inability to utilise the existing educational and health facilities, and dependence on employers for consumption credit. The poor have similar characteristics; but, the main difference between poor and very poor is that while the former are characterised by a relatively lower dependency ratio, presence of family members in the working age, and hence, are able to access the employment opportunities in the agricultural and non-agricultural sectors, the poorest are handicapped in this regard. Though the poor suffer from the problem of uncertain employment in the rainy season, the savings from earnings during the peak season come to their rescue during off-season. Further, the poor, though they do not have serious livelihood problems, suffer from vulnerability, as they do not possess the assets and/or suffer from inability to obtain regular employment. The well-off and better-off households not only possess productive assets and are involved in non-farm activities (as owners), but also have access to government and other benefits, and have household members with salaried employment. The important causes for poverty are lack of assets, unemployment and a high-dependency ratio (Rajasekhar, 2000c).

TABLE 1: DISTRIBUTION OF HOUSEHOLDS BY WEALTH CATEGORIES

Categories	Distribution of households (%) by wealth categories in Sabthalipuram			Distribution of households (%) by wealth categories in Mottupalyam			
	Vanniyar Colony	Cobbler Colony	Muslim Colony	Vanniyar Colony	Potters Colony	Cobbler Colony	SC Colony
Very poor	8.7	27.5	14.9	17.3	19.0	51.5	22.4
Poor	19.6	57.5	44.7	0.0	52.4	39.4	44.7
Better-off	21.7	15.0	27.7	46.2	0.0	9.1	7.9
Well-off	50.0	0.0	12.8	36.5	28.6	0.0	25.0
Total (%)	100	100	100	100	100	100	100
Numbers	(92)	(40)	(47)	(52)	(21)	(33)	(76)

Source: Wealth ranking in the villages.

Severity of poverty

Based on seasonality mapping¹¹ and focus group interviews¹² with the poor and poorest in three localities of each village, one can conclude that the severity of poverty is different across villages and between men and women, as the livelihood opportunities differ.

Employment sources differ across the villages. In Sabthalipuram, non-farm activities form an important source of employment and livelihood, while agriculture is the important source of employment in Mottupalyam. Since the agricultural employment tends to be seasonal, the work opportunities are less in Mottupalyam. There are also gender differences in this. In Sabthalipuram, while male workers find non-farm employment in quarrying, construction, brick factories in the vicinity of the village and informal sector in Vellore town, women are involved in both non-farm (beedi rolling and NGO craft centre) and farm activities. In Mottupalyam, while most of the men are involved in non-farm activities such as construction, leather work, and small business, female workers are mainly involved in agriculture. This has implications as far as the availability of employment for men and women is concerned. Male workers have better employment opportunities in Sabthalipuram. In Mottupalyam, female workers have employment all through the year while male workers have very little employment during four months. But the employment opportunities, which are highly seasonal, reach the peak both in agriculture and non-agriculture during the harvest season, and are very low

during the summer and rainy seasons. Quarrying grinds to a halt during the rainy season; so also, the work in the craft centre and beedi rolling as the quality of the work gets affected due to dampness of the palm and beedi leaves.

The wage rates also vary depending on the source of the employment. The daily wage rates are Rs 25-30 for men and Rs. 20 for women (without food) for agricultural work during the peak season. During the slack season, wage rates do not decline; but, the number of working hours seem to be longer. In quarrying, men receive Rs 60 per day, while women receive Rs 30 per day. Beedi workers earn Rs 30 for rolling 1,000 beedies. In construction, the daily wage rates go up to Rs 80.

The wage rates are thus high for quarrying and construction. Yet, not all workers can participate in these activities. Quarrying in Sabthalipuram is mostly confined to men from the Muslim and SC households, since this work involves loading and unloading of trucks. Hence, women (especially, Muslim women) do not prefer to participate in them. There is also fear of a high accident rate.³ Similarly, beedi rolling is almost restricted to the households of physically weak men, and Muslims.

There is gender division as far as the work opportunities are concerned. A larger proportion of the women are engaged in agriculture for two reasons: landlords prefer women workers as wage rates for them are lower, and men prefer to work in highly paid non-farm activities. Due to the *pardah* system, unmarried girls and young women do not take part in agricultural work. Hence, they are mainly involved in beedi rolling, craft centres, etc. The poor households belonging to non-SC communities perceive that work in the craft centre is of low status. All these factors constrain women's access to highly paid non-farm employment, and force them to take up disease-prone beedi rolling and low paying agricultural work.

Regarding the seasons when poverty is most experienced, the poor notes that the incidence of common diseases and the intensity of food shortages are high during the rainy season. The Muslims also face difficulties during the Ramzan month as the festival expenditure mounts⁴, and the ability to work declines due to fasting. The non-Muslims also face shortages during those festivals which occur during the off-season. In both the rainy season and festival months, the poorest meet the basic needs through loans from financiers and moneylenders at high interest rates. These get accumulated if the households do not clear them off in the peak season owing to reasons such as the illness of the principal earning member and sudden decline in the employment opportunities as a result of drought.

On account of poor employment opportunities during the rainy season, many of the poorest can only afford two meals. Food shortage is acute among female headed households. When there is shortage of food, the men and male children are given priority. Among Muslim households, there is no discrimination against aged and female children. Among SC households, aged are discriminated in food allocation. In all the localities, it is the women who get the least priority during the periods of food shortages.

IMPACT OF CRAFT ACTIVITY ON THE POOR

For analysing the impact of SHARE's development activities such as craft activity and SHGs on the incomes of the poor, vulnerability and qualitative aspects, we have collected data from 84 women. We have interviewed all the craft members in the selected villages, a few members of SHGs, those women who are not involved in the craft activity and non-SHG members. In all, data were collected from 44 women from Sabthalipuram, of whom 22 were craft members, 12 SHG members and 10 others. In Mottupalyam, data were collected from 40 women, of whom nine were craft members, 22 SHG members and nine others. While craft members have been receiving assistance from SHARE for over eight years, the SHG members have been receiving assistance for the last two years. The category of others serves the purpose of control group. Tables 2 and 3 suggest that the three categories of women are similar in terms of landholding and caste.

TABLE 2: DISTRIBUTION OF WOMEN RESPONDENDENTS BY LANDHOLDING

Size of the landholding	SABTHALIPURAM				MOTTUPALAYAM			
	Craft members	SHG members	Others	Total	Craft members	SHG members	Others	Total
Landless	19	6	9	34	3	16	9	28
Marginal	2	5	1	8	6	6	0	12
Small	1	1	0	2	0	0	0	0
Total	22	12	10	44	9	22	9	40

**TABLE 3: DISTRIBUTION OF WOMEN
RESPONDENTS BY CASTE**

Caste	SABTHALIPURAM				MOTTUPALAYAM			
	Craft mem- bers	SHG mem- bers	Others	Total	Craft mem- bers	SHG mem- bers	Others	Total
Vanniyar and others	3	8	5	16	0	0	3	3
Backward Community	1	2	0	3	0	0	0	0
Muslim	14	2	4	20	0	0	0	0
Scheduled Caste	4	0	1	5	9	22	6	37
Total	22	12	10	44	9	22	9	40

Incomes of the poor

Craft centres were started in both the villages in 1980s. In Sabthalipuram, craft activity has been taken up in a rented house, while in Mottupalayam it is carried out in a community hall. In both the places, a monitor (woman) looks after the craft centre; she checks the raw material stock and orders for more material when required, prepares dyes required for the palm leaf products, supplies raw materials to women producers, makes a note of finished products by each of the women producers, and pays wages after deducting raw material charges. She is the quality controller in each of the craft centres. The payment to monitor, based mainly on a system of incentives, is done by SHARE from the profits of craft activity. The women and school-completed (or dropped-out) girls join the craft centre after obtaining training either by the monitor or by SHARE at Vellore.

During 1998-99, 26 women worked in the craft centre at Sabthalipuram, while the number was 11 in Mottupalayam. The number of women workers declined between 1994-95 and 1998-99 (Table 4) because of the composition of the group. Girls constitute a significant proportion of members. After obtaining training and working for 2-3 years, they get married and go to different villages. If they go to a village where a SHARE craft centre is operating, they join in that craft centre. Otherwise, they may have to find different occupation. Between 1994-95 and 1998-99, over 50 per cent of the members stayed in Sabthalipuram craft centre: the corresponding proportion in Mottupalayam was around 30 per cent.

TABLE 4: WORKING MONTHS FOR CRAFT MEMBERS IN THE SELECTED VILLAGES

Name of the village	Distribution of members by number of working months during 1994-95					Distribution of members by number of working months during 1998-99					Members (No.) who continuously worked in the craft centre between 1994 and 1999
	0-3	4-6	7-9	10-12	Total	0-3	4-6	7-9	10-12	Total	
	Sabthaliapuram	3	8	4	16	31	3	0	8	15	
Mottupalayam	10	3	4	12	29	2	1	0	8	11	7

There are also differences in the annual work period of the members in the craft centre in a year. Although a significant proportion of members in both the years worked for the entire year, quite a few of them worked for less than nine months, and in some cases, for a period of less than three months in a year. The reasons for this are as follows: (i) a few of the members undertake agricultural labour work during the off-season and/or have withdrawn to work on their own land; (ii) some of the members give less importance to this work when they have to help their husbands in their business, or, when they have to help children in their examinations, etc; (iii) the women withdraw from work during child-bearing and caring periods; (iv) at times, the orders to SHARE from buyers are low and hence, there may not be work for those members who develop skills relating only to that product; (v) in the rainy season, production cannot take place due to dampness which spoils the leaves.

Data on 24 women producers (Table 5) who were working in the craft centres at both the points in time show that the average annual income and per month income of members from craft activity increased between 1994-95 and 1998-99 in both the places. Although the incomes of craft members in Sabthalipuram increased at a faster rate, the level of income is lower here as compared to Mottupalayam.

One noteworthy feature of monthly incomes of members is the wide variation in both the villages at both points in time, although the variance in Sabthalipuram is higher as compared to Mottupalayam. The discussions with members of craft centres also reveal that their incomes tend to be low during certain months, and this is due to the following factors:

1. The domestic chores that women have to undertake do not leave much time for craft activity. For instance, the monthly income for Dilsathbi in Sabthalipuram is Rs 250, while the same for others is Rs 500-900. When asked for the reasons, she mentioned that between 5 and 11 am she is involved in cooking, fetching water, cleaning, etc. For about four hours, Dilsathbi works on craft activity, and returns home at 3 pm to help her husband, who works as a quarry worker, in preparing implements for the following day. From 5 pm she is again involved in domestic chores. The household of Dilsathbi is large with five dependents (two elderly persons and three children) and two workers; much of the day time is spent in taking care of the dependents. Other women in the craft centre are able to earn larger monthly incomes mainly because they have either support from family members (at times, husbands, and in-laws help them to complete the work) and/or involve girl children in domestic chores so that they can free themselves for craft work.¹⁵

TABLE 5: WAGES (IN RUPEES) PAID TO CRAFT MEMBERS IN THE SELECTED VILLAGES (1994-95 AND 1998-99)

Name of the village and members	Total Income		Per-Month Income	
	1994-95	1998-99	1994-95	1998-99
MOTTUPALAYAM				
S Vasantha	2,809	5,317	255	483
G Poosanam	3,107	2,210	282	201
G Vasantha	2,732	5,479	248	498
K Valarmathi	2,738	5,787	249	526
G Venda	2,809	8,317	255	756
G Salammal	1,381	1,987	124	181
K Kantha	3,516	8,495	320	772
SABTHALIPURAM				
Rahamathbi	2,190	4,570	211	415
Ashmathbi	3,147	10,048	282	913
Gulzarbi	3,599	5,225	343	475
Jagadheeshwari	2,721	6,984	251	635
Daulathbi	963	5,260	96	478
Zakirabi	2,293	8,827	288	621
R Padma	1,190	4,521	102	411
Tharangani	1,539	2,287	153	208
Mahalakshmi	1,643	3,317	152	302
Bhanubi	2,917	7,504	253	682
V Padmavathi	1,365	156	136	14
G Shanthi	2,223	4,560	196	415
Amothibi	1,080	3,854	108	350
Dilsathbi	855	2,813	85	256
Myil	980	3,363	95	306
Begumbi	1,185	7,081	111	644
Zarinabi	105	3,223	11	293

2. Those earning larger incomes are able to do so as they take work home. Whether they can undertake the work at home or not depends on the atmosphere in the household. For instance, Kantha from Mottupalayam is able to earn the highest income in Mottupalayam craft centre because she works up to 12 mid night. Her husband (who is ill) does not object to this as she is the only earning member. Her neighbour and relative, Vasantha, cannot undertake craft activity at home after dinner because her husband does not like her working very late in the night. Hence, Vasantha works only at the craft centre, and earns around Rs 450 a month.
3. Some of the women members are able to earn larger incomes because more than one worker from the household is involved in the activity. As a member of the craft centre, Begambi takes raw materials home so that her deserted daughter and she can work on the activity. In their case, the average monthly income of Rs 644 is to be treated as income of two persons.

Notwithstanding these factors which constrain some of the women members to earn larger income, they play an important role in providing employment and income to craft women as compared to SHG members and others in the village. 1) While all the craft members are involved in income earning activity, a large proportion of SHG members and others are not involved in any such activity. 2) The income from craft activity accounts for a larger proportion of total income in the case of a significant proportion of craft members (Table 6). The corresponding proportion has been lower in the case of SHG members and others, in both the villages. 3) The average income earned by craft members has been higher compared to that earned by SHG members and others (Table 7).

TABLE 6: DISTRIBUTION OF WOMEN RESPONDENTS: THEIR INCOME PROPORTIONATE TO THE TOTAL HOUSEHOLD INCOME

Size class of members' income to total household income (%)	SABTHALIPURAM				MOTTUPALAYAM			
	Craft	SHG	Others	Total	Craft	SHG	Others	Total
0	0	10	3	13	0	1	3	4
< 20	2	6	1	9	1	8	2	11
20 - 40	4	3	3	10	9	0	3	12
40 -80	3	1	2	6	3	1	1	5
80 >	0	2	0	2	9	2	1	12
TOTAL	9	22	9	40	22	12	10	44

TABLE 7: DISTRIBUTION OF WOMEN RESPONDENTS BY THEIR AVERAGE ANNUAL INCOME IN SABTHALIPURAM VILLAGE

Size classes of members' income to total household income (per cent)	Craft members		SHG		Others
	Average income of members (Rs)	Average household income (Rs)	Average income of members (Rs)	Average household income (Rs)	
SABTHALIPURAM					
0	0	0	0	12,625	0
< 20	2,200	13,800	450	8,450	1,000
20 - 40	6,567	19,600	0	0	3,967
40 - 80	4,267	13,733	2,000	2,000	4,000
80 >	5,733	7,847	2,700	4,100	3,000
Total	5,714	13,728	654	10,220	2,090
MOTTUPALAYAM					
0	0	0	0	29,015	0
< 20	6,000	33,250	2,600	33,033	100
20 - 40	4,800	18,750	4,333	11,917	2,400
40 - 80	5,867	10,700	2,000	5,000	7,200
80 >	0	0	1,800	1,800	0
Total	5,422	19,289	1,554	24,214	2,511
					9,300
					5,150
					11,700
					9,000
					3,000
					8,530
					12,733
					5,100
					7,033
					9,500
					0
					9,267

Table 7 also shows an inverse relationship between the average individual income of the women belonging to three categories and average household income across the size classes. This suggests: 1) A majority of the households where women's income forms more than 80 per cent of the total household income is headed by women, or male members do not contribute income due to illness, drinking, etc. 2) The women are likely to be involved in economic activities only when men do not earn sufficient income for the household.

Thus, notwithstanding variations in the incomes of members due to differences in skills, involvement in domestic work and support within the household, the incomes have increased in recent years. Has the vulnerability of women and households come down?

VULNERABILITY

Vulnerability means susceptibility to contingencies such as physical incapacity, disasters, social needs, unproductive expenditure, seasonal adversity, lack of food, and exploitation (Chambers, 1988: 14). SHARE has formed SHGs for poor women to enable them to save and thereby, reduce vulnerability.

A community organiser from SHARE forms SHGs and provides awareness relating leadership development, group cohesion, savings, internal revolving of savings for credit, building linkages with government agencies, etc. In both the villages, the members save Rs 30 to Rs 50 per month. The savings in the case of craft members are regular as they have craft income, while they are irregular in the case of SHG members. The savings mobilised in a group are lent to members for consumption and working capital, at 24 per cent interest rate. Depending on the loan amount, a loan is to be returned in 5 to 12 monthly instalments. The decisions are taken by the members themselves.

Table 8 shows that there are three SHGs in Mottupalayam and two in Sabthalipuram. Based on months and the year of formation, the levels of savings varied. However, SHGs for craft members (Sampangi in Mottupalayam and Parijatham in Sabthalipuram) were started in 1996, and hence, the savings in these groups were much higher. The savings give the members some security to face disasters and meet social needs.

The savings are also revolved (Table 9). In two-and-half years, between July 1996 and February 1999, 11 out of 18 members in the Parijatham group took a loan amount of Rs 29,700. Eight out of 18 members have taken two or more loans for consumption and production activities. The ratio of savings to the loan amount is 1:3 and this implies a faster revolving of the

TABLE 8: DETAILS OF SAVINGS MOBILISED BY SHGs IN THE SELECTED VILLAGES

Name of the village and group	Month and year of formation	Total Number of members	Distribution of members by savings amount (Rs)					Total savings in Rs
			< 200	201-500	500-1,000	> 1,000	Total	
MOTTUPALAYAM								
Sampangi	Sept. 1996	10	0	0	0	10	10	15,160
Deepam	Sept. 1998	10	9	1	0	0	10	1,720
Bharathia Matha	Nov. 1998	11	8	3	0	0	11	1,510
SABTHALIPURAM								
Parijatham	July 1996	18	3	0	15	0	18	9,300
Sivan	April 1997	14	0	14	0	0	14	5,620
TOTAL		63						33,310

savings. Similarly, seven out of ten members in the Sampangi group took two or more loans for consumption and production. The ratio of savings to credit is 1:2 in this group. The functioning of SHGs among craft members suggests that they have provided credit facilities to a large proportion of members to meet expenditures relating to food, education, health, social needs, etc. The loans have also been utilised to face the disasters. For instance, Kantha's husband became suddenly ill and had to undergo a surgical operation. Her craft earnings were used to meet consumption needs. Hence, a loan was required to meet the expenditure on the operation. The SHG came to her rescue.

TABLE 9: DETAILS OF CREDIT OPERATIONS IN THE SELECTED VILLAGES

Name of the village and groups	Total amount of loan given (Rs)	Distribution of members by number of loans				
		0	1	2	3	4
MOTTUPALAYAM						
Sampangi	33,800	3	0	2	4	1
Deepam	5,000	6	4	0	0	0
Bharatha Matha	2,000	10	1	0	0	0
SABTHALIPURAM						
Parijatham	29,700	7	3	5	2	1
Sivan	9,500	7	4	2	1	0

Has the credit facility enabled women to start income generation activities? The information on livelihood options available to women respondents shows that occupational diversification has taken place in the case of most of the craft members. In the case of a significant proportion of craft members, the household members are involved in craft activity, wage labour in agriculture and non-agricultural occupations such as quarrying, construction, beedi-rolling, etc. The occupational diversification is not that evident in the case of SHG members. This is because the credit from SHGs has been mainly availed for consumption purposes such as health, education, etc. In some cases, credit has been availed for agriculture; but, that has not resulted in occupational diversification.

Other major reasons for insignificant occupational diversification are limited opportunities, and constraints to diversify their income earning opportunities. For instance, a Muslim woman has been a member of the SHG

for over 2 years. Although she is eligible to take loan from the group, she has not availed the opportunity because: (i) she cannot undertake livestock rearing activity as the household does not own a house, and hence, a place to keep livestock is not available; (ii) she cannot open a petty shop because she does not have any male support. Her husband is alcoholic and she cannot trust him to bring provisions from Vellore town, or to run the business; (iii) she cannot run the business alone because of social factors. The societal sanctions come in the way of her going to market on her own or sitting in the petty shop. A majority of the women in the craft centre and SHGs noted that they did not have skills to undertake income-generating activity. Further, the income generating opportunities seem to be low in these villages as the non-agricultural labour market is segmented along caste and gender lines.

Hence, notwithstanding increased incomes from craft activity and savings and credit facility from SHGs, the women still feel vulnerable. For instance, Padma and her son are now leading a comfortable life. With a monthly income of Rs 1,500 from her craft and son's quarry work, the household does not have livelihood problems. In fact, they have been saving large amounts every month to construct a house. When asked about vulnerability, both mother and son felt that if something happens to one of them, the household will be in a crisis. The accidents in quarry work are common, and a few of the workers in the village became physically disabled due to quarry-related accidents. The fear of disaster occurring is so high that they are reluctant to borrow for house construction, and hence, are saving money to construct a house.

Dilsathbi also noted that her household faces vulnerability. With five dependents, the household mainly depends on the earnings of her husband from quarry activity. Recently, her husband, the principal earning member, fell ill and could not work for a fortnight. The entire household faced uncertainty owing to this.

In contrast, Vasantha, a craft member, does not feel vulnerable. Although her earnings from craft activity are meagre, her husband earns sufficient income from the business of selling aluminium vessels. They also have land from which they get annual supplies of paddy. The case of Vasantha suggests that possession of productive assets is important, whether a household faces vulnerability or not. Most of the craft members are landless, and hence, they face vulnerability, notwithstanding a rise in money incomes in most of the cases.

QUALITATIVE IMPROVEMENTS

Since SHARE has been working with craft members for the last 8 years, the evidence presented mainly relates to them. After becoming members

in the craft centre, women stated that they have an opportunity to discuss their personal problems; become aware of several issues; their skills in craft activity improved and counselling provided to women in distress. All this has helped them gain selfconfidence.

Control over incomes

The incomes from craft activity, though meagre, are valued by members. Ragejabi and her daughter together earn Rs 644 from the craft activity. Asked to rank the local organisations, she ranked the craft centre and Public Distribution System (PDS) very high. According to her, "because there is PDS, we are able to purchase food grains although we have low income from the craft centre. At the same time, without craft income, we would not have been in a position to purchase foodgrains from the PDS". Another woman earns Rs 600 per month and this constitutes only a small proportion of total income of the household (with her husband's business income forming the bulk). She utilises this income for household expenditure, and also gives gifts to her own relatives. She states that she values this small income as this enables her to have personal freedom with regard to expenditure.

Begumbi is 45 years old and earns around Rs.600 per month. She was not an earning member after her marriage. Her husband was earning income from quarrying. Her son ran away from the house, and this had an adverse impact on her husband. He started drinking, and soon suffered from a paralytic stroke. He could not work and earn any income. With four dependents at home, Begumbi had to earn income. She joined the craft activity after obtaining training. Her husband, who did not allow her to do a paid job after the marriage, now not only allows her to work, but also has stopped doing any work. In addition, he borrows for his drinking, and expects Begumbi to repay the loans. With a higher dependency ratio and drinking of her husband, the income of Rs 600 per month is only sufficient to buy essential food grains, but insufficient for buying milk, vegetables and meat products. Although she makes decisions on the utilisation of income, and asserts her views regarding day-to-day running of the households, she feels disempowered because society expects her husband to make decisions with regard to crucial issues such as marriage, etc. Her husband steals money from her belongings, and puts pressure on her to borrow from the SHG for his drinking. Though she does not succumb to his pressures, she feels quite burdened.

The experience of Kantha can be considered as a successful case as far as control over income is concerned. Kantha's husband is an ambitious person; he started aluminium selling as well as leasing land with borrowing at exorbitant interest rates. Soon, there were losses, and the debts got

accumulated. All his business ventures came to a standstill, and Kantha had to earn from the craft centre to take care of the household. In addition, her husband became ill and had to be operated. As noted earlier, Kantha borrowed money for the operation and repaid it. Added to that, the creditors started pressing for repayment of the earlier loans, and some of them became abusive. Pained by these developments, Kantha started working hard and began repaying debts. Soon her husband recovered and began to assert himself as far as the utilisation of income was concerned. Kantha shouted back at her husband saying, "your poor judgement landed us in trouble. I have repaid all the loans taken by you. I have proved that I have better judgement in financial matters than you. Hence, do not interfere again". Now, she claims that her husband does not assert himself as he was doing earlier with regard to the utilisation of her income.

Thus, the evidence on control over incomes is mixed. Quantitative data also corroborate this. Of the total craft and SHG members who are earning income, a majority have passed on their earnings to either husbands or father. Of those members who retain income, a majority spend their earnings for household purposes. A very small proportion of women retain their earnings for personal needs. Thus, those women, who earn, do not convert income to meet their personal needs or to improve their welfare. A large proportion of craft and SHG members stated that decisions are made either by self and husband, or by husband alone. The pattern does not vary much between craft members and others.

Has the craft activity or membership in SHG improved mobility for women? Given that many women do not undertake income-generating activities, their mobility seems to be limited either to the craft centre or to their workplace in agriculture or non-agriculture. We asked women regarding their mobility outside the house such as going to town on their own. A large proportion of women belonging to three categories stated that they went out only with their husbands or with parents. Even if some women went out, they had to seek permission to do so.

All the craft members as well as a majority of SHG members possess knowledge of various government programmes (such as widow pension, old age pension, incentives to girl education, etc.). A majority of them have also accessed these benefits mainly through the staff members of SHARE. They state that collective strategies are not very effective in mobilising the government resources.

Similarly, craft members are aware of the reservations provided to women to contest in the local panchayats. They are also aware of mandatory

gram sabha meetings. But, the widespread opinion among them is that the gram panchayat does not have much of a role to play in poverty alleviation.

CONCLUSIONS

As a membership based organisation, SHARE has been responsive and responsible in assessing the changing needs of members, and formulating and implementing programmes in response to these changing needs.

The craft activity started by the organisation is successful to enable women members to obtain employment and earn. Although incomes tend to be small and uncertain, they are valued by women members. Skills relating to craft activity were acquired, thereby, improving the confidence in members. The craft centre provides the women an opportunity to come together everyday and discuss their personal problems. In the process, awareness and knowledge on government programmes and gram panchayats were acquired.

SHGs were started to cover a larger proportion of poor and to provide a forum for women to come together. Since they were formed only two years ago, it is too early to assess their role in poverty alleviation and empowerment. But, the indications are that there is cohesiveness within the groups, leadership is emerging and groups are being managed by members themselves. Savings are contributed regularly, and this amount provides confidence and security to women. As of now, women mainly borrow for consumption and crop production. Not much credit is provided to initiate income generation activities. Further, not many women are coming forward to borrow for income generation as they face constraints (lack of skills and capital, inability to find an activity that can fetch them income higher than that available in wage labour, segmented non-farm labour market, societal constraints, etc).

Another conclusion based on the evidence of the proportion of women's income to total income is that women's income forms a large proportion of the total income. A majority of such households are headed by women and the contribution of male income is low (often due to illness, drinking). The evidence also suggests that enabling women to earn may result in a situation of male members withdrawing from the labour market. As the cases of Begumbi and Kantha suggest, this phenomenon puts a lot of pressure on them. We are not suggesting that women should not be provided with opportunities to earn income; what we are suggesting is that men should also be brought within the purview of development intervention if women are to be empowered.

Although SHARE has initiated development activities with all the sincerity to empower women through income generation activities, we do not find much evidence to suggest non-economic benefits are taking place. This

suggests that economic programmes need not necessarily be a good strategy for women's empowerment. There are larger societal and political forces that constrain women to have empowerment, especially in non-economic fields. We suggest that different types of interventions (not entirely based on economic programmes) are initiated, if poverty reduction is to take place.

NOTES

1. Baulch(1996) includes these in a pyramid of poverty concepts.
2. For empirical evidence on the role of NGOs in enabling the poor to save, see, Rajasekhar (2000a and 2000b).
3. In collaboration with Dfid and IFAD, SIDBI is about to embark upon a massive project with Rs 600 crores to support the micro-finance programmes and reach those poor who are unreached now.
4. Mayoux (1998) reviews these studies.
5. This is because of preference for the craft activity by households with young and unmarried girls. Unmarried girls, who have completed schooling (or dropped out of the school), join the craft centre. After working in the craft centre for about 3-4 years, they get married and leave the village.
6. Though cobblers are part of SCs, they live separately from the other SCs and are looked down upon. Because of this reason, they are shown as a separate category.
7. This was done with two to three elders in each of the villages. The yardstick used to recall the changes was different in each case; some used important events (such as birth of a child), some their age (i.e., when the person was 15 years old, 25 years old, etc.), and one person used the different political rules (such as Congress rule, etc.). In these excises, PRA technics were used to facilatate the respondent to recall the changes, and quantify the extent of change.
8. The first survey was conducted by the Cambridge University, U K and Mādras University, Madras, during 1973-4, the results of which were published in Farmer (1977). Ten years later, a second survey (Hazell and Ramasamy 1993) was conducted by the International Food Policy

Research Institute (IFPRI) and Tamil Nadu Agricultural University (TNAU). The third survey was conducted as part of a research project on *Adjustment and Development: Agrarian Change, Markets and Social Welfare in South India, 1973-93*. An article on important findings was published by Harris-White and Janakarajan (1997).

9. The purpose of the exercise was to classify households by wealth categories with the help of criteria evolved by the people themselves. This was done separately in the localities of upper castes, depressed castes, and so on.
10. The criteria adopted were broad and included the following: i) basic needs (food, clothing, shelter, dependency ratio within the households and income); ii) assets (land, cattle, savings and jewellery); iii) well-being (ability to access and utilise the school and hospital facilities); iv) employment [type of employment (farm or non-farm, casual or permanent), unemployment and child labour]; v) isolation [female headed households, help (or lack of it) from the government and community]; and, vi) dependency (borrowing, etc).
11. This exercise was used to find out the severity of poverty in different months and whether it varied across the household members.
12. This exercise was utilised to find out the various causes of poverty, strategies adopted to overcome poverty, etc.
13. In Sabthalipuram, bread-earning members from three poor households became physically handicapped in accidents.
14. Even the poorest household has to give gifts and other alms to relatives, the needy, etc.
15. To reduce the work burden on women members, SHARE provides education and support services (evening study centres for school students, child care centres and providing drinking water facilities) for the poor and their children.

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