A Final Evaluation Report
of the Women's Enterprise
Management Training
Outreach Program (WEMTOP)
prepared for the
Economic Development Institute
of the World Bank

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Executive Summary

This is the final evaluation report on the Women's Enterprise Management Training Outreach Program (WEMTOP), which was started in July 1992 to provide basic enterprise management training to rural women in India. The report focuses on the following main project areas:

1. organizational capacity-building, particularly the assistance provided to Udyogini, the lead training partner, and the local NGOs or voluntary organizations (VOs)
2. training of enterprise support teams (TESTs)
3. grassroots management training (GMT)

The pilot phase of WEMTOP ran through December 31, 1995. Additional funding was provided for a transition period extending through June 1996. The primary focus of our evaluation has been on completed WEMTOP activities through December 1995. The first-round GMT participants are also the focus of Udyogini's monitoring and evaluation data, and its impact survey undertaken in June and July 1996. A second round of GMT that began in the fall of 1995 has been included in our summary data.

The team visited the project in April and May 1996, and interviewed representatives from 12 of the 21 NGOs participating in the pilot phase training and from 15 of the women's groups trained. The team also met with Udyogini staff, the executive committee, the three partner training institutions (PTIs), donors, the Economic Development Institute (EDI), and other training organizations. The evaluation team reviewed the findings of a pilot impact survey, monitoring and evaluating data collected by the project and extensive documentation that has been prepared over the course of the pilot project.

Project Background

The pilot project was designed through an iterative process in which key stakeholders discussed and refined elements of EDI's initial project design. EDI's design was based on its experience supporting a similar approach in Africa. A group of leading Indian development practitioners were brought together as an ad hoc steering committee for the proposed WEMTOP—India project. This steering committee commissioned a diagnostic needs assessment which included a literature review and sector survey. It also held meetings with representatives from other local organizations to define the needs and the appropriate organizational mechanisms for implementing a management training program. While this process took
considerable time, the end result was a strong sense of ownership by the early participants, who felt instrumental in shaping the project design.

During the project’s planning stages, a number of the EDI concept paper’s key elements were replaced by approaches considered to be more appropriate to the Indian context. The initial design proposed working with existing women’s businesses to increase their enterprise income and strengthen their management capacity; the steering committee added an empowerment objective that it felt was critical for rural Indian women. The original design also called for a single partner training organization to build the capacity of local organizations in the area of management training for rural women. Instead, three partner training institutions (PTIs) were chosen that had prior experience in the three states—Rajasthan, Bihar, and Orissa—selected by the steering committee. A new, national NGO called Udyogini was set up to coordinate and supervise the functions of the three PTIs and to oversee the implementation of the program.

The PTIs played a pivotal role in the pilot project phase as they prepared and implemented the trainer training sessions for the enterprise support teams (ESTs). These ESTs were comprised of individuals sent by local NGOs; each PTI was responsible for the training of trainers in one of three clusters: NIESBUD in eastern Rajasthan, Pradeep Kashyap Team in western Rajasthan, and Development Dialogue (DD) in Orissa and Bihar. To send trainers to the WEMTOP training sessions, the local organizations had to pass through a selection process to determine which NGOs were most suitable to the WEMTOP design. The stronger NGOs in Orissa and Bihar provided a much more favorable project environment than the NGOs in Rajasthan.

A defining design principle of WEMTOP was that it represented a “package completion approach.” This approach recognizes management training as just one of a range of services—including credit, market linkages, and technical skills training—required for enterprise development and growth. Given this approach, and the fact that WEMTOP was only providing management training, it was extremely important that the NGOs involved in WEMTOP training have structures in place to provide other enterprise support services. However, in reality, most NGOs did not have these structures in place and available in a systematic or sequenced manner. About half of the NGOs had established vehicles for savings and credit; some had had no prior experience in working with women’s income-generating activities. This proved to be a serious constraint on the project.

This project has demonstrated that there is a clear demand for basic business management skills by women in the survival economy. Many rural women who are desperate to increase their income-generating capacity are eager to learn the essentials of product selection, production, and marketing in order to increase household income. It appears that much of the impact associated with WEMTOP—India is related to the fact that, at very low income levels, the relative change effected through development inputs can be great. This is especially true when a woman not previously engaged in enterprise activity becomes economically active. With women in the survival economy, however, the modest gains achieved under WEMTOP will not be sufficient to eliminate the risks they will face in times of crisis.
Thus there is a continuing need for support of the producer women’s groups and strengthening of the enterprise support teams.

Accomplishments to Date

In its logframe, the project document presented a hierarchy of objectives that address change at three levels: the beneficiary level, the EST level, and the program and training materials development level. The final evaluation team observed the following accomplishments in relation to the project’s outcome objectives:

Beneficiary Level

- In the pilot phase that ran through December 1995, 1,077 producer women received at least one module of GMT. The output objective presented in the WEMTOP logframe stated that, at the end of the pilot phase, 1,000 women would have improved their enterprise management and entrepreneurial skills; they would also enjoy increased self-awareness and consciousness of gender issues after participating in GMT.

NGO Enterprise Support Team (EST) Level

- A total of 130 enterprise support team members from 51 NGOs received training during the pilot phase. This number should be compared with WEMTOP’s output objective of 100 staff from 40 NGOs mentioned in the logframe.

Program and Training Materials Development Level

- The WEMTOP logframe states that at the end of the pilot phase there will be “systematic, documented methodologies for training needs assessment and impact assessment.” GMT materials in local languages have been developed for use with the producer women. However, TEST materials produced by the three PTIs have not yet been consolidated into a single manual. Preparation of a consolidated GMT manual has also not been completed at the time of writing of this report.
- In the area of monitoring and evaluation (M&E), a kit for facilitating pictorial self-assessment by producer women has been developed and tested. First- and second-round GMT participants have used the instrument, and the data for first-round participants has been analyzed using the custom database software developed by Udyogini’s consultant.

Organizational Capacity-Building

_Udyogini_. Organizational capacity-building has occurred; however, the team’s
findings revealed the need to further strengthen Udyogini and more clearly define its role with respect to the NGOs and the producer women’s groups. In the fall of 1994, Udyogini initiated an internal midterm review that consisted of interviews and meetings with key stakeholders to discuss areas for improvement and refinement of the project. To its credit, Udyogini took the initiative to include many of the recommendations of the represented stakeholders in its subsequent work plan. One outcome of the midterm review was a decision to “flatten” the complex structure of the project. It was decided that Udyogini should become more active in the field; unfortunately, it was not adequately prepared to take on this role. To continue these activities, Udyogini found it necessary to hire a number of consultants, primarily from the former PTIs, who are continuing in their technical roles. Their use added substantially to the cost of operations.

EDI’s support for Udyogini has included technical assistance in budgeting and financial management, facilitation on organizational issues, and technical and financial support, specifically in promoting the development of the monitoring and evaluation instrument. From the outset, EDI has done much to encourage the development of a sound methodology for monitoring and evaluation. Numerous discussions and seminars involving WEMTOP participants has resulted in an innovative “client-centric” approach to monitoring GMT participants.

Volunteer Organizations. As noted above, selection criteria were applied to the NGOs participating in WEMTOP. Due to the dearth of organizations meeting these criteria in the three states selected, the project has worked with a variety of types of local organizations. Had the project followed its original intention and worked only with organizations having objectives consonant with the project’s—that is, committed to women’s empowerment and the promotion of independently functioning groups—both the organizations and the producer women’s groups would have encountered fewer obstacles. The team found that most of the NGOs require further strengthening in the area of enterprise support services.

NGO organizational support has consisted of training NGO staff as EST members. The NGO EST members began their training at many different levels; most have improved their skills and knowledge in enterprise development and women’s empowerment, while others have acquired basic skills in areas new to them. The EST members have also increased their confidence in problem solving for producer women’s groups. As one indication of the utility of WEMTOP’s training and materials, some trainers also began to use GMT materials with groups other than those funded by WEMTOP.

Customizing GMT to the needs of women’s groups was highlighted by WEMTOP in its dealings with voluntary organizations, but has proved difficult to implement. After completing WEMTOP training, EST members were expected to be able to effectively diagnose the needs of a group and to tailor GMT accordingly. However, as a number of EST members have had little prior experience in business activities, their abilities to diagnose and troubleshoot problems for the women’s groups will take more time to develop.
Impact

*Producer Women and Producer Women's Groups.* The grassroots management training included components related to both enterprise development and empowerment. Our data suggest that many of the women’s groups who have received training have become more self-confident and are more involved in group decision-making. Important benefits following GMT have come to women who were not previously organized in a group, women who have organized themselves for an income-generating activity for the first time, women who were previously doing piece-rate work and are now organized into group activities for the first time, and women previously engaged in enterprise activities who have become more systematic in their efforts.

Our data also suggest that many of the groups were formed for the purpose of the training; as a result, they have experienced numerous start-up obstacles in their businesses, including the lack of capital for production purposes and other technical inputs. Those women who have applied GMT to their existing enterprise activities have seen much more improvement than those who have undertaken new businesses. Marketing and product design continue to be areas that require further attention. This is not surprising considering the difficulties rural residents face in understanding and reacting to ever changing market demand.

Cost

While WEMTOP—India has shown a willingness to work with women at even the very poorest levels, the cost of reaching those clients is also apparent. In the initial three years, the costs associated with the design and implementation of this project were especially high. In the last year, they have come down significantly—perhaps too much—as an emphasis on reaching more women has taken precedence over follow-up with previous trainees.

Although begun in 1992, the project did not begin working with producer women until January 1994. During its first two years, much effort was made to involve many of the local organizations in determining the appropriate mechanisms for training delivery. After the PTIs were selected, training needs assessments, voluntary organization selection, and training of enterprise support teams took place. The direct costs associated with the initial training of trainers was $1,485 per EST member; however, this has been reduced to $341 in subsequent TESTs.

The costs of providing GMT have been significantly less than initially projected. Averaged over the 1,486 producer women who have received training since the beginning of the project through June 1996, the direct cost has been $95 per trainee, or $8 per participant day.  

1Direct costs include NGO selection, training needs assessment, curriculum development, TEST delivery, and follow-up.

2Direct costs include training needs assessment, curriculum development, training materials translation in local languages, GMT delivery, and follow-up.
Key Conclusions and Recommendations

This project used innovative and experimental approaches to help poor rural women in India. As few successful training program models exist for illiterate rural women, WEMTOP tested several different approaches simultaneously. The emphasis on experimentation or research and development should evolve towards a further specification or refinement of methodologies. Based on its findings, the evaluation team concludes that, given the sufficient number of lessons learned and the data, the program should continue to implement the more successful approaches. There is also evidence to suggest that the project should discontinue the less successful approaches, including working with organizations that are patronizing towards women. The types of organizations that will continue to be most effective in providing the training are those that (1) are committed to supporting independently functioning women’s groups, (2) are familiar with and use participatory processes in their other activities, (3) are truly committed and experienced in promoting women’s empowerment, and (4) have the human resources to implement the program (that is, at least one full-time staff person on board can be dedicated to the training).

The team found that there have been unrealistic expectations in the field about what would be provided through WEMTOP. The project contributed to these false expectations by suggesting that it would provide a customized training for each group. The tension between customization and replicability of the GMT has still not been fully resolved. Customization will not be possible without greater organizational capacity within the local organizations, which must problem-solve on a regular basis with each group. Replicability will not be possible without further clarification and subdivision of WEMTOP’s target group into those who are in need of basic skills, and those who have enterprises that exist at a slightly higher level.

The team has suggested that further strengthening of the project would occur if Udyogini would improve communications with the field by initiating regular meetings for dialogue and exchange among ESTs in a particular region. Annual planning meetings with each NGO to discuss WEMTOP’s objectives and role within the NGO’s activities should also occur. Udyogini should establish a regional presence either through a lead NGO in the state or through a regional office. Finally, it could assist in the planning and organizing of regional meetings for producer women’s groups to further this aspect of WEMTOP’s vision.

The team recommends that Udyogini focus on building its own capacity. A number of steps have been planned already, including the hiring of a professional executive director. The organization should also undertake more staff training and become more proactive in networking with other training organizations, microenterprise assistance organizations, and donors. Through this process of learning exchange, WEMTOP can contribute to the field and learn from the lessons of other projects.
# List of Acronyms and Abbreviations

<table>
<thead>
<tr>
<th>Acronym</th>
<th>Full Form</th>
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<tbody>
<tr>
<td>AIDAB</td>
<td>Australian International Development Assistance Bureau</td>
</tr>
<tr>
<td>CAPART</td>
<td>Council for Advancement of Peoples Action and Rural Technology</td>
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<tr>
<td>CSR</td>
<td>Center for Social Research</td>
</tr>
<tr>
<td>DD</td>
<td>Development Dialogue</td>
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<tr>
<td>DWCRA</td>
<td>Development of Women and Children in Rural Areas</td>
</tr>
<tr>
<td>EC</td>
<td>executive committee</td>
</tr>
<tr>
<td>ECAT</td>
<td>Estudio Centroamericano de transporte</td>
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<tr>
<td>EDA</td>
<td>EDA Rural Systems</td>
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<tr>
<td>EDI</td>
<td>Economic Development Institute</td>
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<tr>
<td>EST</td>
<td>enterprise support team</td>
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<tr>
<td>GMT</td>
<td>grassroots management training</td>
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<tr>
<td>HOO</td>
<td>head of organization</td>
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<tr>
<td>IGA</td>
<td>income-generating activity</td>
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<tr>
<td>ISI</td>
<td>Indian Social Institute</td>
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<tr>
<td>KVIC</td>
<td>Khadi and Village Industry Commission</td>
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<tr>
<td>M&amp;E</td>
<td>monitoring and evaluation</td>
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<tr>
<td>NGO</td>
<td>nongovernmental organization</td>
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<tr>
<td>NIESBUD</td>
<td>National Institute of Entrepreneurship and Small Business Development</td>
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<tr>
<td>NORAD</td>
<td>Norwegian Agency for Development Cooperation</td>
</tr>
<tr>
<td>ORUPA</td>
<td>Orissa Rural and Urban Producers Association</td>
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<tr>
<td>PKT</td>
<td>Pradeep KashyapTeam</td>
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<tr>
<td>PTI</td>
<td>partner training institution</td>
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<tr>
<td>PWG</td>
<td>Producer Women’s Group</td>
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<tr>
<td>RSS</td>
<td>Rajasthan Seva Sangh</td>
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<tr>
<td>SC</td>
<td>Steering Committee</td>
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<tr>
<td>SEWA</td>
<td>Self-Employed Women’s Association</td>
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<tr>
<td>SIDA</td>
<td>Swedish Development Cooperation Agency</td>
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<tr>
<td>TOT</td>
<td>training of trainers</td>
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<tr>
<td>TEST</td>
<td>training of enterprise support teams</td>
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<tr>
<td>TNA</td>
<td>training needs assessment</td>
</tr>
<tr>
<td>UNIFEM</td>
<td>United Nations Development Fund for Women</td>
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<tr>
<td>VO</td>
<td>voluntary organization</td>
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<tr>
<td>WED</td>
<td>women’s entrepreneurship development</td>
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<tr>
<td>WDP</td>
<td>Women’s Development Program</td>
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<tr>
<td>WMTOP</td>
<td>Women’s Management Training Outreach Program</td>
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<tr>
<td>WEMTOP</td>
<td>Women’s Enterprise Management Training Outreach Program</td>
</tr>
</tbody>
</table>
Final Evaluation Report

Introduction

Project Background

Begun in 1991, the Women's Enterprise Management Training Outreach Program (WEMTOP) was an initiative of the Economic Development Institute (EDI) in three Asian countries. Of the three—India, Bangladesh, and the Philippines—only India has proceeded beyond the design phase to implementation. The impetus for WEMTOP was EDI's experience in Africa with two similar projects: the Women's Entrepreneurship Development (WED) project in Malawi and Tanzania, and the Women's Management Training Outreach Program (WMTOP) in Burkina Faso, Senegal, and Nigeria. The African projects have aimed at building the capacity of local organizations to provide basic management training to women in the informal sector.

Using funds from the governments of Japan and Norway, EDI sought to test an approach in India similar to that implemented in Africa. While the African programs had emphasized the need for developing training materials addressed to illiterate and semiliterate women, WEMTOP—India has targeted poor, assetless women. EDI's efforts in both Africa and India have marked a shift away from its previous role in the training of senior and midlevel policymakers, and the training of trainers. Through WEMTOP, EDI has sought to develop appropriate methodologies for enhancing the management capacity of grassroots women in a clear and measurable way (see Viswanath, 1995).

The approach taken by EDI in designing WEMTOP—India has been described as a "social methodology" for participation (see Viswanath, 1995). This entailed an early transfer of project ownership to key players who shared the responsibility for its design and implementation. In 1991, EDI proposed a tentative conceptual framework to a select group of development practitioners in India. Program management was later undertaken by many of the same members of this ad hoc steering committee. "Building Partnerships for Poverty Reduction" (see World Bank Technical Paper No. 26, 1995) provides an overview of how this process proceeded and some of the important stages in the evolution of WEMTOP—India.

The conceptual framework for WEMTOP envisaged a "package completion" approach to management training that would complement existing services to women's groups. WEMTOP would support the management training of women entrepreneurs who had access to credit, market linkages, and skill training. The

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¹These target groups may be overlapping but are not identical.
intermediary NGOs necessarily would have prior experience working with women's groups engaged in income generating activities. In practice, WEMTOP found that it was difficult to hold to this requirement, in part because of the three states selected for the pilot project.

While EDI had intended that WEMTOP be implemented through a single partner training institute, this was also found to be impractical due to the lack of a regional organization with the capacity to provide business management assistance as well as empowerment training. As a result, Udyogini was born out of the need to coordinate three partner training institutions (PTIs) testing a range of methodologies for working with grassroots women in three of the poorest states of India.

After much discussion among WEMTOP participants, a revised project paper for WEMTOP—India was completed in December 1992. In this document, the overall goals of the project are “to enable approximately 1,000 WEMTOP clients to (a) generate significantly improved income from their enterprises and to (b) enjoy significantly increased social and economic self-reliance in the family and community.” This emphasis on client-level achievements marked a distinct shift away from EDI’s suggested approach, which was directed more to developing the training capacity of local NGOs. While organization building has been an element of this project, it has received secondary priority. Udyogini’s client-impact objectives will be addressed upon completion of the full-impact survey being undertaken concurrently with the preparation of this report.

### A Brief Chronology of WEMTOP

<table>
<thead>
<tr>
<th>Activity</th>
<th>Dates</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Design, planning, and selection of PTIs</td>
<td>October 1991-October 1992</td>
</tr>
<tr>
<td>2. Identification and selection of voluntary organizations (VOs) by PTIs</td>
<td>October 1992-July 1993</td>
</tr>
<tr>
<td>3. Training needs assessments (TNAs) by PTIs</td>
<td>December 1992-June 1993</td>
</tr>
<tr>
<td>4. Curriculum preparation for training of enterprise support team (TEST)</td>
<td>April 1993-September 1993</td>
</tr>
<tr>
<td>5. Training of ESTs by PTIs</td>
<td>June 1993-September 1994</td>
</tr>
<tr>
<td>6. Meetings with heads of VOs</td>
<td>July 1993-November 1993</td>
</tr>
<tr>
<td>7. Additional TEST for grassroots management training (GMT) planning with ESTs</td>
<td>January 1994-August 1994</td>
</tr>
<tr>
<td>8. Monitoring and evaluation (M &amp; E) workshop with ESTs</td>
<td>July 1994-November 1994</td>
</tr>
<tr>
<td>10. Midterm review</td>
<td>November 1994</td>
</tr>
<tr>
<td>11. Training of new (second-round) ESTs</td>
<td>September 1995-April 1996</td>
</tr>
<tr>
<td>12. Delivery of second-round GMTs (old VOs and expansion VOs)</td>
<td>December 1995-June 1996</td>
</tr>
</tbody>
</table>

### Evaluation Objectives and Methodology

The pilot phase of the project ran through December 31, 1995. Additional funding was provided for a transition period extending through June 1996. The primary
focus of our evaluation has been on completed WEMTOP activities through December 1995. The first-round GMT participants are also the focus of Udyogini's monitoring and evaluation data, and its-impact survey conducted in June and July 1996. A second round of GMT training that began in the fall of 1995 has also been included in our summary data.

The terms of reference for this evaluation asked the team to assess the project's activities at three levels.

- organizational capacity building: the assistance provided to Udyogini (EDI's lead partner NGO) to implement the pilot project and to develop as an independent NGO, and to participating voluntary organizations (VOs) to build capacity to provide microenterprise support service
- training of enterprise support teams (TEST): provided to staff of participating VOs
- grassroots management training (GMT): provided to grassroots women entrepreneurs and groups

The team has sought to understand and describe the outcomes of this project at the three levels mentioned above. Organizational capacity building is discussed most specifically in the Sustainability section. We have distinguished between three separate, though related, notions.

- organizational capacity, or the ability of the organization to implement existing services effectively
- organizational sustainability, or the ability of the organization to continue to implement these services, and perhaps additional services in the future
- organizational self-sufficiency, or the ability of the organization to recover the costs for providing these services, and hence continue to function independently of donor grants or subsidies

Of these three, only the first two will be discussed in this report, as there has never been an expectation that WEMTOP could recover its costs. This topic, however, may become relevant at a later date.

The Final Evaluation team visited Udyogini in 1996 for two weeks in April and a week in May. In addition to time spent in Delhi interviewing Udyogini staff, partner training institutions, and executive committee members, field visits were made to western and eastern Rajasthan, Orissa, and Bihar to meet with heads of voluntary organizations, members of enterprise support teams, and producer women's groups. The team visited 12 voluntary organizations (out of 21 VOs in the pilot phase) and 15 producer women's groups that had received training. Field visits were brief, and the producer women often had other issues they wanted to urgently raise with the EST or Udyogini; however what we were able to see of the project appears to be representative. We also interviewed other training organiza-

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3Reports on these two sets of additional data will inform a final overall evaluation report.
Overall WEMTOP Assessment

Achievement of Project Objectives

The project document presented a hierarchy of objectives addressing change at three levels: the beneficiary level, the enterprise support team level, and the program and training materials development level. At the time of writing of this report, the following has been accomplished in relation to these three levels.

Beneficiary Level

- In the pilot phase, which ran through December 1995, 1,077 producer women received at least one module of GMT. The output objective presented in the WEMTOP logframe stated that, at the end of the pilot phase, 1,000 women would have improved their enterprise management and entrepreneurial skills, and enjoy increased self-awareness and consciousness of gender issues.

NGO Enterprise Support Team (EST) Level

- A total of 130 EST members from 51 VOs received training during the pilot phase (through December, 1995). Each VO sent an average of 2.55 persons, who constituted one enterprise support team. This number should be compared with WEMTOP's output objective of 100 staff from 40 NGOs mentioned in the logframe (see Annex B).

Program and Training Materials Development Level

- The WEMTOP logframe states that at the end of the pilot phase there will be "systematic, documented methodologies for training needs assessment and impact assessment." Training materials in local languages have been developed for use with the producer women. However, TEST manuals produced by the three partner training institutions have not yet been consolidated into a single manual. Preparation of a consolidated GMT manual has also not been completed at the time of writing of this report.
- In the area of monitoring and evaluation, a graphical self-assessment instrument has been developed and tested. First- and second-round GMT participants have used the instrument, and the data for first-round participants has been analyzed using the software developed by Udyogini's consultant.
Cumulative Outputs

Table 1 presents a table illustrating the cumulative outputs of WEMTOP—India through June, 1996.

Table 1. Cumulative Outputs of WEMTOP—India

<table>
<thead>
<tr>
<th></th>
<th>Enterprise</th>
<th>Producer</th>
<th>Number of women reached by</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>support</td>
<td>women's</td>
<td></td>
</tr>
<tr>
<td></td>
<td>teams</td>
<td>groups</td>
<td></td>
</tr>
<tr>
<td></td>
<td>VOs</td>
<td></td>
<td>Dec.'95</td>
</tr>
<tr>
<td>Pilot phase</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Rajasthan</td>
<td>15</td>
<td>30</td>
<td>16</td>
</tr>
<tr>
<td>Orissa/Bihar</td>
<td>10</td>
<td>20</td>
<td>8</td>
</tr>
<tr>
<td>Transition phase</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Rajasthan</td>
<td>10</td>
<td>11</td>
<td>8</td>
</tr>
<tr>
<td>Orissa/Bihar</td>
<td>5</td>
<td>8</td>
<td></td>
</tr>
<tr>
<td>Expansion phase</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Rajasthan</td>
<td>8</td>
<td>18</td>
<td>9</td>
</tr>
<tr>
<td>Orissa/Bihar</td>
<td>10</td>
<td>29</td>
<td>8</td>
</tr>
<tr>
<td>KVIC</td>
<td>8</td>
<td>18</td>
<td>7</td>
</tr>
<tr>
<td>Totals</td>
<td>51*</td>
<td>130**</td>
<td>67</td>
</tr>
</tbody>
</table>

* This includes the four organizations that have dropped out of the program.

** This number includes all persons trained, not just those who are currently active as EST members.

Monitoring and Evaluation

EDI has done much from the outset to encourage the development of a sound methodology for monitoring and evaluation. Numerous discussions and seminars have occurred involving WEMTOP participants in a process that has resulted in an innovative “client-centric” approach for the evaluation of GMTs.

In addition to a tremendous amount of process documentation, a graphical self-assessment instrument and a related software package have been developed. The self-assessment instrument consists of a picture booklet that allows the women to evaluate themselves on five different profiles: enterprise, capacity, resourcing, empowerment, and social cost. Data for both pre- and posttraining has been collected for women in the pilot phase. Pretraining data was collected on a recall basis, which provides a less reliable baseline measure than data collected prior to the training. The instrument has also been used with all the second-round participants prior to their initial training. Feedback has been provided to the participating VOs, based on the aggregated data.

One of the key evaluation events from an organizational perspective was an internal midterm review that consisted of interviews and meetings with key stakeholders to discuss areas for improvement and refinement of the project. To its credit, Udyogini took the initiative to include many of the recommendations of the represented stakeholders into its subsequent work plan.
Appropriateness of the Strategies Adopted

While it was EDI’s initial design to use a single PTI to implement WEMTOP, it was discovered early on that there was not a single NGO that could serve that role in India. At a Project Design Roundtable in April 1992, the participants decided that there would be multiple PTIs. Initially, four organizations in the four states chosen were to be used. The participants also decided that a new, national organization would be established to coordinate the efforts of the different PTIs, which would be responsible for developing needs assessments and methodologies for the training of enterprise support teams.

Later both the states and PTIs were narrowed down to three. The PTIs selected by the steering committee were

- Development Dialogue (DD), an NGO with extensive experience in gender training and with marginalized women
- The National Institute of Entrepreneurship and Small Business Development (NIESBUD), an apex national-level resource institute formed in 1983 to promote enterprise development through training and other activities
- Pradeep Kashyap Team, composed of trainers—some with gender expertise—led by an individual with a strong marketing background who also had extensive experience in working as a consultant for the Council for Advancement of Peoples Action and Rural Technology (CAPART), the Department of Rural Development, Khadi Village Industries Commission (KVIC), and the Department of Women and Children in Rural Areas (DWCRA).

The selection of these three “institutions” reflects the innovation as well as the spirit of experimentation in which WEMTOP was begun. While it was not EDI’s desire to establish a new organization for the purpose of managing WEMTOP, Udyogini was created out of the necessity to coordinate the efforts of the PTIs across a large geographical area. In retrospect, there have been both advantages and disadvantages in the strategies adopted. In the following table we have included some of those that are key.

<table>
<thead>
<tr>
<th>Advantages of strategies adopted</th>
<th>Disadvantage of strategies adopted</th>
</tr>
</thead>
<tbody>
<tr>
<td>While EDI contributed the initial concept of WEMTOP to the design process, it allowed the steering committee to make the primary decisions about organizational arrangements. As a result, a real sense of ownership by the primary participants has characterized this project since its inception.</td>
<td>Because the form which the project took was negotiated by the steering committee, in conjunction with other key players within the NGO community in India, it took a much longer time to reach agreement on the role of different organizations.</td>
</tr>
</tbody>
</table>

The three PTIs varied in approach and methodology. Some lessons from these

Three different approaches led to three different ideas about what the TEST and
Advantages of strategies adopted

- different approaches have been distilled through many planning meetings. There has been much cross-fertilization of ideas among the different PTI organizations.

- As a result of using three PTIs, the project has had greater outreach to women than it would have had if working through a single NGO with a more localized presence.

- Through the PTIs, WEMTOP was able to access high-level training capacity which has enriched the local NGOs. Udyogini, had it been set up to provide these services, would have found it difficult to hire such talent.

- The training of VO staff has contributed to human resource development within the VO.

Disadvantage of strategies adopted

- GMT curriculum should be. A consolidated curriculum has taken a much longer time to develop than expected.

- As the TESTs were presented to ESTs coming from a large geographical region, any follow-up support provided by the PTIs appears to have been insufficient. Many of the VOs and ESTs still need additional assistance in specific areas.

- Most of the capacity to deliver services has not transferred from the PTIs to Udyogini, despite Udyogini's increasing role in the field.

- WEMTOP training has placed further demands on the VO staff.

Administrative and Substantive Constraints Encountered

All development projects experience numerous constraints early on, some of which affect decisions made in relation to project implementation. With that in mind, we will mention those constraints that we believe have had a significant effect on project outcomes. A number of these obstacles occurred prior to the midterm review and were discussed at that time.

Constraints for Overall Project

- Project financing by EDI, as a division of the World Bank, created expectations on the part of some of the project participants. On the other hand, there was reluctance by some qualified training organizations to get involved with the World Bank at all.

- For the reasons mentioned above and because there was not a single training organization with expertise in both business management and empowerment training, three PTIs were engaged to implement the project instead of the one originally planned. Udyogini was then established to coordinate the program from Delhi. The complex nature of this project has contributed to delays in communication between the head office and other key players in the field. There has been some improvement in this area, especially since the midterm review.

- The choice of states in which to work posed a huge challenge to WEMTOP's
success. The steering committee selected these states because they were some of the poorest, but the SC also expected to find local VOs working with women's groups. In Rajasthan and Bihar, problems arose in identifying a sufficient number of voluntary organizations that met the criteria for selection—namely, those that were already engaged in promoting women's income-generating activities, those in which women had access to other enterprise-support services such as credit and savings vehicles, and those that were committed to empowerment for women. Without these support services in place, the women's groups have been handicapped and the VOs have been ill-prepared to assist them overcome these handicaps.

Constraints for Udyogini

- A lack of role definition early on among the PTIs and Udyogini led to some confusion in the field as to whose responsibility it was to accomplish certain tasks.
- Udyogini has lacked a full-time executive director since the beginning. While the executive committee has discussed this problem at many of its meetings, it has not taken sufficient steps to hire a qualified person for this position. Prior to the current executive committee representative, who has been acting as program coordinator, two other EC members have served in this role. The lack of role separation between the executive committee and program management has obscured lines of authority. Udyogini also lacks a clear organizational chart.
- Udyogini staff have not been given adequate training to take over their expanding responsibilities since the midterm review. Job descriptions have not been clearly defined and regular staff meetings are not held.
- Udyogini has developed little internal capacity in the area of financial management, especially related to planning and budgeting. There is one full-time bookkeeper on staff and a chartered accountant who works several days per month. Prior to the last fiscal year, Udyogini had always overestimated its capacity to absorb funds budgeted for the project. In the last fiscal year, however, it underestimated the funds needed to cover the expense of the transition and expansion phase, where many ESTs and new producer women's groups have been trained in a relatively short amount of time. As a result, there have been problems with cash flow.

Constraints for ESTs

- Most local VOs are already limited in staff, and obligations to WEMTOP have simply added to their responsibilities. Time constraints on the EST members have also made it difficult for them to follow up effectively with the producer women to ensure that problems are being addressed.
- Some VOs have sent different individuals to sections of a TEST, which has undermined the ESTs' sense of identification with the program while limiting their training.
• The capacity of the EST members continues to be uneven; that is, some have a much better understanding of the components of enterprise development than do others. This would argue that a standardized curriculum for the ESTs is not appropriate for all. Those who start at a lower point clearly need either more intensive follow-up or the training needs to be more customized to the specific needs of the EST members.

• A number of EST members have mentioned that they do not adequately understand the monitoring and evaluation materials. They need further training in this area.

**Constraints for Producer Women**

• In the first training phase, the time lapse between modules of the GMT was much too long, almost two years in some cases. Producer women’s groups and voluntary organizations complained about the lack of follow-up and continuity in the program. In the second training phase (lateral expansion), the time lapse between modules has been greatly reduced. However, in at least some cases the women’s groups were not able to receive all the GMT modules, due to a shortage of funds.

• The producer women’s groups need credit for production purposes. The lack of effective credit and savings mechanisms was cited on numerous occasions as the major obstacle to the growth of women’s enterprises, particularly those that had recently formed.

• Two things that groups consistently asked for were technical skill upgradation and a place to work. The producer women’s groups, like the EST members, have very uneven capacity, and hence require different inputs.

• A major challenge for all the women’s groups continues to be product selection. While market feasibility has been a component of the GMT, constraints experienced in rural markets (for example, poor transportation and deficient market information), clearly pose tremendous obstacles to the sustainability of women’s enterprise activities.

• Many of the VOs continue to limit the decision-making power of the group, maintaining control over the group’s savings, and making important decisions for the group related to product selection and marketing. It is clear from the actions of these VOs that while they have given lip service to promoting independently functioning groups, in fact they have little confidence in the group’s ability to manage its own activities.

**Adaptation to Field Conditions**

The EDI concept paper that was initially brought to India contained the essence of the GMT approach piloted in Senegal and Burkina Faso. A number of adaptations were made in India that resulted from meetings occurring in the early stages of project development. It was through these meetings that the participants became fully committed to the project they had shaped to fit the realities of India.
During the TNA workshop at Neemrana in Himachal Pradesh, it was stated strongly that the project should focus more on building up women clients rather than on building the capacity of the VOs.\footnote{There was an earlier TOT project in India, funded by ILO through SEWA, where PRIA was the training organization. This project had problems transferring benefits to the producer women level.} Therefore, WEMTOP—India was designed so as not to be another training of trainers project. WEMTOP has focused on two levels: (a) the EST or trainer level, whereby the capacity of the participating organizations involved in working with producer women is being developed, and (b) the producer women level, whereby the grassroots women themselves are being assisted to become more economically active and more socially empowered.

Also at the Neemrana workshop, the participants decided that empowerment of women should be included as a full-program objective. Where other management training programs had been more exclusively concerned with increasing enterprise income, WEMTOP would be unique in its equal emphasis on promoting women's control over income and increasing their decisionmaking power within the household and community.

WEMTOP was originally conceived as a package-completion approach, where management training would be provided in the context of existing services, such as technical skills training and financial services. For this reason, it was determined that only those NGOs should be selected that had prior experience in working with women's microenterprise activities and had other services in place. During the course of implementation, however, it was found that most of the NGOs working in the targeted states did not provide these services in an organized manner. The sector survey initially pointed out the inaccuracy and inadequacy of the package-completion approach, as it presumed a particular sequencing of services (for example, technical assistance, credit, and management training), that was not applicable to all women's groups, whose needs could vary. As a result, WEMTOP focused on flexible problem-solving and seeking to provide services as required. This ideal of flexibility has been difficult to put into operation, as it is entirely dependent on the problem-solving capacity of the EST members and the VOs.

Another area in which WEMTOP—India has been shaped to meet the particular conditions of India is in conceptualizing the role of management training in enterprise development. EDI's initial concept relied heavily on a USAID stock-taking report that categorized the stages of enterprise as enterprise formation, enterprise expansion, and enterprise transformation. Many WEMTOP groups were even below the enterprise formation stage, in the survival economy. If they were engaged in business at all, it was in very unstable income-generating activities. WEMTOP was determined to work with women in the survival economy and in the enterprise formation stage to assist them in moving into stable microenterprises. Within this target group, two levels of intervention were discussed: Level A interventions would include group formation, awareness raising, savings mobilization, and simple business management training; level
B interventions would include business management training, networking for market and raw material linkages, and credit linkages. EDI has promoted this two-tiered approach to working with women’s groups where level A would be directed toward those groups that are new to IGA activities and level B would be directed toward those groups that are already managing IGA activities and are attempting to stabilize their enterprise. WEMTOP has not yet attempted to refine interventions specific to the level of the women’s groups. Rather, it continues to rely on the abilities of the EST to design curriculum appropriate to groups at either level A or B. WEMTOP’s executive committee feels strongly about the need to work with groups at the lower level (level A), despite the greater number of obstacles they face.

**TEST Development**

**Background**

The first step in the development of TEST materials by each of the three PTIs was a training needs assessment (TNA). This TNA document represented a substantial effort on the part of each organization. The TNAs for eastern Rajasthan, western Rajasthan, and Orissa and Bihar report on surveys of NGOs in the region, the needs of producer women, and the training needs of the NGO staff. Thorough in content and well produced, each also proposed its own TEST curriculum to address the identified needs in the TNA document.

In April 1993, a technical working group consisting of key participants from Udyogini and the three partner training institutions met to discuss the initial findings of the TNAs in each cluster. While each PTI had its own rationale and key areas of focus, all agreed generally on the following:

- the same selection criteria would apply to voluntary organizations participating in the TEST
- the needs of producer women should be taken into account in the design of the TEST curriculum
- income-generation activities should be an activity in which the voluntary organizations were currently involved
- group-based economic activities would be promoted
- voluntary organizations involved in diverse activities as well as sectoral income-generating activities could send participants to the TESTs
- training under WEMTOP would initiate a process rather than simply train
- consistent follow-up should be provided by the PTIs up to the actual GMT

At the same meeting, they discussed the need for a coherent approach to the TEST and the need for a training of trainers component, while still focusing on the
needs of producer women. Later, when the TESTs were implemented, there were still significant differences in emphases among the TESTs produced by the PTIs.

**Appropriateness, Usefulness, and Cost of TEST Materials and Methods**

In terms of the overall quality of the materials used in the TESTs, comments received suggest that it was good. A more detailed analysis of the three different approaches taken by the PTIs was difficult, as the TEST materials from one of the three, NIESBUD, was not available in English. In the materials prepared by Pradeep Kashyap Team and Development Dialogue, however, there are some clear stylistic differences. DD is an organization with prior experience in empowerment training, hence its materials reflect a strong orientation towards this topic. We found the presentation of some of these issues to be quite theoretical, particularly discussions about how poor people are marginalized and the government’s role in producing assets.

The PKT TEST materials, on the other hand, seemed to be pragmatically oriented, with a greater emphasis placed on marketing, and the pricing and costing of products. PKT’s curriculum received positive feedback on several points, including its field visit to SEWA in Ahmedabad and its use of outside resource persons. Another innovation in PKT’s approach was that a steering group of participants was nominated at the beginning of each TEST to provide ongoing feedback to the trainers.

At the time of the midterm review, an important feedback on the initial TESTs found that the ESTs still felt very inadequate in basic business management skills. To its credit, Udyogini arranged to have NIESBUD organize two remedial TESTs. Thirty of the previously trained 50 EST members were able to attend one of these sessions. The remedial TEST was oriented towards the practical problems of the producer women’s groups that had already received GMT training.

Initially, there was not a systematic approach to curriculum development at the TEST level. However, when the task force was established in January 1994, one of its roles was to coordinate the preparation of a joint TEST manual. The task force was composed of PTI, Udyogini staff, and EC representatives. Despite numerous meetings and discussions on the topic, this manual has not yet been completed at the time of this writing.

Any discussion of the costs of developing the TEST materials and the methodology should consider the number of steps taken to prepare for the implementation of the GMT. During the training needs analysis, which itself was a costly document to produce, the PTIs worked with the voluntary organizations and their staff. Additional time was spent with the heads of VOs to discuss the objectives of the program and their concerns. This step was necessary politically in order to have the VOs support for the program. Another step following the TEST was a pre-GMT training for the ESTs to help them prepare appropriate training materials. The costs

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4While primary authorship for this manual is by the PTIs, under the terms of agreement, EDI will have all rights to the material, which will revert to the public domain.
associated with TEST development (pilot phase TESTs) for each PTI are shown in Table 2 below.

### Table 2. Pilot Phase TEST Development

<table>
<thead>
<tr>
<th></th>
<th>NIESBUD</th>
<th>Pradeep Kashyap Team</th>
<th>Development Dialogue</th>
<th>Total/ average initial TESTs</th>
<th>Remedial TESTs</th>
<th>Total/ average all TESTs</th>
</tr>
</thead>
<tbody>
<tr>
<td>VOs *</td>
<td>7</td>
<td>8</td>
<td>10</td>
<td>25</td>
<td>20</td>
<td>n/a</td>
</tr>
<tr>
<td>EST members</td>
<td>14</td>
<td>16</td>
<td>20</td>
<td>50</td>
<td>30</td>
<td>n/a</td>
</tr>
<tr>
<td>Contact days**</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pre-TEST</td>
<td>2</td>
<td>3</td>
<td>3</td>
<td>3 (avg.)</td>
<td>0.5</td>
<td>3 (avg.)</td>
</tr>
<tr>
<td>TEST</td>
<td>12</td>
<td>18</td>
<td>17</td>
<td>16 (avg.)</td>
<td>5.0</td>
<td>21 (avg.)</td>
</tr>
<tr>
<td>TOTAL</td>
<td>14</td>
<td>21</td>
<td>20</td>
<td>18 (avg.)</td>
<td>5.5</td>
<td>24 (avg.)</td>
</tr>
<tr>
<td>Total participant days</td>
<td>196</td>
<td>336</td>
<td>400</td>
<td>932</td>
<td>165</td>
<td>n/a</td>
</tr>
<tr>
<td>Delivery costs ($)</td>
<td>3,606</td>
<td>9,945</td>
<td>11,510</td>
<td>25,061</td>
<td>4,865</td>
<td>29,926</td>
</tr>
<tr>
<td>Direct costs ($)***</td>
<td>13,155</td>
<td>16,332</td>
<td>31,168</td>
<td>60,655</td>
<td>9,348</td>
<td>70,003</td>
</tr>
</tbody>
</table>

* The number of VOs included here is the total number of VOs that sent staff persons to the initial TESTs. Four of these organizations later dropped out.

** Number of contact days includes only formal training days and not follow-up days.

*** Direct costs include VO identification and selection, training needs assessments, curriculum development, TEST delivery, and follow-up.

The above costs do not include other indirect costs associated with the function of the PTIs. Indirect costs associated with TEST development include those related to the development of a monitoring and evaluation system and overhead costs for coordination of the TESTs. The combined direct and indirect costs for the TESTs are shown below.

### Table 3. Direct and Indirect Costs of TEST Development (US$)

<table>
<thead>
<tr>
<th></th>
<th>NIESBUD</th>
<th>Pradeep Kashyap Team</th>
<th>Development Dialogue</th>
<th>Total for initial TESTs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Delivery costs</td>
<td>3,606</td>
<td>9,945</td>
<td>11,510</td>
<td>25,061</td>
</tr>
<tr>
<td>Other direct costs</td>
<td>9,549</td>
<td>6,387</td>
<td>19,658</td>
<td>35,594</td>
</tr>
<tr>
<td>Indirect costs* M&amp;E</td>
<td>1,245</td>
<td>3,826</td>
<td>4,300</td>
<td>9,371</td>
</tr>
<tr>
<td>TEST coordination</td>
<td>10,523</td>
<td>17,752</td>
<td>28,877</td>
<td>57,152</td>
</tr>
<tr>
<td>Total costs</td>
<td>24,923</td>
<td>37,910</td>
<td>64,345</td>
<td>127,178</td>
</tr>
</tbody>
</table>

* Since each PTI prepared and managed its own budget, there are considerable differences in how expenses are shown. Development Dialogue shows high costs for program coordination of TESTs, but did not include a line item for GMT coordination. NIESBUD's costs for coordinating the TESTs were lower, but included a line item for GMT coordination.
Based on the above numbers, the costs per organization, trainee, and participant day by cluster and for the project are the following:

Table 4. Unit Costs for Initial TESTs (US$)

<table>
<thead>
<tr>
<th></th>
<th>Pradeep</th>
<th>Kashyap</th>
<th>Development Dialogue</th>
<th>Total for initial TESTs</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>NIESBUD</td>
<td>Team</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Delivery costs per EST member</td>
<td>258</td>
<td>622</td>
<td>576</td>
<td>501</td>
</tr>
<tr>
<td>Other direct costs per EST</td>
<td>682</td>
<td>399</td>
<td>983</td>
<td>712</td>
</tr>
<tr>
<td>Direct and indirect costs per EST member</td>
<td>1,780</td>
<td>2,369</td>
<td>3,217</td>
<td>2,544</td>
</tr>
<tr>
<td>Delivery costs per participant day</td>
<td>18</td>
<td>30</td>
<td>29</td>
<td>27</td>
</tr>
<tr>
<td>Other direct costs per participant day</td>
<td>49</td>
<td>19</td>
<td>49</td>
<td>38</td>
</tr>
<tr>
<td>Direct and indirect costs per participant day</td>
<td>127</td>
<td>113</td>
<td>161</td>
<td>136</td>
</tr>
</tbody>
</table>

Where the average direct cost per participant day was $65 ($27 for delivery costs plus $38 for other direct costs) during the initial TESTs, this has been reduced to $53 per participant day in subsequent TESTs.

Staff Effectiveness in Designing And Implementing TESTs

In terms of staff effectiveness, we have considered both the PTIs' roles in designing and performing the TESTs and Udyogini's role in supervising and coordinating.

Partner Training Institutions. As noted above, the curriculum for the first round TESTs was generally viewed as well thought out. The TEST material was presented in two modules by NIESBUD and PKT and in three modules by Development Dialogue. Comments from the ESTs trained by DD trainers noted that the trainers were very competent and the training sessions were very inspiring. Effort was made to help the EST members translate the issues raised into the local context. Another comment made about the DD first-round TEST in Orissa, however, was that the third module contained entirely too much material. This is likely one of the reasons contributing to the need for the remedial TEST that was later presented for these participants.

The original timetable for delivering the TEST presented in the project document was ambitious and could not be met by the PTIs. According to the project document, the TESTs were to be completed by September, 1993. While two of the three PTIs—NIESBUD and PKT—came close to meeting that deadline, Development Dialogue did not actually initiate the first TEST until December 1993, and did not complete the third module until September 1994. This was primarily due to the need for more time to locate a critical number of satisfactory VOs in Orissa and Bihar. The length of time between the TEST module presentations (more than six months in some cases) was too long for both PKT and DD.

Comments about the second-round TESTs have not been as favorable as those for the first round. A number of people mentioned that more material is being covered in less time, which means that some topics are being covered more superficially. The team obtained the following feedback while visiting with ESTs who were participating in a TEST II in Orissa:
• Some TEST participants expressed concern about the disproportionate number of male trainers and TEST participants. (In the Rajasthan TESTs, female trainers have a stronger role.)

• While a number of the EST members thought that the time frame for conveying the materials was too short, they also said that more trainers and a greater variety of methods would help them to better understand the material. The EST members requested that the entire training be simplified to reflect the illiteracy level of the women with whom they work.

• More exposure visits for the EST members to see how the GMT has been applied was suggested. Most of the EST members are very enthusiastic about the training, but would like to have the opportunity to see how it has helped producer women improve their livelihoods.

A number of the EST members expressed a desire to have a closer relationship with either the PTl or with Udyogini, as it was not clear to them who should be providing back-up support to them as they worked with women’s groups.

In the expansion phase (round two), while some of the members of original PTls are still involved, the first round ESTs are also beginning to serve as trainers. It would greatly expand the outreach potential of the project if the EST members were given responsibility for implementing the TESTs. However, the process of expansion by using ESTs as trainers can only proceed as fast as there are EST members qualified to act as trainers. It would greatly expedite the process of developing this cadre of qualified trainers if the EST members were allowed to devote their full time to the project.

Udyogini. In its supervisory role in relation to the TESTs, Udyogini had a representative in attendance at each TEST held. Udyogini provided feedback to trainers and wrote reports to be kept on file. ⁵

A number of problems with the early-round TESTs emerged in our discussions with participants. To Udyogini’s credit, most of these appear to have been resolved in the second-round TESTs.

• The length of time between the TEST modules was inordinately long and required that a good bit of review of the previous material occur at the beginning of the next module.

• The training dates were a problem, in that VOs and ESTs were not notified far enough in advance to adequately plan for the training.

• There was irregular attendance by EST members at the TEST modules. Several VOs mentioned this as a problem and suggested that Udyogini should strictly enforce attendance by all those who come to the first training.

⁵ To our knowledge, in only one instance was the feedback provided by Udyogini to the PTI not welcomed. This created some tension in future training sessions. In our view, Udyogini’s role in the implementation of the TEST, as in other areas, was not clearly defined, and thus contributed to this misunderstanding.
Suggestions for Udyogini also came from the EST members who were attending a TEST under the expansion phase in Orissa.

- In its supervisory role, Udyogini needs to continue to monitor the TESTs to ensure that VOs are sending capable persons. Those who have weaker backgrounds will obviously require more follow-up support.
- A greater emphasis should be placed on conveying training skills, as many of the new EST members have little training experience. Most of the TEST emphasis appears to have been on content rather than on how to convey the content effectively.
- The EST members requested more training in marketing, as that is an area in which there is tremendous need and in which they are weakest.
- Udyogini should work more proactively on behalf of the EST members, who often have problems with their organizations (many of whom have received little pay). One producer woman who was being trained as an EST was being paid nothing until her PWG began to register profits.
- Udyogini should visit the producer women's groups more frequently in order to have a better understanding of the problems faced by ESTs and to provide direct guidance.
- EST members would like to see a greater emphasis on a team approach, since they are members of an enterprise support team. They also would like to be linked in a formal network with other EST members.
- Communication between EST members and the Delhi office of Udyogini is difficult at best. EST members suggested the need for regional offices, based in their states, so that they can get more immediate support.

**Demonstrated Ability of EST Members to Communicate in a Participatory Manner**

In most cases EST members were selected by their organizations to attend the TEST, although in at least a few cases, the individuals themselves requested to attend the TEST. The evaluation team was generally impressed by the dedication of the EST members to improving the income-generating capacity of producer women.

Even with the best curriculum and tested methodologies, the trainer plays a pivotal role in the dissemination process. To date, EST members vary in their ability to use participatory methods and show different levels of creativity and ingenuity in producing the teaching aids that will enhance learning. It was widely stated that the better trainers had more visual aids. Many EST members were limited by a lack of supplies and a lack of familiarity with other training tools. While there have been sessions in which the PTIs have met with the EST members to discuss the GMT curriculum and to help in the design of training materials, demand for support continues in that area.

Having already presented one GMT module, EST members in the Orissa TEST were able to report on their experience in working with the producer women. Some
said that they were not prepared for eight-hour sessions with producer women who could not sit still for that long. They had run out of methods to use during these long sessions.

The EST members proposed that more books similar to the pictorial self-assessment book used in the M&E be prepared. A few EST members and many PWGs have mistaken this book as a teaching tool, suggesting that more such teaching aids are needed.

**Grassroots Management Training**

**Background**

The grassroots management training curriculum was prepared by the EST members with the support of the PTIs. As noted above, each PTI had its own particular style, though similarities are found across all three clusters. The first round of GMT was presented in either two or four modules. Where there were four modules, each was three to four days long. Where there were two modules, each module lasted five to six days. (NIESBUD was the only cluster using two modules.)

**Appropriateness of Training Themes, Content, and Methodologies to the Needs of Grassroots Women**

One of the defining characteristics of WEMTOP training as it was initially conceived was that EST members would be able to diagnose the particular needs of women’s groups and tailor the GMT accordingly. Customization was highlighted by WEMTOP in its dealings with voluntary organizations, but it has been difficult to implement. One of the first problems associated with customization is that the curriculum designers’ (that is, the ESTs’) diagnostic skills have to be such that they can recognize the most pressing needs of the group. As a number of EST members have had little prior experience in business activities, their abilities to diagnose effectively will take some time to develop.

While complete customization has not yet occurred, there has been some adaptation of modules produced by the PTIs for the EST members to the needs of the producer women’s group. The similarity of modules has allowed an analysis of themes presented across the clusters. The following table presents an analysis of the GMT curriculum by PTI cluster and by topic in the first training phase:
Table 5. GMT Curriculum by Cluster (percentage of time spent)\(^6\)

<table>
<thead>
<tr>
<th>Topic</th>
<th>Development Dialogue</th>
<th>NIESBUD</th>
<th>Pradeep Kashyap Team</th>
</tr>
</thead>
<tbody>
<tr>
<td>Organization</td>
<td>45</td>
<td>43</td>
<td>29</td>
</tr>
<tr>
<td>Marketing</td>
<td>18</td>
<td>14</td>
<td>21</td>
</tr>
<tr>
<td>Production</td>
<td>16</td>
<td>11</td>
<td>15</td>
</tr>
<tr>
<td>Finance/accounts</td>
<td>9</td>
<td>9</td>
<td>8</td>
</tr>
<tr>
<td>Credit</td>
<td>3</td>
<td>14</td>
<td>12</td>
</tr>
<tr>
<td>Technical/skill</td>
<td>2</td>
<td>5</td>
<td>6</td>
</tr>
<tr>
<td>Field visits</td>
<td>7</td>
<td>5</td>
<td>5</td>
</tr>
</tbody>
</table>

* Totals do not add up to 100 percent, due to rounding.

It is evident from this table that organizational issues have figured much more prominently in the curriculum of Development Dialogue and NIESBUD, including group formation, motivation, and empowerment. PKT, on the other hand, emphasized those areas that were more directly related to enterprise functions, including marketing, production, and credit. All three put about the same emphasis on accounting. Of the three clusters, NIESBUD's spent slightly more time on the topic of credit, introducing the women's groups to a government credit scheme known as "Rojgar Nidhi."

Were the groups in these different regions similar enough that they required similar training sessions? An analysis of all the individual GMT curricula finds a similarity of training content within a cluster (strongest in Orissa and Bihar).\(^7\) However, uniform needs by groups within a cluster is doubtful, particularly since, based on our observations, group capacity varied widely within each. This suggests that the PTIs' style and approach had a direct effect on project implementation in the different regions. It also suggests that customization has been limited, at best.

**Suitability of Materials and Methodologies to Illiterate and Semiliterate Women**

The following table, based on data obtained using the tools for monitoring and evaluation, indicates the percentage of illiterate and semiliterate women who received the first-round grassroots management training.\(^8\) As is apparent, approximately two-thirds of the participants were illiterate.\(^9\) The term "literacy," however, has been broadly defined and may include those whose abilities are limited to signing their names.

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\(^6\)This summary was prepared by Udyogini's M&E unit.

\(^7\)This information comes from a curricula analysis prepared by Udyogini's M&E unit.

\(^8\)Of the 579 women who received at least one GMT module in the first training phase, 310 (54 percent) provided background information for M&E.

\(^9\)Numbers in columns do not total because some who are literate have also been to school.
Table 6. Educational Status of WEMTOP Producer Women (in percentages)

<table>
<thead>
<tr>
<th>Education</th>
<th>Development</th>
<th>Dialogue</th>
<th>NIESBUD</th>
<th>Pradeep Kashyap Team</th>
</tr>
</thead>
<tbody>
<tr>
<td>Illiterate</td>
<td>60</td>
<td>63</td>
<td>71</td>
<td></td>
</tr>
<tr>
<td>Literate</td>
<td>39</td>
<td>23</td>
<td>26</td>
<td></td>
</tr>
<tr>
<td>Schooling</td>
<td>18</td>
<td>12</td>
<td>0</td>
<td></td>
</tr>
</tbody>
</table>

Producer women made a number of positive comments about the GMT. Many are very pleased with the training and say that they have learned a good deal about business. They are especially delighted to learn more about marketing and accounting. Case 1 illustrates this.

Case 1. Adithi

Adithi’s producer women’s group showed us how illiterate women had learned to keep an accounting system. The EST member explained, “Nobody here can do math, and all the women are illiterate, but they all can keep records now.” They showed their accounts book (paiss katha), and one of the two group leaders explained: “This is the accounts book. Expenses are marked on the left page and credit we have received is on the right page. We get a note (a receipt) from the person we have bought (reeds, thread, other materials) from and stick it in the book.” From time to time, the accounts book is shown to Adithi staff at their Dumra office, and they help the PWG to keep these accounts.

An approach that has worked very well with the women is the exposure visits to see other women’s enterprises. The RSS women’s group told us that they had been enormously inspired by their visit to SEWA, where they saw women designing, weaving textiles, and running shops. Without fail, the producer women mentioned how much they enjoyed watching the video, Bua Bhatiji.

As noted, several EST members told of the difficulty that many of the producer women have in sitting for long periods of time when they come for training sessions. Other negative comments were

- The women are not accustomed to listening to lectures, since they have not attended school. Based on a curriculum analysis undertaken by Udyogini, many topics are introduced through lecture and discussion.
- The women think that the training sessions take a long time and that some of the topics could be condensed. Each training lasts three to four days, and when there is travel involved, this can take too much time out of the women’s regular schedules.
- Because the women are illiterate, their retention of information presented in a more formal setting is not high. There is a need for more follow-up and refresher sessions as a means of reinforcing the lessons introduced in the training.
Unit Costs of GMT

In the pilot phase, each VO was given Rs 50,000 for overhead expenses related to the GMT. This was increased to Rs 80,000 by the executive committee in 1995, because it was widely thought to be insufficient.

Below is a table that shows the direct unit costs per woman trained using the GMT methodology. These do not include any of the costs of coordination or supervision of the GMTs by either Udyogini or the PTIs, amounting to $46,700 over the project period, which represents an additional $31 per trainee, or $2.60 per participant day.10

Table 7. Unit Costs of GMT (Exchange rate: $1 = Rs 31)

<table>
<thead>
<tr>
<th></th>
<th>Direct costs (initial) Rs 50,000/training</th>
<th>Direct costs (new) Rs 80,000/training</th>
<th>Average direct costs for all GMT trainees</th>
</tr>
</thead>
<tbody>
<tr>
<td>Avg. cost per trainee*</td>
<td>$72</td>
<td>$115</td>
<td>$95</td>
</tr>
<tr>
<td>Avg. cost per participant day**</td>
<td>$6</td>
<td>$10</td>
<td>$8</td>
</tr>
</tbody>
</table>

* Average number of participants per training = 22.4 persons  
** Average number of contact days per training = 12 days

Indirect Benefits through Both Ripple and Local Spread Effects to Others

EDI identified two possible means by which the content and method of the GMT could be transmitted to those outside the immediately funded groups. These two methods were the “ripple effect,” where trained women leaders pass on their newly acquired knowledge and skills to their peers; and the “local spread effect,” where trained NGO staff reach and support other producer women outside the basic program activities. While it was not possible for the team to investigate these effects in a systematic way, we were able to collect some anecdotal data.

We were told that at least two VOs have used an approach referred to as “partial representation,” where a woman attended a training and returned to share what she learned to her own group members.

We visited four VOs that had experienced the local spread effect through first-round EST members who had begun using the materials with other groups. Examples of the spread effect came from 4 of the 12 VOs we interviewed: Sambal, RSS (see Case 2), Pedo, and Adithi. In our view, the degree to which this has happened seems to be a function of two factors: the capability of the EST member and the time available to engage in these activities. The EST's capability is an important factor and varies considerably from place to place. Some EST members have had numerous training sessions in enterprise development and are quite confident to present the material. Others are newly involved in enterprise development and have moved more slowly. Also, as previously noted, many of the EST members are extremely

10These costs have been averaged over the 1,486 women trained through June 1996.
busy. While most have tremendous dedication and commitment to their work, many of the VOAs are short staffed, and therefore use the ESTs for many different functions.

**Case 2. The Spread Effect**

One EST member of RSS told us that she had just formed a group of 15 women in her village (Barotigar). She was going to present GMT training on her own initiative and assist them in setting up an IGA. She observed that these nontribal women did not go for “outside” work like the tribal women, and were therefore even poorer. They worked as domestics and were paid only with food.

_Impacts of WEMTOP Training on Savings Mobilization, Income, Group Organization, and Marketing_

WEMTOP has made a difference to producer women for one or more of the following reasons:

- The women were not previously organized in a group
- The women have organized themselves for an income-generating activity for the first time
- The women who were previously doing piece-rate work have been organized into groups for the first time and have begun to understand basic business principles
- The women engaged in enterprise activities have become more systematic in their efforts

Because WEMTOP emphasized the formation of group enterprises, many women are now involved in this activity, as well as in their individual microenterprise activity. The group enterprises appear to have provided some incremental income but, based on our observations, many of these activities are still very unstable. A number of women have said they learned about the importance of marketing. Of all the areas where the women claim to need more assistance, however, marketing is mentioned most. This obviously reflects the widespread difficulties of rural women in understanding and reacting to ever changing market demand.

_Impact on Increases in Income_

Because increased earnings affect many areas of their lives in the context of rural India, their importance for poor women cannot be underestimated

- as money over which husbands have no control
- as a resource for women in a society where women have virtually no access to loans
- as financial support for very poor, survival households
• as income that can be invested to expand the woman’s business activities
• as a fund from which to make loans to group members who have financial problems

The pilot impact survey suggests that a number of the groups had more income since the GMT. For some, this was because they had not previously been involved in an income-generating activity. Many of the activities in which women have engaged do not appear to be sustainable, however, without continuing and substantial support from the VO.

Most of the women’s groups with whom we spoke had several different-income generating activities in which they were involved, including the one at which the training was directed. It was difficult to evaluate any specific income increases which had occurred since the completion of training, as there were no baseline financial data from which to calculate a change. Case 3 illustrates the range of activities and associated income of WEMTOP producer women’s groups.

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**Case 3. The Range of Income-Generating Activities Promoted by WEMTOP**

Prior to WEMTOP, Adithi had already organized the women in a group and given them individual loans from the Nari Nidhi credit fund to begin their IGA activities. It is not clear how much the women actually earn (on average) from their WEMTOP IGA, either per day or per month. They claim that they only make a profit of Rs 5 per mat, but they also stated that in their costs they have included a “labor cost” of Rs 30. Thus, their actual profit per mat may be Rs 35, since a woman can weave one mat in one day if she can spend eight hours on it.

However, with the pressures of child care, cooking, and housework, eight hours of weaving may be difficult to fit into a single day. Because of limited demand for the mats, the women are now thinking of changing to weaving dhurries made of cotton (hosiery) rags, which they have been told would have a much wider market.

The main IGAs of Card’s women’s group are paddy dehusking and turmeric processing. There are 25 women in the group. Paddy dehusking gives a woman an income of Rs 150 per month (Rs, 1,800 peryear). Turmeric processing has higher returns. In a good month, the PWG can produce on average three quintals (one quintal = 100 kilos) of turmeric, which is sold to the Orissa Rural and Urban Producers Association (ORUPA). ORUPA pays the women Rs 45 per kilo; therefore, in a good month they can make Rs 13,500. When costs of raw materials are deducted, the group earns considerably less, but earnings are close to Rs 400–500 per woman in a good month. Earnings fluctuate from month to month.

At RSS, the present income of each woman is not clear, though it is estimated to be Rs 7 per day. The VO head told us that the women received Rs 7 for themselves and an additional Rs 3 that they give to the VO for dyeing the thread. Each dhurnepatti (one and a half feet in length) is sold by KVIC for Rs 7. On average each woman weaves 6 pieces per day and is paid by RSS at a piece-rate of Rs 7 per piece. Thus each woman earns Rs 42 per day but the costs of raw materials is Rs 32 per 6 pieces. Hence, her profit is only Rs 7. The women have protested these low sums
but to date no change has occurred and the VO claims that the prices are set India-wide.

Prior to becoming a group, these tribal women were laborers who did road construction and quarry labor. They earned around Rs 15 per day for this very unpleasant, back-breaking labor; the rate was not fixed, but varied between Rs 15 and Rs 5. Furthermore, according to the women, it was very irregular work. They preferred to be employed where they could sit in one place and receive a regular piece-rate wage, even though it was low.

Case 4 demonstrates the value of this increased income to women’s self-esteem.

Case 4 Income and Self-Esteem
The women of RSS declared that their lives had improved dramatically since they formed a group for a WEMTOP IGA. They said that they had acquired the means to have better hygiene and to have better food habits since the GMT. They gave a very poignant and powerful example: “Now that we have money we can buy what we need. Previously we didn’t even have soap. Previously the husband alone was earning and he alone used soap. Now I too use soap! Now we can even buy even Rexona or Lux (fashionable soap brands)—we can buy any soap we like!” They then added, half teasingly, “Even you would not have the perfume we buy now...!” “Just as you wear a sari, so too we can now wear a saree—now we too can use a blouse... We now have acquired the knowledge (jankari) of how to do so.”

Improvements in Group Organization
One component of the GMT curriculum concerns groups dynamics and the reasons for forming groups. All of the groups with whom we spoke referred to the fact that the training had helped them to see the value of working in a group. This was expressed most strongly in the case of the Rajput women of Rajasthan, who had never been in a group before. Many of these women had hardly been out of their homes prior to GMT, and were very excited about making new friends.

In terms of decisionmaking within the group, several of the groups had elected leaders. This was the case at CECODECON, which had also received training in group formation funded by the Swedish Development Cooperation Agency (SIDA). A number of the groups with whom we spoke talked about how they had learned to discuss issues among themselves to reach a decision. Their group decisionmaking was still subordinate to decisionmaking by the VO, however.

11These are genuinely radical statements in rural India, still feudal in many respects, one of which is the implicit sumptuary laws that govern modes of dress. Not only does every community have its distinctive style of dress, but many poorer castes and tribals have been forced by the dominant groups in their areas to refrain from dressing like the wealthy dominant castes. Thus these words have to be read in the context of the semifeudal history of Rajasthan: by claiming that they could dress as well as their Udyogini visitors, these women were saying that they were as good as those visitors.
As most of the VOs had women’s groups prior to WEMTOP, it is curious that many of these existing groups did not carry over into this training. It appears that VOs, which typically are very project oriented, organize groups to meet the needs of the particular donor or project providing funds. For that reason, new groups are regularly formed out of old groups. In those VOs that provided GMT to existing groups, the women’s groups appeared more cohesive and better organized.

Impact on Marketing

Clearly, one of the largest problems facing producer women is marketing of their products. As this has been one of the primary focuses of the GMT, we would hope to see some improvement in this area over time. The problems related to marketing are complex, however, and include some of the social restrictions on women, as well other, more purely “market,” factors (see Case 5). Many of these problems will be ongoing and will have to be addressed continually as the need arises.

Many of the groups we spoke with expressed a need for more proactive assistance in marketing as they continue to have problems such as those mentioned in Case 5.

Case 5. Marketing Issues

The producer group at Card was worried about marketing for several reasons: First, the PWG consisted of “Sanskritized” tribal women, who were not allowed much freedom of movement and who were therefore reluctant to go out to market their turmeric. Second, they were trying to sell turmeric in a turmeric-producing area, and this meant that they faced a lot of competition, much of it from other women’s groups affiliated with other NGOs.

The packaging of turmeric has posed problems for several women’s groups, including Nipditi’s. Phulbani District is famous for the excellent quality and flavor of its turmeric. However, this fragrant turmeric has a high oil content and as a result, the packets can split. As long as the turmeric can be sold immediately when it is fresh, there is no problem. But with intense competition, stock sometimes accumulates; as a result, the packets become oily. Nipditi’s group is attempting to manage this problem by using high-quality “poly packs” that must come from Calcutta. While the costs are high (70 paise per package), the group feels that the results are worth the investment.

Impact on Savings Mobilization

It should be noted that any impact on savings mobilization has been unintentional, as this was not part of the project design. The team found, however, that the presence or absence of vehicles for savings and credit has had a resounding effect on the strength of the women’s enterprise activities. In addition, the presence of savings

12“Sanskritized” refers to the tendency for non-Hindus—for example, tribals—to adopt the social customs of caste Hindus, including habits of dress and restrictions on freedom of movement.
and credit were one component of the "package" that was assumed to be in place prior to implementation.

The midterm review that reports on interviews with the VO heads and EST members suggests that only half of the organizations had experience with credit and savings prior to WEMTOP. We would add that the mechanisms in place varied widely in form and quality. Where there was a group with savings prior to WEMTOP, it was not necessarily the same group that received the training. (In the case of the NIESBUD cluster, all the groups were newly formed.) One popular form of credit was the chit fund, which served primarily for short-term savings and consumption credit. Sambal and CECODECON had such programs in place. According to a preliminary study on thrift and credit funded by UNIFEM, none of the organizations had established the capacity to provide credit or linkages to credit for production purposes, although a number did provide credit for consumption purposes.

Posttraining, all the groups have been organized into "savings groups" and have established group bank accounts. Joint accounts are not large; several producer women's groups had between Rs 1,500 and Rs 3,000 in the bank. We cannot be sure whether group savings actually applies to amounts that the women have saved themselves or whether it is only those amounts set aside for them as a result of participating in the training. If it is the latter, we would argue that this should not be referred to as group savings, as it was not saved by the members themselves. It is likely that many different definitions of groups savings are being used, as this is an activity implemented and controlled by the VO in most cases.

Posttraining, all but three VOs have instituted some kind of credit program or have formed linkages with a government-sponsored program. Those organizations with more political access, such as Lupin, have many government linkages. A number have put deposited Rs 15,000, received from DWCRA, to the enterprises' revolving funds.

In western Rajasthan, access to credit is still not available in two of the five functioning, GMT-trained women's groups. The reason credit has not been made available appears to be because the women, who are piece-rate workers, are regarded as hired workers by the VO, which still controls production. A third VO, ECAT, in eastern Rajasthan, has not provided access to credit for its women's groups. The ECAT group consists of upper-caste Rajput women, who are prohibited from going outdoors to work, as this would break purdah. It is not known why the group has not been provided with credit linkages.

The final report on thrift and credit prepared for Udyogini by Friends of Women's World Banking (FWWB) observed that none of the participating organizations in Rajasthan have placed any priority on organizing sustainable financial services for women. Those organizations that had credit were providing low-interest or interest-free loans. Records related to both savings and credit were being kept by the

13The data we collected on personal savings suggests that many women had small amounts saved in post office savings accounts.
14Of the government programs available to some of the groups, NABARD has been highly criticized for making "family loans." The problems associated with such loans in India is that a woman must assume responsibility for repaying amounts borrowed by her husband.
NGO, with no managerial responsibility placed on the women’s groups. The report suggested that the groups would be strengthened by working together to manage their own funds, but most of these NGOs haven’t the slightest idea of how to promote strong self-help groups with the capacity to mobilize savings and lend funds. The FWWB report concludes that promoting strong self-help groups at the village level is critical to meet the credit needs of rural women, but it will not occur unless NGOs change their attitude on the role and functioning of self-help groups.

The FWWB reports that the trained groups expected funding support from Udyogini for the purpose of strengthening their capital base. This was confirmed by our discussions with women’s groups. Udyogini was thought to have committed to helping these groups establish sustainable systems for credit and savings. As this has not been Udyogini’s focus, the erroneous belief has led to much disappointment and frustration on the part of the women’s groups and the VOs. Because its true focus has still not been adequately conveyed to the field, Udyogini needs to clarify its role with these participants.

**Impact on Women’s Enterprises**

Both producer women and the EST members who worked with them reported a number of changes in the women’s businesses. A number of women mentioned that, through the training, they had come to understand profit and loss and how to cost their labor. Some women who had operated individual enterprises prior to GMT were now involved in a group enterprise. Case 6 presents the comments of the EST members in Orissa.

**Case 6. What the EST Members Have Noticed**

"After GMT their work has increased greatly (this was seen as positive)—they had never done this work before—the making of leafplates and the collection of 'hillbrooms.' They [tribal women in isolated part of Orissa] had been engaged in shifting cultivation. Previously they were only a savings group. They did a little IGA but it was informal and noncommercial."

"They (the PWG) didn't know much about the production process. After GMT they got an idea. Previously they produced only 54 kilos per month [of pickles]. Now they produce 102 kilos per month. Previously they didn't go out to make sale—nor did they go to get the raw materials. Now they go—they go out of the village to other villages. Previously they never did."

The women noted a number of changes that have come about since the grassroots management training. Many of the groups have become much more business minded and are considering taking up additional income-generating activities, as Case 7 demonstrates.

CECODECON helped the WEMTOP group begin producing leather *jutties*. Previously they just cured leather, and purchased and sold shoes. From WEMTOP they learned how to select the product which they now produce. They also learned about the design and quality of shoes, about costing and pricing (including
adding in their own labor at 50 Rs per day). In addition, they learned how to divide labor and responsibilities, how to create packaging, and how to do a market survey. However, the women themselves say they still need to improve their skills in design and product upgrading.

Impact on the Sociocultural Status of Women

Background on Individual Empowerment in India

Of the states selected for WEMTOP, Rajasthan and Bihar have presented the biggest challenge, due to the extreme subordination of women in these societies. Orissa, in comparison, is somewhat better off, though still far behind many southern states in the status accorded to women. However, few generalizations can be made in any of these states, because women’s status varies by caste, class, ethnic group, and religion. Similarly, in most scheduled castes (that is, “untouchable” castes), women’s status within their communities is significantly higher than in higher castes in the same area. Women in many scheduled castes have a degree of freedom and mobility that upper-caste women do not have.

Marriage systems are usually a good indicator of the comparative status of women in a given community. Where bride-price prevails, women are generally more highly valued; where dowry (or bridegroom-price) exists, women are often seen as financial burdens. There has been a dramatic reversal in traditional bride-price marriage systems throughout the Indian subcontinent, testifying to the powerful, poisonous influence of the upper-caste dowry system that is creeping in virtually everywhere. When a low caste becomes upwardly mobile, dowry tends to be required; similarly, when tribals become wealthier or more Sanskritized, bride-price may be replaced by dowry. This had happened with the tribal community to which the women’s group at Nipdit belonged. On the other hand, in Rajasthan, the tribal women’s group at RSS said that bride-price still survived in its community.

The team witnessed examples of tensions between old and new values within the women’s groups. We also witnessed how the burden of traditional values is

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Case 7. Changes in Women’s Businesses

One of Adithi’s groups stated that it wanted to invest in goats. The women said that their earnings from mat weaving were very limited and they thought that goat-keeping would be a lucrative additional IGA. Now that they have seen the potential in their group activities, they are actively seeking ways of increasing their earnings.

The question: “What are you doing differently in your business since participation in GMT?” got the following response: “It is much better than before. First we didn’t keep accounts and just carried our bag to the bank. Our father’s father had never even seen a bank in his life! And so we feel good now.” (Adithi)
constraining the women's enterprise activities. A list of some of the factors affecting rural women follows.

1. The early marriage of young girls has been one of the ways in which the vicious circle of women's subordination has continued in rural India. It was therefore interesting that in the Card women's group, a discussion arose on early marriage. Lakme's 11-year-old daughter was looking after Lakme's sister, also a member, who was ill with malaria. Hearing this, Brahmani responded that the 11-year-old was ready to go to her in-laws' house. The girl had reached puberty and was therefore "ready to get married." Interestingly, no other member of the group supported this view. Instead they responded that at this early age the girl was not yet ready for pregnancy and that she was still not physically strong enough to do the heavy manual labor required of her in a rural household. One said, "In other castes girls are married at 20 and 25. Why should we marry our girls so early? Though, of course 20 and 25 is too late." It is encouraging that only one member held the traditional view in this case.

2. In this same group, however, the women experienced constraints on mobility and had far freedom than the women we met in three other groups. This is particularly striking because the women were actually tribals. However, they are semiurbanized and Sanskritized tribals belonging to a tribal group that lives in close proximity to a dominant upper caste, by whose values they have apparently been influenced. Among these women, their husbands had sole control of the household budget and actually did the household shopping. This reflects the upper-caste norm of female seclusion, where women are not even supposed to go to the shops because this is associated with sexually loose behavior. In relation to their WEMTOP enterprise, the implications of their restricted mobility are major. This group existed as an IGA group prior to WEMTOP and its sole activity was dehusking paddy, which they sold only among themselves, not outside their village. Since WEMTOP, the problem has continued; because of the effect of their semiseclusion norm, the women seem unwilling to travel freely to sell their turmeric.

3. The practice of purdah is extremely constraining for women. At RSS in Rajasthan, group members had worked as laborers on roads and in quarries, but they still practiced purdah—they immediately covered their faces in the presence of unknown men. In fact, they initially had half-covered their faces even in front of Udyogini's female staff. In Bihar, where purdah is called ghunghat, a group at Adithi also observed purdah, similarly pulling their saris down over their heads, as veils, on occasion. However, they were far more relaxed about this, and within their own hamlet they did not appear to cover their faces. In Orissa, the tribal women of Nipdit did not appear to observe purdah at all, but the Sanskritized tribal women of Card appeared to observe it in modified form.

4. Traditionally women have not been allowed property ownership, nor have they been allowed to inherit property, according to Hindu practice. Consequently, even an educated, urban woman is usually not given a loan by a bank unless she is able to prove that she has her husband's permission to take the loan; her husband is

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15This is probably partly because they are scheduled caste; as noted, such women are far more mobile and freer than other, "higher"-caste (-class) women of their own areas.
the guarantor. Yet despite the fact that most women are largely unable to get credit, their involvement in debt repayment is expected; women must help to repay debts, either jointly or solely (if the husband absconds). Thus it happens that the husband takes the loan and uses it, but his wife has to repay it. The women at Card commented on this situation: one woman had recently had to repay a loan taken by her husband for a relative’s marriage. Another told of how her husband had purchased a cow, for which she had to pay. Unfortunately, when it comes to ownership, it will still be his cow.

5. In addition to gender discrimination, poor women in rural India also face caste discrimination and tend to be lower-caste. Tribal people also face such discrimination. Thus, when asked what problems they faced in their daily lives, the women at Card immediately spoke about how caste discrimination pervades rural development. For example, a village development program dug a tube well in the middle of an upper-caste village not far away. But the Card women are not allowed to go there. A shallow open well was also made in their hamlet, but tube-well water is much purer.

Changes in Empowerment and Social Status after GMT

The producer women gave numerous examples of their own empowerment, primarily in terms of increased mobility, but also in improved status within the household. Prior to participating in WEMTOP, most of the women had worked, but their employment had been very irregular and very low paid, which is why, they implied, their husbands had regarded them as burdens. But with steady employment, things had changed, as Case 8 shows.

Case 8. Improved Status Within the Household

“Before training, we hardly went out of the village, but after the training we did. The third GMT was held in March 1995, for four days. One week after this GMT we went out on our own.” Two market visits were part of the training; these emboldened the women by giving them exposure to their markets. In this connection, we asked, “When you went out to other villages, did your husbands say anything?” They responded, “They eat from the profit we bring in, so they don’t say anything.”

“Previously when I wasn’t working my husband would shout at me. Now I can shout, too!” The women said, “Our husbands have improved in their behavior with us.” Here the VO head commented, “[N]ow these women have confidence and so what they say is listened to. Previously they could not say anything.”

The women from ECAT said that after WEMTOP they had come out of their homes (even widows had emerged after three months) and had left the village for the first time for a GMT seven miles away. They had learned the value of work, marketing skills, and how to work together in a group; they also learned about profit and loss, and how to write their names. As a newly formed group, however,
they were not yet very strong and did not have much bargaining power with the VO.

A major feature of women's empowerment through WEMTOP has been the fact that many women for the first time openly have money that is beyond their husbands' control. This situation is socially legitimizing by the fact that the money is known to belong to the women's group, not to any individual woman. The women clearly relish this situation.

This was particularly the case at Card, where the women have been very subordinated. In the past they have surrendered all their earnings to their husbands, emulating upper-caste behavior, although they have secretly kept back a fraction for pocket expenses. As one woman put it, "The group has decided to keep all its money. No woman has taken any money individually. They have kept it together to invest in the business and so that if anyone has a (financial) problem we can give more." To the question, "Is this also done because they don't want it to reach their husbands?", they responded, "Yes. We give the earnings from all our other work to them. But we want to keep the project money as a group." When asked if this was the first time ever that they were earning money that was not controlled by their husbands, another woman replied: "Yes. This is our money. This is purely ours and any earnings we get here are for us! Even if we earn Rs 100 a day here, we will give only Rs 25 to the family [husband] and anything above that we will keep!"

The Nipdit women's group agricultural wage strike (see Case 9) is a remarkable story. It suggests the powerful impact that WEMTOP training can have, but it also suggests that care must be taken in attributing the impetus for change.

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Case 9. The Nipdit Producer Women's Wage Strike

The PWG mentioned their agricultural wage rise as one the benefits they had received from the WEMTOP training. Their leader explained: "Earlier, five hours of work from 7 a.m. to noon was paid at Rs 10. Now it is paid at Rs 12.50. Similarly, work from 1 p.m. to 5 p.m. was also paid at Rs 10. That is also now Rs 12.50."

"The strike occurred [during rainy season] at weeding time in July 1994. We had a rally with 200 women laborers from the 7 surrounding villages and spoke to them. At that time of year labor is very necessary, so when we went on strike, we got what we asked for. The strike started on July 9. Prior to that, from July 5 to 7 we had had a GMT. We were frightened of the rich, so we didn't go on strike earlier. From the GMT, we got the courage to speak and we also understood unity in the group."

"We started talking about the possibility of going on strike on the second day of the GMT. [The male EST] started to talk to us about who is poor and why. We talked about how the rich exploit us and we had pictures of this on the wall. We continued talking with one another and on July 9th, we decided to have our strike. No, we were not frightened—we had great courage" [she raised her fist here].

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*One factor to keep in mind is that in those areas where income-generating activities have been successful, agricultural wages have gone up as a result of a tightening of the labor market.*
The lesson from Nipdit is that such behavioral changes are the result of a complex set of circumstances that cannot be fully attributed to one source. On the other hand, it is a tremendous achievement to provide the spark that finally ignites a mass of already strong women. If that spark had not been provided, the strike may not have occurred. This catalytic role is certainly very much to WEMTOP’s credit.

Deleterious Effects on Women’s Lives

We would be greatly remiss if we did not somewhere mention some of the deleterious effects that empowerment training and increased economic participation have on women. Anticipating this, WEMTOP’s logframe included social costs indicators similar to those presented below.

A central dilemma for many women is the apparent fact that when poor women’s earnings increase, poor men curtail their earnings and drastically reduce their contributions to the household. In Case 10, the issue was raised both implicitly and explicitly by both Adithi and Card producer women’s groups.
Case 10. Social Side Effects of Empowerment

At Adithi, the group leader told us about one member’s husband: “Her husband stopped working. She quarreled with him so he left for Agra [to work there]. Then he brought Rs 900 back and again sat for two months without working. Again she quarreled with him, and he is in a job now.”

At Card the women worried that this would happen if they took a larger role in income earning. These women gave all their earnings to their husbands, who bought the groceries. The only money not under the control of husbands was the group’s joint account and the tiny amounts that the women kept for pocket expenses. As one woman said, “If we start managing the household budget, our own money will not be sufficient. If we take the lead they [husbands] will not give us their money.”

“Why?”

“If we start leading they will say, ‘All right, we’ll give all the money to you and you manage all the risk.’”

“Can you do that or not?”

“No. Because if a financial crisis occurs, then they [men] can get a loan from outside, which we can’t get. They have the contacts. We don’t have exposure to the outside world.”

A complex situation emerges here. These women were very worried—and the Adithi case shows that they have good reason to be—that if they earned more, and thereby played a greater part in managing the household’s affairs, they would infringe on the male dominion; the men would resent this and as a result would respond by withdrawing their earnings from the household. Cultural norms also strongly support the implication that men regard women’s labor and earnings as belonging to their husbands. This is yet another reason why men would see it as perfectly acceptable to live off their wives’ earnings. It is also why men are likely to resent the fact that their wives manage to keep money outside male control by retaining it as group property in a joint women’s group account. These dilemmas and complexities have to be recognized by any organization trying to assist women’s IGA.

Empowerment of Women’s Groups

The degree of empowerment of the group must also take into consideration how involved the women are in decisionmaking and in governance, as well as their control and ownership of resources, their collective action, and their bargaining power. Of the groups visited by the team, we saw no groups that were fully empowered to act independently. As the women become further empowered, we would expect that the power relations between the group and the VO to change.
Sustainability

Appropriateness of Package Completion

The following points relate to WEMTOP’s package-completion approach:

- Of the 21 VOs in the pilot phase, women were engaged in minimal income-generating activities in 10 VOs prior to GMT. For the most part, these IGA were operated individually rather than in groups, and none of the enterprises were very strong. Of the 10 VOs, 3 had women’s groups engaged in group enterprises. Two of these three were located in Orissa (Nipdit and Card) and one was in Bihar (Adithi). Consistent with women’s exploited position in Rajasthan, two VOs in that state provided IGA opportunities to women only in the form of piece-rate work.

- Prior to the first round, only half of the VOs had mechanisms for providing savings and credit. Linkages for production credit were almost nonexistent, and consumption credit was available in limited amounts. Some of the VOs had their own credit funds; some provided linkages to credit through government schemes. In all cases, the credit was either interest free, or provided at a subsidized rate. No efforts had been made to link credit and savings together prior to the GMT.

- Approaches to savings varied considerably among NGOs. In most cases, the women had no control over these savings nor any particular knowledge of the amounts they had saved.

- Prior to the first round, linkages for marketing existed in only two VOs in Rajasthan (Sure and Urmul), which hired individual women as piece-rate workers. These VOs were responsible for selling the women’s products.

- Linkages for raw materials existed at the same two VOs; women working as piece-rate workers were provided with raw materials. This was also the case at another VO, CECODECON, in Rajasthan.

In short, prior to GMT, it cannot really be said that conditions existed within the 21 selected VOs that allowed a package-completion approach to be tested, because the other components of the package—existing women’s groups and their group enterprises; access to credit, raw materials, and marketing for these group enterprises; and group savings—hardly existed. This initial situation has produced the current weak position of the PWGs in the 21 pilot-phase VOs. Their current weak state, we would suggest, has been compounded by the fact that there were long delays in GMT delivery. Instead of one year, delivery completion required about two years, and follow-up from either the PTIs or Udyogini has been inadequate.

Information provided by Udyogini project officers.
Efficiency of Dissemination Mechanisms for WEMTOP Training Materials

The complexity of the project’s four tiers—Udyogini, the PTIs, the ESTs (or the VOs), and the producer women—has both added to the cost of the program and made management more difficult. While task force meetings have given Udyogini an opportunity to have regular discussions with the PTIs, the other three levels have had no such regular interaction with Udyogini. Although meetings with heads of VOs have occurred, they have been irregular and infrequent. Several heads of voluntary organizations said they had much more to offer to WEMTOP, but were excluded from the planning process.

Messages to Udyogini from EST members and VOs have on occasion been ignored, or responded to only after long delays. This has contributed to a perception that Udyogini is aloof; Udyogini itself identified its remoteness from the client group as a problem in the midterm review, and some adjustments have been made to correct these problems. However, more could be done to promote its responsiveness to the needs of the field.

While WEMTOP’s primary objective was to reach the producer women, it has also conducted a training of trainers component. One factor affecting the overall efficiency of any such project is the trainee turnover or dropout rate. As trainees drop out of the program, it becomes necessary to invest in replacements in order to meet outreach targets. Of the initial 50 EST members who were trained in the first round, 20 (or 40 percent) left WEMTOP. In some cases, the VO discontinued its involvement in WEMTOP, in which case the EST member no longer participated. In several cases the EST member left the VO and was then replaced by another person.

In a number of cases, the EST member was not able to attend all days of the training or was replaced by another person from the same organization at one of the training sessions. As a result, a number of the EST members have expressed a need for more follow-up training. Also, in the second round of TESTs, some of the initial EST members are assisting the PTI consultants as trainers. These factors suggest the need to monitor the quality and performance of subsequent training sessions and trainees.

Relative Importance of Literacy

For many of the producer women with whom we talked, literacy figured prominently as an interest and as a concern. Many were very proud of the literacy skills they had gained while attending classes provided by the VO. Many organizations are already running literacy programs and the GMT could be provided as a natural add-on. A number of literacy groups in both India and Nepal have added a savings component and, in some cases, income-generating activities.

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16Pedo had requested training materials but had to wait many weeks until the acting director returned to authorize Udyogini staff to respond to the request.
Emerging Nontraining Needs of Producer Women

Based on our observations and on the comments of the women’s groups, one of the biggest nontraining needs is access to sound credit and savings interventions. We would emphasize, however, that credit and savings are a necessary but not a sufficient condition for the success of women’s enterprise activities. While all of the VOs have instituted savings groups, much more needs to be done to foster the development of strong, self-sustaining, self-help groups.19

Several other needs mentioned by producer women included

- ongoing technical assistance
- linkages to market outlets
- legal awareness of women’s rights
- a workplace for their business

A study commissioned by Udyogini and funded by UNIFEM looked at possibilities of providing social security to producer women’s groups. This report was prepared by the SEWA Academy, which has pioneered an approach to providing these services for its own members. The social security report includes findings on a survey of women from five of the participating VOs—three in Rajasthan, one in Orissa, and one in Bihar. In Rajasthan, the issues that emerged as most important for women were health and child care, followed by housing and infrastructure (including water), and food security. These priorities were consistent across the three VOs (RSS, JJVS, and CECODECON).20 In Bihar, at Adithi, the women’s priorities were food security, health care, then housing. In Orissa, at Nipdit, the women’s priorities were health care and housing, followed by food security. The following services were recommended:

- promotion of Ayurvedic health care, which is much less expensive than allopathic medicine
- promotion of community health-care givers
- development of day-care centers for children: anganvadis (for toddlers) or creches for babies
- livestock insurance plans
- housing loans
- crop insurance
- fodder security or fodder bank schemes

The report suggests that these additional services could be implemented through VOs, provided they are committed to Udyogini’s objectives of improving the social and economic status of women. Udyogini is not yet in the position to implement any additional service through the existing mechanisms; however, it needs to be

19 This is supported by the UNIFEM study on thrift and credit done by Friends of Women’s World Banking.
20 Literacy was near the bottom of the list.
thinking ahead. Udyogini’s staff needs to understand more about the development consequences of providing such services to its clients through linkages to other providers. Long-range planning and discussions with the VOs could lead to some fruitful brainstorming about how to address these areas.

**Strengths and Weakness of Udyogini’s Training Partners**

*Partner Training Institutions.* As noted above each of the PTIs represented a different type of organization and each brought its strengths and weaknesses to WEMTOP. Pradeep Kashyap Team was clearly strong in marketing but put less emphasis on gender equity issues. This is reflected in PKT’s choice of organizations—some of which, like KVIC, are very patriarchal.

NIESBUD had had no prior experience with grassroots women, but had extensive experience in presenting management training programs directed at higher levels of business development. As a training organization, it was not particularly well equipped to deal with the realities of the field, which required constant flexibility. While on the whole the training staff of NIESBUD was strong, there were complaints that they did not send the same trainers each time. This approach is not surprising in the context of a large training organization that presents a fairly wide range of activities and courses.

Development Dialogue had a strong background in gender training with poor women. This is evident in its curriculum, which we found was a bit heavy-handed in emphasizing the need for the oppressed to mobilize their efforts. On the whole, however, the DD trainers were very effective. Udyogini was least satisfied with DD’s financial management of the project, however.

A weakness of all three PTIs has been that too little follow-up support has been provided to the EST members, who were insufficiently prepared to manage the vast range of problems they encountered in working with the women’s groups. In a typical training of trainers, such a complaint could not be made, but WEMTOP was promoted as the alternative training of trainers that would provide customized training and technical support. While PKT promoted its “escort services,” there was little follow-through and the other two PTIs did not realize the importance of such follow through until much later.

*Volunteer Organizations.* We have already mentioned the lack of additional services available to the women’s groups, which really constrained the WEMTOP women’s groups. Those VOs that have had access to more resources—for example, capital for loan programs, technical skills training, and government or political access—have been in a much better position to integrate WEMTOP training into their range of activities. Typically, such VOs are slightly larger and meet most of the initial selection criteria for VOs, including experience in working with women’s groups and with microenterprise activities.

Of the three clusters in which WEMTOP has worked under the pilot phase, we uniformly agree that Rajasthan’s groups have not fared nearly as well as those in Orissa and Bihar. The reasons include a lack of local NGOs who had experience working with women’s groups and who had promoted income generating activi-
ties. The selection of VOs was critical, however; of the three PTIs, only Development Dialogue placed a priority on working solely with VOs that were committed to withdrawal.\(^{21}\) If the VO had no strategy for withdrawal, then it likely did not see the need to do so. This raises the question of WEMTOP’s role in providing training through such organizations, if indeed WEMTOP is dedicated to making producer women groups sustainable.

All of the idiosyncratic strengths and weaknesses of the VOs through which WEMTOP was implemented are subordinate to one key characteristic of organizations: whether or not they were committed to promoting independently functioning women’s groups. As we noted above, the actions of a number of the VOs, particularly the manner in which they maintain control of the women’s enterprise and savings activities, demonstrate their lack of commitment to this goal despite their stated commitment. General agreement exists among the donors in India with whom we spoke, especially Ford Foundation and NORAD, that this element is the key to donor success in working with NGOs. If the voluntary organization is truly committed to the empowerment of women, it is committed to promoting independently functioning women’s groups.

This is why the team has very real concerns about working with KVIC. The head of the Card group seemed genuinely willing—in fact she said that even her rather weak women’s group would probably be able to support itself in a year’s time, and then her VO would withdraw. Meanwhile, at RSS, the VO head did not seem to think that the women could stand on their own for several years to come, even though they were loudly asking for more autonomy at the meeting we attended. He said, “Maybe within five years they can—so there’s another three years to go.” Such an attitude is not compatible with a program that seeks to help women stand on their own two feet, especially when they say they are ready to do so.

**Costs and Benefits to Training Partners**

Udyogini’s training partners have benefited in several ways, not the least of which was the cross-fertilization of ideas and approaches among the PTIs that occurred over time. The PTIs greatly expanded their expertise in developing microenterprise and in working with grassroots women. Unfortunately, several of the individuals who played a key role at both NIESBUD and Development Dialogue have since left those organizations to work as individual consultants to Udyogini.

With respect to the VOs, staff persons have been trained as enterprise support team members and are now beginning to transfer this knowledge to other groups with whom they work. The EST members with whom we spoke seem to have benefited from the TEST, which was a different kind of training than most had experienced before. In those organizations where staffing problems exist, however, the EST has been handicapped in having too many other responsibilities.

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\(^{21}\)This was articulated at the Project Design Roundtable in April 1992.
Quality and Efficiency of Management at the PTI and the VO Levels

Partner Training Institutes. Much of the PTIs' work has been fully documented in reports they were required to produce for Udyogini. (The PTIs themselves thought that too much time was spent preparing these documents.) Each was originally contracted to perform specific services for the project, including

- to provide participatory training to the staff of development organizations on attitudes, knowledge, and skills related to imparting training and all related interventions to grassroots women's groups managing microenterprise initiatives
- to provide organizational capacity-building to development organizations through a process of participatory training in order to strengthen their support and interventions for producer women's enterprise management activity from a gender perspective
- to gather, synthesize, and prepare training materials related to the economic and social empowerment of poor women
- to design, deliver, and evaluate a TEST in a designated region and to undertake follow-up visits

Later, additional tasks were assigned to the PTIs; among them were holding meetings with the heads of voluntary organizations and developing a monitoring and evaluation system. The PTIs completed their obligation to provide training sessions to the EST members; however, the amount and quality of follow-up provided to EST members is open to debate.

Volunteer Organizations. The primary role of the VOs in WEMTOP has been to select EST members who were sent to the training sessions provided by the PTIs. In more recent instances, the VOs and the EST members have been involved in the selection of groups for the training and in delivering the lateral TESTs in Orissa and Rajasthan, but in the pilot phase the groups were selected almost exclusively by Udyogini.

A key feature of WEMTOP as presented to the VOs was that it would tailor its training sessions to the needs of producer women's groups, and that follow-up was an essential component of the approach. Follow-up was defined by the project as (1) reinforcing lessons from GMT, (2) monitoring and evaluation, or (3) local networking for purposes of creating linkages with sources of credit, marketing, and so forth. However, the second of these—monitoring and evaluation—was not regarded as follow-up by either producer women or the VOs. Including it seems to have added to the confusion as to whether follow-up was actually provided. Suffice it to say that many of the producer women feel as though they have not received enough support upon the conclusion of the formal training. We attribute this lack of adequate follow-up to several factors, including the unwillingness of the VO to commit a full-time staff person to WEMTOP; a lack of support to the ESTs by the PTIs, and Udyogini's inability to provide oversight and direction to ensure that the program was implemented properly.
During the first round of GMT training sessions, each VO received Rs 50,000 per module of delivered training. This money was used to pay the direct and overhead costs incurred by the VO in running the training. In some cases, a portion was put into a fund for the women, who could apply it toward their enterprise activity or in other ways. After a number of VOIs complained that the amount was insufficient to cover their costs, it was increased to Rs 80,000. Of the additional Rs 30,000, Rs 20,000 is for a group fund and Rs 10,000 is for the two EST members, although this extra pay for EST members is left to the discretion of the VO. The group fund amount was compensation to the women for the costs they incur in attending GMTs. As they attend close to four weeks of training, they are compensated for their loss of earnings with Rs 1,000 each; however, the money is not given to the individual, but to the group.22

**Continued Involvement of PTIs**

Since the completion of their contracts with Udyogini, the original PTIs—NIESBUD, Development Dialogue and Pradeep Kashyap Team—have remained involved in WEMTOP, although in different roles. (Development Dialogue cannot be said to be still involved as an organization, though one of its main trainers, Dr. Arup Roy, who has since left DD, still consults with WEMTOP.) Udyogini has stepped up its activities in the field, while the PTIs have been serving in a more limited capacity to accomplish specific tasks, which include

- acting as individual resource persons at new TESTs
- preparing a consolidated TEST curriculum
- assisting in the development of the monitoring and evaluation system
- serving as resource persons on the task force, which has taken an active role in overseeing curriculum development and in structuring new implementation strategies

With the exception of Development Dialogue, the PTIs are interested in continuing their involvement in WEMTOP. The project depends on their considerable contributions to the TESTs, in monitoring and evaluation, and in curriculum development. Because the individuals from these PTIs are now working on a daily consultant basis (as opposed to having a defined terms of reference), the current approach is costly.23 This expense would be greatly reduced should a greater effort be made either to hire the individuals as full-time Udyogini staff or to turn over their responsibilities to Udyogini staff. Several of these resource persons have been approached to work directly for Udyogini, but have refused. The latter option is not presently viable, because Udyogini staff is not sufficiently trained. In addition, salary levels at Udyogini are unattractive to high-caliber professional staff.

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22Rs 1,000 divided by 30 days is Rs 33 per day, which is higher than the average agricultural wage rate of Rs.

23Consultants are paid at a rate of Rs 1,500 per day ($45), which is in line with World Bank in-country consulting rates.
Potential for Sustainability and Expansion of WEMTOP

_Udyogini_. In the methodology section of this paper we distinguished between organizational capacity, or the ability of the organization to implement services effectively, and organizational sustainability, the ability of the organization to effectively sustain its activities over time. Nowhere in our terms of reference were we specifically asked to address the organizational capacity of Udyogini, although it has been addressed indirectly throughout this report. Since current organizational capacity is the basis from which any discussion of sustainability should take place, it clearly cannot be ignored. Some of the problems related to Udyogini’s management and organization identified by the team are

- lines of authority have not been clear because there has been no clear separation between the decisionmaking body (the executive committee) and project management
- there has never been a full-time executive director to manage the project
- Udyogini’s role has never been clearly defined in the field
- Udyogini staff have not been given adequate training to take on a greater role in project implementation as the PTIs have been phasing out
- communication within the organization has been limited and has inhibited the exchange of lessons from the field
- staff turnover has been relatively high, which has created gaps in continuity in the field
- financial management internal to the project, especially budgeting and cash flow, has not been developed

This topic has been discussed at the executive committee level and with EDI, yet Udyogini remains in critical condition. For these reasons, many view the organization as the weak link in the project.

_EDI Support_. EDI’s primary roles in working with Udyogini have consisted of

- installation of systems for budgeting and accounting. This has involved some negotiation so that an approach acceptable to both EDI and the Indian government could be put in place. This has also involved working very closely with Udyogini on the Memoranda of Agreement with EDI, and on the reconciliation of quarterly expense statements with annual audit reports.
- critical interventions in specific areas where there was difficulty in reaching agreement within the executive committee. One ongoing debate within the EC concerns Udyogini’s structure and whether it should function as a professional body or as an NGO. EDI has viewed its own role in these debates as that of facilitator, not decisionmaker.
- leadership in designing and developing the system for M&E. This process was proceeding very slowly under the PTIs’ direction until the EDI task manager brought the key players together in the spring of 1995 and encouraged them to
move forward. EDI has provided specific funding for the monitoring and evaluation effort independent of Udyogini’s administrative budget.

Despite these efforts, it appears that much needs to be done to make this project sustainable. Udyogini’s organizational problems must be resolved for it to continue. We understand that a management consultant has been hired to help assess the existing organization’s needs. This consultant is also assisting in the selection of a professional executive director. Recent developments have demonstrated the need for ongoing financial planning and cash flow management that goes beyond donor reporting.

The following table presents the project costs covered by EDI under the pilot phase and the transition and expansion phase.

Table 8. WEMTOP Project Expenditures and EDI Support (US$)

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<tr>
<th></th>
<th>FY 93</th>
<th>FY 94</th>
<th>FY 95</th>
<th>July-Dec 95</th>
<th>Total Pilot Phase</th>
<th>Expansion Phase</th>
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<td>8,500</td>
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<td>9,900</td>
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</tbody>
</table>

* Also included in these expenditures are $56,500 from the Australian International Development Assistance Bureau (AIDAB) for program coordination. In addition to the costs shown, EDI contributed another $232,687 in program support between 1993 and 1996, bringing the entire project cost to $1,052,387.

Challenges for Udyogini

The team sees two major challenges for Udyogini that must be addressed: establishing credibility in the field, and defining Udyogini’s role sufficiently so as to focus its resources on a particular activity or set of activities that can be made sustainable.

The voluntary organizations through which WEMTOP was implemented have been a key factor in the success of the pilot project. Certainly, Udyogini’s relations with these VOs have been critical to creating a positive environment for the training of trainers and the support of producer women’s groups. However, we found that many of the voluntary organizations are unsure of Udyogini’s role in, for example, selecting groups for training, the training content, providing seed funds for credit, and providing follow-up technical assistance to the groups. Some of this confusion is clearly related to the presentation of this project as customized.
Several VOs said that they would have liked to have been much more involved in the planning and implementation of WEMTOP. Several VO heads mentioned that, while they have attended meetings designed to provide feedback to the program, Udyogini has made no effort to meet them individually for planning on a regular basis. The VOs view this as a major weakness, since the organizational relationship was to distinguish this training program from other training sessions.

Most of the organizations also think that Udyogini's Delhi base is a problem, since it limits the amount of hands-on involvement with WEMTOP clients. Several Udyogini EC members have also identified the Delhi head-office location as problematic.

We noted that Udyogini has not made much of an effort to establish a profile in the community. In the past two years of implementation in particular, WEMTOP has not maintained much contact with others in the development field. As a result, other organizations considered major players in the field of enterprise development in India are unfamiliar with WEMTOP's progress. Little recent contact with donors other than UNIFEM, the Norwegian government and EDI has taken place, though AIDAB was involved in the past. Liaison with donors was one of the areas identified in the project paper for which EDI would take responsibility. However, as the project has progressed, WEMTOP has needed to seek funds from other donors to supplement EDI funding.

The second area of concern about WEMTOP's sustainability is that Udyogini's role has not been sufficiently narrowed to allow the appropriate resources to be harnessed and managed in a sustainable fashion. Because this project continues to operate more as a research and development program than as a pilot project, it has still not distilled a single methodology which can be replicated and expanded.

By a research and development program, we mean one that involves elements of experimentation that are still being refined. The current expansion program through the Khadi and Village Industries Corporation represents such an approach. KVIC is a large, government-owned marketing outlet for *khadi* and other crafts that are widely thought to be of poor quality. Women receive their raw materials from the organization, which buys their product to market in its own stores. Empowerment of women is not its objective, nor is it concerned with providing market wages to its piece-rate workers. One of the primary reasons for establishing a connection with KVIC has been to extend the program outreach, since KVIC represents nearly three million women. Other producer women's groups were expected to be able to market their products through KVIC channels, but this has not yet been permitted. While some argued that progress has been made with the KVIC organizations, our visit to RSS revealed little to recommend this strategy. Udyogini has already invested considerable resources in working with KVIC-affiliated organizations. For this reason alone, the team suggests that a more in-depth analysis of program outcomes in this environment is warranted. Based on our limited findings, however, and in keeping with our recommendation that Udyogini concentrate its efforts by working with those organizations which share its basic values, we recommend that Udyogini not work with KVIC in the future.

Clarifying Udyogini's role has been an EC topic of discussion for some time.
Some consensus exists that Udyogini should become a professional organization that provides training resources and consultants to those organizations and groups that provide management training to grassroots women. There is also strong support for Udyogini to play a role in helping producer women’s groups to become federated. Udyogini would like to help develop a cadre of trainers who would provide services to these groups. These different roles, though related, are still insufficiently unified for Udyogini to focus its efforts and resources. Udyogini also does not have enough in-house capacity to become a professional training organization, since most of the WEMTOP technical expertise resides with the PTIs.

When Udyogini has defined what role it will play, it will be in the position to decide on the organization through which it should work. We suggest that, were Udyogini to continue with an approach similar to the one it assumed for the pilot project, it could greatly further its effectiveness by working only with existing producer women’s groups within those organizations that are committed to women’s empowerment—Nipdit, Card, Adithi, and CECODECON. Lupin and Pedo could also be used as vehicles for management training, if they placed more emphasis on empowerment issues and were committed to promoting independent women’s groups. In any event, work with NGOs should be undertaken on a long-term basis. Organizational capacity-building is, after all, a long-term process and cannot be accomplished without setting clear objectives. Training enterprise support teams may have a temporary effect on these organizations, but will certainly not cause them to introduce either the methods or the curriculum as a permanent part of their programs. By working with the organizations over time and gradually building their management expertise capacity, Udyogini could make a real contribution to the field and to producer women’s groups. From our perspective, expansion to other states or even to other organizations does not make sense until capacity has been strengthened and consolidated within the existing organizations and producer women’s groups.

A proposed alternative that is surely worth considering is to work directly with the women’s self-help groups and not through NGOs. Many of these groups are already established in India, with a number in the states where WEMTOP has been working. These groups are already involved in savings mobilization. New groups do not need to be formed for the purposes of management training.

Cost Comparisons

With Other Training Organizations

Recognizing that comparisons across training programs are entirely academic, since each program is unique in its focus and method of delivery, we have nonetheless provided this information at EDI’s request. We discussed costs (presented in the tables below) with a number of local organizations. These costs are not strictly comparable, as they vary in quality, intensity, target population, and nature of the train-
ing. We have attempted to include organizations that do not train in Delhi, as it was widely agreed that training sessions in Delhi could run as much as four times higher than at other sites.24 The transaction costs of training women in northern as opposed to southern India also differ, because women in northern India are more socially isolated, hence are harder to reach. Some training institutes provide more than one type of training. The size of the training also affects the cost, as economies of scale are realized by presenting training sessions to larger groups of women, although the quality of larger training sessions is likely to decrease.

In the first table, we present costs from some other organizations providing training of trainers. The delivery costs for the initial WEMTOP TESTs are more than twice the average for the other programs shown. Additional costs associated with these first TESTs would bring the average cost per trainee to $1,485 and the average cost per participant day to $71. These additional costs include VO selection, training needs assessment, curriculum development, follow-up, and professional charges of PTI staff.

Table 9.1 Cost Comparisons for Training of Trainers
(Exchange rate: $1 = Rs 31)

<table>
<thead>
<tr>
<th>Training organization</th>
<th>Average cost per trainee</th>
<th>Average number of trainees</th>
<th>Average number of days</th>
<th>Average cost per participant days</th>
</tr>
</thead>
<tbody>
<tr>
<td>WEMTOP TEST*</td>
<td>$501</td>
<td>15</td>
<td>19</td>
<td>$27</td>
</tr>
<tr>
<td>PRIA (TOT)</td>
<td>$485</td>
<td>30</td>
<td>5</td>
<td>$10</td>
</tr>
<tr>
<td>EDI ** (TOT)</td>
<td>$419</td>
<td>24</td>
<td>28</td>
<td>$15</td>
</tr>
<tr>
<td>CDF (TOT)</td>
<td>$56</td>
<td>20</td>
<td>6</td>
<td>$9</td>
</tr>
</tbody>
</table>

* Delivery costs only.
** Entrepreneurship Development Institute.

Table 9.2 Cost Comparisons for Training Producer Women

<table>
<thead>
<tr>
<th>Training organization</th>
<th>Average cost per trainee</th>
<th>Average number of trainees</th>
<th>Average number of days</th>
<th>Average cost per participant days</th>
</tr>
</thead>
<tbody>
<tr>
<td>WEMTOP GMT*</td>
<td>$115</td>
<td>22</td>
<td>12</td>
<td>$10</td>
</tr>
<tr>
<td>ISI</td>
<td>$48</td>
<td>25</td>
<td>28</td>
<td>$2</td>
</tr>
<tr>
<td>NIESBUD</td>
<td>$97</td>
<td>25</td>
<td>28</td>
<td>$3</td>
</tr>
<tr>
<td>CSR</td>
<td>$32</td>
<td>25</td>
<td>3</td>
<td>$11</td>
</tr>
<tr>
<td>Oxfam America</td>
<td>$97</td>
<td>10</td>
<td>10</td>
<td>$10</td>
</tr>
<tr>
<td>EDI **</td>
<td>$97</td>
<td>20</td>
<td>28</td>
<td>$3</td>
</tr>
<tr>
<td>Indo-Dutch Project</td>
<td>$52</td>
<td>25</td>
<td>12</td>
<td>$4</td>
</tr>
<tr>
<td>DWCRA</td>
<td>$7</td>
<td>20</td>
<td>3</td>
<td>$2</td>
</tr>
</tbody>
</table>

* These are direct costs incurred by the VO and do not include overhead for PTI and Udyogini supervision.

24 This would probably not apply to NIESBUD, which has its own training facility in Delhi and thus does not include the cost of leasing a venue in its overall costs.
We have attempted to include those programs that cover a range of topics similar to WEMTOP, such as group formation, group dynamics, women's empowerment issues, skill formation, simple accounting, and financial management. According to the training organizations, the costs per trainee include an honorarium for the training, the costs of the training materials, and the costs of leasing a space for the training. Other costs could include travel, and TV and VCR rental (around Rs 75 per day). PRIA mentioned that the cost of training materials could be quite high. The typical cost paid to outside consultants by these organizations was Rs 1,000 per day, as compared to the Rs 1,500 paid to WEMTOP consultants.

A number of these organizations did not believe in compensating the women for lost wages. In contrast, DWCRA compensates women for lost earnings based on a rate appropriate to the state. In Rajasthan, the women are compensated at Rs 15–20 per day, while in Orissa they receive Rs 10 per day. In Bihar, where women have a very low socioeconomic status, DWCRA does not compensate the women for lost wages. After completing a training with DWCRA, however, the women's groups receive seed money equivalent to Rs 1,000 per woman, or Rs 15,000 per group.

One program quite similar to the WEMTOP training was that of Oxfam America, which also provides management training to grassroots women. Its approach emphasizes the development of a business plan, however. The Oxfam America training covers product development, design intervention, scheduling deliveries, and diversifying market outlets. It also provides training in accounting and financial management, which is more expensive. Oxfam America feels strongly that the village-level trainers should be drawn from the women's groups themselves and not from the voluntary organizations, in order to ensure an ongoing relationship between the trainer and trainees.

Oxfam America mentioned that it paid compensation only for awareness training sessions. For those training sessions that are more specifically related to income generation, they do not compensate the participants, as the women are being trained to increase their income-earning potential. For longer training sessions, such as those that run like apprenticeships, women may receive a living stipend.

Another training quite similar to WEMTOP is run by the Indo-Dutch Project. This has two components: human resource development and enterprise development. An initial TNA is made of the group, followed by group-building exercises. The enterprise development program is provided only for those already engaged in microenterprise activities. The program also works through NGOs and has strict criteria that it applies to organizations: they must be involved in promoting IGA activities, they should not have a “welfarist” attitude, and they must be able to spare at least one full-time person on a long-term basis. This person's salary is paid by the project.

Additional comments were made by other training organizations that seemed relevant to WEMTOP. Ekatra noted the importance of continuous follow-up and refresher courses with illiterate women who do not retain and remember information easily. The Center for Social Research also mentioned that it does not use male trainers at the village level with women’s groups, especially with groups of higher caste women.
Other Services Provided to GMT Women

The terms of reference asked us to address the nature and costs of other interventions provided by the participating VOs to WEMTOP producer women. Other types of services provided by the participating VOs included a wide range of training and technical assistance. Several of the VOs in Rajasthan were organized more specifically for marketing purposes, as with the KVIC-affiliated NGOs. A number had provided literacy and empowerment training to women; others were more focused on resource management and integrated development programs.

It was difficult to obtain information on the costs associated with providing these additional services, especially as many of these organizations do not prepare formal financial reports. One that did share its formal financial report with us is the Society for Rural Industrialization (SRI) in Bihar.

SRI has extensive outreach in its region and has been involved in numerous activities since its founding 10 years ago. In the 1994/1995 fiscal year alone, it received funds for mushroom cultivation and food processing, for women’s development work, for scavenger’s resettlement, for computer training, to coordinate research on low-cost housing, to develop an orchard to improve family nutrition, to promote compost conversion as a women’s microenterprise activity, and to develop a multifuel oven for tribal households. During the same period, SRI received funds for seven different management training courses, one of which was WEMTOP. The number of participants in each of these courses ranged from 10 to 50; 10 women received the WEMTOP training.

Conclusions and Recommendations

Conclusions

Based on our review of the project, we drew the following conclusions.

- WEMTOP was developed through an iterative process of discussion at meetings and workshops involving many stakeholders. The result has been a complete transfer of ownership of the project design from EDI to WEMTOP—India.
- A package-completion approach specified in the initial project paper was not tested, since complementary services to management training—credit, market linkages, technical skills training—were not available in most of the VOs prior to project implementation.
- The project has met its objectives as set forth in the project paper in terms of the number of producer women (1,000) who would receive GMT; 1,077 women received training through the end of December 1995, and 1,486 women received training through the end of June 1996.
- The pilot has met its objectives as set forth in the project paper in terms of the number of ESTs—40—to be trained at the VO level. Fifty-one ESTs, or 130 EST members, had been trained through the end of December 1995.
• Many of the trainers at the VO level have begun using the WEMTOP materials with groups other than those funded by WEMTOP.
• The EST members have improved their skills and knowledge in enterprise development and women’s empowerment. Some EST members have also increased their confidence in problem-solving as it relates to producer women’s groups.
• The training materials developed have addressed the women’s needs in marketing and bookkeeping. Some of the methods, including exposure visits, videos, and graphics, have been very effective with illiterate women.
• Neither consolidated TEST training materials nor consolidated GMT materials have been completed at this time.
• The team agrees with the FWWB report that there is an urgent need to promote strong self-help groups for savings and credit at the village level. The report also suggests that, unfortunately, this will not happen unless NGOs have an attitude change regarding the role and functioning of self-help groups.
• The VOs that are not committed to promoting independently functioning women’s groups are an obstacle to promoting sustainable producer groups. This lack of commitment is measured by their actions related to the women’s groups—specifically, their control over enterprise and savings activities—rather than by what they have stated formally to Udyogini.
• Udyogini’s role has not been clearly defined in the field, leading to unfulfillable expectations. Since the midterm review, Udyogini has shifted from coordinator of decentralized PTI activities to direct coordinator of TEST activities and supervisor of GMT deliveries by VOs. More attention developing Udyogini’s capacity to carry out project activities is needed.
• Unrealistic expectations in the field about what would be provided through WEMTOP arose in part from WEMTOP’s implying that it would provide a customized training for each group. The tension between customization and replicability of GMT has still not been fully resolved. Customization will not be possible without greater organizational capacity within the local organizations, which must problem-solve on a regular basis with each group. Replicability will not be possible without further clarification and subdivision of WEMTOP’s target group into those who are in need of basic skills and those with existing enterprises operating at a slightly higher level.
• Hiring a professional executive director for Udyogini is the single biggest need of this organization. More staff training is also needed. A management consultant will be addressing these issues in the coming months.
• WEMTOP has planted the idea for a federation of producer women’s groups. Many of the producer women have requested that Udyogini assist them in making this happen. The women’s groups must come together to initiate this process.

Recommendations for WEMTOP

This project used innovative and experimental approaches to help poor rural women in India. As few successful training program models exist for illiterate rural women,
WEMTOP tested several different approaches simultaneously. The emphasis on experimentation or research and development should naturally evolve towards a further specification or refinement of methodologies. Based on our findings, the evaluation team concludes that lessons learned and data gathered sufficiently support the program’s continued implementation of the more successful approaches. We suggest that the types of organizations that will continue to be most effective in providing the training are

- those committed to independently functioning women’s groups.
- those familiar with and using participatory processes in their other activities.
- those truly committed that have prior experience in promoting women’s empowerment. We would emphasize that empowerment connotes real decisionmaking power in the present, not in five years’ time.
- those with the human resources to implement the program (having at least one full-time staff person who can be dedicated to the training).

Further project strengthening would occur if Udyogini would improve communications with the field by initiating regular meetings for dialogue and exchange among ESTs in a particular region. Annual planning meetings with each NGO to discuss WEMTOP’s objectives and role within the NGO’s activities should also take place. Udyogini should establish a regional presence either through a lead NGO in the state or through a regional office. Finally, it could assist in the planning and organizing of regional meetings for women producer groups to further this aspect of WEMTOP’s vision.

The team recommends that Udyogini focus on building its own capacity. A number of steps are planned already, including hiring a professional executive director. The organization should also undertake more staff training and become more proactive in networking with other training organizations, microenterprise assistance organizations, and donors. Through this learning exchange, WEMTOP can contribute to the field and learn what has worked well for others.

On Monitoring and Evaluation

Our recommendations for the monitoring and evaluation instrument are

- translate it into the appropriate languages, using relevant pictorial representations.
- provide further training to the EST members in the appropriate use of the instrument.
- collect data outside the context of the training, thus avoiding the impression that the questions are part of the training, in order to produce unbiased M&E data for evaluation purposes.
- put the pictures in a nonlinear format, such as randomly on the page, so as not to elicit “appropriate” responses.
- organize a workshop on M&E and invite others in the development community to discuss this instrument. The team was told that the Ford Foundation has
funded the development of a similar tool by SEWA over a longer period of time. The participating organizations should be invited to discuss different approaches, lessons learned, refinements needed, and so forth.

Lessons for EDI and the World Bank

EDI and the World Bank should be commended for sponsoring innovative approaches to address the needs of poor rural women. It is hoped that WEMTOP’s experience will provide useful lessons on which to build and expand. The following are some lessons that the team feels have emerged from the WEMTOP experience.

• Members of the ad hoc steering committee and others who initially became involved in WEMTOP—India were very interested in working with the World Bank in what was a new focus for the Bank in India. There was general agreement that the idea was good, but also widespread agreement that the Bank did not understand the multiple, interrelated needs of rural women.

• The SC considered that several ideas brought to India in the EDI concept paper were inappropriate to the country. In particular, the recent failure of a training of trainers for management training projects led the committee to place greater emphasis on reaching the producer women directly. Such shifts in overall focus led to significant changes in the project paper that could have been more “Indianized” at the outset.

• During the design phase of this project, an iterative process of discussion and idea refinement was used to determine the appropriate methods of implementation. By its very nature, such a process has been costly in terms of the amount of time that it has taken to actually implement the GMT training on the ground.

• WEMTOP’s experience illustrates the difficulties in systematically integrating participatory processes after project implementation has begun. Two of the key stakeholders—local organizations and producer women—involved in the early stages of development of the project mentioned that they have not been involved in the planning and refining of strategies, especially since the midterm review.

• As the its training arm, EDI has been identified with the Bank by many of the participants. As a result, expectations were created about the Bank’s commitment and support for this project. With the exception of a Bank communications officer, who was acting in a personal capacity on the steering committee, few others at the World Bank’s resident mission were involved during the design stages of the project. Greater coordination and planning between EDI and the relevant Bank Operations are needed.
ANNEX A
Persons Interviewed

Udyogini Staff
Col. N. K. Sehgal
Pratima Vasishtha
R. S. Bisht
Vishaish Uppal
Mukesh Goel
Dipika Balchandani
Aslam Perwaiz
Dayal Jaiswal
K. Selin

Udyogini Consultants
Benita Sharma
Dr. M. M. P. Akhouri
Sunil Snehi
Dr. Arup Roy
H. S. Saimbhi

Udyogini Executive Committee
Ela Bhatt
Aloka Mitra
Bimla Bissell
Hina Shah
Kiran Bhatia

Partner Training Institutions
Pradeep Kashyap, PKT
Soma Parthasarthy, PKT
Rita Sengupta, NIESBUD
Ranjeet K. Asthana, NIESBUD
Abhijit Dasgupta, DD

Donors
David Marsden, World Bank
Jane Rosser, Ford Foundation
Chandni Joshi, UNIFEM
Rolf Skudal, NORAD
Renu Wadhera, NORAD
Tara Sharma, NORAD
Others
Vanita Viswanath
Deep Joshi, Pradhan
Vijay Mahajan

Volunteer Organizations
ECAT
Satyen Chaturvedu (HOO)
  Kamla Chaturvedu (attended TEST but doesn’t consider herself an EST)
  Ram Prasad Sangwa (has taken part of TEST)

CECODECON
Sharad Joshi (HOO)
Neeta Sharma (EST)
Shivan Sharma (EST)

Sambal
Sushilaben Bohra (HOO)
Nirmala Surana (EST and WDP worker)
Munni Bhandani (EST and WDP worker)
Kishan Shekhawat (EST and WDP worker)

PEDO
Devilal Vyas (HOO)
Manilal Patel (EST)

Nirman Sansthan
Raneshwar Lal Verma (HOO)
Sanpat (EST; also responsible for 13 villages)
Sunita (resource person trained as EST; left to form new organization)

Lupin
S. R. Gupta (director)
Unesh Gupta (HOO)
Shalu Hambrem (EST)

SRI
Dr. A. K. Basu (head)
Biman Misra (EST)
Rekha Lal (head of producer women’s group)

Adithi
Ms. Viji Srinivasan (head)
Mansi Subbadar (EST)
ISED
Balajii Pandey (head)

RSS
Mr. Goenka (head)

Nipdit
Mr. Ramdash (head)

Card
Ms. Manju Dhal (head)

Training Institutions
Dr. Sebasti Raj, ISI
Ranjana Kumari, CSR
Dr. R. K. Rath, DWCRA, UNICEF
Gurinder Kaur, director, Oxfam America
Carmen Madrinan, PRIA
Poorvidas, PRIA
Athreyi Cordeiro, PRIA
Rekha Bezboruah, Ekatra
Srila Dasgupta, Ekatra
Dr. S. Sinha, EDA
George Verghese, Development Alternatives
Mr. Sadananda, Indo-Dutch Project for Grassroots Management Training
Mr. J. E. Raj, Actionaid
Mr. Raymond Shaw, Actionaid
Mr. Ravi Puranik, Actionaid
Mr. Swamy, Entrepreneurship Development Institute
ANNEX B

Bibliography


