

**NGOs AND THE DEVELOPMENT OF MEMBERSHIP
ORGANISATIONS: THE CASE OF SAPTAGRAM**

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SUMMARY

NGOs are increasingly concerned to scale up their impact, whilst donors look to them to help strengthen civil society. It is therefore important to assess the role of NGOs in promoting membership organisations. The case of Saptagram – an innovative Bangladesh NGO, which used a process of group-based development to empower poor rural women – is explored to derive more general propositions about how this relationship should work. Successful outcomes are found to have depended upon a number of factors. The fact that the organisation was run by women was essential if poor women's needs were to be addressed. Flexibility was required in the way in which, and the pace at which, groups evolved. The selection of activities that reinforce each other was critical, and so was the sequence in which they were introduced. Ultimately, everything else rested on the formulation of clear long-term objectives by which strategy could be guided.

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1 NGOs AND THE DEVELOPMENT OF MEMBERSHIP ORGANISATIONS

1.1 Issues

NGOs have a long history of working with membership organisations, but relatively little is known about the methods they have used, or the outcomes that have arisen. These gaps in understanding have assumed greater significance in the light of donor interests in the potential contribution of NGOs to the strengthening of civil society (Bebbington and Mitlin 1996) and of growing concerns within the NGO sector itself to scale up impact (Edwards and Hulme 1992). In particular, these recent developments make it important to determine what may be required to bring membership organisations to the point of graduation, where they will no longer need NGO support. At the same time, we need to know too whether this can be accomplished without sacrificing claimed NGO comparative advantage in reaching the poor, and in keeping costs within reasonable bounds (Tendler 1982: 3–6).

1.2 Approach and Methodology

The paper explores these issues through the medium of Saptagram,¹ a Bangladesh NGO which sought to empower poor rural women through an innovative process of group-based development.² It forms part of a larger study funded by the UK Department for International Development.³ The paper begins, in Section 2, with an account of Saptagram's goals and practice as these would be represented by the organisation itself. This is followed in Section 3 by an assessment of its performance, which looks in turn at cost-effectiveness, the contribution to equity, the extent to which social and economic relations have been transformed, and the sustainability of what has been achieved. In conclusion, Section 4 returns to more fundamental questions of NGO strategy, analysing the Saptagram approach in terms of the positive lessons that other NGOs may be able to learn, identifying the limits within which the organisation must work, and noting some of the major strategic choices which must be addressed as it attempts to 'go to scale'.

The earlier part of the paper draws partly upon a series of interviews carried out with Saptagram's founder and executive director, and partly on a substantial 'grey' literature of internal reports, consultancy documents and other materials. Similar materials have again been consulted in order to assess performance, but most of this part of the analysis is based on an investigation of records compiled by staff from two of Saptagram's centres, and on four week-long field exercises. The exercises focused on groups that had been selected to represent both best and more typical Saptagram practice, and each group was explored in the wider context of the hamlet (*para*) in which it was located, and the other groups that this contained. A combination of rapid rural appraisal (RRA), and more general semi-structured interviewing techniques were used, with teams of senior and more local staff acting as facilitators. Whilst clearly not able to provide insights of the breadth, or perhaps the quality, that one might expect from a more conventional piece of anthropological fieldwork, this approach made it possible to generate a substantial body of fairly well-validated data. The limited duration of the exercise was, in any case, an essential precondition for securing staff participation. It also meant that fairly large numbers of village women could take part, without the exercise making unduly heavy demands on the time of any particular individual.

2 SAPTAGRAM: THE ORGANISATION AND ITS WORK

2.1 Origins and Development

Saptagram was founded by Rokeya Rahman Kabeer, a college professor from an upper-class Muslim family. Her ancestral home was in Faridpur, a densely populated and flood-prone district bordering the Padma river, some 60 km to the south-west of Dhaka. It was here, in her late forties, that she came to start work in 1976. The organisation she established has, since that time, expanded from its original base into four neighbouring districts, and now has some 25,000 members.

In 1993, it employed 140 staff, 100 of whom were women (Huda and Associates 1993: 32). Operations are directed from a head office in Dhaka, with day-to-day business being run from ten different centres, where field staff live and work. Saptagram also has its own training centre, and runs a sizeable silk reeling and weaving operation. In its early stages, the organisation depended mainly upon Oxfam for funding, but a number of other NGO and bilateral donors, including SIDA, NORAD and DANIDA, now also provide support. The current annual budget is approximately £500,000, some 15 per cent of which the organisation raises from its own activities (Huda and Associates 1993: annexure XIX).

2.2 Class and Gender Relations

Saptagram's broad goal is to make 'women of the deprived section of ... rural communities ... conscious of the root cause of their ... deprivation and the means with which to tackle them' (Saptagram 1989: 1). It attributes deprivation to the interplay of class and gender factors, and before I attempt to describe the NGO's activities, it will be helpful if I say a little about the socio-economic structures and relationships with which it has sought to engage.

The class system by which it was initially confronted revolved around a small group of *matabbar* families, who combined the roles of landlords, usurious moneylenders and traders, and exercised effective control over local legal and political institutions. Members of this class dominated the lives of those around them, especially the marginal farmers and pure tenants who relied upon them for access to land, and the growing band of landless labourers who depended upon them for employment.

Gender relations were marked by a similar degree of inequality. The practice of *purdah*, upon which the honour (*izzat*) of a family was believed to depend, confined women to working within, or immediately around, their homesteads; *purdah* had the effect of rendering much of their activity socially invisible, denying them all but the most limited access to cash, and effectively devaluing their contribution to the family. Alternatively, where households were simply too poor to observe *purdah*, women would be expected either to work without cash payment in domestic service, or to perform the same tasks as men for lower wages.

Women's subordination was reinforced by the low average age of marriage; by residence rules which removed women from the support of their own kinship networks; by the insecurity consequent upon the widespread tendency of marriages not to be registered; and by the near-universal adoption of the custom of dowry. Although legally entitled to a share of their father's inheritance, few women actually exercised this right; this left them with little control over property, and hardly any capacity to influence important household decisions. The fear of abandonment, and of the greater poverty this would almost inevitably entail, led to a

willingness to tolerate domestic violence, which was endemic. Generally lacking access to education, and cut off from each other, women tended to accept these privations as a natural, God-given state of affairs.

2.3 Building from Non-core Activities

Saptagram's attempts to address these problems have evolved through time, and now comprise two elements: a core, which deals directly with questions of empowerment, and a series of non-core activities, which support the central objective, and are generally introduced first.

The process begins with field staff going to a new community and engaging women in a dialogue about the possibility of joining together to undertake various forms of collective activity. The unfamiliarity of what is being proposed means that progress is often slow, but after some time, a number of women generally agree to come together. Members decide for themselves how large their groups will be. Their size normally ranges from fifteen to thirty. Saptagram aims to target women in households with no arable land holdings at all, and those with marginal holdings of up to 1.5 acres.

On the formation of a group, the first step is to elect a chairperson, secretary and treasurer. Meetings are then held weekly, fortnightly or monthly. The field worker normally attends. At each meeting, every member contributes a small sum – set at a level the group has decided – in savings for a group fund. The next step is often for groups to start making small loans to individual members, perhaps for medical attention, or some other pressing short-term problem. As time goes by, and confidence in collective decision-making grows, funds begin to be used as a source of further accumulation.

Typically this starts with stock business: the purchase of paddy and other crops at harvest time, and their resale for a substantial profit two to three months later. From here, groups might move into simple processing, generating quicker profits, and acquiring additional skills in running a business enterprise. Still more ambitious undertakings might follow, with funds being used to lease or mortgage land, which members then manage, and sometimes actually begin to work themselves. With the field worker's help, women might also start to visit the local market for the first time to sell their produce, or engage in other forms of petty trade. A minority go further still by engaging in inter-district trade, or by establishing and running their own co-operative retail outlets. Most of these initiatives require assistance from Saptagram in the early stages, but the NGO only encourages activities that members should be capable of running by themselves in the longer term.

Once a group has demonstrated a capacity to manage its funds collectively, it can approach Saptagram for a loan to expand its work. Sums of as much as 70,000 tk. (£1,100) are available for this purpose, although the average, at approximately 13,000 tk. (£210), is much lower (Guttman 1993: 10). Interest is charged at 16 per cent but, if necessary, provision can be made for rescheduling without incurring additional charges. It is generally expected that loans should be used for collective and non-traditional enterprises in the first instance. These conditions are, however, relaxed with more advanced groups, who if they wish may lend on to individual members, and use the money for more traditional activities, such as livestock rearing. Groups are allowed to take loans on a maximum of three occasions, by which time it is expected that they should have accumulated sufficient resources to become self-financing.

The availability of credit, and the increasing capacity of Saptagram to offer technical training, expands the range of income-generating activities available. Some members have been trained to inoculate poultry, and now provide this service on a commercial basis in their villages. With assistance from NORAD and SIDA, others have undertaken various types of construction work. These include earth cutting and culvert pipe construction for local paths and feeder roads, and more substantial road building projects, where Saptagram members have taken their place alongside unorganised female labour. An association with the Mennonite Central Committee has opened up new possibilities in vegetable and soya bean cultivation, and pisciculture. More ambitious, machine-based enterprises with shallow-tube wells, power tillers, and rice mills, which hold out the prospects of greater economic returns, have also started to be explored.

2.4 Developing the Core

Although economic activities provide an incentive for women to come together, and present opportunities for them to develop their capacity to mobilise, these are seen by the NGO as no more than a point of entry to the core task of increasing awareness and the capacity to organise. Adapting the approach made popular in NGO circles by the Brazilian educator Paulo Freire (1972), workers use discussions of possible ways of investing savings in order to identify the constraints women face, and to open up discussions of more fundamental issues. Women are also encouraged to talk in more general terms about their problems as a means of validating their experience, and of creating a stronger sense of mutual solidarity. Using these starting points, a wide range of topics – including domestic violence, dowry, property and other legal rights, and the power of collective action – can be discussed. As a result, women gradually become more aware that it lies within their power to question, and then to begin to change, what previously appeared as a natural, unalterable state of affairs.

New groups passing through this critical stage of consciousness raising typically require a good deal of support. Workers often spend up to four hours with them each week, over a period of several months or even longer. As time has gone by, much of this awareness-raising work has, however, been incorporated into a more structured Functional Education programme, which is taught by specially recruited and trained instructors using gender-sensitive materials, which Saptagram has itself developed. This provides a medium for developing basic literacy, arithmetic and accounting skills, whilst reinforcing the substantive lessons covered in the more basic awareness raising. More specialist training in legal literacy is also made available in some cases. Classes generally attract about fifteen students. Ideally, participants complete two six-month courses, one basic and one more advanced, each of which involves six two-hour sessions every week.

Once a group has attained a basic level of awareness, and when the need arises, members are encouraged to begin to engage in various forms of *andolon* (social action). To begin with, they might join forces to resist an illegal attempt to divorce a member; to prevent a man from taking on a second wife; to secure adequate compensation where a divorce does take place; or to assert a member's right to attend meetings and associate freely with others. As time goes by, and solidarity grows, women gradually acquire the confidence to negotiate and act in wider forums. They may attempt, for example, to resist or reduce claims for dowry in connection with daughters' weddings; to retrieve property improperly appropriated by wealthier people; to recover loans; or to

press for higher wages for landless labourers (Saptagram 1992: 29). Often such actions bring women into direct contact with informal local courts, where they would never previously have appeared.

Andolon thus brings conflicts of interest with men, and with more powerful village families, into the open for the first time. Group members, seeking help to deal with the reactions that inevitable arise, sometimes ask Saptagram to help form men's groups. Where established, these sensitise poorer men to the issues being addressed, offering them certain direct material benefits, and helping to mobilise them to resist what is seen as a common class enemy. Such groups, which now account for approximately 10 per cent of the total (Saptagram 1994: 42), are facilitated by male staff, who may also work with some women's groups at the same time.

2.5 Towards a Wider Organisation

When Saptagram begins work in an area, it aims to establish one group in each village; this is in order to create the widest possible awareness of its work. When this is accomplished, it then attempts to establish additional groups in clusters around original sites. With initial resistance having been overcome, and with experienced members now available in a locality who can provide advice and other forms of assistance, this process of 'filling in' requires fewer resources. Whereas previously it might have taken a group six years to reach a stage where it was able to continue with little or no support from the NGO, newer groups often achieve this status after as little as two or three years.

So long as there is only one group in a village, inter-group exchanges are largely mediated by Saptagram through training programmes and the organisation of occasional events. When filling in begins to take place, the opportunities for more informal networking start to multiply. This networking may take the form of joint social action, or of more routine exchanges of information and mutual assistance. With greater concentrations of members in small areas, it also becomes possible for more training activities to be organised within villages, which further increases the scope for interaction. From here, it is only a matter of time until the first groups within a particular locality reach maturity; when this has happened, a *gram* (village) committee is formed. This draws together between three and ten groups, each of which then sends two representatives to a monthly meeting. By 1992, more than 10 per cent of all groups were already organised in this way; the figure exceeded 50 per cent for one of the longer-established centres (Saptagram 1992: 10). The committee provides a more formal basis for support between existing groups, and is able to take responsibility for helping new groups to emerge.

Ultimately, it is intended that committees should become building blocks in wider federal bodies which will operate at a number of intermediate levels up to, and including, the district. With such a representative presence, members would then be able to influence political processes, deal with local government, and access locally available development resources; in the process, they would progressively take over more of the functions currently performed by the NGO. It is reasoned, however, that such an organisation must be actively developed by the membership itself if it is to succeed in the longer run. Saptagram therefore only makes very limited resources available for this purpose, and looks to the more advanced of the *gram* committees to take the main responsibility themselves for carrying things forwards, as and when they feel able to do so.

3 ASSESSING PERFORMANCE

3.1 Problems of Impact Assessment

Having seen how Saptagram's model operates in principle, we may now ask how effective it has been in practice, and what impact it has had upon the lives of the poor women whose interests it aims to promote. These, however, are not easy issues to address. The approach that has been described is not one of time-bound projects or programmes, with clearly defined individual outputs, but a long-term process, where the interaction taking place between different components is at least as important as any disaggregated outcomes.

The difficulty is compounded by the nature of Saptagram as a 'club' organisation (Handy 1988: 86–8), with charismatic leadership, short channels of communication, and flexible decision making, where there is a tendency for relatively little to be written down. To the extent that formal reporting has been necessary, emphasis has typically been placed on qualitative accounts of women's lives and the types of actions they have been empowered to take, whilst more quantitative aspects have been downplayed.

Given the shortage of hard data generated by the organisation itself, much of what follows must draw heavily on the findings of the four case studies of individual groups described earlier. Although it is sometimes possible to supplement these findings with other, more broadly based materials, this inevitably means that many of the conclusions arrived at can only be tentative and speculative in nature.

3.2 Costs and Coverage

It will be useful to start with a broad profile of finances and cost-effectiveness, drawing on some of the limited statistical materials that are available.

As noted earlier, Saptagram currently has an annual budget of approximately £500,000. About 40 per cent of this total is, however, at present absorbed by the promotion of the largely separate sericulture and silk-manufacturing operation. This leaves a balance of approximately £275,000 to be devoted to the activities that have been described. The organisation's own figures state that this sum supports approximately 1,300 groups, with a total of 38,000 members (Saptagram 1994: 42). Earlier analysis has, however, revealed a tendency to over-report through the inclusion of groups that have ceased to exist (Arn and Lily 1992: 23); when this has been accounted for, it seems likely that the actual figures would be of the order of 900 groups and 25,000 members. Allowing for what appears to be a relatively small incidence of households where more than one member is a member of a group, this figure can be multiplied by four to give a sense of the total numbers of people benefiting more or less directly from the programme. This means that the NGO is currently spending about £11 per year per member, or about £2.75 per household member.

These figures provide only a crude snapshot of a much more complicated reality. They take no account of the fact that extant groups are at different stages of development, and receive varying levels of support. Neither do they convey any sense of a marked historical tendency for groups to wind up after relatively short periods of time (Mukhopadhyay 1985: 9; Arn and Lily 1992: 20), a subject to which I shall return a little later. They also disguise differences in the degree to which groups and individual members may have participated in the various activities that have been promoted. These participation figures are often difficult to determine with any degree

Table 1: Estimated Participation in Different Activities

Activities	Percentage of groups
Education^a	
• engaging in or have completed a basic course	45
• engaging in or have completed an advanced course	27
Receiving loans in a single year^b	21
Income generating activities^c	
• land leasing and operation	35
• poultry rearing	25
• other livestock rearing	25
• local and inter-district trade	20
• stock business	15
• road digging	10
• vegetable cultivation	5
• power tiller	1
• shallow tubewell	1
• rice mill	1
• retail grocery store	1
• handpump installation and maintenance	1
	Percentage of members^d
• cocoon rearing	1
• soya cultivation	1
• pisciculture	1
• poultry vaccination	1

^aBased on Saptagram 1994: 43 and assuming 1.3 groups per class.

^bBased on Saptagram, 1992: 15.

^cEstimates based on our own survey of all groups under the Pangsha centre; and Arn and Lily, 1992: 36–7.

^dBased on Saptagram 1994: 44–5.

of accuracy, but a series of estimates, relating to education classes, receipt of loans, and engagement in various income-generation activities associated with Saptagram, are drawn together in Table 1. Even here, however, it should be emphasised that these are reported figures which pertain, for the most part, to a current situation. With regard to the more popular income-generating activities, these figures almost certainly fail to reflect the proportion of groups and individuals who have been able to participate at some point or other.

3.3 Participation Rates and Financial Returns

Data collected during the four case studies provides a clearer indication of the extent to which individuals have been able to participate in different activities. These suggest that a little less than half of all members had no significant independent sources of income at all before joining Saptagram, whilst of the remainder hardly any had more than one source of income. After joining the organisation, virtually all women reported that they had started to engage in some income-generating work; the majority were involved in two or three different

activities, and some in as many as four or five. Most of the change comes about through an increase in the numbers of women undertaking activities such as poultry, livestock, and vegetable cultivation, which were already open to them. A significant minority, however, are also engaging in some of the new opportunities, such as earth work, culvert making, sanitation, road construction and sharecropping, which Saptagram has helped to open up. In general, these developments seem to have gone further in poorer and more peri-urban areas, and are rather less evident in more conservative and agricultural communities.

It appears from individual household case studies carried out in the four villages, and from a more extensive survey conducted elsewhere (Asaduzzaman and Akter 1990: 62), that household incomes may, on average, increase by about 20 per cent as a result of the additional activity following from the NGO's intervention. This is a significant contribution, but it is at the same time important to recognise that this figure is subject to major year-on-year, or longer-term variations. This was apparent in each of the individual cases explored, where factors such as the sickness or health of a husband, the presence or absence of an income-earning son, the capacity to retain, or the need to sell, livestock, could lead to marked fluctuations around the norm. Under these circumstances, the absolute level of improvement achieved is probably less important than the greater capacity to manage through a bad year that comes with the extended range, and the wider seasonal spread, of options that are now open to a member. The availability of a group fund to provide loans in times of distress serves to reinforce this safety-net effect. Even with both of these mechanisms functioning, however, members still remain vulnerable to wider market forces and to adverse climatic conditions.

3.4 The Contribution to Equity

Saptagram has been clear from the outset that its intention has been to advance the interests of poor rural women.

It is apparent from an early evaluation (Mukhopadhyay 1981: 83-98), however, that in the initial stages no very rigorous attempts were in fact made to exclude women who did not belong to the target group. In practice, this policy often led to conflict. Wealthier women could be interested in saving as an insurance against misfortune, but might then resist attempts to move into new types of activity that could compromise the 'honour' of their families. Alternatively, they might exploit their key positions within groups to cheat other members and use savings for private advantage. Where such difficulties arose, poorer members would generally allow a group to collapse by default and then quietly re-form, without the offending members, a few months later. This phenomenon probably accounts for the bulk of the group terminations referred to earlier.

A substantial number of 'mixed' groups still exist (Arn and Lily 1992: 24), but growing awareness of this issue among workers and members has served to lessen its impact. In the four communities studied in depth, there were a handful of *matabbar* households, but none were members. 75 per cent of those with land holdings above the 1.5-acre limit did, however, belong, which is similar to a finding reported in another study (Asaduzzaman and Akter 1990: 16). Participation rates then rose to about 90 per cent for most categories of target group members. Only in the case of the very poorest – those with no significant assets at all – did the level fall below 50 per cent.

The presence of a relatively small number of slightly better-off members does not appear, in practice, to have had any adverse effect. Women from poorer households, without any arable land at all, take part in more training programmes, and engage in a greater number of income-generating activities, than others. This is especially true of those occupying group management roles, who are almost invariably target group members. Even the very poorest may benefit from loans under the destitute women's scheme, and are often invited to take part in certain activities, although their inability to meet regular saving targets means that their names do not appear on lists of registered members.

Factors other than class also have a bearing on which women take part. Data collected in the four study villages suggest that the majority (70 per cent) are married; of the remainder, nearly all are widowed or divorced. There is no restriction on unmarried women, and a few do join; the low proportion simply reflects the low age of marriage. In addition, those belonging to relatively large or extended families, with members who are prepared to take over some of the tasks for which the individual in question was previously responsible, may be at some advantage. But what also seems to have happened is that Saptagram has been instrumental in helping mutual support networks to emerge, so that even those without much immediate back-up at hand are able to grasp emerging opportunities if they wish to do so.

3.5 Redefining the Gender Division of Labour

Helping target group members to access new opportunities does not, in itself, necessarily bring about the desired transformation in relationships, but independent evidence suggests that significant progress has also been achieved on this wider front. Success in redefining the boundaries of the gender division of labour has been of critical importance.

In attempting to assess what has been achieved here, it should first be borne in mind that wider changes in the economy, particularly in the extent of poverty, mean that the division would have changed irrespective of Saptagram's presence. The effect of the NGO appears to have been to accelerate certain such changes that were already under way, and to open up some entirely new possibilities.

In practice, much of the expansion that has taken place in income-generating activities has occurred through homestead-based activities, such as livestock rearing or vegetable cultivation, in which women were likely already to engage. The major change here lies not so much in the activity itself, as in the Saptagram-inspired capacity of women to market their produce, and hence to enjoy much greater control over the income arising than hitherto. The numbers of women engaging in field-based agricultural activities, which were previously the preserve of men, are also very substantial, and a much smaller number have made the breakthrough into the collective operation of mechanical assets. The significance of what has been achieved here lies more in the negation of deeply ingrained prejudices about what women can and cannot do, and the provision of an example which others may follow. The same applies to the new construction-related activities in which, with Saptagram's assistance, women have begun to engage.

The capacity of women to colonise what were previously male spaces and types of work has provided the major development in the redefinition of the gender division of labour, but corresponding although more modest changes, for which Saptagram can again take credit, are also beginning to occur in the behaviour of a

minority of men. This has been apparent in a willingness to undertake different types of post-harvest and reproductive work, especially in more agriculturally based communities, where men spend a greater proportion of their time at home. Once again it is the establishment of the principle that change is possible that is significant here rather than the absolute magnitude of any shift that has thus far taken place.

Since the amount of new things done by women substantially exceeds the amount newly taken on by men, the inevitable consequence is that most Saptagram women members now have to work longer hours and accept less leisure than they did before. This, however, appears to be a burden that most are content to carry.

3.6 Changing Intra-household Relations

Women's capacity to engage in new types of work and generate significant income, their access to loans, their ability to read and write, their knowledge of law, and, most of all, the increased self-confidence arising from their ability to associate and act collectively have together had a significant bearing upon relations within the household. Whilst it is difficult to quantify the changes that have taken place, a number of trends are apparent. Previously, nearly all property was vested in men. Now that women are aware of their property rights and are able to contribute directly to capital formation through their income-generating activities, they have been able to claim joint rights in land, housing and other major possessions.

In addition, they now routinely expect to be consulted about the acquisition and disposal of assets. They are also given a say in major household decisions regarding the education and marriage of children, and have been able to ensure better access to schooling for their daughters, and helped to postpone their age of marriage. With women's increasing financial contribution and perceived value to their husbands, divorce is now said to be rarer, and members have generally been successful in resisting attempts by their husbands to take further wives. For the same reason, and because men fear the repercussions from the group if they transgress, the incidence and intensity of domestic violence are believed to be substantially reduced from former levels.

3.7 Social Action and Changing Class Relations

It is apparent too that the enhanced capacity for collective action that members now enjoy, together with the other advances which have been documented, have led to significant shifts in wider class relations. Again these are difficult to quantify with any precision, but significant trends may still be detected.

Group funds mean that poor women are now much less dependent upon moneylenders than hitherto, and hence more able to deal with periodic crises without the need to liquidate assets and undermine longer-term economic security. The capacity to control major productive assets makes it possible for them to deal on a more equal basis with larger landowners. They are less dependent upon others for employment, and are often able to secure better conditions when they are employed. Knowledge of their legal rights, reinforced by group solidarity, has reduced women's vulnerability to being cheated. A clear overall indication of the amount of progress that has been achieved is provided by the fact that there have been no attacks on Saptagram staff or members in the course of the recent upsurge of fundamentalist sentiment, when other NGOs, with ostensibly less threatening agendas, have been adversely affected (Saptagram 1994: 3).

3.8 The Limits to Transformation

There are, however, limits to the transformation that has been achieved. When groups lend money to others, engage in the stock business, or lease land, they are only able to do so because of the wider vulnerability of non-members who are forced to borrow, to sell when prices are low, or to surrender temporarily their productive assets. The terms on which exchanges are conducted may be more favourable than hitherto, but all, in a sense, that is happening is the reproduction of established class relations in a modified form, with some of the actors having changed places.

Parallel processes are at work in gender relations. Women members value the greater security of their marriages because their prospects outside marriage remain so bleak, and despite the fact that many relationships remain violent. Further ambiguities may be found in the frequently encountered situation of the member who elects to withdraw back into her compound as a result of the greater financial security she now enjoys. Her capacity to choose has been enhanced, but only within a wider context where more conservative values are reasserted.

3.9 Towards Sustainability

For all this, it is clear that major advances have been achieved, but before concluding this part of the argument, it is important to see how readily these might be sustained.

The question has to be addressed at different levels. With certain of the activities that the NGO has sought to promote, for example women going to market or working in the fields, the simple establishment of the principle that these are possible and acceptable forms of behaviour may, in itself, be sufficient to guarantee their continuation. The same may apply to some of the less visible things taking place within individual households, such as the enhanced capacity of women to own assets, to be involved in important decisions, not to be divorced, or not to be subjected to more extreme forms of violence. It would appear, in other words, that these are ratchet phenomena, where advances, once achieved, would be difficult to reverse even if Saptagram were to withdraw, and even, although to a lesser extent, if groups were to disband.

So far as the maintenance of economic security, the continued access to new income-generating opportunities, and the contribution that these, in turn, make to women's overall position are concerned, it is more important that groups should remain intact. It was noted earlier that they had initially tended to be rather fragile and short-lived entities, but more recent evidence, is suggestive of growing robustness. Using Saptagram's own criteria – which include the capacity to engage in *andolon*, to have successfully managed a loan, to have engaged in a functional education course, and to be able to operate with only occasional contact from a field worker – 21 per cent of all groups have now attained maturity. This figure rises to 40 per cent in one of the oldest-established districts (Arn and Lily 1992: 24). This does not, of course, provide any absolute guarantee of survival, but it at least suggests a reasonable prospect of sustainability.

Sustainability could be further enhanced by progress towards a wider federated structure, which might help members to access a wider range of developmental and other resources, and ultimately allow them to influence the wider policy environment. This, however, remains a distant goal. The skills necessary to manage larger entities, or to negotiate effectively at higher levels, remain in embryonic form, and must be nurtured gradually if

the emergence of broadly based umbrella bodies, accountable to the membership at large, is not to be compromised in the longer term.

This, in turn, implies the need for a continuation of the kind of flexible support that Saptagram has enjoyed from its donors in the past. But if full financial sustainability is not attainable for the foreseeable future, there should at least be a marked reduction in the resources expended by the NGO, per active group supported, as time goes by.

4 WIDER IMPLICATIONS

4.1 Lessons for Other NGOs

Most NGOs now aim to target poor women, but few have been able to approach the levels of performance documented here. A number of distinctive features in the approach that Saptagram has followed appear to explain the successes that have so far been achieved.

First and foremost, this is an organisation run by and for women themselves (Kabeer 1994: 244–5), which is able to understand women's needs and take appropriate steps to ensure that these are addressed. This is apparent in relation to the living and working arrangements made for field staff, as well as in the way in which the organisation relates to its target group. From the outset, a policy has been adopted of listening and responding to what women say they want, and showing flexibility in the face of their diverse requirements and circumstances. This has helped to ensure that action is firmly rooted in local realities, whilst engendering a sense of ownership and a degree of commitment on the part of the membership that is unusual elsewhere.

Second, whilst remaining flexible with regard to the precise means employed, Saptagram has been very clear from the outset as to the end towards which its efforts have been directed, and has evolved an effective approach through which this end can be pursued. Two elements are of particular significance here. One is the careful way in which activities have been sequenced. The group formation process commences with activities that generate practical, short-term and readily perceptible benefits to poor women, providing them with an initial incentive to collaborate, and drawing them out of their isolation. Having cohered, groups can then be used to explore a range of more fundamental issues, awareness of which leads on, in due course, to a capacity to embark upon strategically significant social action. The process is supported by technical training and loans, but these are only provided when groups themselves feel ready, and when they have demonstrated a capacity for collective action. Progression, in other words, is not linked to any predetermined timetable, but proceeds at a pace with which the group feels comfortable. Similar principles apply to the wider process of federation building.

Closely related to the question of sequencing, and the cumulative change that this has made possible, are the conscious attempts Saptagram has made to select and develop individual activities so as to maximise the prospects for mutual reinforcement. The functional education programme – which simultaneously provides a symbolic statement of women's right to associate and devote time to their own activities; teaches skills that can be used by poor women to take on new economic activities and to become more effective managers of their groups; and creates awareness of rights that can be used in social action – perhaps provides the best example of how this has been achieved.

4.2 Chance and the Limits to Strategic Control

There are, however, limits to the degree of strategic control that a relatively small NGO, operating in a demanding and volatile environment, can exert over its operations. Adverse climatic conditions, in the form both of floods and droughts, have from time to time had a major impact on the programme. Individual activities, such as pisciculture, have been undermined, and members have been forced to abandon their homes in the search for alternative means of survival, which has led to the collapse of their groups. The need to provide short-term disaster relief has sometimes forced the total suspension of more mainstream activities for extended periods of time. Similarly, as members have moved into more ambitious forms of production they have become increasingly exposed to fluctuating input and output prices, adverse short-term movements in which can easily destroy an embryonic enterprise with limited reserves.

Uncontrollable, unanticipated or chance events arising in the wider environment, as in the case of the opportunities associated with construction and infrastructural development, may of course also sometimes serve to support overall strategy. Others, such as the package of technical options made available through the association with the Mennonites, may be more double-edged, at once extending the range of options open to women but reinforcing ties to the homestead, and possibly favouring better-off members of the target group at the expense of those with fewer resources. Others still may have an altogether more dramatic impact. The major silk operation, for example, which had its origins in a desire to provide continuing support for cocoon rearers who were denied a reliable market for their produce, has left Saptagram with a very long-term commitment of the type it has been anxious to avoid in relation to the other production activities it has supported.

4.3 Problems of Growth and Future Development

A larger, more adequately resourced, and more professionally staffed organisation than Saptagram would be somewhat better placed to influence the wider environment, to create its own opportunities, and hence to exert a greater degree of strategic control over its operations. Saptagram has already made significant steps in this direction by establishing its own training centre, developing its own educational materials, and recruiting more specialist and highly qualified employees. But whilst in some ways highly desirable, growth and diversification bring with them new problems, and pose difficult choices.

Innovations such as power tillers, which the organisation has recently been exploring, concentrate resources in a small number of locations, and effectively limit the rate at which new groups can be established, or existing ones advanced, elsewhere. This poses the problem of whether Saptagram should continue to experiment in these ways, or whether it should instead aim for growth in the number of groups, using an established package of activities. At the same time, breakthroughs that have been achieved in areas such as curriculum development are already attracting interest and a demand for training from other organisations (UNICEF). This raises the parallel question of whether it would be more appropriate for Saptagram to scale up its impact by allocating resources to dissemination and advising other organisations on gender policy, rather than seeking to expand in its own right.

Whatever the balance that is finally struck between innovating and distilling lessons for external consumption on the one hand, and growth and federation building on the other, the NGO will require more

and better data, on questions such as group success and failure rates, and on the economic viability of different activities, if overall strategic control is to be maintained. The final issue that will have to be addressed is how this data can be obtained and made use of without undermining morale, and compromising the quality of the relationships that staff have enjoyed among themselves, and with the groups which they support.

It is the capacity to address these questions of overall strategic direction that will ultimately determine Saptagram's ability to build upon the major successes that have been achieved during the first twenty years of its existence.

NOTES

1. Largely as a result of the recent ill health of its director, Saptagram is no longer functioning as the independent NGO that existed when this paper was first written. This is to be regretted, and reflects the difficulty encountered in many NGOs of finding somebody to carry on the work of a charismatic founding figure. This, however, should not detract from the achievements of the former organisation described here, from which much can still be learnt.
2. Thanks are due to the many Saptagram staff who have contributed in different ways to the research, especially Professor Rokeya Rahman Kabeer and Farah Ghuznavi. I have benefited from the comments provided by Anne Marie Goetz on an earlier draft. The assistance and advice provided by Simeen Mahmud have also been much appreciated. The views expressed in the paper, however, remain those of the author alone.
3. The Department for International Development (DFID) is the British government department that supports programmes and projects to promote overseas development. It provides funding for social and economic research to inform development policy and practice. DFID funds supported this study. The DFID distributes the report to bring the research to the attention of policy makers and practitioners. However, the views and opinions expressed in the document do not reflect the DFID's official policies or practices, but are those of the author alone.

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