

**ISSUES OF WOMEN'S AUTONOMY AND EMPOWERMENT:
A CASE STUDY OF SELF-HELP GROUP FROM KARNATAKA**

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MASTER OF PHILOSOPHY

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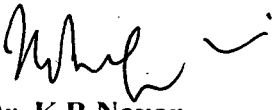
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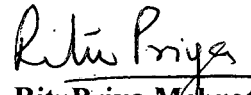
CERTIFICATE

This dissertation entitled “**Issues of Women’s Autonomy and Empowerment: A Case Study of Self-Help Group from Karnataka**”, is submitted in partial fulfilment of six credits for the award of the degree of Master of Philosophy (M.Phil.) of this university. This dissertation has not been submitted for the award of any other degree of this university or any other university and is my original work.


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We recommend that this dissertation be placed before the examiners for evaluation.


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“ The lives of women exist at the interface of caste and class inequality, especially since the description and management of gender and female sexuality is involved in the maintenance and reproduction of social inequality” (Sangari Kumkum, Vaid Sudesh, 1989)

Introduction

1a. Background

Health comprises of biological risks (pregnancy and childbirth, STIs and RTIs) and sociological risks (poverty, malnutrition and violence) for women (Pollard M. Tessa, Hyatt Brin Susan 1999)¹. Social processes define women's perceptions about her health. Women's experiences of health are different than that of men because of their gender roles and social definition of illness and health. They face innumerable health risks in the absence of adequate and timely health care facilities. Many a times the normal biological processes like menstruation, pregnancy, childbirth etc are medicalised even in the absence of complications. On the other hand no adequate care is available for women in many situations of genuine health complications.

Poverty and inequality negatively affect the health of women. Women constantly face social discriminations and disabilities that act as constraints to their well being. Gender, for, example, determines individual's interactions with, movement through and use of environment, their involvement in productive and reproductive task, and their use of medical technology" (Khanna: 78)². "Gender and kinship relations affect women's mobility, influencing the kind of illnesses they are most likely to report and the opportunities they have to receive medical care" (Puentes-Markides, 1992)³. "Gender relations structure household responsibilities and priorities and access to finances and other assets which may determine treatment or predispose women's willingness to expend resources on their own health. Ideologies of gender, motherhood and family all determine care provided to women for their own

¹ Edited by M. Pollard and Susan Bryn Hyatt, "Sex, Gender and Health", Cambridge University Press, 1999.

² Khanna, p. 78 as quoted in Sex, Gender and Health – Edited by M. Pollard and Susan Bryn Hyatt, Cambridge University Press, 1999

³ Puentes-Markides, "Women and Access to Health Care", *Social Science and Medicine*. Vol. 35, 619-626. 1992.

health, to their children and to other household members. Power relations within the household also influence the distribution of resources” (Manderson. L: 78)⁴.

Though systemic inequalities have immense impact on women, gender has to be still dealt separately. Gender inequalities are reinforced by larger inequalities. Yet at a level they operate independently of these larger inequalities. Hence development has to address both systemic and gender inequalities separately for women to attain greater degree of autonomy and empowerment. The levels of autonomy and empowerment determine her perceptions and priorities about health.

A brief journey back into the feminist movement provides the historical backdrop for the analysis of inequality and women. The movement to overcome oppression and exploitation of women in the West was linked to the struggle against the capitalist world in the late 19th century. The outcome of this was the mingling of women’s movement in the larger struggle to liberate all human beings of suffering. The second wave in the women’s movement in the 1960s revived this debate calling for a separate women’s movement. The thrust was on the control over the fertility of women – a major step towards their emancipation. The women’s movement and reproductive technology opened up possibilities for some women to shape their lives and make active choices for themselves (Jyotsna Agnihotri Gupta, 2000)⁵. But there are also criticisms that the same technologies have been used to thwart women’s freedom. As Wilker puts it, “First, these scientific developments reflect and perpetuate the existing imbalance of power between males and females. Second,

⁴ Manderson. L, p .78 as quoted in Sex, Gender and Health – Edited by M. Polland and Susan Bryn Hyatt, Cambridge University Press, 1999

⁵ Jyotsna Agnihotri Gupta, New Reproductive Technologies, Women’s Health and Autonomy – Freedom or Dependency, Indo-Dutch Studies on Development Alternatives-25, Sage Publications India, 2000

feminists fear that the application of the new reproductive technologies will be manipulated so as to limit women's autonomy. Women's reproductive capacities will be used in the interest of male-dominated social order. Central to this theme is the conflict between governmental control over reproduction and a woman's right to control her body".⁶

The debate in the women's movement presently centres on development and its consequences on the rights of women. There is a strong concern that the agenda of gender equality and rights is losing its prominence in the wake of neo-liberal policies of development. There is wide consensus that the broader socio-economic development would result in more opportunities for women's empowerment. Therefore a separate strategy for women's empowerment has lost its argument. Further this stance is justified with the explanation of scarcity of resources (Naila Kabeer: 2002)⁷.

Micro financing is the newest approach to poverty alleviation. The programme typically aims to create single-self employment opportunities for the rural poor. Microfinance programmes operate in a sequence where credit accumulation leads to employment resulting in an income and this income is further saved and invested. Hence the poor can break the cycle of poverty through sustained increase in incomes.

1b. The Self-help Group Approach

Apart from their objective of poverty alleviation the microfinance programmes have an additional dimension. Women are the primary beneficiaries of these programmes as the self-help groups are constituted by them. They are the agents

⁶ Wilker NJ (1986). "Society's response to the new reproductive technologies: the feminist perspectives". *Southern California Law Review*, 59(5):1043-57.

⁷ Kabeer Naila, "Resources, Agency, Achievements: Reflections on the measurement of women's empowerment", Institute of Developmental Studies, Sussex.

through whom the household poverty can be eliminated. In the process the women become more empowered. Hence the microfinance programmes are supposed to achieve the twin objectives of poverty alleviation and empowerment of women. But does it happen in reality?

The present study was conceptualised to gather empirical data to demonstrate the impact of microfinance programmes on women's autonomy and empowerment. The group chosen for the study has been involved with income generation activity. Though the model is little different from the usual self-help groups. The initial investment for beginning the group was undertaken by the organisation. The women have moved towards earning a substantial income regularly. They have a corpus savings in the bank. The study has tried to relate this increase in income of women to their movement towards greater autonomy and empowerment.

1c. Chapterisation

The conceptualisation and the data from the study are presented in four chapters. The first chapter is on methodology. The research study used qualitative methods of data collection. The second chapter on review of literature is sequenced around three themes that pertain to the conceptualisation of the study. The themes are autonomy and empowerment; Poverty Alleviation Programmes in India; and Pros and cons of microfinance programmes. The third chapter provides insights into the growth of the group; women's experiences with the group, the importance of the group and the changes that the group has brought about in their life. The fourth chapter on discussion attempts to identify the process of autonomy and empowerment.

**“ The issue of equality immediately arises as a supplement to the
assertion of the importance of liberty” - Sen**

Review of Literature

The review of literature, focuses, for the purpose of this study on the two main themes of poverty alleviation programmes and autonomy and empowerment of women. A lot of literature is available from studies in the area of fertility and education with regard to autonomy and empowerment of women. As far as poverty is concerned the review chronologically traces the various poverty alleviation programmes in India since independence. The third section of review concentrates specifically on the micro financing as an approach towards poverty alleviation.

2a. Empowerment and Autonomy

Autonomy became a valued principle in the period of Enlightenment, and has since been associated with the tradition of rationality, independence of thinking, individualism, and by some even in the sense of anarchism. The concept played a crucial role at the beginning of the new feminist movement, and expressed its main goal, namely, liberation of women from all dependencies. The term 'autonomy' is increasingly used in women's struggle for their self-determination and has become an important concept in the women's movement, particularly since World Conference of the UN Decade for Women held in Nairobi in 1985 (Jyotsna Agnihotri Gupta: 23-24)⁸. Autonomy has to be understood as 'having control over one's own life and one's own body in relation to others, in this case males, and with regard to structures of society'. In this definition, autonomy is seen as a goal for individual women to strive for, but at the same time it has a collective aspect as the struggle is not only against men but against societal structures, thus working towards a collective goal of an ideal (egalitarian) society (Ibid). The only problem with this definition being that women

⁸ Jyotsna Agnihotri Gupta (2000), *New Reproductive Technologies, Women's Health and Autonomy – Freedom or Dependency*, Indo-Dutch Studies on Development Alternatives-25, Sage Publications India.

are being seen in relation to only and not the other perpetrators of inequality who can sometime be women themselves.

‘Autonomy’ is a complex concept that serves several functions.

- (a) theoretical, i.e. as an analytical tool;
- (b) as a means or strategy (e.g. to achieve equal gender relations, or to create space for realising women’s own ideas regarding people and society); and
- (c) as a goal (of the feminist movement, for instance). Also, several levels may be differentiated – individual, collective, and organisational autonomy (Ibid).

Autonomy has been defined in various ways. Autonomy has replaced the use of ‘role’ and ‘status’ while referring to women’s positions. The use of ‘role’ and ‘status’ has been widely criticised for appearing to focus on the division of labour, and for failing to deal adequately with issues of power and conflict. The concept of power itself has been under scrutiny in social sciences (Rowlands, 1997)⁹. Also a woman’s high status may not always translate into autonomy. As Sen (1993) puts it “The point is especially apparent in gender hierarchies where, for, example, a woman’s status may be linked to her fertility. Bearing the approved number of children will grant a woman the rights and privileges accorded to a fertile woman, but do not necessarily give her greater autonomy in decision-making”. Status considerations also lead to the more hidden costs of dependency, difficulty to measure but testified eloquently by women all over the world (Kabeer 1997; Rowlands, 1997; Villareal, Silberschmidt, 1992)¹⁰. Certain key aspects of expectations of their behaviour in those positions have received a lot of attention – crucially, women’s role in the world of work,

⁹ Jyotsna Agnihotri Gupta (2000), *New Reproductive Technologies, Women’s Health and Autonomy – Freedom or Dependency*, Indo-Dutch Studies on Development Alternatives-25, Sage Publications India.

¹⁰ Kabeer Naila, “Resources, Agency, Achievements: Reflections on the measurement of women’s empowerment”, Institute of Developmental Studies, Sussex.

aspects of their control over resources, including the disposition of their own income and time, and their access to public space. It is now more customary to talk in terms of women's autonomy, and what might contribute to raising that autonomy in particular settings (Jeffrey and Basu: 16)¹¹.

Dyson and Moore¹² define autonomy as the capacity to manipulate one's personal environment and the ability – technical, social and psychological – to obtain information and to use it as the basis for making decisions about one's private concerns and those of one's intimates'. They explicitly reject the use of the term 'women's status' in order to avoid any confusion between status and esteem, and they clearly consider women in their relationships with men and (to a lesser extent) with older women and men, and not as isolates. According to Mason (1985:6)¹³ female autonomy 'usually refers to the extent to which women are free of men's control' Kasarda further points out that most studies conceptualize and measure woman's status on the basis of the social standing of her father or husband (1986:87)¹⁴. However others point out that Education and Employment provide her independent status (Mason, 1985; Safilios-Rothschild, 1982)¹⁵. Economic development and rising levels of schooling influence female autonomy by affecting female decision-making and resource control (Carol Vlassoff)¹⁶. Nonetheless, as van de Walle and van de Walle (1993)¹⁷ note, the increasing sophistication of some of these discussions, much of the demographic literature retains its faith in order to understanding women's status

¹¹ Edited by Jeffrey Roger and Basu M. Alaka (1996), "Girl's Schooling, Women's autonomy and fertility Change in South Asia", Sage Publications.

¹² Dyson, Tim and Moore, Mick. (1983), "On Kinship Structure, Female Autonomy and Demographic Behaviour in India", *Population and Development Review*, 9: 35-60
(March)

¹³ Jeffrey Roger and Basu M. Alaka, Op cit

¹⁴ Ibid

¹⁵ Ibid

¹⁶ Vlassoff Carol, (1987) "Against the Odds: The Changing Impact of schooling on Female Autonomy and Fertility in an Indian Village", as quoted in Edited by Jeffrey Roger and Basu M. Alaka (1996), "Girl's Schooling, Women's autonomy and fertility Change in South Asia", Sage Publications.

¹⁷ Jeffrey Roger and Basu M. Alaka, Op cit

it is sufficient to know how they participate in the labour force and how many years of schooling they have received.

Ireen Dubel's (1983) essential criteria is the women's control over bodies (including sexuality and fertility) together with control of one's own labour and the products thereof. Power according to some is what other exercise over women to subordinate them¹⁸. Power and autonomy are interlinked. Some define autonomy as 'the power to control one's life'. Power is not used in the sense of domination here.

Power can mean:

- (a) a sense of internal strength and confidence to face life;
- (b) the right to determine our choices in life;
- (c) the ability to influence the social processes that affect our lives; and
- (d) influence on the direction of social change (Dubel 1983a: 83)¹⁹.

In 1983, Schrijvers had listed four elements as the criteria for the presence of women in Sri Lanka to resist violence by their men folk, rather to prevent them from being battered, which she redefined as dimensions of autonomy (Schrijvers, 1985a: 173)²⁰.

The four criteria that she gave are:

The control over female sexuality and fertility; the social molding of motherhood;

The division of labour between the sexes; access to, and control over labour, property, knowledge and power positions;

¹⁸ Dubel Ireen (1983a), Women and Development. To integrate or To Disintegrate? Thesis Political Science, International Relations, University of Amsterdam. As quoted in . New Reproductive Technologies, Women's Health and Autonomy – Freedom or Dependency, Jyotsna Agnihotri Gupta, Indo-Dutch Studies on Development Alternatives-25, Sage Publications India Pvt Ltd, 2000

¹⁹ Ibid

²⁰ Jyotsna Agnihotri Gupta, Op cit

The inter-relationships among women; cooperation and organisation; and the gender ideology, i.e. the ruling ideology with regard to masculinity and femininity; women's self-image.

These four elements offer an important tool to understand and analyse how power works in different areas of life and thus form the basis of women's autonomy. Cisca Pijpers (1993)²¹ added a fifth criterion, 'The freedom and possibility to take part in all forms of social interaction'. If female autonomy is a matter of gaining space to act, then we have to understand how such space is negotiated among women in order to make sense of indicators such as freedom of movement or control over economic resources vis-à-vis men (Jeffrey and Basu, 1986:24)²². Negotiating for autonomy may not always be an act of rebel. The women may still make decisions that favour them by making it seem as though the husbands or the in laws are influencing them. It may be possible further if the natal home supports her in these efforts. In circumstances of oppression women engage in everyday resistance to the powers which limit the scope for action – like gossip, vilification, secret collusion, foot-dragging or sabotage rather than direct opposition (Scott 1990)²³.

The various feminists have viewed autonomy differently. Autonomy can either be used as a term representing the collective interests of women by organising them. Or the individual may be the central focus of autonomy. Autonomy may encompass both individual emancipation and the realisation of common collective goals if placed in the context of development.

Postel-Coster (1987:38-39)²⁴ looked at autonomy from the individual and the collective angle. In the collective sense autonomy is closely linked to power. A

²¹ Jyotsna Agnihotri Gupta, Op cit

²² Jeffrey Roger and Basu M. Alaka, Op. Cit

²³ Ibid

²⁴ Jyotsna Agnihotri Gupta, Op cit

powerful person has a high degree of autonomy, and a person aiming at autonomy needs a lot of power (Schrijvers, 1985b: 19; Postel-Coster, 1990: 12-13)²⁵. For many feminists 'power has only negative connotations and is, therefore, of no use either as a conceptual tool or as a goal. This is because they understand only one aspect of power- the power over, in the sense of domination, which could either refer to structures of domination or to power exercised by individual authorities. This aspect of power is negative and largely incompatible with most feminist approaches. However, there is another aspect of power, the power to, an enabling aspect that emerges from within, and is positive (Postel-Coster 1985b)²⁶. It can be comprehensively termed as empowerment. The other significant element of autonomy is the importance of an egalitarian society that an individual's autonomy is not at the expense of others (Postel-Coster 1990: 12-13)²⁷.

Differences in autonomy of women can be explained by variations in region, income, religion, and caste. These are the factors that hinder the attainment of autonomy. Dyson and Moore²⁸ also talk about the effect of kinship systems on autonomy. Some others have pointed out that Historically or ecologically established agricultural systems – limit or facilitate an economic role for women (Bina Agrawal: 1986)²⁹. Alka Basu³⁰ talks about factors that limit autonomy in South Asia. They are custom, including conditioning; the absence of financial, informational, and physical means to exercise control' and the authority or resistance of other individuals.

²⁵ Jyotsna Agnihotri Gupta, Op cit

²⁶ ibid

²⁷ ibid

²⁸ Basu M. Alaka (1986), Girl's Schooling, Autonomy and fertility change: what do these words mean in South Asia.

²⁹ Agarwal Bina (1986), Women, Poverty, and Agricultural growth in India, *The Journal of Peasant Studies*, Vol. 13, No.4, July, 165-220.

³⁰ Basu M. Alaka Op cit

Naila Kabeer³¹ in her paper on empowerment addresses some of the fundamental questions of how to evaluate measures of women's empowerment (what is empowerment and how can it be measured? Can it be measured at all? Why is it being measured?).

The author further says that empowerment is a process of change. It involves the ability to choose from different alternatives. The women have to acquire the ability to choose since they have been disempowered previously. Some of the choices have greater significance than others and therefore one can make distinction between the first order and the second order choices. First order choices are those strategic life choices pertain to the way an individual wants to live – decisions concerning livelihood, marriage, freedom of movement etc. these strategic life choices help to frame other, less consequential choices which may be important for the quality of one's life but do not constitute its defining parameters.

The ability to choose depends on resources, agency and achievements. The people can have economic, social and the authoritative resources allocate human resources and these. Agency involves ability to define one's goals and act upon them. Agency also recognizes other actors who may come in the way of choice making. Resources and agency together constitute capabilities; the potential people have for living the lives they want. Sen (1992)³² refers to all the possible ways of living as the 'functionings' and achievements are actually the realization of these 'functionings'. In other words potential freedoms are as important as actualized freedoms Further the different choices people make depend on the power to choose and the constraints they come across. By understanding empowerment in the light of poverty alone therefore leads to the blunder of overlooking the inequalities that women face because of their

³¹ Kabeer Naila, Op cit

³² Kabeer Naila, Op cit

gender. The choices made through the process of empowerment have to challenge and destabilize the social inequalities for them to be meaningful. The important prerequisite being that the people are aware of the existence of these choices. Empowerment has to bring about changes at the individual and the structural level.

2b. Measurement of Empowerment

World Bank defines “Empowerment is the expansion of assets and capabilities of poor people to participate in, negotiate with, influence, control, and hold accountable institutions that affect their lives” (World Bank Source Book on empowerment and Poverty Reduction, 2002). They recognize four key elements of autonomy:

- Local organizational capacity
- Accountability
- Inclusion/participation
- Access to information

The measurement of empowerment can begin with measuring what embodies resources. Apart from the concern with accessibility to resources, the availability of different types of resources is equally important. Each type of resource ensures the realization of a particular potential. For instance, women exercise more autonomy in regions where they have right over land (Dyson and Moore, 1983; Boserup, 1970)³³. Joint family property is generally held in a coparcenary system by men, usually fathers and sons, to the total exclusion of women (Mukhopadhyay, 1998)³⁴. On the other hand Monica Das Gupta (1987)³⁵ has pointed out in the context of her study in the Jat kinship system in Punjab that there was no question of women owning land ‘If

³³ Kabecr Naila, Op cit

³⁴ Ibid

³⁵ Das Gupta M. (1987) Selective discrimination against female children in rural Punjab, India, Population and Development Review, vol. 13, no.1, pp 77-100

she should insist on her right to inherit land equally under civil law, she would stand a good chance of being murdered'. Access to resources will translate into empowerment depending on the extent of 'control' over them. Control may refer to owning or making decisions about resources. In Jeejebhoy's analysis (1997)³⁶ concepts of 'access', 'control', 'decision-making' have all been used with respect to resources.

Measurement of agency frequently relates to decision-making agency. Commonly one finds a hierarchy of decisions-making responsibilities recognised by the family and community. The major decisions relating to economy are largely reserved for men while women play a more significant role in minor economic decisions (Sathar and Kazi, 1997; Cleland et al., 1994; Morgan and Niruala, 1995; Hashemi et al, 1996)³⁷. Pahl (1989)³⁸ distinguishes between management and implementation in decision-making. Attention has to be given to the choice of areas of decision-making or the different stages in the process of decision-making to develop substantial indicators of empowerment.

Measurements of achievement have to distinguish between unequal capabilities to choose and the differentials in achievements. Kishor (1997)³⁹ has used three categories of indicators:

- 'direct evidence of empowerment' (financial autonomy, women's emancipation, equality in marriage etc),
- 'sources of empowerment' (participation in the modern sector, lifetime exposure to employment) and
- 'setting indicators' (family structure, marital advantage, traditional advantage).

³⁶ Kabcer Naila, Op cit

³⁷ Ibid

³⁸ Ibid

³⁹ Kabcer Naila, Op cit

The indirect indicators (sources and setting) were more influential in determining the achievement outcomes. Achievements have to consider women's performance within the given gender roles and those that indicate women as agents of transformation. Direct measures of women's agency are far more significant in determining outcomes when women are required to step out of routine forms of behaviour (Kishor 1997; Becker 1997)⁴⁰. Dreze and Sen (1995)⁴¹ found in their study on the determinants of under- five child mortality and gender differentials in child mortality in India. They found that female reduced under-five mortality while both female labour force participation as well as female literacy reduced excess female mortality in the under-five age group. According to them women's employment and education enhanced their ability to exercise their agency. It would be worth exploring further the context of the women and their individual values that influence their agency of decision-making. Jeejebhoy's⁴² comparative study of Tamil Nadu and Uttar Pradesh explored the effects of a range of variables on women's autonomy. The traditional factors conferring status had more influence on autonomy in UP while education and employment played a major role in Tamil Nadu. Sen and Dreze's study also corroborates to the importance of context vis-à-vis the individual values.

"The context specifies appropriate goals and the means for achieving them. Such a role for context does not deny individual agency but stresses how context constraints rationality for all local actors" (Niraula and Morgan, 1996: 46)⁴³.

In conclusion Kabeer says that empowerment can indicate the direction of change rather than provide accurate measurement of it. There may be problems of

⁴⁰ Kabeer Naila, Op cit

⁴¹ Ibid

⁴² Ibid

⁴³ Ibid

measurement since one is trying to look at social change. Often the studies give information regarding a point of time since they are cross-sectional in nature.

2c. Indicators of Autonomy

Leela Vasaria⁴⁴ focuses on three aspects: decision-making, freedom of movement, domestic autonomy. Karuna Chanana⁴⁵, Patricia and Roger Jeffrey⁴⁶ look at women's personal life histories; decisions about the timing of marriage and choice of marriage partner, and the household structures in which women live. They prefer to allow criteria of autonomy emerge from discussions with women. Freedom to make decisions, ability to make choice according to Dyson and Moore⁴⁷ define autonomy, though there are problems of defining freedom, choice etc. Institutions dictate choices, norms and household power structures and attainment of the basic rights of food and income depend on these choices. Family strategies and gender roles change in response to external changes – linkages between macro processes and the institutions of family and kinship (Risseuw, 1992)⁴⁸. The concept of absolute autonomy - that is independent of male or female authorities is important to consider especially with regard to fertility change (Jeffrey and Basu, 1986:52-53)⁴⁹. Control over body and sexuality are other indicators of autonomy found in studies pertaining to fertility decisions. Though they are extremely difficult to probe into.

Different kinds of autonomy determine the level of autonomy:

- The degree of freedom in decision – making;

⁴⁴ Jeffrey Roger and Basu M. Alaka, Op cit

⁴⁵ Chanana Karuna, Educational Attainment, Status Production and Women's autonomy: A study of two Generations of Punjabi Women in New Delhi

⁴⁶ Jeffrey Roger and Basu M. Alaka, Op cit

⁴⁷ Ibid

⁴⁸ Ibid

⁴⁹ Ibid

- The number of domains over which such decision making power can be exercised
- The extent of influence on other acknowledged decision-makers;
- The extent of ability to make informed decision;- The extent of gender equality in decisions-making in particular and welfare in general (Basu Alka)⁵⁰.

Carol Vlasoff⁵¹ uses four items in her autonomy scale: an indicator of exposure to the outside world and three attitudinal questions relating to consultation on the choice of a marriage partner, dowry, and domestic decision making.

2d. Poverty Alleviation in India: Programmes and Strategies since Independence

“Growth with Social Justice” has been the basic objective of the development planning in India since independence. At the beginning of the first Five-Year Plan, almost half of the Indian population was living below the poverty line, 80% of which lived in the rural areas. The incidence of poverty in villages was widespread. This problem was further aggravated by disparities that existed among the States, between men and women and among different social groups. The magnitude of poverty and disparities that existed between various social groups necessitated planned State intervention to provide succour and relief to millions reeling under poverty, particularly the disadvantaged and marginalised social groups, such as Scheduled Castes, Scheduled Tribes, other backward castes, women, children, the physically handicapped and the disabled.

⁵⁰ Basu M. Alka (1996), *Girl's Schooling, Autonomy and fertility change: what do these words mean in SA?* P 52, as quoted in *Women's autonomy and fertility Change in South Asia*, Edited Jeffrey Roger and Basu M. Alaka, Sage Publications.

⁵¹ Jeffrey Roger and Basu M. Alaka, *Op cit*

The first such initiative was the *Community Development Programme started in 1952*. The programme aimed basically at integrated development at the local level through co-operation of people and convergence of technical knowledge in various fields. The second initiative was taken in the country by introducing the measures for abolition of intermediary institutions and systems of land holdings such as Zamindari, Jagirdars etc. The systems were highly exploitative and were responsible for a caste and land-based nexus perpetuating poverty. This was followed by a *comprehensive policy of Land Reforms*. The third measure adopted was the strategy of *Five Year Plan for economic development*. There were Plan-specific strategies towards this end.

The first Five Year Plan focused on ways and means to immediately tackle the *food requirement*. *The second Five Year Plan* emphasized on *the Heavy Industries*. In this context it was felt that the Public Sector would be the leader of the industrialization process in the country through acquiring the much-perceived “commanding height”. It was also expected that there would be a *trickle-down effect from the growth based on industrialization*. During *Third Five Year Plan* the emphasis was again on *food grain production* through introduction of new technology in agriculture. The result was a very successful Green Revolution. While the achievements through many of the efforts were significant, the overall impact of the efforts was far from satisfactory to tackle the problem of poverty. Abolition of intermediary system of land tenure was completed with success, but land reform which is still an on-going process has not yielded desired results in terms of either growth or social justice. The success of the Green Revolution was limited to specific areas and the crops. Green Revolution resulted in inter-crop, inter-personal and inter-regional disparities across the country.

The economy of the country grew over the years showing significant increase in agricultural and industrial production. The growth, however, did not contribute meaningfully to the betterment of the life of the rural poor. *The trickle down effect of the development did not work in India's context.* Thus, despite growth, a significantly high percentage of the rural population continued to live Below the Poverty Line. The poor, including those in the rural areas, got marginalized in the development process. Poor economic condition, *The need for direct attack on poverty was finally felt particularly during the Fourth Plan period.*

The 1970s are a significant decade in this context. Many new programmes including the Rural Works Programmes (RWP), the Drought Prone Areas Programme (DPAP), the Desert Development Programme (DDP), the Food for Work Programme (FWP), Programmes for Small & Marginal Farmers (Small Farmers Development Agency-SFDA, Marginal Farmers & Agricultural Labourers Agency-MFAL) were all tried in rural areas. The programmes basically had objectives to provide three-pronged attack on the poverty i.e. (i) in terms of creating an income generating asset base for self-employment of the rural poor, (ii) by creating opportunities for wage employment for the poor and (iii) area (land) development activities (programmes) in backward regions like dry-land, rain-fed, drought prone, tribal, hill and desert areas. Subsequently, there were also programmes for providing basic infrastructures for better quality of life in rural areas and also programmes for social security of the poor and destitute.

IRDP is a Centrally Sponsored Scheme which is in operation in all the blocks of the country since 1980. The Integrated Rural Development Programme (IRDP) aims at providing self-employment to the rural poor through acquisition of productive assets or appropriate skills which would generate additional income on a sustained

basis to enable them to cross the poverty line. Assistance is provided in the form of *subsidy and bank credit*. The target group consists largely of small and marginal farmers, agricultural labourers and rural artisans living below the poverty line. Under this scheme Central funds are allocated to States on the basis of proportion of rural poor in a State to the total rural poor in the country. With the objective of further strengthening the IRDP, there were few allied/sub Programmes as well. The scheme for Training of Rural Youth for Self Employment (TRYSEM), (started in August, 1979) was intended to take care of the training requirement of the people who were selected and assisted under the IRDP. There was a programme to focus particularly on the rural poor women namely, Development of Women & Children in Rural Areas (DWCRA) (started in 1982-83). Another sub-scheme namely, Supply of Improved Toolkits to Rural Artisans (SITRA) (started in July, 1992) was there to look after the modernization and improving the efficiency and productivity of the poor rural artisans. In order to focus on the land-based activities particularly the irrigation requirement of the small and marginal farmers another sub-scheme of the IRDP known as Ganga Kalyan Yojana (GKY) was introduced in 1996-97. The GKY, however, had some operational problems in its implementation and was discontinued from 1998-99.

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The programmes, along with the wage-employment programmes were reviewed by a Committee constituted by the Planning Commission in February, 1997 under the Chairmanship of Prof. H.R. Hashim, Member, Planning Commission. The Committee in its report submitted in April, 1997, *recommended for a single self-employment programme for the rural poor*. It also suggested that *efforts should be made to move away from individual beneficiaries approach to group approach* in implementation of the programme. The Committee had recommended for preference

to group activities and cluster approach. The Swarnjayanti Gram Swarozgar Yojana (SGSY) has, accordingly been launched as a single self-employment programme in place of the earlier Programmes with effect from 1st April 1999.

2e. Micro credit programmes – The pros and cons

In Europe, self-help groups developed out of dissatisfaction with a de-personalised health care system. They successfully complement existing social and health services but cannot be instrumentalized to improve health outcomes while reducing health expenditure. In South Asia, with its hierarchical society, instrumental approaches towards self-help prevail in Non-governmental Organizations and government. The utility of this approach is limited as self-help groups are unlikely to be sustainable and effective when steered from outside. Self-help groups are typical for individualistic societies with developed health care systems - they are less suitable for hierarchical societies with unmet demand for regulated health care. They conclude that self-help groups can help to achieve some degree of synergy between health care providers and users but cannot be prescribed to partially replace government health services in low-income countries, thereby reducing health care expenditure and ensuring equity in health care (K.R.Nayar, Catherine Kyobutungi and Oliver Razum, 2004)⁵².

Micro credit programmes operated through the Self-help Groups in the past few years have been promoted as the panacea for poverty alleviation in various countries. It aims at generating incomes for the poor families through small loans that can be invested by the households. Women have been the agents of promotion of such a programme. These programmes have an added advantage of empowering women by

⁵² K.R.Nayar, Catherine Kyobutungi and Oliver Razum (2004), "Self-help: What future role in health care for low and middle-income countries?", *International Journal for Equity in Health*, 3:1, Published 15 April 2004.

increasing their access to income. But this approach to poverty alleviation, has given rise to several debates with regard to its efficacy (in addressing issues of inequality and rights) and sustainability. There are both supporters and non-supporters of this approach.

For instance the Grameen Bank model in Bangladesh is cited as one of the successful programme that has been able to address poverty and inequality. Chowdhary and Bhuriya in their analysis on the effect of poverty alleviation programmes in reducing health inequalities have stated that in Bangladesh these programmes have addressed the well-being of people along with poverty.⁵³ The BRAC⁵⁴ experience has shown that these programmes have had influences on:

- Better child survival;
- Nutritional Status;
- Expenditure Patterns;
- Family Planning Practice;
- Children's Education;
- Decrease in Domestic Violence against women.

The emphasis was on creating enabling environment for the poor to participate in the development process and improving their quality of lives.

One of the successful experiments of micro enterprise in India started by women has been that of SEWA in Ahmedabad. Some of the aspects integral to their programme have been

- a. Linking work security to health security
- b. Capacity building of local women (traditional midwives).

⁵³A. Mushtaq and Chowdhary and Abbas Bhuriya (2001), "Do Poverty Alleviation Programmes reduce Inequalities in Health? The Bangladesh Experience" –as quoted in "Poverty, Inequality and Health: An International Perspective", David A. Leon and Gill Watt, OUP.

⁵⁴ BRAC – Bangladesh Rural Advancement Committee.

- c. Provision of women-centered healthcare facilities
- d. Addressing common health problems like tuberculosis etc
- e. Access to health information and health education

The women have health insurance; they have been involved in building amenities like sanitation; literacy programmes have been conducted and other developmental works have been undertaken (www.sewa.org)

But how far do these programmes ensure the participation of the poor? One of the criticisms of the micro financing programmes is the inherent limitation that results in the exclusion of the poor and the very poor from these initiatives. The poor cannot take part in these saving and income generation activities as they cannot afford to forgo their daily income or sometimes cannot part with even a small portion of their income for saving. Their risk taking capacity is low. Therefore economic empowerment through participation is a questionable paradigm in the segregated rural societies.

“The approaches to participation of women, poor and disadvantaged sections in planning and management, therefore, require the understanding of exclusions prevalent in the rural community. Exclusions in the rural community are usually on such a large scale that community participation is actually the participation of a miniscule few. The dominant elites, within the community, derive authority due to their socio-religious and economic superiority. They use this superiority to grasp political power and get their interests reflected in the state policies and actions. What is needed is the dismantling of this power structure, which necessitates mobilisation

and empowerment of oppressed sections within a community” (Narayanan, 2003:2485)⁵⁵.

Feminists like Linda Mayoux⁵⁶ have analysed extensively the relationship between micro enterprise development and gender. The micro credit approach has been the offshoot of the neo liberal policies. The fiscal retrenchment policies in the neo liberal era have affected growth, development and equality. It has resulted in decreased public spending thereby eroding the measures to reduce inequality. Hence it opens a whole gamete of questions regarding social security, livelihoods of poor and increasing social inequalities.⁵⁷

Linda Mayoux further adds that since the micro enterprises are led by the economic concerns of efficiency and cost-effectiveness they fail to reflect diverse aims and requirements of women. The impact of these enterprises is hampered by the context in which the women operate. Usually the income gains are small and they do not go to the women. The gender inequalities continue to persist and the women who benefit mostly are from a well off background.

Microcredit programme features that seek to guarantee foolproof repayment behaviour by insisting on weekly repayment of loan instalments results in inflexible loan products and inaccessible savings. It makes the power equations between the programme staff and clientele asymmetrical. Critics have also contended that micro credit programmes hold punitive implications not only for poorer members but also for individual borrowers facing a cash flow or income crisis who shift from being

⁵⁵ Narayanan Pradeep (2003), “Empowerment through Participation – How Effective is this approach?”, *Economic and Political Weekly*, June 21, 2003, Pp 2484-2486.

⁵⁶ Mayoux, L. (1995a) "From Vicious to Virtuous Circles? Gender and Micro-Enterprise Development" UNRISD Occasional Paper No 3, Geneva, 1995.

⁵⁷ Nilüfer Çagatay (2003), *Gender budgets and beyond: feminist fiscal policy in the context of globalization*, *Gender and Development*, vol. 11, No.1, May.

“ideal poor” to bad risk for their co-members given the dynamic state of poverty and economic well-being. There are also dangers of cross financing and credit escalation. Then the micro enterprises have to constantly fight against closing down, sustain income increases and withstand the effects of macro economic policies.⁵⁸

Finally recognising gender issues in microfinance, as in any project intervention, means more than targeting a programme towards women. It means recognising the position of women in relation to men as actors in society: In the context of husbands and families; local community and authority and more broadly their position in society at the national level as governed by laws and custom. Then it is necessary to act to support women to overcome the obstacles they face in these relationships that prevent them from achieving what they wish for themselves with financial services⁵⁹.

One of the emerging needs from the literature review is the lack of analysis of the process of autonomy and empowerment of women. Studies so far have been more bothered about developing indicators to measure autonomy and empowerment. Further the micro finance programme does not evaluate the concrete outcomes of credit accumulation and sustained incomes on women who are part of it. Hence the study has tried to assess the extent of effect of income on the autonomy and empowerment of women. The purpose of the study has not been to quantify indicators that can measure autonomy and empowerment. It has only attempted to elaborate the process of autonomy and empowerment of women.

⁵⁸ Kalpana.K (2004), “The shifting Trajectories in Microfinance Discourse: A critical reading of the Anti-Poverty Dimensions of Microfinance programmes”, Working Paper No. 189, Madras Institute of Developmental Studies, 2004.

⁵⁹ Johnson Susan “Gender and Microfinance: Guidelines for good practice”, Centre for Development Studies, University of Bath.

Methodology

In order to understand the process of autonomy and empowerment the researcher wanted to spend time with the women, interact with them and participate in their daily lives. Qualitative research was most suitable since the study aimed to reconstruct the experiences of women belonging to a self-help group. The various qualitative methods that were chosen allowed them to talk freely and express themselves better. Also the use of combination of methods helped to build the picture comprehensively. Every method assisted in developing a particular theme in greater detail.

Qualitative data about people's thoughts, lives and relationships is like mountaintop view; it is panoramic and awe-inspiring, yet seductively attractive. The key to qualitative research, therefore, is discovering and understanding the context in which decisions, actions and events occur (Attig et al, 1993:1)⁶⁰.

3a. Conceptual Framework

3a1. Study Background

Woman's experiences of inequalities arising out of poverty, caste, and class are further complicated by her gender roles. These inequalities result in deprivations. The extent of deprivations determines her quality of life and health status. The objective of this study was to look deeper into the benefits of work and income in facilitating women's empowerment and autonomy. Further to know the manner in which empowerment and autonomy influence their agency of decision-making with regard to their health and other major life events.

⁶⁰ Edited by Yoddumnern-Attig Bencha et al, *Qualitative Methods for Population and Health Research*, Institute for Population and Social Research, Mahidol University at Salaya, Thailand, 1993.

3a2. Basic Indicators for Kanakapura Taluk

Indicator	Data	Year	Source
Total Population	336625	2001	Census
Density	210/sq. km.	2001	Do
Sex Ratio (Females per 1000 males)	938	2001	Do
Total number of ration card holders	83072	2001	Do
Literacy Rate (Total)	50.36	2001	Do
Male	58.70		
Female	41.46		
Working Population			
Main Workers	116286	1991	Census
Marginal Workers	17491		
Agricultural labourers	22675		
Jobless	182681		

3a3. Study Area

The study village is part of the Kanakapura Taluk in the state of Karnataka. The village is about 22 kilometres from Kanakapura. Bangalore is about 50 kilometres from Kanakapura (an hour's journey). The village is connected to Kanakapura. The Govt. bus comes to the village six times in a day. The nearest town is Sathnur, which is about four kilometres away. There are lot of buses going to Kanakapura and few buses going to Bangalore form there. The autorikshaws ply between the village and Sathnur throughout the day. Sathnur has a Primary Health centre (PHC) (See Annexure 1). Kanakapura has a Taluk hospital and a maternity

home. There are three private nursing homes in Kanakapura. The taluk has two CHCs (Community Health Centres), 13 PHCs, and 67 Sub centres.

3a4. About the Organisation

The initial impetus for the setting up of Belaku Trust was a research project in villages of Bangalore Rural District, in which several members of the present group were involved. In the course of this study we observed that the health status of the community was very poor and that there seemed to be a need for many changes in the area. At the conclusion of this project, it was felt that the links we had set up with the community should be used to improve health and development in these villages, as well as continue to study health issues. Several members of our group determined to continue to work in the area, and as a result the Belaku Trust was set up in 1995.

The major objective of the Trust is to help people to help themselves, in terms of health care as well as the many factors that impinge on health, such as

- * access to information and services
- * education
- * employment
- * income opportunities

3a5. Study Design

The researcher used the Case Study design for the purpose of data collection. Case Study research involves in-depth examination of a few people, organisations or groups over time. While the case study is primarily an exploratory research approach, it can be used to describe or, less often, explain (Kerry Richter, Orathai Ard-am,

1993:136-137)⁶¹. The case study approach has evolved from different fields. For instance Freud used the case study approach to formulate his theories of psychoanalysis. He used the descriptions of individual patients to derive generalisations. Anthropologists perhaps provide the best example of the use of case study approach. The most commonly used anthropological method is ethnography (ibid).

In the past, the case study was viewed merely as one form of a life history, whether of an individual or a group of individuals. The life history takes on different characteristics based on whether the viewpoint is from psychoanalysis, social psychology, anthropology, sociology or history; but the purpose has been seen to be to show the general development of a person or group up to the present time of the study. But the case study approach is not limited to the life history format, particularly when a variety of research techniques and levels of analysis are used. Most importantly, the researcher does not simply describe the phenomenon under examination, but also explains how it fits into the context to which it belongs. Case studies can include quantitative and qualitative evidence, and should not be seen as merely an exploratory or explanatory technique. If carefully done, they are very useful in giving a full picture of any research subject (ibid).

The researcher has been associated with the women who have been selected for this case study for the last four years. The researcher has been involved with the group from its inception and hence has seen how it has grown and the various changes that have taken place within the group and the women themselves. Many insights have been derived over all these years of association.

⁶¹ Edited by Yoddumnern-Attig Bencha et al, *Qualitative Methods for Population and Health Research*, Institute for Population and Social Research, Mahidol University at Salaya, Thailand, 1993.

The case study design has its limitations too. If adequate care is not taken the researcher may arrive at erroneous conclusions that are biased and subjective. The generalisations that are drawn should be analytical and in congruence with the theoretical framework. Therefore theory building is a very important step in the case study design. The results of the research are compared in the light of previously formulated theories. Research designs may involve a single case or multiple cases of the same phenomenon. A single case design is appropriate when the case is critical, extreme or unique case, and for that reason reveals a great deal about the phenomenon under study (Kerry Richter, Orathai Ard-am, 1993:138)⁶².

Leela Gulati⁶³ (1979, 1997) has developed the profile of female labour in the unorganised sector in India based on a case study of a female brick worker. In another research study, five women were studied over a period of six years to understand the lives of poor women in Kerala (Gulati and Gulati, 1999)⁶⁴.

3a6. Study Questions

What are women's notions of autonomy and empowerment?

Can employment and income affect women's empowerment and increase her autonomy?

Can the SHG (involved in income generation activity) effectively address issues of empowerment and autonomy of women?

To what extent can the SHG exclusively address issues of gender equality and women's development?

⁶² Edited by Yoddumncrn-Attig Bencha et al, *Qualitative Methods for Population and Health Research*, Institute for Population and Social Research, Mahidol University at Salaya, Thailand, 1993.

⁶³ As quoted in "living conditions of women in brick kilns industry of India: reflecting the agenda for social work intervention", Singh Dharam Pal, Paper proposed to be submitted in the 17th Asia Pacific Social Work Conference, July 7-12, 2003.

⁶⁴ Gulati Leela (1999), "Revisiting Kalyani, former agricultural worker" EPW Special Article, December 25, Part-2.

3a7. Specific Objectives

To understand the merits and demerits of micro financing programmes in their role of poverty alleviation.

To understand the ways in which the income derived from the SHG has affected the lives of women,

To develop dimensions of empowerment and autonomy as expressed by the women.

To probe into the attitudes of the family and community towards the women who are part of the SHG.

3b. Limitations of the Study

To begin with the researcher had planned for a comparative analysis of two self-help groups. The researcher wanted to contrast the effectiveness of the group run by the organisation with that of a group run under the government programme. Because of the time constraints and other problems faced at the field this could not happen. Hence one of the research objectives of understanding the merits and demerits of micro financing programmes in their role of poverty alleviation could not be fulfilled adequately. Though it has been discussed in the review of literature drawing from the experiences of other groups.

There is a possibility of 'researcher bias' in the manner of collection of data and analysis of the same as the researcher has been associated with the group for a considerable time.

Again due to the lack of time the researcher could not probe deep in to the benefits of economic empowerment on the health of women. The observations with regard to health have been periphery.

3c. Methods of Data Collection

3c1. Group Conversations and interactions

Women often find it easier to talk in groups than being questioned alone. Therefore the researcher chose to start the data collection by having small group conversations with the women. They basically aimed at introducing the research project to the women and assessing their level of willingness to talk and share their views. Also it helped the researcher to get an idea about their routine of activities. This helped the researcher to decide the schedule of data collection. Even the choice of methods to collect different types of data was decided through these interactions. For instance, women could contribute more in developing the concepts of empowerment and autonomy during the group discussions. Whereas they felt more at ease talking about their personal problems when they were alone.

Another important purpose that these group interactions served was the acceptance of the role of the researcher. Since the researcher had worked with these women earlier they had a different relationship with her. Through the initial interactions the researcher could help them see the relationship in the new light. Also this helped the researcher to be less biased during the research process and attain a level of detachment from the research subject. Constantly the researcher had to make efforts to make them understand that she is not actively involved with the organisation any more. Often these women approached the researcher to communicate their problems within the group. Researcher no doubt was sympathetic to all these and did convey their concerns to the organisation. But care was taken not to directly get involved in problem solving.

3c2. In-depth Interviews

In-depth interviews were conducted after the researcher spent a day or two with the women. The researcher used semi-structured interview schedule. Since the purpose of research was exploratory and understanding the process of empowerment and autonomy of women semi-structured schedule was more suitable and convenient. This way the women felt more comfortable having a conversation with the researcher than probably answering a series of questions. The researcher tested the interview schedule with the fieldworkers. The researcher conducted the interview herself and had another person to write down the details of the interview. But simultaneously the researcher made notes about important points. The researcher took adequate care that the women's work was not interrupted by these interviews. The interviews were held when woman was doing her work. Once or twice the researcher conducted the interviews during lunchtime at the women's house. Basically the thrust was on the convenience of women.

3c3. Family Interactions

The researcher spent some time with the families of each of the women to understand what they felt about their daughters, sisters or wives working in the group. Also the other members of the family were part of the savings group run by the government. This way the researcher could in a small way figure out the benefits of savings group versus an income generation group.

3c4. Key Informant Interviews

The key informant interviews were conducted with the members of the organisation. It was to ascertain the changes that they think have occurred within the group and in each woman. It also helped the researcher to understand the reasons for

which the group was started and how various members of the organisation perceived the group. And finally the researcher got to know their ideas of empowerment and autonomy.

The researcher wanted to do an interview with the village head. But even with many efforts couldn't get to meet him since he was away from the village on some personal work. Probably the data would have been richer with his inputs as he has been a constant source of support for the women. But the researcher could get some idea about his involvement with the group from the organisational members who have dealt with him on previous occasions.

3c5. Observations

The major component of the observation involved visualising the attitudes of the community and the family members towards the women of the group. Also it gave a picture of the interactions among the women themselves. Most importantly it assisted the researcher to fine-tune the interviews by concentrating on the aspects that needed in-depth probing.

3c6. Focus Group Discussions (FGDs)

The FGDs further contributed to the understanding of group dynamics. Particularly were essential in the exercise of constructing measures of empowerment and autonomy. And to know what keeps the group going and how it acts as the support system for women. One of the FGD concentrated on the discussion of the arrack agitation that the women had staged last year.

3c7. Other Documentation

The researcher was fortunate to have previous documentation in the form of some interviews conducted by other researchers. The organisation also had documentation of the initial meetings with the group. These notes from the meeting helped the researcher to follow the manner of growth of the group.

“ Hadn’t Rukmini left the group (SHG) and shifted from this village she probably would have been alive today”.

The Group – Its Formation, Growth and Changes

4a. A Case Study

Rukmini was one of the active members of the group. She was tall and thin, always smiling and vocal about her views. She was part of the training⁶⁵ and was with the group since its inception. Rukmini did not belong to the village. Her husband was working with the Indo American Hybrid Seeds and hence they were living in this village. She had lived in the village for seven years. She was more at home here than in her own village. Rukmini's husband was an alcoholic and used to beat her up every day. They constantly with each other fought over this matter. This was affecting the children. She had two children – a boy and a girl. Often he did not give money to run the house. She used to stay in a different street in the village. Later they shifted to a house adjacent to that of the village head (Gowda). Since then according to the women her husband used to scold and beat her less often. The Gowda used to interfere and scold him whenever he raked up some quarrel.

One of the days when the Gowda and his family were away from the village her husband beat her up very badly. And he threw her and the children out of the house in the middle of the night. Rukmini made her first attempt to kill herself at this point of time. But fortunately the other women of the group who stayed near her house pacified her and took her to their house along with the children. The same was reported to the concerned member of the organization. The members of the organization met the Gowda and requested him to talk to Rukmini's husband. The Gowda warned him not repeat his unruly behaviour. Also her husband was asked to give money to Rukmini for family expenses. Apparently after this incident her husband did change and started giving money to run the house. But that did not really put an end to all Rukmini's miseries.

⁶⁵ Women's Health Training

This was the event that led the women to stage an anti-arrack agitation in the village. The women met up and decided among themselves that the arrack shop in the village should be closed. They stopped the arrack van one evening and did not let the driver unload the boxes containing arrack packets. The Gowda and the Patela⁶⁶ of the village supported their efforts. Lot of men also joined this agitation. Finally the arrack shop in the village has been shut down. But the women say that their men walk to the next village to buy arrack these days. So they feel that unless all the surrounding villages join in the agitation against arrack things will not change phenomenally. They also tried talking to the women in the other villages. But things did not fall in to place for the agitation to gain momentum. It died out at an early stage. The women in the group strongly feel that this is an issue that they would want to take up again and do something about it.

After Rukmini started working in the group her husband started borrowing from various people in the village. He would tell them that his wife would repay the debts. And Rukmini had to pay some of these debts. Then came another change in her life. Her husband got about three and half acres of land from his father's property. The lands were in his native village. She had the new responsibility of taking care of the lands. She did not want to quit the group and go to the other village. So she used to divide her time between this village and the other to take care of the lands. She was scared that if they shift to the other village then no one could stop her husband from torturing her. She had lesser time to work in the group. But nevertheless she came for work whenever possible. For her the group meant a lot. It not only gave her an income but also supported her emotionally. The other women in the group listened to her worries and helped her with whatever they could. She had to borrow money to

⁶⁶ Gowda – is the village head
Patela – Another panchayat member

develop the lands in the other village. She borrowed some money from the women and some from the people in the village. She was confident that she could repay it all with the money she earned from the group. But the apple cart was toppled soon. She could not take the pressure of shuttling between two things. It was too much for her. Also her husband quit his job. So they had no choice but to go back to their village and do agriculture. Rukmini left this village with a heavy heart. She was scared of things in store for her. She came to the village once or twice after shifting. She missed all her friends a lot and kept repeating every time that she would come back some day. But she never did. Rukmini killed herself within the next one month after she shifted from the village.⁶⁷

This whole episode raises lot of questions. Was Rukmini able to bear all her difficulties as long as she had the support of the women? Since she was making many decisions regarding family and taking up lot of responsibilities was she empowered? Are empowerment and autonomy not just aspects related to an individual woman but to the context in which she lives? What are the alternate ways of integrating women and development without compromising on priorities that concern them?

The purpose of this work was to answer some of these questions. Rukmini's story reflects more or less the situation of all the households in the village.

4b. Growth of the group

Most of the women in the village work in the fields – either their own or as wage labourers. Like all the agricultural workers women in this village also go without work for many months in a year. So does the family. Men generally migrate to nearby towns and cities in search of work and leave their families behind. The

⁶⁷ Though there is a strong feeling among the members of the group and the organization that it was a murder. She was buried without a postmortem and no death certificate was issued or FIR registered at the station.

families have to depend on the income that the men send back. Women who are left behind are the worst sufferers, as they have no alternate source of income. They cannot even borrow, as no one would give them loans thinking that they would not be able to repay. Hence the idea behind starting the group was to give them a supplementary income during the months when they did not have work. But this income from the group became a major source for their families, as the monsoons in the past three years have been below normal⁶⁸. This probably is one of the main reasons as to why this group clicked and continued to make a difference in the lives of the women.

The organisation has been part of the Health Training Programme “Women Health Workers – Training of Trainers”. About three women from each village where the organisation is working were chosen for the training. After the training some women said that income generation would help them act on the health messages that the organisation was providing. This particular village was chosen since the ANM⁶⁹ of this village was very active. Through her the organisation hoped to find women who are really needy so that they could become a part of the group. Also that she could help them in the set up and coordination of the group. Contrary to the expectations not many women from the low socio economic background came forward to join the group. They weren’t ready to forgo their wage labour as they weren’t sure of the income that they were going to earn from this group. Hence the group began with the women who were part of the health training and others who were identified by these women. The organisation also thought that the group could

⁶⁸ Rainfall (in millimeters) (Normal rainfall is about 760 millimeters)

2001 – 586

2002 – 413

2003 – Continued to be dry. Official estimates are not yet out.

Source: Bangalore District at a Glance, Office of the District Statistics.

⁶⁹ ANM – Auxiliary Nurse Midwife

be used as a nodal point for other activities in the village. But that purpose wasn't really fulfilled due to various constraints that came up as the group was growing.

This was the first group that the organization had started. So it took a great deal of time and resources for the organization to understand the nuances of running a group. For instance, only after the women got their first income did the organization think about how to divide it among the women. Once they started getting a little higher income a bank account was opened to save some money for the group. Then there was the marketing end that had to be figured out. This was an additional task for the other staff of the organization. Initially it was done very arbitrarily. But it had to be streamlined to save people's time and ensure better coordination between production and marketing. Women to begin with worked without deadlines. As they learnt to make better paper and demand increased they had start delivering the goods on time. But their efficiency was being impacted by the interpersonal problems they had among themselves. These problems were occurring mainly because of few women who could otherwise survive without the income from this group. But were in the group since they thought it gave them a status in the village. The women who worked hard and for whom the income from the group mattered were unhappy with the disagreements and the resulting arguments. They weren't very overt in expressing their concerns but all the same communicated them to the organization. Some women decided to quit the group at this stage and wanted their share in the savings of the group. This brought about a need to define certain basic rules and regulations that could guide the functioning of the group. On many occasions the organization looked up for support from the village elders to sort out these problems. They were obviously more at ease in understanding the village dynamics and hence could talk to women in that light. And the women respected the word of the village elders. Gradually the

women who were better off than the others in the group quit the groups for various reasons. A lot of complications were sorted out due to this. One of the positive outcomes after this was that the women started identifying the new women who could join the group. They usually found women who were in need of an income to support their families.

The product that the organisation chose to start the income generation activity with was handmade paper. The women had no prior experience in making handmade paper and paper products. This meant that they depended on external agents for everything, right from training, raw materials and marketing. The organisation and the women faced certain critical problems because of this. The quality of the handmade products was affected as the skill was new for the women. This meant that for a long time they didn't earn much from the group. Moreover it required a lot of material resources⁷⁰ to improve the quality of the products. The organisation didn't have any separate fund for the same. Hence the funds had to be raised from various contributions. The women and the organisation therefore were putting a lot of time and resources at stake till the products started fetching a decent price. One of the lessons learnt of this experiment was therefore that the product has to be localised⁷¹.

4c. Composition of the group

The group currently has eight women. Since the group was formed 17 women have been part of it. The characteristic of the group has changed over time considerably with the exit and entry of all these various women.

⁷⁰ Material resources – raw materials, tools required to make paper, marketing expenses etc.

⁷¹ The product has to be something that the community has the know-how to produce, raw materials are available locally and it should have a local market.

Profile of Women

	Age (in years)	Education	Married/Single	Duration with the group	Reasons for leaving the group
Woman 1	18	10 th standard	Single but is going to marry her uncle soon	A year and a half	After marriage will go to Bangalore
Woman 2	24	10 ^h standard	Married has a daughter	3 months	She is pregnant again. And is going back to her husband's place.
Woman 3	30	Primary Education	Married has a daughter	3 years	Her husband had to shift to Bangalore as he got a job there. So she went along with him.
Woman 4	19	10 th standard	Was single when she was in the group	2 and a half years	Married and gone to another village
Woman 5	17	10 th standard	Single	2 and half years	Working in Blore
Woman 6	35	10 th standard	Married with a son and a daughter	A year	She got a job with the panchayat as the village librarian.
Woman 7	32	8 th standard	Married with a son and a daughter	4 Years	Committed suicide
Woman 8	40	7 th standard	Married has 2 children	A year	Had problems with other group members
Woman 9	40	Primary education	Married	1 month	Preferred to do agricultural labour
Woman 10	17	10 th standard	Single	2 years	Working in Bangalore
Woman 11	17	8 th standard	Engaged	2 and a half years	Still part of the group
Woman 12	19	10 th standard	Single	2 years	Still part of the group
Woman 13	23	7 th standard	Married to her uncle. Has a son and a daughter	4 years	Still part of the group
Woman 14	25	5 th standard	Married and has a son and a daughter	4 years	Still part of the group
Woman 15	16	Primary education	Single. She is deaf and dumb.	A year and a half	Still part of the group
Woman 16	26	7 th standard	Married and has two children	Two months	Still part of the group
Woman 17	23	7 th standard	Married and has two children	Two months	Still part of the group

The group was started off with ten women. The group included seven married women and three unmarried girls. Except for one woman who belonged to a

Scheduled Caste everyone else belonged to the Gowda community. In the beginning women did not earn a substantial income. It was much lesser than what they would otherwise earn in the fields. They were producing less since they were learning how to make handmade recycled paper – a skill new to them. Hence many women from the lower socio economic background were not keen on joining the group. Hence most of the women who joined the group were relatively better off than others in the village.

4d. Why did I join the group??

The following were the various reasons that the women gave for their decision to join to the group.

Woman 1 (24 years)

“My husband has debts to repay. And he has moved out of his family. All that he earns goes into repaying these debts. Hence we haven’t moved into a different place. He runs a shop with his cousin and stays with him in another village. I am with my parents. I often get bugged sitting at home. And I don’t like to work in the field. So my cousin brother suggested I could join this group and earns some money for my daughter and myself. I thought it was a good idea. My sister earlier was working in the group. Then she fell ill and quit. Now she works in Bangalore. I joined in her place. Now I don’t feel I am a burden on my parents. I also contribute something to the family. Last year my daughter couldn’t join the convent school as we couldn’t pay the fee. This year I think I will put her there”.

Woman 2 (18 years)

“My mother asked me to join the group. She thought instead of sitting at home I could work and earn some money for the family”.

Woman 3 (18 years)

“Nagamani and Jayalaskhmi (other women in the group) asked me to join the group. They said instead of working in the field in the hot sun I could as well work here and earn. I thought it was a better option. So I joined. I get a little lesser than what I would get as wage labour. But then that’s fine. I can always work on Sundays in the field as we have holiday from the group that day. I may not get continuous work in the field throughout the year. Also during the harvest season we get more work in the fields. We can work there too”.

Woman 4 (23 years)

“I attended the health training. After that Teja and Mani (the field workers) told me about starting the organisation’s idea of starting a group in the village. I thought lets give a try. I think I did a good thing. My mother was the only earner for the family earlier. My husband (has married her uncle) does not regularly give money to run the family”.

Woman 5 (19 years)

“Radha and Jyothi (the other women in the group) were my classmates in school. They asked me to join the group. I used to go to Satnur⁷² for training in hand weaving. I had go alone and I used to walk. In the meantime I also went to Bangalore in search of a job. I stayed at my uncle’s place. I did not like it there. So I came back and joined the group”.

Woman 6 (17 years)

“My mother was part of the group. She fell ill and stopped working. Then I joined instead of her”.

⁷² Satnur – Is a large village which is about 4 kms away from Kadahalli.

Woman 7 (25 years)

“I was born and brought by the Gowda family. When the group started they asked me also to join. My husband doesn't work, drinks and so we are always in difficulties. So Gowda thought this would give me some money and would help me run the family. Now my family to a great extent depends on this income”.

The motives that led the decision of women to join the group can be categorized under three headings:

1. The group membership gave an additional status to women who already had some prominence in the village.
2. There were some unmarried girls whose parents did not want them to go work elsewhere so this seemed like an acceptable option. These girls were fairly well educated. So were the women in the first category.
3. The women in the third category actually had problems in their homes – financial and otherwise. They did work outside – in their own farms or as wage labourers. The earning from the group could supplement their other incomes. These are the women who still are in the group. And they have grown to depend on the income from the group more than ever.

The women who were in the first category had income from other sources and were relatively better off. For instance, one woman was appointed by the panchayat to run the village library. So she had a steady income. There was another woman who ran the ration shop in the village. The other women in the group felt that these women worked less. Bu they did not confront them. These women though did not work much in the group agreed to make trips to Bangalore. Also they were more confident to go to the bank and handle finances. The other women were not hesitant to go out of their village to do things. Eventually they learnt to move out and do thing when they

realized it was inevitable. The parents of the unmarried girl were not willing to send their daughters outside the village. Now they are comfortable sending them till Kanakapura. Some of the parents are at ease with these young women travelling to Bangalore too. But they always go with one another woman from the group.

The group hence had more women from the upper caste in the initial stages. Gradually the number of women from the lower caste and poorer backgrounds has increased. It has been seen that the poor and the underprivileged can participate in the micro financing groups only if they can get sustainable income. The programmes also should be embedded with mechanisms to overcome the social constraints that the poor face to ensure their participation. The organization tried to enrol women who were in need and from the lower socio economic backgrounds once the women earning substantial income from the group. The women in the group were encouraged to identify such needy women in the village.

4e. Family Income, Expenditure and Savings:

The organization used to divide all the earnings from the sale of the products according to the number of days of work that each woman had put in. Once they started producing more and consequently earned more a decision to save a part of the earnings in the group's name was taken. But women did not produce uniformly every month. Hence their earnings were differed every month. They got more in some months and they got less in some other months. Therefore they felt if they could be paid a regular salary every month the uncertainty with regard to the amount of earnings would be settled. They gladly accepted to take a salary at the end of every month some time later. Their salaries are calculated at 20 rupees per day into the number of days of work. After the salary payments the remaining amount is deposited in to their bank account.

The researcher asked the women to approximately calculate the total family income that is earned every month. They also gave an estimate of the expenditure incurred every month.

	Total Income (Monthly) (Rs)	Income Sources	Expenditure heads ⁷³	Savings
Family 1	1100/- The woman stays with her parents.	- Group - Own land/wage labour -Husband works in a shop -They sell milk - They have chickens. They sell eggs. - They sell goats once a year	Monthly expenditure: Rs. 650-700 Mother was ill. Have taken loan for her treatment. Husband has taken some loans. Father has taken loans for her and sister's marriage	Mother is part of Stree Shakti group ⁷⁴
Family 2	1500/-	- Group -Own land/wage labour -Brother works in a factory	Monthly expenditure: Rs. 450-500	No savings
Family 3	900/-	- Group - They sell milk - They have leased out their land. Get a share in the produce. - Mother wage labourer	Monthly Expenditure: Rs. 600-700 They have taken a loan from the bank for house repair. When her grandmother was ill they had taken loan for her treatment.	Her mother is part of the Stree Shakti group. She has taken a life insurance policy. Pays a premium of 407 every 6 months. Also is planning to open a bank account with her other savings. They are investing in a Diwali chit fund.

⁷³ Expenditure – Done usually in the last one year. But sometimes they are repaying loans taken in the past few years.

⁷⁴ Stree Shakti Programme - It's a Women's Empowerment Programme with three priorities of health, literacy and income generation.

Family 4	1800/-	<p>-Group -Mother has a salaried job -Husband is wage earner but doesn't give money regularly.</p> <p>They have mortgaged their land.</p>	<p>Monthly Expenditure: Rs. 500-600</p> <p>They had taken a loan of Rs. 4000 when her grandmother had fallen ill.</p> <p>Her son was born with crossed feet. He had undergone treatment for a year. They had taken debts during that time. Most of it is repaid now.</p> <p>In the past few months has spent about Rs.4000 for various episodes of illnesses.</p> <p>Have spent Rs. 150 for son's school related things. Daughter in Anganwadi</p>	<p>She has taken a life insurance. Pays a premium of 408 every 6 months. She has another policy in her daughter's name at the post office. She pays a premium of Rs. 610 once in 6 months.</p>
Family 5	1100/-	<p>- Group - They do share cropping - Do wage labour - Sell a goat every year</p>	<p>Monthly Expenditure: Rs. 500-600</p> <p>Loan taken for sister's marriage: Rs. 15,000</p> <p>Brother was ill. So did pooja: Rs.10,000 Her brother in law was down with Malaria: Rs. 1000 Her sister had complications during pregnancy so they had to spend money.</p>	<p>Her mother saves in the SHG</p>
Family 6	700/-	<p>- Group -Grandmother goes earner -Some farming</p>	<p>Monthly Expenditure: Rs. 400-500</p>	<p>Has taken a life insurance Pays a premium of 600 every 6 months.</p>

Family 7	500-600/-	-Group -Own land -Works in a house	Monthly Expenditure: Rs. 300 Have spent Rs. 300 for children's school related things. Husband lost a leg. His hospital expenditures came upto Rs. 10,000.	Saves Rs. 10 in Chit fund. Paid one premium for the insurance. I cant save. Need all the money to run the family.
Family 8	This respondent is deaf and dumb. The researcher made many efforts to contact her mother but couldn't meet her.			

Apart from the expenditure on food and other necessities the families had spend their money to pay the loans that have been incurred in the past few years. The indebtedness was due to illnesses and related expenditure. Marriage was another head that constituted significant part of the loan. The surplus earned from agriculture went into repaying these loans. Hence the monthly income that is earned becomes important for day today survival.

4f. What do they do with the income from the group??

The income proved crucial for the married women. They could clearly articulate the benefits of having an income of their own. Since many of the husbands are alcoholic they may not give money to run the family regularly. And the last three years were drought prone hence they have not had much work in the fields. But at the same time they have not migrated to other places in search of work. The income from the group has helped them to live through these difficult situations. For instance, one of the things that usually get affected by the drought is the education of the children. The women made sure their children went to the school. The unmarried women seem to give the income to their families. Some of them give the whole income to the family and ask money if they need it for something. Others keep a share for

themselves and give the rest to the family. The married women seem to have greater control over their income.

4g. How has the group helped me??

The researcher asked each woman to verbalize the importance of the group in her life. One of the objectives of the study was to capture the process and areas of autonomy and empowerment as understood by women. Moving out of the village was the first thing that every woman acknowledged as the change that the group has brought about in their life.

“Earlier I was scared to go out alone. But now I have learnt to go out and do things on my own. Like I go and pay the electricity bill of my house. I also go to the bank now. I am soon planning to open a savings bank account for myself. If we needed money for some purpose in the past we had borrow from someone in the village. Also usually no one gave us a loan, as they were apprehensive regarding the repayment. Now I can borrow from someone in the group when I need a little extra money. I can do that because I know I can repay it once I get my money from the group”.

“I have lot of problems at home. I have to take care of our lands. Have to everything for the house. My husband doesn't do anything. He always fights with me. When I come here and be with everyone I forget about all my troubles. I can share all my feelings. Some months we earn less from the group. But that's okay. I will never quit the group”.

“We learnt a lot of things after joining the group. About health, we learnt to go out alone etc. I never used to go alone earlier. Now I am brave enough to go by

myself to Bangalore. Now I have lot of 'dhairya'⁷⁵. When I have to go do some other work I can leave my children with someone in the group. They will take care of them. I used to be scared of my husband in the past. Now I fight with him if needed. My husband says that I have learnt to talk a lot after I have joined the group. I can borrow money as I can repay it later”.

“ Since I am at home even after marriage other people in the village used to comment about it. I used to feel bad for myself. Ever since I have joined the group I have been happier. I can now put my daughter in a good school⁷⁶. I can repay some of the loans that my father has taken. My mother has also been happier after I have joined the group. She was sad when my sister quit the group”.

4h. What ails me??

Income not only brought about some cheer into the lives of women but also increased their responsibilities. In some homes the husbands have been contributing lesser and lesser to the family income. Since the woman can move out on her own she is also doing lot of things outside the home. The women said that there are times when they felt that they would rather be at home as long as their husbands earned for the family.

Woman 1 (married)

“My husband lost one of his legs in an accident. So now I am the sole earner. He earlier also did not give much money for the family. But at least he would work in our field. Now I have to take care of the field too. We have left it for sharecropping. My husband now sits at home. Doesn't do anything. Kicks up a fight every day. He thinks I talk a lot these days after I have joined the group. I do not like to argue. My in

⁷⁵ Dhairya – A Kannada term meaning confidence, not being scared.

⁷⁶ She wants her daughter to study in a private school. Earlier she could not afford the fee. Now she is confident that she can put her daughter in the private school.

laws stay in the same compound. And they would always take their son's side. I tried to keep quiet most of the time. I talk to the Gowda about it. Whenever Gowda gives him a piece of mind my husband behaves well for few days. In a way good that he has lost a leg. He can't beat me up now as earlier".

Woman 2 (unmarried)

"Can't think of any".

Woman 3 (unmarried)

"I went to Bangalore in search of a job. I was staying at my uncle's house. They ill-treated me. They sent me out of the house one night. I decided that day that I shouldn't depend on anyone. Also my brother has quit home. I feel very sad".

Woman 4 (married)

"I feel very bad whenever my husband drinks and comes back and fights with me. He actually doesn't come home for many days. I am happy when he is away".

Woman 5 (unmarried)

"Nothing major. When my father was sick some relatives made him sign on a blank paper. They transferred some of our land under their name. We were helpless. Couldn't do anything about it. We have to face everything that comes our way".

Woman 6 (married)

"My husband fought with everyone at home and took a share in the property. He has also taken many loans. I feel bad that because of all this I can't stay with him. I still live with my parents, as he can't afford a separate house. I am sad that my father has tuberculosis and he has to take medicines throughout his life".

They now feel the need to do something about their problems. They would be glad to be in control of their various life situations in some way. That way they can minimize the traumas that they have to go through every time faced with a problem.

They have accepted their situation in the present context that they live in. But are on the look out for possible alterations.

4i. Health Perceptions

The researcher briefly touched upon the issues of health of women. The idea was to gather women's perceptions about health and how do they prioritise it. Additionally the researcher probed in to the issue of accessibility. Women said that they do not go see a doctor if they have minor health problems. But they always make sure that their children are taken to a doctor as soon as they fall ill. They prefer to go to Kanankapura⁷⁷. They usually go to the private clinics in Kanakapura as they feel that they get 'good' treatment. They do not mind paying extra. They said that they would borrow money if needed as they can repay it once they get their salary from the group. As mentioned earlier health constitutes a major portion of their expenditure and cause of debts. Income increases therefore can be offset by such expenditure.

The women said that they do not make exclusive trips to Kanakapura when they fall ill unless it is serious. Since these days they go out of the village often to go to the bank, getting the paper cut etc they club it with visiting the doctor. They like to the 'lady doctor' as she is good for us.

Now the women recognise their discomforts specially related to their reproductive health as important. They also now feel that they have to eat well as they have to be stronger to work more. They seek treatment for their ailments, as they do not want to be absent at work.

⁷⁷ The Taluk headquarters. It is about 22 kilometres away from the village.

“I want to break free; God knows I want to break free”

- Queen

***Choices, Opportunities and
Alternatives***

The income from the self-help groups can have impact on women in various. Some of them are as follows:

- increasing women's income levels and control over income leading to greater levels of economic independence
- access to networks and markets giving wider experience of the world outside the home, access to information and possibilities for development of other social and political roles
- enhancing perceptions of women's contribution to household income and family welfare, increasing women's participation in household decisions about expenditure and other issues and leading to greater expenditure on women's welfare more general improvements in attitudes to women's role in the household and community⁷⁸

These impacts can occur in the presence of other contributing factors. Even in the case of this group the process of income generation was influenced by the interplay of various facilitators.

5a. Facilitators in the Process

The process of group formation and growth was ridden with disappointments and frustrations. The organisation earlier was engaged in health research. This was one of the earliest initiatives that it undertook in the area of interventions at the level of community. The concept of Self-help Groups itself was new and the organisation had little ideas as to the kind of challenges that it may pose. There have been many occasions in the past when the organisation and the women thought they couldn't

⁷⁸ Mayoux Linda (1997), "The Magic Ingredient? Microfinancing and Women's Empowerment", A Briefing Paper prepared for the Micro Credit Summit, Washington in February 1997.

sustain the group any more. But the group has moved on. And there have been various facilitating factors that have sustained the group.

The family settings that these women came from probably were the striking factor that sustained the group. Most of the women belonged to families where each member's earnings mattered to the family. The families didn't own much land; one or two of them didn't have any land. The family was consuming whatever they grew. This meant that they had to depend on various sources of income to meet other expenses. They had considerable debts that they had taken for various purposes. Debts due to health expenses constituted a substantial part. In many households the men didn't contribute to the family income significantly (they were alcoholic; lazed around).

The income that the women earned from the group therefore was important for these households. The families of these women supported them immensely specially the other women in the household. They did object at some points when the women were earning less. The family members felt that the women worked for longer hours and earned lesser. They constantly compared it to the wage income that they would have otherwise got. But as mentioned earlier the past couple of years there have been inadequate rains. Hence there was difficulty in getting agricultural labour. The men went out to work but not enough money was sent to home. Women often found it hard to manage the family. But they were not confident to go out of the village in search of work. The group had the advantage of being in the village and giving an alternate source of income. The families recognised the vitality of this income in times of adversity.

The key people in the village like the panchayat members and the ANM took a lot of interest in building the group. The initial reactions of the community were

sceptical. They commented on the longer hours that the women in the group worked. Eyebrows were raised when these women started going to Kanakapura and Bangalore. All along the key people in the village supported the group. This served as a reassurance for the families of these women. And ever since the women in the group have started earning a substantial income the other women in the village also want to join the group.

The relationship that the women shared with the organisation further ensured that the group moved on. The organisation was familiar to the women as they had been associated with the village for a few years now with their other projects. Hence when they mooted the idea of starting a group it was not received with many apprehensions. Some of the women who have been part of the group were involved in one or the other research project of the organisation.

The organisation had hoped that this group would act as a nodal point around which they can plan other health activities in the village. The organisation had to constantly strive to get the support of the villagers as there are other programmes running in the village like the school health programme. But care also was required not to hamper the work of the group by unnecessary interventions in the village. The organization has been responsive to the other problems of women as and when they have come up - may it be health, education of children or the other needs of these women.

5b. Autonomy and empowerment

The ideas of autonomy and empowerment have long been of interest for theorists in various fields. For instance, Gramsci the Italian revolutionary has given an important place for 'human agency' in the process of historical change. In his theory of hegemony he stressed on the autonomy of people that could challenge the

dominant power structure. Paulo Freire, the Brazilian educator in his work 'Pedagogy of the Oppressed' deems education as a tool of empowerment for the oppressed. But what do autonomy and empowerment entail and how can they be measured?? These questions became the central focus of demographic research in the 70s and 80s. As the feminist movement concentrated on the reproductive rights of women thereby ensuring control over her fertility there have been efforts within the movement to identify factors that empowered women to be autonomous. For instance, education was a factor that was considered to give women more autonomy (Vlassoff, 1992)⁷⁹. The more educated women⁸⁰ tend have lesser number of children (Dreze and Murthi, 2002;)⁸¹.

Jejeebhoy ⁸²suggested five separate but interdependent aspects of autonomy affected by education:

- Knowledge autonomy: Educated women have a wider world-view, a greater sense of alternative lifestyles, and a greater questioning of authority.
- Decision-making autonomy: Education strengthens women's say in family decisions and decisions concerning their own lives and well-being. This means that an educated woman is more confident of her ability to make a decision or voice an opinion, and more likely to insist on participating in family discussions.

⁷⁹ "Against the odds: the changing impact of schooling on female autonomy and fertility in an Indian village", Carol Vlassoff, As Quoted in Girl's Schooling, Women's autonomy and fertility Change in South Asia, Edited by Roger Jeffrey and Alaka M. Basu, Sage Publications, 1996.

⁸⁰ Education – in terms of number of years of schooling

⁸¹ "Fertility, Education and Development", Dreze John and Murthi Mamta, Discussion Paper No. DEDPS 20, 2000.

⁸² "Women's Education, Autonomy and Reproductive Behaviour: experince from developing countries (International studies in demography), Jejeebhoy Shirreen, Clarendon Press, 1998.

- Physical autonomy: Educated women have more contact with the outside world. Women who have been to school have more freedom of movement and more self-confidence in using available services.
- Emotional autonomy: Educated women shift their loyalties from extended kin to the conjugal family. There is a more egalitarian relationship between spouses, greater bonding or intimacy between spouses and between parents and children, and more self-worth and less self-denial among these women.
- Economic and social autonomy and self-reliance: Education increases a woman's self-reliance in economic matters and the self-reliance that is basic for social acceptance and status; education enhances women's economic independence, and improves access to and control over economic resources as well as women's ability to rely on themselves, rather than on their children or husbands, to attain social status or acceptance.

Researchers on women's participation in credit bank and rural development programs in Bangladesh also developed empirical indicators of empowerment (Hashemi, Schuler, and Riley 1996). Their definition of empowerment includes:

Mobility (permission and desire to do business and socialize outside of the home);

Economic security (home ownership, possession of savings and use of cash);

Ability to make purchases;

Involvement with husbands in major decisions;

Relative freedom from domination by the family;

Political and legal awareness; and Participation in public protests and political campaigning.

As far health is concerned autonomy can be expressed in terms of, availability and accessibility to resources (food, income and health facilities); decision-making; opposition and resistance to autonomy (family, community; violence and abuse); and cultural attitudes towards sexual and reproductive health – may hinder them from seeking care (Polland and Hyatt, 1999)⁸³.

The study that the researcher has undertaken primarily focuses on economic empowerment of women. It has tried to understand the positives and negatives of economic empowerment of women. Along with this it aims to develop indices of autonomy and empowerment as given by the women. Also the effort has been to discover the factors that shape autonomy and direct empowerment.

5c. Autonomy and Negotiating Spaces/Empowerment and choices

Women are socialized into looking at themselves in relation to an external entity. Family is the immediate frame of reference. Community is the larger entity that she identifies herself with. In a rural set up community has enormous significance. The dominant forces of power in the community define the family values. These power structures are often subjugating and women particularly have to bear the cumulative brunt of poverty, caste and gender.

Autonomy therefore starts with the perception of self. The perception of self makes her aware of her needs. The awareness of needs necessitates an action her part to satisfy them. The resources required for the satisfaction of these needs may be social, economic and political. The access to and availability of these resources is the core of the process of empowerment. The woman has to move across realms of family, community and society to be able to access these resources. The level of

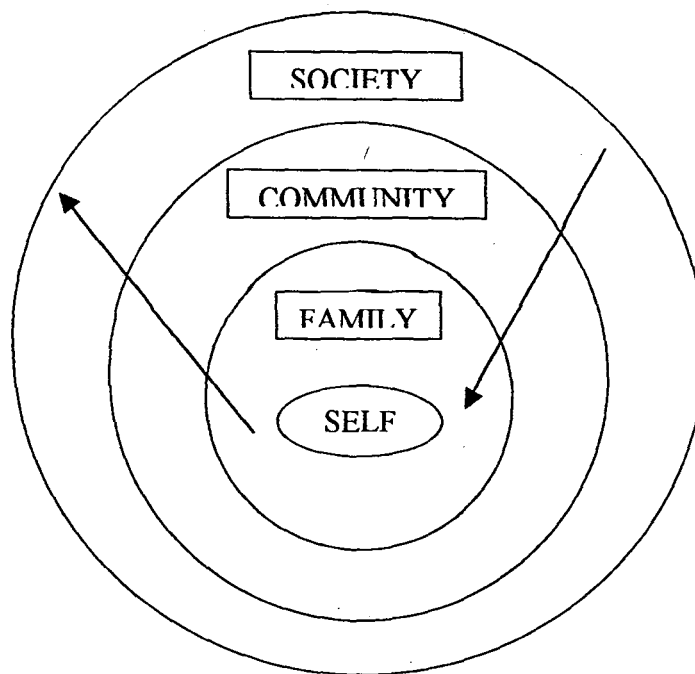
⁸³ "Sex, Gender and Health" – Edited by M. Polland and Susan Bryn Hyatt, Cambridge University Press, 1999.

autonomy that she attains depends on the 'life choices' that she makes. These choices are made in the context that she decides to locate herself. The choices made not only depend on the resources but also on the number of opportunities in front of her. There are innumerable constraints that come in her struggle to make the choices. Empowerment is thus a process of her 'choice making' by being able to overcome constraints. The more autonomous a woman becomes the more 'control' that she has over her life situations as she is able to make favourable choices. Economic empowerment facilitates her choice making by increasing the number of opportunities for her.

Autonomy presupposes movement of women through the realms of family, community and society. The movement in and out of these realms is a continuous process of negotiation for 'spaces'. These spaces determine her agency of decision-making. Each realm has areas that she needs to take control over. For instance, within the realm of family she has to make decisions regarding her education, marriage, fertility and work.

Some of these decisions entirely pertain to the realm of family while others continue on to the next realm. Decisions regarding work for instance have increasing relevance as she moves from the realm of family to society. A woman's importance in the family is augmented since she is actively contributing to the family. Hence she would be consulted more often with regard to household decisions. On the contrary her position in the household may not differ significantly with increase in her income. Her agency of decision-making in such a situation entirely depends her social position.

Each realm continues to play a significant role even though the woman moves ahead. If a woman takes up a job that is demanding she has fall back on the family for support for childcare etc.



The presence of these 'support systems' augurs the process of empowerment. Like some of the women in the group have been able to get help from other family members in completing the household chores. They can leave their children with the other group members when they have to go out of the village to do some work or go to the fields for working. They are thus not restricted in their movements due to lack of support systems. They start making use of the community support systems that they have hitherto have not used. In the past it took much persuasion to make the women to send their children to anganwadi⁸⁴. After they have joined the group the women promptly leave their children in the anganwadi before coming to work.

Hence she has to consolidate the spaces that have already been negotiated and these spaces have to be constantly asserted. The negotiations that she can make for

⁸⁴ Anganwadi – A preschool crèche run by the government for the children below three years of age.

these spaces depend on the context in which she is placed. Each woman can negotiate a certain degree of space given her family and community setting. During this movement between spaces, empowerment decides the direction of woman's movement and defines the areas over which she can gain autonomy.

Mobility therefore was the most important facet of autonomy that the women in the group recognized. It allowed them make certain decisions about themselves and their families. More importantly it promoted a sense of self worth in them. They felt less dependent on the other family and community members. This newfound freedom allowed them to explore possibilities and alternatives that they were hitherto unaware of.

Women in the group felt that their 'problem solving' ability has been enhanced because of the increased movement and regular income. They feel that their way of understanding problems has now changed in terms of how to solve the problems or whom to approach etc. An unsolved problem may act as a constraint for the women. Hence they try to find a solution with the available resources. They may or may not succeed in doing so. If they cannot then they would approach some one who they think can solve the problem. But if the women approach a source of dominant authority they may actually get misled into accepting a solution not beneficial to them.

Lastly, empowerment involves the ability on the part of the woman to have a plan for her future and her children. The decision of women about providing good education for not only their sons but also daughters has necessitated them to save. The unmarried women have certain expectations about their future life partners.

Empowerment is therefore a process that continues throughout the life of women. Many of the benefits of this process are passed on to her children. Their

daughters for instance may study more than they did etc. Summers (1993)⁸⁵ has talked about education as an aspect of autonomy and how that would help the women to be able making better decisions.

“An educated mother faces a higher opportunity cost of time spent caring for the children. She has greater value outside the house and thus has an entirely different set of choices than she would have without education. She is married at a later age and is better able to influence family decisions. She has fewer, healthier children and can insist on the development of all of them, ensuring that her daughters are given a fair chance. And the education of her daughters makes it much more likely that the next generation of girls, as well as boys, will be educated and healthy as well. The vicious cycle is thus transformed into a virtuous circle”.

5d. Phases of Empowerment

The different phases of empowerment are in tune with the direction of movement. The women may be at different phases of empowerment in a group. For some employment and income may not really bring about a change their life. They continue in their respective contexts without even being aware of a possible change that they can initiate. Some others may be aware of the areas that require changes but have accepted the situation. They do not want to disturb the status quo. There are many others who have identified the areas that require change but are not yet ready to take action. They may take action if pushed. Then there is a category of women who are aware of areas of change and want to do something about it but lack opportunities. Finally there are women who have already floated changes that are possible with the resources they have in hand.

⁸⁵ As quoted in *Girl's Schooling, Women's autonomy and fertility Change in South Asia*, Edited by Roger Jeffrey and Alaka M. Basu, Sage Publications, 1996.

- Have not identified the areas for change
- Have identified the areas for change but accept the situation
- Have identified the areas for change; want to take action, but not confident
- Have identified the areas for change, ready to take action; but no opportunities
- Have identified the areas for change and have initiated action

Each woman in the group has different set of needs and hence the trajectory of empowerment may not always coincide with that of the group. So common needs have to be defined for the allowing for individual need satisfaction. Secondly, Each woman attains empowerment at a different point of time. The process has to be therefore flexible. After a woman reaches a level of empowerment where she can move across spaces freely the group tends to become secondary. Like many of the women in the group said that they would want to go to Bangalore and find a nicer job that pays them well and settle down there. The group according them will not suffer, as there are many other women in the village who are desirous of joining the group.

It is important to acknowledge that *women's* empowerment encompasses some unique elements. First, women are not just one group amongst several disempowered subsets of society (the poor, ethnic minorities, etc.); they are a crosscutting category of individuals that overlaps with all these other groups. Second, the household and interfamilial relations are a central locus of women's disempowerment in a way that is not true for other disadvantaged groups. This means that efforts at empowering women must be especially cognizant of the implications of broader policy action at the household level. Third, it can be argued that while empowerment in general requires institutional transformation, women's empowerment requires systemic transformation in not just any institutions, but fundamentally in those supporting patriarchal structures (Malhotra Anju, 2002).

5e. Disempowerment

Women while making choices may not always move in the forward direction through the various spaces. They may find her in situations that may push her back into the previous realm and may thus be disempowered. And the moving forward comes at a 'cost'.

The Report on Domestic Violence in India has brought out the shocking situation of increase in the instances of domestic violence with increase in education of women. According to the 2002 study, 45 percent of Indian women are slapped, kicked or beaten by their husbands. India also had the highest rate of violence during pregnancy. Of the women reporting violence, 50 percent were kicked, beaten or hit when pregnant. About 74.8 percent of the women who reported violence have attempted to commit suicide. Hence economic empowerment in the absence of social changes may have negative impact on women's position.

In some cases women's increased autonomy has been temporary and led to withdrawal of male support. In some programmes there are increasing fears that women's small increases in income are leading to a decrease in male contribution to certain types of household expenditure⁸⁶. A similar trend was observed in some of the households in the present study. The men are 'absent' more often from the houses. They are away in search of work.

Other studies have shown that the women's burden of work actually increases once she starts working outside the home. She continues to do all her work at home and then she has additional responsibilities outside. An article that analyses the effects of fiscal policies on women says that women in times of economic insecurity are

⁸⁶ Mayoux Linda (1997), "The Magic Ingredient? Microfinancing and Women's Empowerment", A Briefing Paper prepared for the Micro Credit Summit, Washington in February 1997.

forced to work both outside and at home.⁸⁷ And even after the adverse times are over she continues to be burdened.

⁸⁷Nilufer Cagatay (2003), "Gender Budgets and Beyond: Feminist Fiscal Policies in the context of Globalisation", *Gender and Development*, Vol.11, No.1, May.

Conclusions

The 'group' has become an important part of the life of women. They want to come every day to forget the problems at home. So that they can share, talk and be happy with the other women in the group. It has become a crucial support system for the women. It has minimized their times of vulnerability and has provided an alternate source of income.

Income from agriculture many a times is in kind and hence it gets absorbed in to the family. Then they may not regularly find work in the fields and their opportunities to go out to work are few. Hence this income from the group gives them greater control over spending. It gives them a better status in the family as this income sees the family in times of distress. In return they can negotiate certain domains important to them.

Is economic empowerment an end in itself??

Most of the literature on autonomy and empowerment pertains to quantification of the two concepts. This study devoted itself to have more clarity on the process of autonomy and empowerment specifically the economic dimensions of it. The process is a complex one and the linkages are intriguing. Though the researcher has presented it in simple equations.

Economic empowerment is a means to an end and not an end in itself. The stress through out the discussion has been on the social and political context of the women that determine their life situations and the possible outcomes. Economic empowerment takes place within the context of women. It regulates the degree and the direction of empowerment. Economic empowerment is a prerequisite for the

achievement of political empowerment. Social empowerment of women augurs the process of economic empowerment.

It is argued that larger development significantly influences women's autonomy and empowerment. These changes may be big or small. But are initiated and carried forward by women themselves. Employment increases opportunities for movement that allows women to explore possibilities. Thus increasing the number of choices the women have. Income actualises these choices of women.

Economic empowerment is integral to women's agency of decision-making. As Amartya Sen puts it in his piece on "Women's Agency and Social Change" the focus of women's movement is on 'agency' where women are increasingly seen, by men as well as women, as active agents of change; the dynamic promoters of social transformations that can alter the lives of both women and men.⁸⁸ Some of the agency aspects that he quotes are women's ability to earn an independent income, to find employment outside the home to have ownership rights and to have literacy and be educated participants in decisions within and outside the family.

Economic empowerment may not always bring about drastic changes in the context of women unless other facilitating processes occur. Unless a change in women's status takes place along side, economic empowerment could result in conflicting situations. Hence empowerment of women is a process that ensures their social, economic and political rights.

Finally does micro financing as an approach promote empowerment of women? Critics of micro financing say that while a marginal increase in income and

⁸⁸ As quoted in Sen Amartya (1999), "Development as Freedom", Oxford University Press, p 189.

assets can enhance well-being and economic security, the increase could be too little to affect the pervasively entrenched political and economic relations⁸⁹.

Whyte while evaluating the success of initiatives aimed at addressing women's poverty and their well-being. She also visited seven communities that sponsored projects on women's poverty with funding from Health Canada. The women Whyte interviewed provide key insights into the experience of poverty. One of Whyte's most troubling conclusions is that women's poverty is almost invisible to policy makers and program designers: "Poverty has not been seen as a women's issue - not by government and sometimes, not by women's groups, not even by anti-poverty groups"⁹⁰.

Though the contribution of microfinance services to empowerment could be enhanced through a combination of changes in the way services are delivered; more effective support services; or linkage with services provided by other agencies including organisations challenging gender subordination directly. Further a comprehensive framework for participatory planning of women is required to incorporate women's diverse needs.⁹¹

Further explorations

It would be interesting to explore the linkages between the increase in income and its consequent effect on the health of women and the members of the household.

⁸⁹ Johnson Susan, "Gender and Microfinance: Guidelines for Good Practice", Centre for Development Studies, University of Bath.

⁹⁰ Whyte, Jayne Melville (2001), "Women, Health & Poverty: Review and Looking Forward", Centre for Continuing Education, Canada.

⁹¹ Mayoux, L (1997a) "Microfinance Programmes and Women's Empowerment: Towards a Framework for Participatory Planning", Background Discussion Paper, ActionAid UK

It can be studied from the angle of availability and accessibility to services – whether increase in income affects availability and accessibility?

It is also essential to know if the perception of women with regard to her health changes once she starts working outside the home and earns an income. Does her health become a priority then?

Further it is essential to know how income can affect nutrition and thus enhance health of household members specially that of women and children.

The study has looked at economic empowerment and to some extent social empowerment of women. The complete picture of the process of empowerment will only be complete by looking at the political institutions and their role can also assess the impact.

Women's experiences of poverty are accentuated because of gender and caste. They face in this complex web a series deprivation, desertion, violence, and discrimination; an exploration in to the possible ways of promoting health, social and economic security to women is the essential step forward of economic empowerment.

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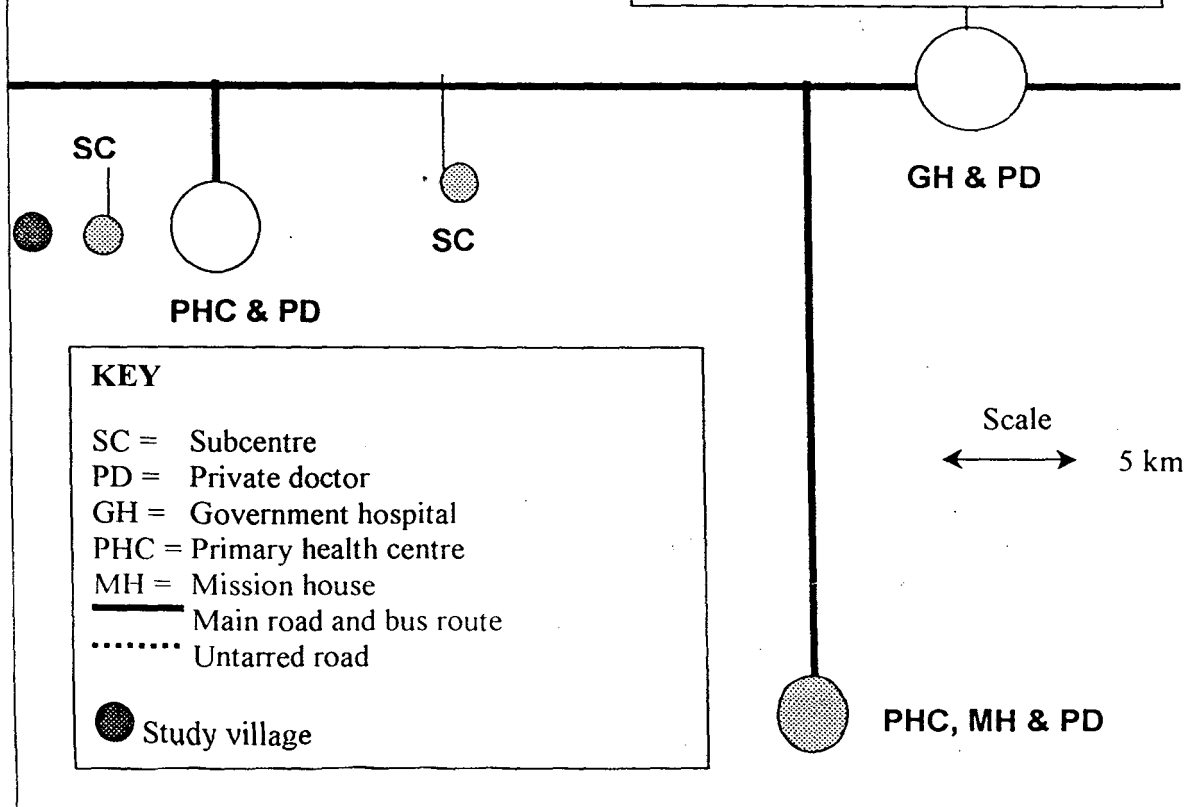
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Kanakapura – Taluk HQ



KEY

- SC = Subcentre
- PD = Private doctor
- GH = Government hospital
- PHC = Primary health centre
- MH = Mission house
- Main road and bus route
- Untarred road
- Study village

Scale
↔ 5 km

Annexure 2

Interview Schedule

1. Family Background:

Who are all there in your family?

What is the educational background of the family members and the woman?

Do you own land? How many acres? What crop do you grow? How much do you grow? Is all of it used up by the family or do you sell a part of it?

Who all work in your family?

What is the average income of your family in a month?

Does your family have any debts? Who have you taken the loan from? When did you take loan? For what purpose have these loans been taken?

2. Income and Expenditure:

How much income do you earn from the group?

To what proportion does this income contribute to the family income?

What is the pattern of expenditure in the family?

How much do you earn from the group? How do you spend the money from Kirana every month?

Do you work elsewhere? What work do you do? How much do you earn?

3. Women, Work, Leisure and other things:

What all do you do through out the day?

Do you get any help from the family members in your work?

Has your work increased after having joined the group?

How much leisure time do you have now?

Has there been any event in life that you has made a significant impact on your life?

5. Health:

After you have been part of the group has there been any episode of major illness in the family?

Who fell ill? What was expense? Where did you take them?

Where do you usually go when some one is ill in the family?

Did the income from the group make any difference in this regard?

4. The Group

Since how long have you been working in the group?

What made you join the group?

Who told you about the group?

How has your life changed after joining the group?

Has the group supported in times of difficulty? When was it? What kind of support?

What is the reaction of the family and the community as far as the group is concerned?

