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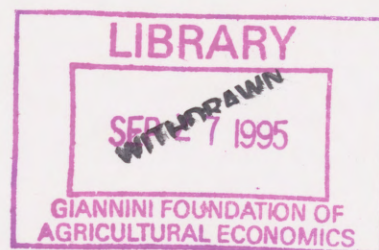
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Methodological Dilemmas of  
 Researching Women's Poverty in  
 Third World Settings:  
 Reflections on a Study  
 Carried Out in Bombay

by

Dina Abbott

DPP Working Paper No 27

Development Policy and Practice Research Group

Faculty of Technology

The Open University

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## 1 Introduction

In 1989, I carried out a study on women in poverty and how they survive by making income from home-based activities. The study was located in extremely poor, congested, slum localities of Bombay. Thus it was carried out in situations which can best be described as 'difficult', and at worst as 'horrendous'.

Throughout the process of conducting the research and writing it up, I had to deal with one major question: ie "how does a person from a privileged foreign background tell the story of poverty in the Third World, particularly women's poverty?"

This working paper attempts to address this question (at least to some degree) by reflecting on the methodological dilemmas that arise with this type of research, and how these can be handled. In doing so, it is hoped that this paper will provoke further interest into an area that has perhaps not received as much attention as it should: methodologies and methodological issues in Third World Settings.

The paper begins by introducing the case study under research and discusses the processes which shaped the way the empirical work was eventually carried out. In pointing to these processes, the paper argues that research into Third World poverty, particularly that of women, requires a re-think of criteria for research. Neat positivist criteria simply do not fit into or reflect Third World situations, and it is "allright" to admit this. In fact, a recognition of the "human side" of research is a positive thing and can actually enrich the telling of the story.

The paper begins by introducing the case study from which this discussion arises. This is followed by a reflection on the processes that shaped the methodological approach, how this approach worked in practice, and what sort of dilemmas and problematics it generated.

## 2 The Case Study: The *Khannawallis* (mealmakers) of Bombay<sup>1</sup>

Simply told, the story of the *khannawallis* being in colonial times when Bombay began to develop rapidly as an important port and industrial base. The city's labour requirements were at the time, and still are, largely met by rural migrants. This migration generally consists of two patterns: (a) total family migration and (b) single mail migrations, particularly for those who retain ties with the land. This study concentrated on the latter.

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<sup>1</sup> See Abbott (1993) for the complete version.

Bombay is notorious for its lack of housing, and since its very beginning, it has not been able to provide adequate facilities for its expanding industrial workforce. The migrants have developed many systems to cope with this and it is common to find large numbers of men (sometimes 30-40) sharing single room tenements known as *kholis*. The overcrowding, congestion, and lack of facilities means that these men are unable to cook for themselves.

Some of the women who joined their husbands in Bombay during its 'founding' days, saw in this an opportunity to earn income. For an agreed sum, they began to provide the men with daily meals, giving rise to the *khannawalli* activity: a form of income - generation which has since been passed on from mother to daughter, and one that continues to operate in a similar format even today. For generations, therefore, the *khannawallis* have met their clients' needs by either packing meals for them (so that the client can consume them at their workplaces) or allowing them to be eaten in their own home. In addition, for an extra payment some *khannawallis* have also entered into boarding arrangements with their clients.

Throughout Bombay's history, the *khannawallis* have enabled scores of men to live and work in conditions that would otherwise be unacceptable. But, then as now, the services these women provide are mostly taken for granted. The *khannawallis* are of little interest to most people. Not only that, but their association with poverty (and all the factors that go with that) makes them 'undesirable' in the eyes of many. This is why:

*The very term 'khannawalli' has a derogatory meaning. It insinuates a socially ignorant woman, plying for a trade, looked down upon .... Her work is not recognised. After all, what is so special about a woman cooking? Contributing to the family income? What a fancy idea! She is only feeding herself and her children. As a mother, it is her moral duty to do so ..."*  
(AMM Annual Report 1990 p1).

Recently, the *khannawallis* have attempted to challenge this type of 'invisibility' through self-organisation. In 1975, under the leadership of Prema Puro (a former trade union official and Communist Party Cadre), the *khannawallis* founded the Annapurna Mahila Mandal (AMM). The AMM functions on similar principles of 'grassroots' organisations which have attempted to organise poor women (eg Self-Employed Women's Association; Working Women's Forum). Self-organisation has brought isolated women together, and has allowed them to raise questions about the future of their activity (see Appendix 1 for some life-stories).

### 3 Which Method?

This study necessitated a 'mixture' of methods which reflect both the complexity of the case study, and the complexity of the question I was asking, in other words, 'how can women's home-based income operations be best analysed?'

Below, I will discuss the processes which shaped the method of enquiry. The study was carried out in two field trips of three and five months respectively. The completed research, analysis and write-up took some four and a half years.

#### 3.1 A Process of Rejection

Firstly, in choosing how the study was to be conducted, there was an initial process of rejection. The study is about intricacies of social relationships and it was fairly clear from the outset that it had to be a wide but an in-depth micro study. It was felt that a large, survey-type of study (as appears to be the norm in many Indian studies)<sup>2</sup> would disable rather than enable understanding simply because this would not be capable of drawing out details that were essential to this study.

Furthermore, even if the study was conducted on a smaller scale, survey questioning raises a number of moral and ethical issues particularly for people in poverty and women therein. In urban Indian slums, "officials" have a bad name, and justifiably so. It is "officials" who have turned up with forms to impose taxes, recover loans, demolish homes and carry out Sanjay Ghandi's notorious sterilisation programmes. Some of these events have taken place in the localities I was to work in, and during my first visit, I quickly learnt that any sign of "official" looking paraphernalia such as a note-book/tape recorder was greeted with hostility and suspicion.<sup>3</sup> Questioning and data-gathering cannot be divorced from political realities and histories.

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2 Weiner (1982 p277-320) argues that in India social science research is a major growth industry. There are numerous private consultants who undertake research and much money is also poured into Governmental and other autonomous research institutions-with the result that there is a market shortage of social scientists! But most research, even that undertaken at universities, leans heavily in one direction-i.e. that of applied and policy-directed research, rather than academic or "basic" research. In this, there is a high emphasis on large scale, statistical type of study in order to provide ministers and decision-makers with data that they can easily comprehend. Weiner suggests that often, if the research raises controversial issues or the ministers in question do not agree with it, it is disregarded or "scrapped"

3 I remember a particular incident that occurred during my first visit when I was talking to a *khannawalli* and her husband. A neighbour came rushing in and screamed, "*These people are very poor, and you have come to make them even more poor - we know you are from the Government!*" Luckily the incident was contained when I was rescued by the person who had accompanied me. From that day, I did not openly write on notebooks or record conversations



Secondly, survey type of information gathering is, of course, necessary from time to time but it is important to remember that people, no matter how poor, are not "objects". In India the manner in which surveys are often carried out has a lot to answer for. From what I observed, surveys usually involve teams of inexperienced undergraduates who are bid to "gather data", often in one sitting. They are given questionnaires which can be insensitive in themselves, and in their use there is often little account taken of settings and ethical/gender considerations. Gulati (1991 p15), for instance sites a UN sponsored study on returned migrants. The survey (which a junior team member was supposed to complete) asked:

*What were the effects on marital and family relations (on the migrant returning home)? Was the adjustment very good/good/bad/very bad? Did migration of one spouse lead to:*

- (i) greater sharing of responsibility by both spouses*
- (ii) strengthening of family bond*
- (iii) loss of affection between spouse; respondent; and children*
- (iv) infidelity or other marital problems caused by separation*
- (v) breakdown of family relations.*

It would appear that in full view of a small audience that gathers naturally whenever an outsider visits, and the returned husband, the wife was supposed to give honest answers to these leading questions, particularly (iv)! This type of research on women is for the purpose of ticking boxes only and is insulting.

Finally, this was a gender-focused study which had noted the feminist critique of dominant methods of sociological research, particularly the survey. Whilst I take into account that some women have used a "gender aware" survey method (Chandler 1990 p119-140), I find that the search for quantitative data necessitates a "rationality" that is too rigid and one which has been called "masculinist". Particularly in a case study such as this one based on women in the "informal" sector, it would be almost impossible (and counterproductive?) to feign objectivity and rationality (for further discussion on this point, see section 3.4).

Therefore, this study has rejected quantitative methods and searched for a methodology which would allow people to tell their stories as they wished, rather than those I wanted to hear.

### 3.2 A Question of Representation

Another question that needed to be worked out was, of course, "who and how many?" Here, I found plenty of careful guidelines on selection and sampling methods. But, I also found that such methods invariably centred on macro-studies, large surveys, and conditions particularly suited to developed countries with well established and effective communication and administrative systems. And, whilst these methods may work well in these countries, they provide an uneasy fit when transposed onto the vastly differing circumstances of those who struggle to survive in the Third World—a problematic that I have been aware of throughout the research, but particularly when "doing the fieldwork".

There are numerous difficulties and frustrations when applying sampling principles in congested urban Indian settings. A good example of the type of problem that can occur is cited in Elder (1973). Armed with ideas of random sampling, Elder set out to compare educational achievements for 11 year old boys between two cities in Uttar Pradesh and Tamil Nadu. After obtaining some 400 names and addresses of 11 year old boys in Lucknow (and with a growing realisation that this represented a skewed sample of higher castes and occupations who could afford to send their children to school in the first place), Elder came across what he calls a "serious deficiency". On checking the addresses, Elder and his team discovered that:

*"the school register might carry something like "Ram Lal, son of Roshan Singh, Aminabad Park". Several thousand people live in Aminabad Park. How was one to find Ram Lal, son of Roshan Singh? In the end we (i.e. the team) were forced to abandon nearly three-fourth of the Lucknow sample frame because we could not trace the addresses"*

(Elder 1973 p125).

Clearly, formalised registrations, statistics and all the "traditional" sources of secondary data that social scientists in developed countries take for granted, cannot be approached in the same way elsewhere, particularly in the Third World.

Yet, this is only one example of the many "deficiencies" that cropped up throughout Elder's research (space does not permit me to enter into the detail of others). Thus after several attempts at drawing out a random sample in six different locations, he arrives at the conclusion that:

*"No sampling frame existed for such a universe. Therefore, I had to generate one"*  
(p123).

But, whilst the question of compiling "sampling frames" is not entirely crucial to a micro-study, it is nevertheless important to think about selection, representation and cross-sectioning. In the "universe" I set out to study, I too faced many shocks and difficulties, the nature of which would defy anyone arguing for a pure representational sample. For instance, at a very early stage in the research, to my horror I discovered that some of the people whom I had contacted and intended to interview after my first visit, were simply not there when I returned some nine months later. Their homes had been demolished and they had "vanished". This meant that firstly I had wasted time in trying to retrace them and secondly had to quickly find others who might fit into a similar type.

At other times, in a desperate attempt to get cross-sectional representative samples, I made many efforts to talk with groups who I thought were essential in "completing the picture". Sometimes, however, this was not possible. For example, to my continued regret, I had to abandon the hope of interviewing client groups from the scheduled castes in any significant numbers. I too, therefore, have a skewed sample on clients because whilst the upper-caste group were comparatively easier to locate and talk with, this was almost impossible with men from lower-caste groups.

There were a number of reasons for this. Firstly, the lower-caste clients were difficult to locate either individually or in groups. It became impossible to trace the men amongst several hundred others who sleep and live on footpaths and railway stations, or to locate them at a workplace because they moved daily in order to take whatever work was going. Their only permanent daily contact was with their *khannawallis* who would not allow me to speak to their clients for fear of "frightening them away".

Secondly, even if a sub-section of this group could be located in their workplaces because they had permanent jobs (where entry through trade unions and employers was possible), it was impossible to interview them before or during work because they were usually employed by the municipality, cleaning out the streets and lavatories of Bombay. This meant that they left for work even before dawn and they shifted quickly and hastily between tasks and locations. Thirdly after work, interviewing was equally difficult because on finishing work (usually by

mid-day) the men head straight to a liquor supplier with a "no-hope" attitude.<sup>4</sup> By about 1 pm, the effects of the liquor and the heat make the men uncommunicative and sometimes hostile (even violent) making it impossible to conduct sensible conversation (particularly in a situation where as a woman researcher I felt especially uncomfortable and threatened). Therefore, I was only able to talk to a handful of clients, and like others who have had difficulties of a similar type, I was forced to abandon my plans.<sup>5,6</sup>

### 3.3 *Shaping Methodology: Ethical Questions*

Apart from "technicalities" such as those discussed above, there are at least two major ethical issues that have shaped the way this research was conducted. These relate to (a) the issues involved in being a foreign-based researcher, and (b) the issues of commenting on poverty from a position of clear privilege.

To begin with, the dilemma of any foreign-based researcher must start with the practical limitations of studies carried out on "flying visits". Are such studies capable of providing whole pictures and a sound comment? Secondly, there is the question of ethics. Should foreign researchers, particularly those from developed

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<sup>4</sup> On referring to his daily routine and drinking habits, one man said to me, "*I work in shit and I live in shit; what else do you want me to do?*"

<sup>5</sup> Oakley (1981 p55-6) uses the following example from the study conducted by Evans-Pritchard on the Nuers of East Africa (1940 p12-13) to argue that "proper" interviewing is a "fiction". However, I borrow it here to show that as Evans-Pritchard concludes, sometimes respondents can try even the most patient of researchers:

I: Who are you?

Cuol: *A man*

I: What is your name?

Cuol: *Do you want to know my name?*

I: Yes

Cuol: *You want to know my name?*

I: Yes, you have come to visit me in my tent and I would like to know who you are.

Cuol: *Allright, I am Cuol. What is your name?*

I: My name is Pritchard.

Cuol: *What is your father's name?*

I: My father's name is also Pritchard.

Cuol: *No, that cannot be true, you cannot have the same name as your father.*

I: It is the name of my lineage. What is your lineage?

Cuol: *Do you want to know my lineage?*

I: Yes.

Cuol: *What will you do with it if I tell you? Will you take it to your country?*

I: I don't want to do anything with it. I just want to know it since I am living at the camp.

Cuol: *Oh well, we are Luo*

I: I did not ask the name of your tribe. I know that. I am asking you the name of your lineage.

Cuol: *Why do you want to know the name of my lineage?*

I: I don't want to know it.

Cuol: *Then why ask me for it? Give me some tobacco.*

<sup>6</sup> See also Pettigrew (1981) for a discussion of problems of accessibility for female researchers in India

countries presume to comment on situations in other, particularly poorer, countries?

These are the sort of questions that have surrounded Indian sociology for some time and, in this, there is little doubt that there is a growing resentment of foreign researchers. And why not? Colonial sociologists and anthropologists have a lot to answer for. Even those who asserted that their studies were carried out for a purely scientific purpose (in contrast to those carried out for the benefit of colonial rule) were drawn into stereotyping and biased interpretations.<sup>7</sup>

Secondly, the colonials imposed ideas of elitist education which in reality meant education which resembled British methods which in turn was directed to particular classes in society. For sociology and social sciences, this has meant that even the most "reputable" institutes (such as the Tata Institute of Social Work, Bombay) emphasise British theories and British models. The situation is reinforced by hiring of foreign-trained (usually the IDS, Sussex and the ISS, Hague) lecturers and sociologists for the top jobs in universities and other institutions.

Within this framework, sociology is therefore a political arena, an arena in which "western" ideology and power are challenged. In seeking an alternative identity, Indian sociology has thus developed two strong characteristics: (a) an argument for a rejection of "western" concepts in favour of an "action-based" sociology; and (b) a suspicion of foreign researchers.<sup>8</sup>

This intellectual resentment also spills over in a personal resentment of the foreign researcher. In this, the foreign researcher is perceived as having more power and advantages in comparison to the Indian researcher. For a start, foreign researchers have more money, even if this is simply due to exchange rates. Therefore, they have the ability to buy time and carry out work in a shorter space

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<sup>7</sup> Srivastava (1991 p1477) exemplifies how even "reputable" ethnographic studies used connived social situations in order to present stereotypical or "desirable" views. Thus Elwin's (1939) study on the Bagia, a hill tribe group in India, depicts tribal women as bare-breasted. In a follow-up study, Srivastava discovers that none of the women walk around in this fashion. In fact, this would have been considered outrageous. He discovers that Elwin had bribed the women's husbands who, in turn, forced the women to appear without their blouses in the photographs.

<sup>8</sup> Clinard and Elder (1965) in defining Indian sociology, point to its six characteristics:

- (i) rejection of western empirical sociology as too materialistic;
- (ii) use of historical-religious matter to understand the present;
- (iii) emphasis on village rather than urban studies;
- (iv) relative lack of emphasis on research in university activities;
- (v) government pressure for action-oriented studies and;
- (vi) resentment of exploitation by foreign researchers in India

of time. For instance, I could afford taxis to move across Bombay (a vast area) quickly and comfortably; I could travel between cities on planes and first-class trains that normally need a six-month advanced ticket. Thus, I could cover larger areas in less time than my Indian counterpart. Also, as a result of the Indian hospitality extended to foreigners, I received immediate and easy access to officialdom. Thus, I interviewed bank managers who might not have found time so easily for others, arranged with mill managers to release their workers (the clients) from duties whilst I talked to them in a room set aside for me, and so forth.

These clear areas of advantage were pointed out to me several times by other academics, and one of them (who is a prominent commentator/writer in her own field) said:

*"We can never win: You lot have massive libraries; computers;...for us, it is not so easy. If you publish a book in England, everyone reads it, and so everyone here wants to publish in England...because they know that that is the only way to gain quick recognition...!"*

I cannot say that this type of resentment has not bothered me in my role as a researcher, even if I understand the reasoning behind it. The only way I could cope with the dilemma of "being aware" but going ahead in spite of that was to take the view that as a foreign-based researcher, I could only narrate the story from that point of view. And, in that I could make efforts to understand the criticism levelled at this type of research.

To a certain extent, therefore, I have been able to deal with the issue by recognising the limitations of what can be changed and what cannot. But the question of being a foreign researcher has, in fact, posed a lesser dilemma for me than that of my ability to comment on poverty. Amongst other things, I continue to be worried about my (comparative) extreme privilege: How could I, who would possibly never experience poverty at the level the *khannawallis* do, write about it? I also continue to be worried about exploitation: Have not poor people been "research objects" for long enough? Yet, I cannot answer their question, "what will you do for me", particularly when it was me who was "after something" (my degree perhaps?).

Nothing in social science had prepared me for dilemmas like this, or taught me how to research poverty. My privilege kept on interfering, and in their friendliness and hospitality the *khannawallis* continued to remind me of it. Thus, they rushed to borrow a chair from the neighbours when I visited, even when I insisted on sitting

on the floor; they sent children out to buy soft drinks and milk even when I knew that these would never be bought for the children themselves; and they insisted on "honouring me" by cooking "mutton curry" even when I am a vegetarian, because this is a rare treat for them!

Through their actions, the *khannawallis* made it quite clear that there was a vast gap between us and that I would never be able to understand poverty except from a privileged position. Therefore, this is what I did, and my understanding of poverty came through my own reactions to it - an understanding which shocked me out of any assumptions that I held about being poor and which, in turn, generated numerous other moral dilemmas.

To give an example, social science has taught me that when conducting fieldwork, expect the respondents to ask questions about yourself and be prepared to give truthful replies. So, when women asked me how many children I had, I replied that I had two. What came to me as a shock was their next question "how many have died?" The matter of fact tones of this question (which recurred several times), and my own startled response to something I would never have dreamt of asking anyone at home, told me more about poverty (and my privilege) than any amount of quantitative data on the subject of infant mortality.

In another instance, on a repeat visit to a *khannawalli*, I saw her seven-year old daughter lying on a mat. I stroked the child's head and asked her what the matter was. Her mother informed me that the child had typhoid. I had to prevent myself from jumping up and showing my panic at the thought that I had actually touched someone with typhoid. Having tried to control myself, I asked her if the child had received any treatment. The mother nodded and showed me a packet of "Boots" Paracetamol!

In my supposedly objective role of researcher, I faced many dilemmas in a matter of seconds. I cannot comment on how the mother must have felt because I had not faced that type of helplessness. I could not inform the mother that the medicine on which she had spent (what was for her) a lot of money, would do little for the child. I could not "rescue" the girl because I knew that in poverty these things happen over and over again. Yet, I could not but read into the mother's eyes that she wanted me to give her some money for the child, and, I could not but empathise with her because I have a child of about the same age.

There are no sociological guidelines on how to deal with this or the "guilty" feeling I developed because I could walk away at any time, but the people who had been

so friendly to me could not. Thus, I have never been comfortable in the role of a "surveyor of poverty", and I could not remain objective when I felt angry and distressed at what I saw. Therefore, I could only deal with my privileged interpretation of poverty through a practical approach unwittingly suggested to me by a *khannawalli* when she said:

*"I don't know why you want to write about me. I am illiterate and don't know much. But, you know how to write. It is your job, so write what you have to..!"*

### **3.4 Shaping Methodology: Gender Questions**

This section looks at (a) how a feminist re-evaluation of research methodology has influenced the way this study (particularly fieldwork) was carried out, and (b) suggests that at the same time there are problems in "transferring" feminist arguments developed in the "west" onto the Indian setting.

A feminist critique of what is regarded as a male-dominated process of research begins with what Mies (1979 p2) calls an "andocentricism":

*"manifested not only in the fact that universities and research institutions are still largely male domains but more subtly in the choice of areas for research, in research policies, theoretical concepts, and particularly research methodology",*

an argument supported by others, such as Morgan (1981). It is further suggested that publications, and therefore what is accessible or deemed as important, are safeguarded by male "gatekeepers" (see Spender (1981) for instance).

A major concern of feminist literature is therefore with re-evaluation of the whole process of research. Thus concepts are challenged in order to deal with the *"ideological bias that is deeply embodied in most of the concepts widely used in social sciences"* (Beneria 1982 p120); and research and information-gathering techniques are re-evaluated (example Oakley 1981 p30-61) and set within the argument that positivist criteria of objectivity and value-freedom are essentially "masculinist".

Then, there is the question of fieldwork. Here again, a feminist discourse has taken to task the stance of objectivity and rationality that was popular in social sciences throughout the 1920s to the 1950s (Warren 1988 p46). Instead, women began to be regarded as more sensitised to research in both male - and female-centred study. Nadar (1986 p114, quoted in Warren 1988 p44) summarises this argument as follows:



*"Women make a success of fieldwork because women are more person oriented; it is also said that participant observation is more consonant with the traditional role of women. Like many folk explanations there is perhaps some truth in the idea, that women, at least in the western culture, are better able to relate to people than men are."*

Despite this, it is argued that in reality women, as researchers, face considerable difficulties in fieldwork which they attempt to hide because "credibility" of research is defined by rigid male criteria. Thus Gurney (1985 p44, quoted also in Warren 1988 p39) suggests that:

*"a female researcher may not discuss the issue of gender in presenting fieldwork experience for a variety of reasons...She may overlook or even deny difficulties she experienced in the field to avoid having her work appear unsound. Any lapse in rapport with setting members may cast doubt on the information she received from them. There is also the added embarrassment of acknowledging that one's status as a female overshadows one's identity as a female."*

Thus in a radical shift from the idea that emotionality, difficulties, and subjectivity should be hidden or controlled, a feminist discourse regards these very issues as enabling a deeper understanding of gender relationships, and as being of substantive and of methodological interest in themselves.

For feminists, therefore, research (particularly in the case of women researching women) cannot be neutral accounts of happenings. Research is a part and parcel of the process of developing a feminist critique and, in a broad sense, is contributing to women's overall emancipation. The direct connection between research and issues of emancipation therefore necessitates what Mies (1979 p6-7) calls a "conscious partiality" and "an active participation in actions". Thus it becomes impossible to carry out the pretence of objectivity, quantifiability, and scientific validity.

In India, recent research, particularly on women in poverty, has taken the last point very seriously. Thus, there great deal of emphasis on "action-based" research. It is, however, not entirely clear what is meant by "action-based research," and I have not been able to come across any succinct definitions. But, the general idea appears to be that the research should play an instrumental part in women's struggles.<sup>9</sup> Thus, institutions that lead this type of research have brought the

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9 The meaning of "action-research" in feminist theory is perhaps slightly different to the Indian action-policy-oriented study. Lather (1988 p572) suggests that "there are three interwoven issues in the quest of empowering approaches to inquiry: the need for reciprocity; dialectical

"woman question" to the forefront by conducting studies in areas which have been left blank for a long time (a point that is verified even by a quick look at the "work in progress" catalogues at these institutes).

Sharamskati (1988) provides a good example of this type of research. Here, a team of activists committed to women's struggles set out to investigate the conditions of "self-employed" women throughout India - a huge task which is tackled by subjective participation in group meetings and conversations with several groups of women. Here, there is no issue of sampling, no issue of verifiability, and no issue of concealing emotions and feelings, but simply the "telling of the story" of thousands of women who struggle to survive in poverty.

Equally, in the telling of the *khannawalli's* story, I feel there is absolutely no way I could have received insight into the rich details of the *khannawalli's* lives had I been concerned about neutrality and "credibility". In fact, it was direct identification rather than an "objective" stance that has enabled this study.

Thus, it became apparent (even during the first visit) that in my role as a PhD student I would not be received well, either by the AMM leadership or the *khannawallis*. The reason appeared to be that none of them identified with academia and therefore did not quite understand what I was after. The point at which people began to relax with me or to accept me was when I brought out my identity as a trade unionist or my identity as a woman (and particularly of my involvement with a battered women's refuge at home). It was only then that they began to ask me questions - and several of them!

In my "objective" role as a researcher therefore I was just an outside observer and, quite frankly (as I was reminded a few times), a nuisance. However, in my "subjective" role as a woman, I could make friends and have "proper conversations" with the *khannawallis*. Information thus obtained became information given in "trust". And, I learnt "secrets" about the suspicious dealings of the AMM leadership. I discovered how *khannawallis* hid money from their partners, and I learnt about extra-marital affairs as well as the sex-for-payment activities, on the way to the cinema or over "giggling sessions" in a tea-shop.

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theory building versus theoretical imposition; and issues of validity in praxis-oriented advocacy research". She cites the examples of Mies's (1986) study on domestic abuse and wife-beating; Hanmer and Saunders' (1986) study in developing self-help and mutual aid for survivors of domestic violence; and Acker et als' (1983) study of women's return to the labour force

When writing up the case study, a feminist discourse on "women and fieldwork" therefore gave me confidence to present my data analysis honestly - to say what I could find out/handle and what I could not; to highlight the emotions and dilemmas, felt during the lengthy and close involvement of the study; and most importantly, to remember that I have to tell the story from a woman's point of view (even if this is from a privileged position). I do not know if this meets the criteria of "action-based" research, but the very topic itself, i.e. the daily struggles of women in the "unorganised" sector should itself contribute to knowledge in what is, as yet, an under-researched area.

But, whilst an overall feminist framework was invaluable for my data presentation, I had one reservation. Was it possible to "transfer" ideas developed in the "west" (by what is essentially a white middle-class women's movement) onto the Indian setting?

There are many problems involved in that. First, for instance, there is the issue of concepts and definitions. Mies (1986 p7-10) shows that for a long time there was a marked reluctance on the part of Third World women to be associated with what they saw as "western" labels. Although Mies argues that despite differences, the ultimate common experience of oppression and exploitation of global patriarchy and capitalism have enabled women all over the world to unite in feminism, I feel that the Indian reservation against joining arms in what is seen as an essentially "western" interpretation continues.

Thus, Omvedt (1987 p6) points out conceptual differences in the use of terminology:

*"socialist feminists in India feel the issues of women's oppression strongly, but they are also fiercely aware of the problems of poverty; economic backwardness; and exploitation. Men are not seen as the enemy, but as companions in the fight for liberation".*

In interpreting concepts, therefore, there is a need to contextualise, otherwise there is a danger of generating even more problems. Kishwar (1990) illustrates this strongly when she argues that "imported labels" simply do not fit. She says that she is often asked the question (by western feminists):

*"Do you have battered women's homes in India?" In that is embodied the assumption that not to have such homes is to be at a lower stage of development in the struggle against violence on women, and that such homes will be one inevitable outcome of the movement's development. The psychological pressure*

*exerted on us when the question is repeatedly asked should not be underestimated...some may ask what is wrong with having a common response to a common problem of wife-battering...my answer would be that the completely different socio-economic and cultural contexts should be studied before we accept a predetermined response (p5)."*

Furthermore, "transference" without contextual considerations can be disastrous. In the same article Kishwar discusses why *Manushi*<sup>10</sup> dropped the provisionally adopted term "collective":

*"With fluctuating attendance and very unequal work contributions, it was hard to say who among the volunteers would actually persevere and take responsibility....we were eventually compelled to drop it (the term collective) because it became a liability. Nevertheless, the entire set of controversies aroused by the term in the west descended on us lock, stock, and barrel. We were besieged by any number of self-appointed inspectors out to examine the health of our collective. The idea of collectives is poorly thought out in the west. Attempts to import a structure that in actuality functions only rarely and temporarily, created even more bizarre results.."*

(Kishwar 1990 p5).

There are also demands for new and innovative methodology and models. For instance, in talking about methodological implication of research on women and careers, Krishnaraj (1986 p67-74) argues that the existing research on the subject is "*relatively sterile*" because of the "*uncritical imitations of the western theoretical models of sex roles and role conflicts*" and calls for alternative propositions, propositions that take into account the setting and an integrated analysis of gender interrelationships.

Thus, whilst there is an argument that women researchers will automatically identify with their "research subjects", this can only partially be the case, particularly for someone from the "west" looking onto a situation in a Third World country. Thus, I had to be aware that I did not give predetermined interpretations to situations. For example, in asking the question "why is this woman, who in reality provides for the family, prepared to be in an abusive and violent relationship", I was forced to abandon immediate interpretation of patriarchal subordination and think of other ways of understanding the situation. I realised

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10 *Manushi* was the first radical feminist journal to be published in 1979. It aimed to reach out to poor women and address social issues, unlike other Indian women's magazines.

that we share a common experience in patriarchy, and that many women in the "west" also remain in abusive relationships when there is no economic necessity to do so. The difference in experience is thus not a matter of degree or level of subordination (with hers being higher than mine?). Rather, the answer to the question perhaps lies in the variety-between a variety that I have experience of at home, and a variety based on an intermingle of caste/class and poverty, which I have no experience of.

A feminist methodological framework is thus not free of its problems, but I have nevertheless found it most useful in studying, particularly women, in the "unorganised" sector.

#### **4 Conducting the Fieldwork**

This section outlines how information was gathered from

- (a) the *khannawallis*;
- (b) the clients, and;
- (c) others.

In doing so, it discusses difficulties encountered in each situation (particularly the first two) and how these were overcome.

##### ***4.1 Information Gathering from the Khannawallis***

Who and how many?

With the *khannawallis*, I knew from the very beginning that it would be extremely difficult to obtain any type of "statistically significant" sample, and therefore my aim was fairly broad: i.e. to cover as wide a range of situations as possible. In that, I was hoping to talk to at least 50 women initially and choose some for more extensive study.

But, whilst I hoped to cover a wide spectrum, it was necessary for the sample to draw out social differentiation between the *khannawallis* (because that was a primary objective in the study). I felt that two sets of criteria might enable a comparison between women from various groups: (a) differences in their caste/religion/marital status; and (b) differences in their association with the

AMM, i.e. AMM membership, non-membership, and "potential" membership.<sup>11</sup> I was hoping that I could get access to these women through the AMM. Up until my return visit to India, I had felt fairly confident about how I would contact the *khannawallis* because thus far, the AMM had assured me of their full co-operation. I was, therefore, wholly unprepared when on my arrival, for reasons unknown to me, certain influential individuals in the leadership not only withdrew co-operation, but in effect attempted to block my access to members.<sup>12</sup> Without entering into too much detail, this compounded the problems so much that I almost gave up at this point because I knew that the *khannawallis* would not talk to me without the approval of the AMM.

Luckily for me, however, I was approached by two AMM members who had felt disgruntled with these particular individuals for some time, and asked me to join them "on their rounds". These women were AMM "area leaders" who were responsible for looking after the *khannawallis* who lived in their localities, or areas. Area leaders have a central role in the organisation. Through them I was also able to meet other area leaders who were willing to help me, but there was always an air of "conspiracy" and worry. As they said, "you will go away, but we will have to face everybody once you are gone". However, altogether, I managed to interview 33 AMM members; 12 potential members; and 17 non-members (these figures include 2 group interviews).<sup>13</sup> Table 1 and 2 provide a glimpse of the types of women interviewed.

Once the initial visits were made, people were chosen for second and repeated visits depending on which categories they fitted into, and how "interesting" their case study was. As far as the categorical choice was concerned, there was no hope of selecting on the basis of ratios or proportionality. As will be glimpsed from Tables 1 and 2 there are, for instance, proportionately far higher numbers of upper-caste and married *khannawallis* simply because (a) until the founding of the AMM it was the upper-castes who dominated the *khannawalli* activity and (b) in

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<sup>11</sup> It was important to consider association with the AMM in order to explore how self-organisation has affected the lives of the women. Potential members were those waiting to join the AMM, usually six months. For further discussion see Abbott (1993 ch 8); also Abbott (1992).

<sup>12</sup> In trying to understand this dramatic change in attitude I can only speculate that the AMM did not fully appreciate that I intended to return and what was required; or else (and perhaps more likely) that this was a matter of internal politics and individual power games within the organisation itself.

<sup>13</sup> Group interviews occurred when a number of *khannawallis* lived very close to each other, for example in a "police building" I visited. Here, the *khannawallis* had sons or husbands in the police force and therefore the family was eligible for rented accommodation from the police. In this setting, the *khannawallis* had formed a small community of their own. Both group interviews were initiated by the area leaders

general, most of the women are married, very often at a young age . Thus, it was decided to choose a sample from the predominant categories based on the variety each case offered, whilst all others in secondary categories (such as single women and scheduled castes) were automatically put down for at least one repeat visit. Who was visited for the third or fourth time, thereafter, often depended on how forthcoming the women had been on the previous visits.

A similar format was followed for non-members, although it was far more difficult to trace these. However, unlike AMM's warning that I would not be able to find any *khannawallis* who were not associated with them, initial introductions "snowballed" and I managed to interview at least 17.<sup>14</sup> These women were introduced to me by union representatives as well as "clients" who worked in textile mills. Perhaps because non-AMM *khannawallis* lack an organisational structure, they were more suspicious than AMM members. Therefore, the initial interviews were problematic and on one occasion, had to be abandoned because of a distinctly hostile atmosphere. However, return visits were made to those who responded well. Here, there were two particular cases which were considered exceptional and interesting. Therefore much time was spend with (a) a household that consisted of three generations of *khannawallis*; and (b) a household which catered for at least 70 clients.

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<sup>14</sup> All seventeen lived in the better-off localities and appeared to be in a stronger financial position than the AMM members interviewed. There was also a higher level of male employment in this group. And, although this may be a very simplistic conclusion, it made me wonder whether the AMM could only reach the very poor because it emphasises credit facilitation?

**Table 1: The *Khannawalli* Sample: Differentiation in Caste/Religion; AMM Connections; and Housing**

Caste	Non AMM		AMM		Potential AMM	
	Chawl	Zopadp	Chawl	Zopad	Chawl	Zopad <sup>15</sup>
("upper") Hindu Maratha	16		21		2	
(scheduled) Hindu	1		1	1		7
New Buddhist			1	7	1	2
Muslim						
Christian				2		
Subtotal	17		23	10	3	9
Total	17		33		12	

**Table 2: The *Khannawalli* Sample: Differentiation by Marital Status**

	Non AMM	AMM	Potential AMM
Single	2	7	2
Married or with Partners	15	26	10
Total	17	33	12

Figures in Table 1 and 2 total include two group interviews.

The reason why potential membership figures are biased in favour of New Buddhists<sup>16</sup> and Muslims is because at the time of the research the AMM had specifically targeted these groups, particularly the Muslim *khannawallis* who were extremely underrepresented in the AMM at the time.

<sup>15</sup> This study regarded differences in housing situations as being of primary importance in home-based activities. A 'chawl' is a tenement building, stable but depalidated. A 'zopadpatti' is a hutment. For fuller discussion and significance see Abbott (1993 ch 4).

<sup>16</sup> India has always had its share of Christians, Muslims and Buddhists whose conversion from Hinduism can be traced back over generations. Some of these "older" families are very powerful. In recent years, these have also been mass conversions of lower-caste Hindus to other religions. In particular, under the leadership of India's most prominent "untouchable" social reformer, Dr Amedkar, several thousand have converted to Buddhism in a bid to escape oppression from a rigid Hindu Caste system. These "New Buddhists" are different from the older generation Buddhist in that despite conversion, they continue to be treated as "untouchable" low-caste Hindus.



#### 4.2 (ii) *Carrying Out the Interview*

During the first 3-4 interviews I carried a very small tape with a built in microphone thinking that it could be used without causing much distraction. It was my intention to record and then transcribe the majority of interviews in this way.

However, taping simply did not work because (certainly during the first visits) in every location I attracted a small audience. Friends and neighbours crowded in small hutments and tenements to see what was going on, and took great delight in chorusing answers to anything that was asked. It thus became impossible to make sense of the tapes or to distinguish the remarks that were being made by the *khannawalli* herself.

My problem, therefore, was two-fold: how could I control the interview so that I captured the *khannawalli's* responses only; and how could I record these because (for reasons described in section 3.1) I was loathe to carry a notebook. Also, of course there was the additional problem of language, when initially at least, even those fully conversant in Hindi insisted on using Marathi which needed to be translated.

I was aware of studies that had experienced similar problems in the Indian setting (Patel 1986) and like these, the only answer seem to lay in memorising both the questions and answers. But, in actuality, this proved to be a highly difficult task, particularly when translating is also taken into account. I discovered that I had often forgotten to ask questions or forgotten the replies given.

In order to help me memorise the questions, give some structure to the conversations, and control the constant interference, I therefore devised a "questionnaire" which was divided into sub-sections (see Appendix 2). The headings and the gist of each sub-section was memorised, and thus during conversations, I was able to concentrate on a particular sub-section and generally recall the questions that went with it. In this way, the conversations became more structured and if I had forgotten anything, a friend and translator (Anita) who accompanied me to most places, usually reminded me.

When I had devised the questionnaire, I had left many spaces in order to record the answers - spaces which were never filled out in front of the respondent. The answers were recalled as quickly as possible and (in a "true" ethnographic style!), at the end of each interview, Anita and I would head for the nearest cafe where we would sit down to fill the blank questionnaire. Between us, we recalled statements and checked details. In this way, I was also able to query translation

as well as work out what was missing and what remarks needed to be explored in the following session. The use of the "questionnaire" was therefore very unconventional and its main purpose was to serve as a memory-jogger which also provided some sort of organised approach to answer-keeping.

The question of interference from "onlookers" was never entirely solved, but, as my visits increased, the curiosity dwindled. With each repeat visit, therefore, the chance of the *khannawalli* responding openly and singly became stronger. What is also important to note is that as the visits increased the nature of our relationship, and therefore methods of information-gathering, changed. I was invited to participate in activities within the *khannawalli's* house (such as meals, celebrations), and outside of it (such as accompanying *khannawallis* to hospitals, lawyers, their children's school - in fact anywhere where I could be of use to them in filling out forms or meeting officialdom). As discussed in section 3.4, this meant that whilst information-gathering became less formalised, it nevertheless opened up areas which otherwise would have been closed.

#### 4.3 *Information Gathering from the Clients*

Section 3.2 indicated one area of difficulty in obtaining information from this group, for instance, the scheduled caste clients.<sup>17</sup> There were at least two other major problems: (a) the *khannawalli's* resistance to interviews with their own clients; and (b) entry to a male domain by a female researcher.

With the first problem, whilst I did manage to interview at least 16 clients who belonged to the *khannawallis* in the study, the other 34 ate with *khannawallis* who did not take any part in the study. The disadvantage of this was that the "mismatch" perhaps misses out on some of the detail about the *khannawalli/client* relationship that may have otherwise been highlighted. For instance, from the 16 "matched" clients (some of whom were boarders) I learnt the *khannawalli/client* relationship could be far more complex than that of a customer and a supplier. On the other hand, the advantage of interviewing the clients away from the *khannawalli's* presence was that they gave more honest answers (even more relevant when the *khannawallis* came from the same village or were relatives). Thus, I found that clients talked more easily about food tastes, quantity, and their general opinions about the service.

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<sup>17</sup> Scheduled castes and tribes are those groups declared to be such by the President of India by public notification under article 341(i) and 341(ii) of the Indian Constitution. They are recognised as underprivileged groups, and often include "untouchables" eg New Bhuddists; Harijans and so on.

Locating others at their rooms (*kholis*) was not a problem, but gaining access to rooms which are never visited by women was. However, this was overcome when I met Vilas, a young man whose mother is one of the *khannawallis*. Vilas took a keen interest in my work and negotiated my entry to the *kholis* as well as acting as my "escort". Additionally, I received help from members of the Communist Party who are active in these areas.

The *kholi* interviews were slightly problematic in that the timing was always wrong. There were always some men heavily asleep and others too tired out from work to respond well. However, these interviews were important to me because I do not think that prior to seeing the full extent of the stressful conditions that these men lived in, I fully appreciated the overwhelming demand for the *khannawalli* service. And, although the clients who lived here did not "match" with my *khannawalli* sample, this group gave me invaluable insight into networkings and how their relationship with the *khannawallis* began not in the urban, but in its rural origin.<sup>18</sup> The format was to interview groups of men numbering between 10-15 and this was done in four different locations. A third place where interviews were carried out was the clients' place of work with a focus on textile mills because the study is located in the textile mill areas of Bombay. These interviews were fairly easy to conduct in comparison to others because, in both a private and a government owned mill, management provided full access to those workers who received "tiffins" from the *khannawallis*.

Again, a form of "questionnaire" (see Appendix 3) was devised for the client interviews and was mostly used in a similar way as with that of the *khannawallis*. However, at the mills, it was possible to carry out one-to-one interviews where taped interviews could be used and there was also the time to complete the questionnaire on the spot. All clients (except boarders who became "naturally" included in repeat visits to the *khannawallis*) were interviewed only once.

In addition to interviewing, I accompanied a *khannawalli* to her native village which gave me a case study in exploring the link between rural migrants and urban suppliers as well as networking in greater depth.

Therefore, whilst I am aware that my client sample is not neat, and that it is based on an "opportunistic" rather than a text-book approach, I would argue that the "mix" that has resulted has proved very valuable. This may be particularly so because, to the best of my knowledge, this is perhaps the only study that has even

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<sup>18</sup> Again, see Abbott (1993 ch 3) for further discussion.

attempted to look at urban food demand and supply and explore the differentiation in the client/*khannawalli* relationship in contrast to *khannawallis* and credit facilitation.

#### 4.4 *Information Gathering from Others*

Like all research, this study required information from those who were not the main actors, but nevertheless helped to complete the picture. Amongst others, I interviewed bank managers to understand weaker sections lending, textile trade unionists to enable a sounder understanding of the textile history and how changes here have affected the *khannawallis*, and visited relevant women's organisations located in Bombay and elsewhere. In addition, I talked to several academics and activists. In comparison to *khannawallis* and their clients, there were no real problems encountered in gathering information from these sources.

### 5 Conclusion

This paper has discussed the theoretical influences and practical considerations that have shaped the method of enquiry in this study. It has argued that it is important that methodology does not remain alien to its setting simply so that it can satisfy the criteria of "sound research".

Conducting research in a Third World country, particularly of women in the "unorganised" sector is a difficult, problematic task which defies neat methodological prescriptions. Therefore, methodology has to mould with the situation rather than the other way round. If any level of honesty is to be retained, then it becomes crucial that the researcher is less worried about social science criteria and more concerned with presenting an open account of their glimpse into complex lives, lived in complex circumstances.

#### Glossary

- Chawl: housing especially constructed for industrial workers.
- Khannawalli: women who provide cooked meals.
- Kholi: room or rooms in a chawl building housing single male migrants.
- Marwari: Hindu moneylender from the Marwari Caste.
- Mangalsutra: a black beaded necklace equivalent to a wedding ring.

- Pathan: Muslim monelyender from the Pathans who originally came from Afganistan.
- Tiffin: metal container which consists of 3-4 stacked tins clipped together.
- Zopadpatti: hutment.

### Appendix 1: The *Khannawallis*: Lives of Individuals

There are 4 stories here, chosen to show the variety in the individual and social circumstances of women who struggle to survive. These are:

- (a) a deserted scheduled-caste woman (*Sumiti*);
- (b) a higher-caste widow (*Bayakka*);
- (c) a married higher-caste woman (*Urmila*);
- (d) a married scheduled-caste woman (*Sushila*).

#### Case History 1: Sumiti

Sumiti's is an upsetting story about a single woman trying to bring up two children in the threat of daily male violence. In a struggle to survive, Sumiti has tried her hand at several income-generating activities, but she feels that the *khannawalli* activity is good because it ensures a daily meal for her children.

Sumiti is about 30 years old, a Harijan (an "untouchable" caste) born in Nainital. She comes from a very poor family of agricultural labourers. When she was 13, her family accepted a brideprice of Rs1,400 from a 20 year old man. She was legally married to him and lived with him for about a year during which time she received constant harassment and beatings from her husband's family. Sumiti thinks that this might have been because she could not work as hard as she was expected to in the fields.

After a year, in the face of financial hardship, her father-in-law arranged for Sumiti to be sold into Bombay's prostitution market. The agent who took Sumiti to Bombay, raped her and then decided to make her his mistress. Thus Sumiti escaped prostitution but was forced to live with this man. She was about 14-15 at the time when he was nearing 45.

Sumiti managed to escape one day and eventually found a job as a live-in domestic servant. The man however succeeded in tracing her and "persuaded" her to return to him. She became his mistress and lived with him until three years ago, having two children by him (8 and 9 years of age). During this time, the man bought a room in the slums of Siddarth Nagar Worli in Sumiti's name, and despite its locality, the room would now raise a large amount of money (anything between Rs50-60,000). After years of cohabiting with Sumiti, the man decided to return to his wife and their children some three years ago and now wants to sell the room. He has not given Sumiti any money since he left and in order to drive her out of the room, continuously and daily harasses her and the children through extreme forms of physical violence.

Sumiti feels that her neighbours are encouraging him. They do not like her caste, think she is a "loose" woman, and are jealous that she has been sending her children to an "English-medium" school<sup>19</sup>. They ostracise her and are always causing her further problems. She has lost contact with her relatives and feels that they would not be in any position to help her in any case.

Sumiti is in deep debt. She has pawned whatever she could to the "*marwari*" (moneylender) and has further borrowed money from the AMM. In order to survive, she combines a number of income-generating activities. She works as a part-time domestic servant, and buys saris at a wholesale price and sells them in the neighbourhood for (higher) payments by instalments (although she has now stopped doing this because there is no money left to make the initial purchase). Five to six months ago she became a *khannawalli* by letting out the partitioned top half of the room to four boarders. Sumiti is very hesitant in relating exactly how she has acquired these clients and the only information she imparts is that they are from the same village as her. She provides one daily meal of chappattis and vegetables for them. In return she receives Rs200 a month each from them<sup>20</sup>.

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<sup>19</sup> Whilst municipal schools offer free or highly subsidised education, these are usually overcrowded with large pupil-teacher ratios. Teachers are often inadequately qualified and education standards are considered to be poor (Kaul (1989)). Therefore, those who can afford to pay fees (usually the middle classes) will opt for privately run schools (mostly Catholic). Furthermore the Catholic schools use English as a teaching medium, whilst the municipal schools concentrate on Hindi or Marathi. This is an important distinction because English is necessary to gain access to good higher educational establishments as well as the better-paid and secure jobs. Thus, it is fairly unusual for children in the lower-income groups, particularly those living in slum areas to join an "English-medium" school. In such cases, the child may have received a scholarship because they are particularly bright, or as in Sumiti's case, their parents hold aspirations for them.

<sup>20</sup> Sumiti was interviewed at least three times and on each occasion she confirmed the payments she received from her boarders. However, the charge Sumiti makes for the services she renders is very high compared to the other *khannawallis* in her locality. Whilst Sumiti only provides one meal consisting of two courses for Rs 200, the others provide two meals consisting of

At the time of the interviews, Sumiti was worried that she was going to lose her clients who were thinking of returning to their native village, and was desperate to fill out a passport application in order to migrate to Dubai where she has heard that domestic servants are paid Rs800 a month.

### **Case History 2: Bayakka**

This case history illustrates how the *khannawalli* activity has been carried out over a long period of time in order to subsidise low male earnings, and how a sudden change of circumstances shift the emphasis when this becomes the only source of income, crucial to family survival.

Bayakka married at the age of 16 and migrated from a village in Kolapur to Bombay in order to join her husband. She is now 37, has been widowed for three years and has four children. Whilst the elder two daughters are married and residing in their own homes away from Bombay, the younger two (male aged 14 and female aged 16) are still dependent on her. She has a few ties with her maternal family whom she visits perhaps once in every two years. Her husband's family, at the time of her marriage had all died in the plague and thus he inherited 3 acres of land and a village home (now in her son's name).

When her husband was alive, he was employed as a casual (*badli*) worker in the spinning department at Pordar Mills for a long time before eventually being offered a permanent position. The money he earned was not enough to either keep the family or allow for any major essentials such as savings required for dowry payments for her daughters.

Four years after coming to Bombay, therefore, Bayakka started supplying *tiffins* and daily meals to 7-8 clients, mainly relatives and single men in the neighbourhood. During this time, the family acquired *chawl* rooms near the mill (cheap at the time of purchase, but estimated current value Rs1 lakh). The family also entered into a huge debt, borrowing from a number of sources (including mortgaging of property) in order to meet the dowry payments for the two elder girls. When Bayakka's husband died recently, she received some Rs7,000 as a

payment from his "pension fund" <sup>21</sup>. With this, she paid off a third of her debt but approximately two-thirds still remain.

Whilst comparatively speaking, Bayakka can still be considered relatively "better off" in view of her access to property, she feels overburdened by debt and is worried about how she will meet the dowry payments for her third daughter. Bayakka discards the idea of seeking employment outside of the house because she feels that firstly she will not be able find factory employment and secondly that even if she does, she will only be able to earn about Rs500, which will not be enough to keep her family.

Bayakka, therefore, has sought to expand the *khannawalli* work and has managed to build up the client numbers to approximately 25 regulars over the three years. These clients, like herself, are Kolapuri Hindu Marathas<sup>22</sup> and mainly work in factories or the mills. However, she is very careful that the men do not enter the premises partly because she herself is a single woman, and partly because of her 16 year old daughter who needs to maintain her "good reputation" if she is to have an arranged marriage. Therefore, only *tiffin* packed meals are provided which are either collected by the men or the *tiffinwallah*.

Bayakka receives Rs200 per month from each client as well as most of their ration cards <sup>23</sup> (for two meals consisting of four courses per day). She feels that she barely makes any profit from this and in view of the ever-increasing price of raw material, she really needs to charge them at least Rs250 per month, but is worried that she may lose custom. Thus, she needs more clients in order to improve on returns, but she feels that it would be a physical impossibility to cope with more numbers. Her other major problem is that the clients do not pay her on time and at agreed dates. She is sure that this is because "there is no man in the house". The *khannawalli* activity which she started some 17 years ago as a temporary measure

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four courses for Rs 175 on average. Furthermore, she is the only one in the sample whose clients belong to a different and a much higher caste than her. Although this was not explicitly stated, these discrepancies (together with observed incidents) lead me to believe that the clients also expected sexual favours from Sumiti.

<sup>21</sup> A "pension fund" is almost like a superannuation scheme and only permanent employees are allowed to participate.

<sup>22</sup> The term *Hindu Maratha* embraces various *jatis* or sub-castes. In a sense, this term has political rather than religious significance and has been used to unite various sub-castes for a common cause. Hindu Marathas became prominent under the leadership of Shivaji, when he led Hindus from the state of Maharashtra into a battle with the Portugese in order to defend a Maratha Fort at Pune. Currently, Hindu Marathas are being wooed by the *Shiv Sena*, a nationalist, fascist organisation urging Hindus to fight the enemy within (mainly Muslims). The *khannawallis* who call themselves Hindi Maratha often refuse to give any indication of their sub-castes and consider themselves as belonging to a strong and relatively higher caste group.

<sup>23</sup> Ration-cards are extensively used by the poor to purchase subsidised food at government shops.



to increase household income has now become crucial. For the past three years, Bayakka's biggest fear is that the client numbers may decrease.

### Case History 3: Urmila

Urmila's case history brings out at least two immediate points: the importance of the *khannawalli* activity to family survival in relation to male unemployment and the importance of kinship networks which enable the activity. Urmila is a 36 year old Hindu Maratha woman who originates from the neighbouring Konkan. She married at 15 and has three children (a male aged 12 and two females aged 20 and 15). Like Sumiti (Case History 1) she is illiterate and cannot even write her name. What is immediately apparent on meeting Urmila is that she is suffering from poor health. She has a very bad eyesight, constantly suffers dizzy spells and has been receiving electric shock treatment to cope with depression. The result is that Urmila looks far older than she is.

The family live in a municipal owned *chawl* where they qualify for minimal rent which is some Rs15 per month. Urmila's husband gained access to this housing when he was employed at a Government textile mill, a job he lost some six years ago. Since then he has had one short spell of employment as a "compounder" with a pharmacist for which he was paid a monthly salary of Rs500. There has been no or very little direct cash income into the house for a long time. Some two months ago, Urmila's eldest daughter managed to find employment as a typist and she now brings home Rs400 per month.

From what she can remember, the family owes some Rs6,000 to relatives, Rs2,000 to one *marwari*, Rs5,000 to a second Marwari and have received four loans of Rs2,000 each from the AMM. Recently, Urmila has had to borrow another Rs1,500 from a *pathan*<sup>24</sup> for medical costs and thinks there may well be other loans that her husband deals with.

It would appear that the family has sought income-generation from the "*khannawalli* trade" over a period of time. Urmila's mother-in-law was a *khannawalli* and ever since her marriage she has participated one way or another in the activity. However, the crisis created by male unemployment intensified the

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<sup>24</sup> People in the slums live in dread that they might have to resort to borrowing from a *pathan*. Because a *marwari* lends on the basis of collateral (usually pieces of gold or silver jewellery, brass utensils and so forth) which he keeps until both the loan and interest are paid off, the pressure is on the borrower to pay up if they wish to reacquire their property. A *pathan* on the other hand, may lend without collateral but will charge extremely high rates of interest and/or collect small installments on a daily basis. Those who fail to meet with payment are often subjected to violence and terrorism by the *pathan* and his henchmen.

dependence on that form of income-generation which has so far been regarded by the family as a "sideline".

Although it might be argued that Urmila's connections with the activity may have made it easier for her to intensify and expand the activity, there were two major problems: (a) loss of clientele due to external circumstances affecting the textile industry and (b) in this particular case, the *khannawalli's* inability to cope with increased workloads due to her poor state of health. Thus, when her husband became unemployed, Urmila increased her client numbers from two to eight, but this has now levelled out to four men. All the four are closely related to Urmila (two brothers, one of her nephews, and one of her husband's nephews), and are allowed to board with the family.<sup>25</sup>

In arranging to provide board and cooked food for these close relatives, Urmila and her family benefit in at least two ways. Firstly, the relatives (as with any other clients) are expected to pay for services provided. This includes board, a morning cup of tea, and two cooked meals a day for which they pay Rs250 each and any other requirements (such as washing of clothes) is expected to be met by the "clients" themselves. Secondly, the "clients", in their obligatory role as close relations help the family to stretch their resources. Thus Urmila's brothers buy her and her children clothes, bring her a constant food supply of whatever is grown in the village, and twice a year, allow Urmila and her children to join them in the village for anything from two to four months at a time. There is no "proper" charge made for keeping Urmila and her children for this length of time (as in an urban area), but they are expected to work on the family land in return. The extent of mutual dependency between the "client" relatives and that of Urmila's family is reflected in the following reply Urmila gave when asked if she ever considered increasing the price charged:

*"No, I have never thought about that. They have helped me in my difficult times. My eldest brother eats only once, but he still pays Rs250...they take care of my children's schooling and lend me money when I need it".*

Urmila does not wish to expand the client numbers. She feels that with her ill health she will not be able to cook for "outsiders":

*"For them, I have to cook no matter what happens. At present if I am ill, my relatives manage somehow...they cook for themselves".*

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<sup>25</sup> The use of the "board" here has to be contextualised within its overall setting. Within highly congested situations, boarding simply means that the men can expect a space to sleep in.

But, she knows that she will probably have to continue with the *khannawalli* work until (or even if) her husband finds employment, and this will probably be for a long time.

#### Case History 4: Sushila

The final case history refers to Sushila (25), a New Buddhist born in Bombay, and married to a man originating from Ratnagiri. Shusila's maternal family migrated from Kokan at least two generations ago and have no real ties left with any remaining rural kin. Her husband's family in the Ratnagiri village are landless agricultural labourers without any real assets. Whilst some of the members nevertheless continue to live in the village (his mother, elder brother), they rely on Sushila's husband to send them regular cash instalments and occasionally visit Bombay (particularly when they are seeking health treatment).

At present, Sushila lives in a *zoppadpatti* (which is "soundly" constructed by comparative standards, being made of corrugated iron) with her husband, two daughters (5 and 3), and a younger brother-in-law. The *zoppadpatti* is located in an "official" slum area and has been purchased by the family for Rs10,000 some 8 years ago, although there are no papers to prove ownership.

Both the men in the family are employed. Sushila's husband works as a general labourer in an electronics firm where he has been for the past 9 years. Her brother-in-law works as a temporary casual labourer in the same place. Together they bring home somewhere between Rs700-800 per month.

Sushila's pair of gold earrings and *mangalsutra* (a black beaded necklace equivalent to a wedding ring) have been pawned with the *marwari* for the past six years. She is not very optimistic that she will ever see these items again because, in her words, "*we always have to borrow*". The family also owe Rs3,000 to the AMM for loans taken and recently, when Sushila's little girl got burnt, another Rs2,000 was borrowed from a *pathan* for medical expenses. Following that incident, about a year ago Sushila (under the guidance of the AMM) entered into the *khannawalli* activity. She started with 2 clients and has build up the numbers to 6, mainly her husband's friends. These clients are not related to her in any way, nor are they from the same district of origin. If there is a common denominator, it is that they are all New Buddhists. Sushila finds this a problem as each client has different food tastes according to their district of origin. She thus constantly needs to negotiate a compromise. Sushila charges Rs100 for two meals a day and

occasionally clients are also provided with a cup of tea and a breakfast of leftovers from the night before.

One of the major problems Sushila faces is that sometimes her clients disappear without paying and she is unable to trace them. Other problems which she regards as less important (but nevertheless occur daily) include pressure from Sushila's husband's family that they follow Hindu codes and rituals strictly even though they have theoretically abandoned Hinduism and converted to Buddhism. The family thus recently spent Rs 2,000 of borrowed money on Diwali rituals and gifts which has further increased their debt. Keeping up with Hindu codes, especially "purity" of food causes real problems for Sushila, particularly as there is no other female help in the household. Thus, on the first four days of her menstruation cycle when she is required to keep away from food, her brother-in-law has to take time off from work in order to cook for the clients.

Sushila also has problems with basic supplies such as water. She has to queue at least one hour each day to fill water from a tap shared by 20 other households. The water supply only lasts for three and a half hours, is erratic and never turned on fully. Thus it drips rather than flows, which means that it takes a long time to fill the containers. Patience wears thin amongst those standing in the queue, and tensions run high. This often results in severe conflict amongst the neighbours. Inadequate basic facilities, plus the necessity to look after her two small children means that Sushila cannot seriously consider any further expansion of her activity.

These case studies illustrate how crucial the *khannawalli* activity is to household survival and how complex lives lie behind the women who seek to make income at home.

#### Appendix 2: Questionnaire for *Khannawallis*

##### *Personal details*

1	Name
2	Address
3	Age
4	Any schooling? Can she read or write ?
5	Marital status

6	How old was she when she got married ?
7	Did she marry in the village or Bombay ?
8	Is her husband from the same village/district/region ?
9	What caste does she belong to ?
10	How many children? How old? Male/female? Other depedents ?

***Family***

11	Who made up her husband's family when she first came as a bride ?
12	Who is in the family now ?
13	Who is the eldest male member ?
14	Who is the eldest female member ?
15	How many females in the family ?
16	How are they related to her ?

***Migration History***

17	When did her husband/husband's family/you come to Bombay ?
18	Do you return to your mother's or husband's village often ?
19	Which relatives from either villages come to visit you ? How frequently ?

**Tenancy**

20	Do you rent this home ?
	<p><u>if rent:</u></p> <p style="padding-left: 40px;">What is the rent? In whose name ?          What are the municipal charges ?          Whose names do the bills come in ?          On what basis is this room rented ?</p> <p><u>if owned:</u></p> <p style="padding-left: 40px;">Whose name is the room in ?          Is your name included ?          Have you any papers to prove ownership ?          What are the municipal charges ?</p>

**Male/female Unemployment**

21	Is your husband; son; brother-in-law; father-in-law employed ?
22	<p>If yes:</p> <p style="padding-left: 40px;">Occupation ? How long have they been in these jobs ?</p> <p>If no:</p> <p style="padding-left: 40px;">How long have they been unemployed ?          Do they manage to make any income ? How ?</p>
23	Do any of the women work outside of the house ?
24	What other activities (besides the <i>khannawalli</i> ) do the women take on to make money ?

*Family Income and Debt*

25	How much money do the men bring home ? Do you know ? How much do they give you ?
26	Is there anybody else in the family who brings home money ?
27	Does your family have land or assets in the village ?
28	Do you get any money from these ?
29	Do you get any gifts from your mother's family ? If so, how frequently ?
30	How much money do you make from the <i>khannawalli</i> activity ?
31	Are you involved with any other activity to make money ? What do you make ?
32	Do you get any gifts from your husband's family ? How frequently ?
33	Any other forms of income (such as pension; insurance ?)
34	Does your family owe to the moneylender ?
35	Does your family owe to the bank or "society" ?
36	Does your family owe to relatives ?
37	Who makes money decisions in your house ?
38	Who makes the decisions concerning children ?
39	Who decides what sort of paid work you/your husband/your family should do ?

*On Becoming a Khannawalli*

40	When did you start <i>khannawalli</i> work ?
41	Did you do any other type of work before that in the house or outside ?

42	Do you prefer to work inside or outside of the house ? why ?
43	Do you think you could get a job outside of the house if you wanted to ?
44	How did you start this work ? Did you know anyone who was doing it already ?
45	How did you trace the clients ?
46	Do you have <i>tiffins</i> ; meal; board ? Why ?
47	How many clients did you first start with ?
48	How many clients do you have now ?
49	Are they relatives/ others ? which district ? which village ? which caste ?

***Relationship with Clients***

50	Are the clients satisfied with the food or do they complain ?
51	How are the timings arranged ?
52	Do they specially ask for foodtypes ? Or do you decide ?
53	How is payment arranged ? Do they pay on time ? When ?
54	Who do they pay ?
55	Do they ever arrive with their friends ?
56	Do you provide any tea; breakfast; snacks besides two meals ?
57	If boarding, what else do you provide for them ?
58	Is there anything to stop you from having more clients ?



*Relationship with Supplier*

59	Where do you shop for grains; rice; lentils ?
60	Where do you shop for kerosene; cooking oil ?
61	Where do you shop for vegetables ?
62	Why do you shop at these places ? Ask about distance/ration cards/credit.
63	How many day's supply do you buy ? Why ?
64	Is there enough supply ? If there is a shortage, what do you do ?
65	What do you feel about government and private ration shops ?
66	What happens if you owe money at the ration shop and you can't pay back ?

*Relationships with Providers of Credit*

67	Have you had dealings with the <i>marwari/pathan</i> ?
68	If so, when, how much, rate of interest?
69	Would you borrow from him again?
70	Have you borrowed from the bank?
71	When, how, rate of interest, who took you and acted for you?
72	<p><u>Non AMM members:</u> Have you heard of the AMM or credit at decreased rate?</p> <p><u>Potential members:</u> How did you hear of the AMM? Have you already applied for credit? How will you use it? Do you know of what else the AMM does?</p> <p><u>AMM member:</u> How long have you been a member? How many loans have you had? What was your reason for the borrowing? What did you use the loans for? What other AMM activities do you take part in?</p>

	Additional comments:
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***The Work: Basic Facilities***

73	When is the water supply on ?
74	Do you share a tap ? who fills the water ?
75	How many water pots/kerosene stoves/ other equipment do you have ?
76	What are the arrangements for electricity ?
77	Have you purchased any fans or mixers through the AMM ?
78	Did you buy anything major for your work or the house last year ?

***The Work: Organisation***

79	When do you get up, and when do you start cooking ?
80	Who helps you ? In what way ?
81	Who packs/delivers the tiffins ?
82	What do the children do ?
83	How do the men help ?
84	How do you manage with the children and this work ? What if you are ill ?
85	What happens when there is extra work, like when your village relatives come?

*The work: Income*

86	How much do you spend on vegetables; meat; fish; last week ?
87	How much do you spend a week on rations ?
88	How much do you spend a week on gas/kerosene; cooking oil; and other such expensive items ?
89	How much money do you get from clients for special items ?
90	Is this every month ? What happens if he is visiting his village ? What happens if he does not pay on time ?
91	Do you charge everyone the same or is it different for close relatives ?
92	Do any close relatives get free board ?
93	Who in the house decides what you should charge ?
94	Can you increase the price ? How ?
95	Do you ever have any time left for herself ?
96	Do you think you will continue with this activity for long ?  If not, why not ?

**Appendix 3: Questionnaire for Clients**

1	Name
2	Address
3	Age
4	Present employment
5	Place of employment

6	Arrival to Bombay
7	Brief work history since arrival
8	District of origin
9	Region of origin
10	Caste
11	Family members/dependents in village
12	Land or assets in village
13	Frequency and length of visits to village visits
14	Present income
15	Amount sent to village
16	Rent in Bombay
17	Travel expenses for Bombay and village visits
18	Charge for food/board
19	Other expenses (clothes; medicine)
20	Debts and sources of borrowing
21	Housing situation: <i>khannawalli; kholi</i> ; rooms; any other ...
22	How did they know of their <i>khannawalli</i> ?
23	Is she a relative or from the same district ? If not, where is she from ?
24	If relative, how close/distant ?
25	Does he know how many others she cooks for ?

26	Does she have any boarders ?
27	If applicable, why doesn't he board there ?
28	How long has he eaten there ?
29	What does he get for his money ?
30	What are the exact services provided ?
31	What are the timing arrangements ?
32	What are the payment arrangements? Is he always able to pay on time ?
33	What does he think of the charges ?
34	Has he changed his <i>khannawalli</i> recently ? Does he ever think of this ? Why ?
35	What does he think about his cooking ? the quality and the quantity of the food ?
36	Would he go to a <i>khannawalli</i> who originates from another region if she charged less ?
37	Where else does he eat? canteen? hotels? footpaths?
38	How often and why?
39	How much does this cost?
40	Any other comments?

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