

**WOMEN'S EMPOWERMENT AND SELF HELP GROUPS:  
A CASE STUDY IN KHURDA DISTRICT OF ORISSA**

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**DOCTOR OF PHILOSOPHY**

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**CERTIFICATE**

This is to certify that the thesis entitled '*Women's Empowerment and Self Help Groups: A Case Study in Khurda District of Orissa*' submitted by Saswatee Rath in the partial fulfilment of the requirements for the award of the degree of '*Doctor of Philosophy*' is her own work to the best of my knowledge and has not been previously submitted for any other degree of this or any other university.

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**Dedicated to my Parents**

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*I am solely responsible for the drawbacks and errors in the study.*

Saswatee Rath

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## **List of Abbreviations**

<b>Abbreviations</b>	<b>Full Form</b>
AIDS	Acquired Immuno Deficiency Syndrome
ANM	Auxillary Nurse Midwife
ASHA	Accredited Social Health Activist
BDO	Block Development Officer
CDPO	Child Development Programme Officer
CARE	Cooperative for Assistance and Relief Everywhere
CEDAW	Convention on the Elimination of All forms of Discrimination against Women
DFID	Department for International Development
DRDA	District Rural Development Agency
FGD	Focused Group Discussion
HIV	Human Immunodeficiency Virus
ICDS	Integrated Child Development Scheme
IUD	Intra Uterine Device
MFI	Micro Finance Institutions
MFO	Micro Finance Organization
MIS	Management Information System
NABARD	National Bank for Rural Development
NGO	Non Governmental Organizations
PRI	Panchayati Raj Institutions
RRB	Regional Rural Bank
SGSY	Swarna Jayanti Gram Swarozgar Yojana
SHG	Self help Group
SIFHW	State Institute of Health and Family Welfare
UNICEF	United Nations Children's Fund
UNIFEM	United Nations Development Fund for Women

# *Chapter-1*

## *Introduction*

# **Chapter-1**

## **Introduction**

The present study is an attempt to understand the concept of empowerment of women through self-help groups. Empowerment as a strategy was basically formulated to bring about development of the excluded groups in the society. Apart from striving for narrowing down differences along the lines of caste, religion, region; gender was also covered.

For empowering women, micro-finance and micro-credit was considered to be an effective measure. It was also thought that accessibility to credit would help in income-generating activities among women. And in the long run, this would help in alleviation of poverty from the households and the society at large.

Carried with such a perception, a lot of funds have been pumped into the project of empowering women. In spite of all these, the status of women in the society remains unchanged. Although some changes have taken place in the lives of women but still they remain to be oppressed and subordinated. Access to income may have brought economic upliftment but without possessing right to take decision over expenditure of own income. Sometimes transfer of credit to men availed in the names of women acts as a setback for the whole agenda of empowerment.

According to Sarah Longwe, mere access to resources is not going to act as a means to end the prevailing discriminations against women in the society, unless and until they have say in decision-making power over the same. For her, empowerment has to be seen as a process through stages of welfare, access, conscientisation, participation and equality of control. And the economic dimension can not be considered to be exclusively responsible for empowerment of women.

Basically economic dimension is considered to be a part of the overall development. Mere focusing on a part without considering the whole would be insignificant. This results in a piecemeal approach rather than a holistic programme for the overall development of women. It is crucial to consider the position of women in the society before designing any programme for their development.

Income generation is the approach advocated in recent times to empower women. However, this often leads to double burden and dual roles. Engagement in outside work overburdens a woman as she has to also manage the household chores. In situations wherein the workload of cooking and child care is not adequately shared by the husband, working outside home may hamper the health of womenfolk. In such a case defining empowerment on the basis of indulging in income generating activities would be problematic.

Access to credit and generation of income among women can be considered as a necessary but not sufficient condition for empowerment. Apart from this, focus should also be on developing awareness among the people about the prevailing gender inequalities in the society. This may help in the transformation of social structure in the long run.

Women should be made accessible to educational opportunities, health care facilities, nutrition etc. For the better development of personality it is vital that these facilities should be made available to women. It is important for a woman to possess right over her body in terms of accessibility to contraceptives, decision about bearing and spacing between children. Her status should not be only responsible for reproduction but she should be considered as a human being with her basic rights.

Apart from this, land rights should also be conferred to them. Generally, in the patriarchal setup rights over land are passed through male lineage. This restricts



opportunities of women over landed property and gainful employment. As it is perceived that women are to be married and leave their parental home, property in terms of dowry is conferred to them. However, it has to be realized that both dowry payment and denial of land rights make the condition of women much more vulnerable. As the major say over the dowry payments are those of the in-laws family, denial of land rights may act as a setback for women in crisis situations.

Political participation is also an important dimension for women's empowerment. However, this representation should not be just a token approach but steps should be taken for real participation of women in the political sphere.

It is evident that economic, social and political dimensions should be covered under the purview of empowerment. Given the above scenario, this study tries to understand empowerment of women not just in terms of economic accessibility but also taking the social, political including health dimension into consideration. Also empowerment is analyzed at individual, familial and societal levels. The study is to understand whether women have really gained a sense of autonomy and decision-making after being involved in the SHG module and income generating activities.

## **Organization of Chapters**

Apart from the introduction chapter, the thesis has the following chapters:

### ***Chapter-2: Empowerment: Theoretical Constructs and Operational Issues***

The conceptualization of empowerment is put forward in this chapter. Different frameworks of empowerment are also highlighted.

### ***Chapter-3: Place of Women in Microfinance***

This chapter is based on the literature related to microfinance. Here the place of women in microfinance institution and evolution of SHGs is talked about. Also the concept of gender mainstreaming is analyzed. Moreover, the interrelationship between social capital, sustainability and empowerment is looked at.

### ***Chapter-4: Research Methodology***

This part deals with the framework of the conducted study. Here the research design, process of sample selection, employment of tools and techniques are described in detail. Here the limitations faced while conducting the research are also discussed.

### ***Chapter-5: Profile of the SHGs***

Here the socio-economic profile like the age group, educational qualifications, category, marital status, family size, income level of the women participants of the SHG are discussed. The prior occupations followed by the members of the SHGs and the reasons for joining the same are also explored. This section is substantiated with the responses of the officials.

### ***Chapter-6: Different Levels of Empowerment***

As per the broad objective of the study, the different levels of empowerment i.e. at the individual, familial and societal of the women participants engaged in the functioning of the SHGs are explored. This section gives an idea about the notion of empowerment.

### ***Chapter-7: Health Status and Empowerment***

Here the responses of women about accessibility to health care services after their involvement in the activities of SHG were looked at. Apart from this, their perception regarding empowerment and autonomy is discussed.

## ***Chapter-8: Discussions and Conclusions***

The last part establishes interlink age between the findings of the study with the literature reviewed. It also reflects on the contributions of NGOs and governmental sector in the functioning of SHGs.

## *Chapter-2*

# *Empowerment: Theoretical Constructs and Operational Issues*

## **Chapter-2**

### **Empowerment: Theoretical Constructs and Operational Issues**

It is a really a challenging task to define the term 'empowerment'. The term may imply differential meanings for individuals dwelling in diverse social conditions. Situations wherein the basic living conditions are not met, empowerment for the individuals may be perceived as right to shelter, food, clothing, health care. And when these are met, then aspects like education and employment may be important. But it can be rightly said that empowerment involves the right to decision-making and power of autonomy. When an individual is able to decide about his/her own life as per the situation s/he dwells in, then that particular individual can be said to be empowered. However, the concept of empowerment is subjective in nature.

#### **Conceptualizing Empowerment**

Batliwala (1994) points out that the concept of empowerment was widely recognized as a strategy to development in the mid-1980s. Within the purview of empowerment, all the excluded groups including women were considered as the target groups. Since early 1990s, 'empowerment of women' has gathered a lot of momentum.

Linda Mayoux (1995) defines empowerment as 'the multidimensional and interlinked process through which people work towards a society where all people are able to make and realize free and informed life choices. Free and informed life choices are only ultimately possible within an environment of equal opportunities, resources and power. It requires both bottom-up empowerment of those currently

having least power, and also top-down changes in the attitudes, behaviour and position of the currently powerful’.

Naila Kabeer (1999: 437) points out that the concept of empowerment is linked with that of disempowerment. Empowerment is ‘a process of change’ which is achieved through capacity over making choices that were previously denied. She feels that some individuals may not be said to be empowered even though they exercise power over making choices. This is because they possess this ability beforehand and were not disempowered ever.

Basically the empowerment approaches sideline the distinction between ‘condition’ and ‘position’ of women (Young 1988).<sup>1</sup> Analogous to this, it can be said that the ‘strategic’ needs of the programmes have overtaken the ‘practical’ needs of women (Molyneux 1985).<sup>2</sup> Status should not represent the position of women in regard to exercise of gender roles but their right to negotiate. This marks a change in the lives of women from role playing to challenging the power relations. Therefore to improve the status of women in society, basics of livelihood i.e. balance diet, access to education and health care, prevention of child marriage, abolition of dowry, access to contraception are first to be addressed before focusing on wider issues like reduction of infant and maternal mortality, equal wages for work, etc. In other words, changes in position of women can be made through literacy, reduction of infant mortality and availability of safe contraception. All these measures would help in accelerating the pace of empowerment of women.

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<sup>1</sup> Cited in Batliwala, S. 1994, “The Meaning of Women’s Empowerment: New Concepts from Action” in Sen, G. et al (ed) *Population Policies Reconsidered: Health, Empowerment and Rights*, Harvard School of Public Health, Boston.

<sup>2</sup> *ibid*

Agarwal (2008: 180) holds that empowerment 'could be defined as a process that enhances the ability of disadvantaged (powerless) individuals or groups to challenge and change (in their favour) existing power relationships that place them in subordinate economic, social and political positions'.<sup>3</sup>

This necessitates the conceptualization of empowerment, as theorized by Naila Kabeer (1999), to be based on the analysis of power. And this analysis of power implies different notions of choices. According to Kabeer, there exists an interrelationship between poverty and disempowerment as lack of ability to fulfill the basic needs of life makes an individual unable to make strategic choices. Various choices differ from each other in an individual's life. And these choices of life can be analyzed in terms of three interrelated dimensions i.e. resources, agency and achievements.

To Kabeer (1999), resources not only refer to material assets but also include the human and social assets. These resources are achieved through various networking in the society including family, market, state and community. Accessibility to the resources helps in determining the capacity of an individual to make choice. Possession of such resources also helps in analyzing the institutional distribution and exchange of the same. This can be better understood through agency, which is considered to be another dimension of power. Basically agency is the ability to aspire and achieve any objective. Agency can be equated with decision-making. It also refers to power of motivation which may be either tangible or not. All these are nothing but 'power from within' one's own self or groups to act. Agency also has positive and negative connotations. In a positive sense, it may be 'power to'

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<sup>3</sup> Cited in Agarwal B. 2008, "Why do Women need Independent Rights in land" in John, Mary. E. (ed) *Women studies in India*, Penguin Books, India.

whereas in a negative sense, it may refer to 'power over'. Though 'power to' refers to one's control over choices, 'power over' is just the negation of power of an individual by others.

Ranjani et al (2002)<sup>4</sup> also considers that women empowerment can be analyzed in relation to three dimensions i.e. 'power to', 'power with', and 'power within'. The 'power to' dimension of empowerment refers to the caliber of a woman to take decision and control her own life. This includes 'power to survive, control over their labour and access to family labour, access to and control over resources, freedom to move and interact, access to leadership positions, control over reproduction and control over body'. The 'power with' indicates the power of women as a group across caste and class to fight for their rights against institutional setups i.e. market, state, family and community. Lastly, the 'power within' can be equated with development of gender awareness. The development of gender awareness can again be understood at two levels. At the individual level, it is manifested through challenging the gender norms in one's own life. On the other hand, understanding of others about women's freedom and autonomy is achieved at the abstract level.

Again talking from the perspective of resources, Sara Longwe (1991)<sup>5</sup> is of the view that economic, social and political empowerment can only be made possible through accessibility to resources. She argues that this will in turn help women to be par equal with men. In the long run, this will minimize the gap between the sexes in the process of development. This can be only made possible by initially

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<sup>4</sup> Cited in Galab, S; Rao, N. Chandrasekhara 2003, "Women's Self-Help Groups, Poverty Alleviation and Empowerment", *Economic and Political Weekly*, March 22-29, Vol.XXXVIII, No.12 & 13, pp.1274.

<sup>5</sup> Cited in Endeley, Joyce B. 2001, "Conceptualizing Women's Empowerment in Societies in Cameroon: How Does Money Fit in"?, *Gender and Development*, Vol.9, No.1, March, pp.35.



making women have access to economic, political and social resources and then slowly exercising control over it.

Acharya and Ghimire (2005: 4720) hold that the process of empowerment can be analyzed in terms of economic, social and political dimensions. They feel that while in one hand 'economic aspects would include increasing women's access to, and command over tangible and intangible resources, such as wealth, property, employment, knowledge and information, (the) social aspect would include changing the existing discriminatory ideology and culture, which determine the environment for women's existence'. Lastly, political aspect refers to women's control over power relations which is determined through her access to resources. This possession of status within the prevailing social structure is of vital significance. All the three dimensions can be considered to be interdependent though they may occur one after the other.

Again coming over to empowerment, Deshmukh-Ranadive and Murthy (2005: 47)<sup>6</sup> are of the view that neither can it be given to anyone nor can be said to be achieved by any institution. Basically it is a process of transformation from unequal relationships to achievement of equality. Empowerment can be achieved through participation of the marginalized in attaining right over housing, nutrition, clothing, educational facilities, health care, employment opportunities etc. "Empowerment is a process whereby constraints that impeded equal participation are reduced so that the inequality starts moving towards becoming equality". The understanding about the reduction of constraints can be explained through the analysis of the concept of 'spaces'. "By 'space' is meant that which allows a

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<sup>6</sup> Deshmukh-Ranadive, Joy and Murthy, Ranjani.K 2005, "Linking the Triad" In Burra, Neera; Deshmukh-Ranadive, Joy; and Murthy, Ranjani.K , *Micro-credit, poverty and Empowerment: Linking the Triad*, Sage Publications, New Delhi.

person the place/freedom/margin to do what s/he intends to do". These spaces can be categorized into physical, economic, socio-cultural and political, which may be both tangible and intangible in nature. Every individual has access to different fraction of spaces, which determine their relative position to others in the society. Restriction to some portions of the spaces constraints the action of individuals. This affects the 'power over, power to, power with and power within' dimension of decision-making. From the point of view of women, it can be said that their position can be enhanced through expansion of spaces.

Control over body and freedom of mobility help in enriching the physical space of women. Access to physical space not only improves the status of women in the domestic life but also outside the household. The physical space helps in acquiring economic space through possession of tangible and intangible property. The tangible property are those which have a physical existence like house, land, jewellery etc. whereas intangible property are reckoned through the inner talents acquired by individuals through education, vocation etc. It is also thought that the autonomy and freedom in the economic space is promoted through the socio-cultural space. The socio-cultural space of a woman is measured through her place in the family and kinship ties. However, this space varies among women belonging to different types of 'family (nuclear, joint, extended) and kinship structure (unilateral or bilineal)'. Class, ethnicity, Caste, age, marital status, religion and region also acts in influencing the socio-cultural space. Lastly political space of a woman can be both private and public. The private political space relates to the space within the household. However, this is different from the socio-cultural space in the sense that it connotes the dynamics of work at the household level rather than just reckoning the position of women. 'Hence, when one is concerned with power dynamics within the domestic domain, it is political

space that answers questions on how those dynamics work, while physical, economic and socio-cultural spaces answer questions on why members are so placed'. Political space in the better analysis of the hierarchical position of women according to the gender roles ascribed to them. On the other hand the public political space is interlinked with hold over state machinery. This is manifested in terms of possession of power to govern and implement policies. It is the toughest task and is possessed through leadership and statesmanship qualities (Deshmukh-Ranadive and Murthy 2005: 48)<sup>7</sup>. Generally, it is seen that though women attain control over public political space, they act as puppets in the hands of male folks.

Empowerment of woman can be achieved not just taking steps towards improving their status across physical, economic, socio-cultural and political space but with their effective implementation. Just making accessible to economic resources without bringing about any change in the socio-cultural condition of woman would not lead to empowerment. Change can only be brought about when the mental space is expanded. The mental space involves the capacity of an individual to perceive and act accordingly. It is considered to be crucial to the process of empowerment. A woman can be said to be empowered when she take decisions about her own life without being influenced by others. All the different spaces work together for achieving empowerment though no linear relationship can be said to exist between physical, economic, socio-cultural, political and mental spaces. However, all of them help in challenging the unequal gender relationships and striving for the improvement of status of women at the household and societal level (Deshmukh-Ranadive and Murthy 2005).

Analyzing the above points, it can be said that resources and agency helps an individual to attain achievement of goals. When the individual is incapable of achieving the goal due to some constraints in the ability to choose, then that person can be considered to be disempowered. However, the social situations may vary across regions, class, caste, race and gender. The interrelationships between these variables have to be analyzed in order to understand the social reality. For example, it is not only a poor dalit woman who is considered to be disempowered in the society, but also it can be observed that women belonging to the higher castes and occupying distinct status may also have a subordinated position. The women belonging to the upper castes may be considered to be impure and polluted during menstruation and child birth. They may also be subjected to same kind of discrimination as in case of untouchable castes. Therefore, care has to be taken in analyzing a woman's life situation as it is context-specific and change over time.

In referring to the gender inequalities in the society, Kabeer (1999: 440) argues that these can be explained through the power relations and ability to exercise choice. She feels that the unequal treatment of the fair sex is because of 'either as an absence of choice on the part of women as the subordinate group or as active discrimination by men as the dominant group'. Differences may also result not only with discrimination made by men but also by women themselves. This happens when women constrain themselves in accordance with the social norms and thereby be satisfied with the subordinated position in the society. Generally women give up their claims over household resources, be silent about the violence exercised by their spouses, bear children until the birth of a male child even though it affects their own. Such action of womenfolk not only just devalues their status but also act as a barrier for well-being of other women. This can be explained in terms of perpetuation of system of patriarchy in South Asian

countries, where womenfolk are discriminated at the hands of another woman. Being carried with the notion of patriarchy, mothers often practice foeticide and infanticide in order to prevent the survival of a girl child, thereby not letting their status to fall in the eyes of the society. In the other context, mothers-in-law exploit their daughters-in-law, not only in terms of dowry but in many other aspects, carried with the notion of having borne a male child. This is nothing but the subordination of women in hands of another woman, who occupies a higher position by bearing a male child.

Adding to this, Bhasin (2000) is of the view that some women, in order to maintain a relative higher position in the society, curtail the independence of others. Therefore, to develop a better understanding of the reasons behind such action, it is important to understand the complexities of social relationships. For example, the preference of a male child, discrimination of a girl child, mistreatment of daughters-in-law by women themselves can be explained through the power relation within the family and society at large.

All these examples stand in contradiction to the concept of empowerment gained through freedom of exercising choices. Therefore, empowerment has to be understood not only through the power relations of making choices but also in regard to kind of choices that are made. In a way, to understand empowerment it is important not to analyze differences of making choices but the capability of an individual to make choice. In order to develop a reliable parameter of understanding the levels of empowerment, it is crucial to scrutinize the inequalities in making choices. Apart from class and caste, these differences have to be analyzed also across gender. This would help in understanding reasons behind lack of ability of individual to make choices. The process of empowerment can be

made a success not only through making people aware about the prevailing discrimination but also making them competent enough to revolt against it. In other words, empowerment can be achieved both through consensus and also conflict (Kabeer 1999). The social situation can only change when the women internalize the violence practiced against them and in turn bringing about marked changes in the social system. Mere accessibility to resources would in no way change the status of women in society.

Kabeer (1999: 443) feels that though 'access to resources' is thought to be crucial in relation to women empowerment, but without understanding the right to exercise power over it is meaningless. In other words, apart from understanding the interrelationship between empowerment and resources, it is also necessary to probe into the choice factor. This is nothing but independency of making decisions in regard to resources at disposal. There is however a distinction between potential and actualized choice. A woman can only be said to be empowered when she has the right to exercise her choice than mere possession of the same.

As such, empowerment as a process can only accelerate through achieving right in making choices and exercising control over resources. However, this has to be substantiated with challenging the prevailing inequities. Initially the process has to be accelerated through participation of women in attaining their independence relating to their control over decision-making at the familial and communitarian level. Later, the growth of awareness among the women would lead to marked changes in the social, economic and political sphere. All this would help in making women free from the clutches of discrimination and subordination (Karl 1995). In other words, empowerment should provide opportunities to channelise their

choices. But at the same time, they have to be involved in the implementation of developmental projects designed for them, in order to make it a success.

It can be summarized by saying that, for any approach to measure levels of empowerment, all the three dimensions i.e. resources, agency and achievement has to be rightly understood. This is because of the fact that all the three are interrelated. Resources state the potential of the agency to choose rather than actually exercise choice. Also agency has to be rightly understood by the strategic choices to challenge the inequities prevailing in the society. When the resources are utilized by the agency to transform the existing inequalities, then achievement can be said to be made in the true sense (Kabeer 1999). All these three dimensions can be said to improve the status of women within the power relations of the society.

But it is important 'to make a distinction between achievement differentials which signal differences in choice and those which draw attention to inequalities in the ability to make choice' (Kabeer 1999: 448). Kabeer is of the view that as women were held responsible for child care, any change in those activities may be perceived as a measure of improvement rather than the notion of empowerment. 'In other words, what mattered for achievements in relation to children's well-being was women's agency as mothers rather than as wives' (Kabeer 1999: 450). It can not be said that women who have the achievement variables in taking decisions in regard to effective child care measures are empowered in the family. Though she may exercise their rights in relation to their own children, she may not possess the same authority with her husband or any other member in the family. Not only male members but elder women members like mother-in-law also exercise control over women's agency.

Again the 'resource' dimension has to be understood from the point of view of 'human agency' and 'valued achievements' than just 'access' to it. The major lacunae in the implementation of 'de facto entitlement' are to ignore the issues cropped from the 'de jure entitlement'. Taking this into consideration would help in analysing the 'choices' of women, in either or not exercising their rights (Kabeer 1999).

Basically 'entitlement approach' is considered to be important in negotiating the power relationships. This can be made possible either through legal measures or modification of prevailing customs. Legalising rights of women does not entitle them to exercise the same. Therefore apart from the legal, the social issues have to be focused. It is also vital to understand the perceptions of both men and women over rights over resources. This would help in implementing the control of women on resources and enriching their bargaining power in the society. Access to entitlement through inheritance and control can be a source of resource. Analysing from the fifth level of empowerment of Sarah Longwe i.e. equality of control, women can be said to have rights in the real sense when they would be able to take decisions over it alike men. In other words, when the bargaining power of women in relation to their rights will be at par with men, then they can said to be empowered (Rao 2005: 4703).

To have a broader idea about the unequal gender relations, Hayward (1998)<sup>8</sup> argues that the power relations in the society can only be perceived through the existing social inequalities. The power relation enforces restriction of choices among the deprived sections which results in differences. This results in dividing

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<sup>8</sup>Cited in Jakimov, T and Kilby, P 2006, "Empowering Women: A Critique of the Blueprint for Self-help Groups in India", *Indian Journal of Gender Studies*, September-December, 13 (3), pp. 377.



the marginalized from the dominant. Disempowerment of others again helps in privileging some. Therefore, for better understanding of empowerment and disempowerment, it is vital to analyze the constraints faced and privilege accumulated by individuals in the society.

According to Batliwala (1994: 130) 'the process of challenging existing power relations, and of gaining greater control over the sources of power, may be termed empowerment...Empowerment is thus both a process and the result of that process'. Batliwala considers empowerment to be related with power. It is nothing but challenging the prevailing power relations of the society which make women subordinated. This can be seen not only across lines of gender but also class, caste, religion, region. This power can be manifested in terms of control over 'material assets', 'intellectual resources' and 'ideology'. Access to land holdings, forest lands, fiscal and monetary resources, credit are included within the material assets. Control over intellectual resources is marked through possession of the right to information and knowledge. Lastly, ideology includes the mindset that is institutionalized according to one's own perception and not according to the societal norms.

Equation of empowerment with power relationships is also made by Rowland-Serdar and Schwartz-Shea (1991: 607). For them 'powerlessness.....(is) the continuing subordination of women to men in public and private spheres, supported by cultural messages of devaluation internalized, in varying degrees, by women'.

Kahlon (2004) and S. Batliwala (1994: 17)<sup>9</sup> add on by saying that ‘empowerment is therefore clearly concerned with power, and particularly with the power relations- and the distribution of power- between individuals and groups’. Bhasin and Dhar (1998)<sup>10</sup> are of the view that ‘empowerment is an ongoing and dynamic process, which enhances women’s and any other marginalized and alienated groups’ abilities to change the structures and ideologies that keep them subordinate. It is a process of making present power structures more inclusive, including all women and men, senior citizens, dalits, indigenous people and people with disabilities’.

The process of empowerment focuses on challenging the power relations and thereby helping to reduce the inequalities. The domination of some by exercising discrimination of others can be controlled by making the discriminated group access to various opportunities that they were previously denied. In a way both empowerment and inclusion can be seen as supplementary processes. The former can be said to be working ‘from below’ through the capacity-building of the marginalized sections. And the latter can be seen ‘from above’ through advocacy of various measures for the excluded group (DFID/World bank 2005: 8).<sup>11</sup>

In this context, Mohanty (1995: 334) argues that “the old concept of ‘growth with social justice’ has been replaced with the new goal of ‘development with empowerment’”. According to him, it is nothing but giving power to the unprivileged section of the society. However, apart from the making provision for economic empowerment, care should be taken to incorporate the experiences of

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<sup>9</sup>Cited in Acharya, M and Ghimire, P 2005, “Gender Indicators of Equality, Inclusion and Poverty Reduction: Measuring Programme/ Project Effectiveness”, *Economic and Political Weekly*, October 29, Vol.XL, No.44 & 45, pp.4720.

<sup>10</sup>Ibid

<sup>11</sup>Ibid

the unorganized workers like poor peasants, tribal people, dalits and women. A country would be reckoned as a perfect democracy in true sense, when it has its policy formulation and its implementation, catering to the needs of the people.

As stated in Point 23.0 of the Draft Declaration of the Third Preparatory Committee (New York, 16-27 January 1995)<sup>12</sup> “empowerment require the full participation of people in the formulation, implementation and evaluation of decisions determining the functioning and the well-being of our societies.” This necessitates the participation of the people to realize their potentials from the opportunities available to them both, in the economic and social sphere. The participatory approach envisages the involvement of the people who have been constrained by various socio-economic factors. This is nothing but decentralization wherein the masses are involved in bringing about their own development. Involvement of the masses should be done to implement developmental programmes relating to their health, education, employment etc.

The concept of empowerment can only be made success through the decentralization of power of the state. This would in turn result in making a vista for an egalitarian society where all differences are minimized (Mohanty 1995). However, this can be achieved by challenging the power structure of the capitalism, casteism and patriarchy and; by propagating the agenda of autonomy and freedom among the masses.

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<sup>12</sup> Cited in Mohanty, M 1995, “On the Concept of Empowerment”, The Indian Journal of Social Science, Vol.8, No.4, pp. 334.

## **Autonomy and Decision-making**

According to Vimala Ramachandran (2002: 80), 'autonomy of women is determined by the following:

- 'a) Women's position within the family and in the society which determines her own sense of self, confidence and self-esteem.
- b) Access to resources- economic (income, employment), material (productive assets like land, credit, finance), intellectual (education, knowledge, information).
- c) Control over her labour- her ability to determine how she uses her time, demand payment, have control over her income and make her contribution visible.
- d) Control over her body- ability to decide when she gets married, with whom, how many children and the desired spacing.
- e) Availability of reliable health care facilities and safe contraceptives;
- f) Mobility and ability to move beyond her immediate environment for accessing income, knowledge and self-confidence.
- g) Personal laws which determine her rights within the family- especially those relating to marriage, divorce, maintenance, inheritance, share of family assets, and so on.
- h) Opportunity to come together as a collective to realize and assert power to fight for their rights and demand entitlement; question dominant ideologies that justify subordination in the name of religion, culture and status reproduction; transform existing institutions and gendered spaces in society; and deal with daily loss of dignity through domestic and societal violence- including violence of women's human rights in the name of family planning- lack of real choice in contraceptives, unethical trails of new technologies and systematic effort to reduce women to reproductive machines'.

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For Dyson and Moore (1983: 45) 'autonomy is the capacity to manipulate one's personal environment and the ability- technical, social and psychological- to obtain information and use it as basis for making decisions about one's private concerns and those of one intimates'. Rowland-Serdar and Schwartz-Shea (1991: 617) holds that 'autonomy, the struggle for choice of response, is the bridge between the powerlessness of dependency and the empowerment of self. The autonomous self is capable of taking responsibility for her actions and choices'.

Rowland-Serdar and Schwartz-Shea (1991: 616) point out that 'autonomy is best regarded as a process characterized by growth of an ability to *respond* to people and situations rather than to *react*. While critical reflection is involved, choosing to respond involves more than rational knowledge of one's self because self knowledge is more than a matter of simple introspection'. According to them, the distinction of responding from reacting helps in developing the autonomy and independent identity of individuals. While the latter is based on the preconceived notions of perceptions and believes, the former involves a perspective of personal freedom in making choices. Response is more related to personal decision-making which can not just be equated with rational judgements. In contrast to response, reaction is a dependent action.

Jeffery and Basu (1996) feel that autonomy is related with the power to act. This power has to be further understood in relation to freedom of choice in all spheres including the economic. Moreover comparison with the exercise of power by men would give a broad idea about women's autonomy.

Kabeer (1999: 445) considers that women's agency to some extent helps in influencing the decision-making. According to her this power of individuals varies

across different contextual frameworks. Summarising the contributions of different scholars, she in describes the indicators of women's capacity over decision-making in various countries:

**Egypt:** Household budget, food cooked, visits, children's education, children's health, use of family planning methods (Kishor 1997).

**India:** Purchase of food; purchase of major household goods; purchase of small items of jewellery; course of action if child falls ill; disciplining the child; decisions about children's education and type of school (Jejeebhoy 1997).

**Nigeria:** Household purchases; whether wife works; how to spend husband's income; number of children to have; whether to buy and sell land; whether to use family planning; whether to send children to school, how much education; when sons and when daughters marry; whether to take sick children to doctor and how to rear children (Kritz, Makinwa and Gurak1997).

**Zimbabwe:** Wife working outside; making a major purchase; the number of children (Becker, 1997).

**Nepal:** What food to buy; the decision by women to work outside; major market transactions; and the number of children to have (Morgan and Niraula, 1995).

**Iran:** Food purchase; inputs, labour and sale in agricultural production and other income-earning activities; sale and purchase of assets; children's education; seeking health care for children (Razavi 1992).

**Pakistan:** Purchase of food; number of children; schooling of children; children's marriage; major household purchases; women's work outside the home; sale and purchase of livestock; household expenses; purchase of clothes, jewellery and gifts for wife's relatives (Sathar and Kazi 1997).

**Bangladesh:** Ability to make small and large consumer purchases; house repair; taking in livestock for raising; leasing in of land; purchase of major assets (Hashemi et al., 1996).

**Bangladesh:** Children's education; visits to friends and relatives; household purchases; health care matters (Cleland et al. 1994).

Analysing the indicators of decision-making, Kabeer (1999) is of the view that both men and women are assigned control over spaces. However, this power varies across different families and also community. Generally, it is a man who heads the patriarchal household and has power to take major decisions like possession or disposal of assets, access to education and marital alliance of children. On the other hand, in South Asian countries women exercise their autonomy in regard purchase of food or consumption items. Apart from this, they also have a say over the health and well-being of children. Women as mothers, wives and daughter-in-laws have prescribed responsibilities according to the societal norms. Having developed an understanding about these indicators, it is difficult to talk about empowerment of women by mere exercise of power over some. These indicators do not provide an accurate measurement of women's decision over making choices. Empowerment of women has to be perceived as right to choice than just exhibiting the gender roles prescribed by the society. Though in certain circumstances, when women exercise their decision-making challenging the power relations, it may lead to more devaluation of their status and

hamper relationships with others. Therefore, to challenge gender inequality both participation of men and women are important in the process. This can only be achieved by making an analysis of the structural relations both at individual and social level. Without understanding the ground realities, prescribing strategies for empowerment would be a failure.

As Parsons and Shils (1951) point out that the actions of the individuals are the product of the internalization of the conditioning of social system, Jakimov and Kilby (2006) argue that to transform the action of individuals, it is essential to change the social norms. Therefore, it is inadequate to talk about empowerment only through the perspective of economic growth, if not substantiated with social development. Policies have to be designed in such a way so as to incorporate the point of view of women. In long-term, removal of the social constraints would help to achieve gender equality in the society. This can only be made possible by the collective action of the members of the society.

### **Frameworks for Women's Empowerment**

Linda Mayoux in the paper "From Marginalization to Empowerment: Towards a new approach in small enterprise development" has listed out six frameworks for women's empowerment:

#### ***Framework 1: Longwe progression framework***

One of the first frameworks commonly used in NGO training is that of Sarah Longwe developed in 1989. This sees empowerment as a progression through a series of stages:

- Welfare
- Access



- Conscientisation
- Participation
- Equality of control

This framework emphasizes the need to go beyond welfare or practical needs, and also beyond access to resources into a much wider process including awareness of possibilities for change, participation and equality.

***Framework 2: Rowlands power relations framework***

A framework developed by Jo Rowlands building on earlier work on gender and power by Naila Kabeer and Nici Nelson and Sue Wright. This sees empowerment, as the word itself implies, as inextricably linked with transforming power relations. Rowlands distinguishes between:

- Power from within: individual changes in confidence and consciousness
- Power to: increase in skills, abilities including earning an income, access to markets and networks
- Power over: changes in power relations within households, communities and at macro-level
- Power with: organization of the powerless to enhance individual abilities and/or ability to challenge and change power relations

***Framework 3: Chen's multidimensional empowerment framework commissioned by UNIFEM for the AIMS micro-finance impact study***

Material change:

- Income: increased income and income security
- Resources: increased access to, control over, and ownership of assets and income

- **Basic needs:** increased or improved health care, child care, nutrition, education, housing, water supply, sanitation and energy source
- **Earning capacity:** increased employment opportunities plus ability to take advantage of these opportunities

Perceptual change:

- **Self-esteem:** enhanced perception of own individuality, interest and value
- **Self-confidence:** enhanced perception of own ability and capacities
- **Vision of future:** increased ability to think ahead and plan for the future
- **Visibility and respect:** increased recognition and respect for individual's value and contribution

Relational change:

- **Decision-making:** increased role in decision-making within the household and community
- **Bargaining power:** increased bargaining power
- **Participation:** increased participation in non-family groups, in local institutions, in local government, in political process
- **Self-reliance:** reduced dependence on intermediation by others for access to resources, markets, public institutions plus increased ability and ability to act independently

***Framework 4: Womankind's action framework***

[Empowerment is] enabling women both as individuals and as a collectivity to:

- achieve greater independence;
- achieve greater social recognition and independence from male tutelage;
- participate in decision-making at the level of their communities, region, state and beyond;

- feel pride and self-esteem in themselves and other women;
- feel that they can achieve their ambitions; refuse to allow their daughters to grow up under the same constraints as they did

If we are concerned with women's empowerment we-men and women alike-can work to:

- Remove the obstacles to women's empowerment
- Provide needed training, education, information; assets or access to assets; negotiating and advocacy skills, etc.
- Enable i.e to create a supportive environment for women's development and self-empowerment i.e creating the possibility for discussion, sharing and exploration

***Framework 5: DFID's triple framework: women's empowerment, equality and equity***

**Empowerment**

"individuals acquiring the power to think and act freely, exercise choice, and to fulfil their potential as full and equal members of society". Following UNIFEM DFID includes the following factors:

- Acquiring knowledge and understanding of gender relations and the ways in which these relations may be changed
- Developing a sense of self-worth, a belief in one's ability to secure desired changes and the right to control one's life.
- Gaining the ability to generate choices and exercise bargaining power
- Developing the ability to organize and influence the direction of social change to create a more just social and economic order, nationally and internationally

### Equality of opportunity

“Women should have equal rights and entitlements to human, social, economic, and cultural development, and equal voice in civil and political life.”

### Equality of outcomes

“the exercise of equal rights and entitlements leads to outcomes which are fair and just, and which enable both women and men to have the same power to define the objectives of development”.

### *Framework 6: Women’s human rights and CEDAW*

The convention on the Elimination of All forms of Discrimination Against Women (CEDAW) adopted by the UN General Assembly in 1979 clarifies the fact that the 1948 Declaration of Human Rights also includes women. These rights include:

- Rights to life, liberty, security of person and freedom from violence and degrading treatment and freedom movement
- Legal equality and protection by the law including equal rights in marriage including (in CEDAW) women’s equal rights to make decisions in their family regarding property, marriage and children, property and resources
- Right to own property and form deprivation of property
- Freedom of thought, opinion and association
- Right to work, freedom from exploitation and right to rest and leisure
- Right to a standard of living adequate for health and right to education including special care for mothers.

Basically it can be said that just making women accessible to resources is not going to improve their status in the society. Therefore, all the three i.e. economic, political and social dimensions have to be covered to bring about empowerment of women. Apart from this, focus should be on ending oppression and inequality

against women. Gender awareness will to some extent help in changing the power relations in the society. This can help in transformation of the unequal gender relationships.

The present study is to understand empowerment of women through microfinance and SHGs. Apart from the economic up liftment, the improvement of the social status of women is outlined in the next section. Changes among the lives of women is seen not just in relation to one variable i.e. access to resources but through other variables like mobility, awareness, self-esteem, decision-making power etc.

## *Chapter-3*

### *Place of Women in SHGs*

## **Chapter-3**

### **Place of Women in Microfinance**

Microfinance is perceived as having brought about a change in the credit system prevailing in the village economy. It is thought of as slowly replacing borrowing from landlords or zamindars of the village. Moreover, it is considered to act as a vent to prevent the exploitation of the villagers and freeing the poor villagers from the clutches of exorbitant interests. Not only this, it is also considered to encourage the notion of saving and self-employment. It is only through the savings of the community that an individual is thought of availing credit at the time of need, and repaying it later. Overall the basic emphasis of micro-finance is empowerment of the marginalized and bringing them to the mainstream. All this is conceptualized through generation of self-employment and access of credit.

Generally, microfinance is based on the policy of financial inclusion i.e. by making credit or financial services available to the marginalized or disadvantaged sections of the society. Micro-credit is made accessible to the people through the microfinance institutions, SHGs, and Governmental and Non-Governmental Organizations. These institutions encourage in income generating activities among the marginalized especially women. In spite of all the income generation activities and provision of employment, empowerment of women in the society is yet to be achieved. In this context, it has to be seen whether implementation of the policies by microfinance have lead to gender mainstreaming in the society. Apart from this, enrichment of social capital and sustainability of microfinance sector is also to be analyzed.

## **The Concept of Microfinance**

Christen and Darke (2002)<sup>1</sup> point out two different approaches relating to evolution of the concept of microfinance. One is the 'Latin American model' and the other is 'South Asian model'. The former is considered to have more commercial linkages. It has involvement of the financial sector rather than on relying of grants and subsidies. Here the focus is ore on capital building, where the aspect of community development is sidelined. However, the latter is based on the footsteps of 'Grameen model'. The basic thrust of this approach is to alleviate poverty through empowering the poor and deprived sections of society including women. These two approaches provide a picture of the evolution of microfinance in different parts of the world. However, the understanding of the concept is perceived differently by various scholars.

According to Robinson (1998)<sup>2</sup> 'microfinance refers to small-scale financial services for both credit and deposits- that are provided to people who farm, fish or herd; operate small or micro enterprises where goods are produced, repaired or recycled or traded; provide services; work for wages or commissions; gain income from renting out small amounts of land, vehicles, draft animals, or machinery and tools; and to other individuals and local groups in developing countries, in both urban and rural areas'.

Dasgupta and Rao (2003)<sup>3</sup> point out that 'microfinance is a financial service of small quantity provided by financial institutions to the poor. These financial

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<sup>1</sup> Cited in Nair, Tara S. 2005, "The Transforming World of Indian Microfinance", *Economic and Political Weekly*, April 23, Vol.XL, No.17, pp.1695.

<sup>2</sup> Cited in Satish, P 2005. "Mainstreaming of Indian Finance", *Economic and Political Weekly*, April 23, Vol.XL, No.17, pp.1731.

<sup>3</sup> Cited in Dasgupta, R 2005, "Microfinance in India: Empirical Evidence, Alternative Models and Policy Imperatives", *Economic and Political Weekly*, 19 March, Vol.XL, No.12, pp.1229.



services may include savings, credit, insurance, leasing, money transfer, equity transaction, etc, that is, any type of financial service, provided to customers to meet their normal financial needs: life cycle, economic opportunity and emergency'. In the words of Dasgupta, micro-finance involves transaction of small amount of money to poor customers.

For Dasgupta (2006: 1095) 'microfinance is provision of financial services of a small quantity to the poor. In other words, it is opening or improving access of poor people to financial services like i) depositing thrift/savings, ii) borrowing, iii) insurance, iv) money transfer, v) equity transaction, etc.' Unlike formal banking system, microfinance caters to the needs of the poor sections of the population, thereby making the facilities of credit, saving, insurances, remittances to them.

Khandelwal (2007: 1097) is of the view that the concept microfinance is to be understood as a credit distribution system. To him 'the term microfinance refers to loans, savings, insurance, transfer service and other financial products targeted at low-income clients'. Generally, micro-credit, micro-savings, micro-insurance, remittances are included within the purview of microfinance. Khandelwal advocates disbursement of microfinance through different micro-finance institutions, SHGs, NGOs and banks.

Karmakar (2009: 21) points out that microfinance facilities in India are promoted by "a) the banks providing 'no-frills' deposit facilities, remittances, insurance and small loans; b) the self-help group (SHG)-bank linkage model; c) the microfinance institutions (MFI) model; d) (and) the post offices."

Generally it can be said that the basic agenda of micro-finance is provision of credit to the poor. It was only between mid-1970 and early 1980s, developmental planning focused on availability of financial services for women (Mayoux 1995). The availability of finance was thought in terms of making women self-employed. It was also perceived that income generation among women would improve the household conditions and lead to economic development of the society. Yunus (1999), who pioneered the concept of micro-finance also considered it as the solution to abolish poverty. But microfinance is seen more as an instrument for eradication of poverty than empowerment of women. Women empowerment is just a lip service for the implementation of poverty eradication programmes. In such policy implementation, womenfolk are targeted not with the notion of promoting gender equity but alleviating poverty both at the household and societal level.

Overall microfinance is evaluated in terms of loan availed and repaid rather than looking into the developmental aspects. This avoids the long run approach of encouraging entrepreneurship. Rather than promoting the commercial interest in the name of 'empowerment to the marginalized', efforts should be concentrated upon sustainability of the programme. It has to be emphasized that poverty alleviation should not be the sole agenda and the focus should also be on overall empowerment.

In this context, Dasgupta (2006: 1096) argues that a paradigm shift from 'financial sector reform' to 'microfinance sector reform' is required. 'The main objective of the reform has to ensure growth of sustainable MFIs to increase for i) availment of the service, and ii) use of the financial resource for increasing income for both personal gains and sustaining economic growth'.

Dasgupta (2006: 1097) point out that in order to achieve the objectives, it is essential to consider two factors i.e. the 'demand' and 'supply'. The 'demand side factors include the ability to i) avail the service, ii) respect the service, and iii) utilize the resources efficiently. On the other hand, supply side factors include i) capital, ii) regulation, iii) supervision, iv) delivery models, v) sustainability, vi) adjustment to ability level of the demand side and then improving the ability level'. In other words, focus has to be on the importance of microfinance on the economic growth of the country. Also supervision of the delivery mechanisms has to be undertaken to access the effective implementation.

In such a scenario Nair (1998)<sup>4</sup> holds that the concept of microfinance has gained importance among 'donors and practitioners' for its two valuable roles: '1) in freeing the credit market in the developing countries of its myriad dysfunctionalities that arise mainly from political interference, imprudent financial policies and systemic deficiencies; and 2) in replacing state-sponsored directed credit programmes for poverty alleviation, which are seen as inherently non-viable because of high doses of subsidy, by private initiatives'. To her 'though the term 'microfinance' essentially means provision of small credit, savings and allied services to those operating at the lower end of the income spectrum (like small and marginal farmers, landless agricultural workers, seasonal workers, and the self-employed in the informal sector including village artisans, hawkers and vendors, fishermen, petty shopkeepers, etc), it has also come to represent a system of decentralized financial service delivery, where people's organizations act as facilitators or intermediaries'. In this context she emphasizes on 'client or beneficiary groups' rather than the individual entity for carrying out the any kind

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<sup>4</sup> Cited in Nair, Tara S. 2000, "Rural Financial Intermediation and Commercial Banks: Review of Recent Trends", *Economic and Political Weekly*, January 29, Vol.XXXV, No.5, pp.304.

of social liaison. In other words the circulation of credit for productive activities is not restricted to particular individuals but works for the benefit of the group as a whole. But this has to be analyzed again from the perspective of women rather as an aspect of poverty alleviation measure.

In this context, Mayoux (2001: 15) argues that micro-finance as a strategy can result in having wider influence upon the lives of women through:

- ‘significantly increasing incomes from women’s own activities and increasing choice of these activities
- enabling women to control (have a choice over use of) income from loans and activities generated by loans
- enabling women to negotiate improvements in their well-being within the household
- giving women access to support networks and an ‘acceptable forum’ which enables them to organize to protect their individual and collective interests at the local level
- providing an organizational basis for programme lobbying and advocacy to promote gender equality at the macro level’.

### **Micro-credit and Micro-finance Institutions**

Dasgupta (2002)<sup>5</sup> is of the view that the concept of micro-credit is not something new in the Indian context. Micro-credit had its existence as ‘priority sector credit in general and weaker section credit in particular’. According to him, it was only during the banking sector reforms in 1990s that the concept of credit has taken a new dimension.

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<sup>5</sup> Cited in Dasgupta, R 2005, “Microfinance in India: Empirical Evidence, Alternative Models and Policy Imperatives”, *Economic and Political Weekly*, 19 March, Vol.XL, No.12, pp.1229.

Dasgupa (2005: 1229) cites out the differences between normal credit and micro-credit. In case of micro-credit, the amount of credit is minimal and the clientele group is restricted to the marginalized sections. Also the groups availing micro-credit are smaller in size. Apart from this 'collateral substitute' is provided during accessibility of micro-credit unlike the normal one. The former can be more or less called as 'walk-in' and the latter as 'walk-out' approach.

Guha and Gupta (2005: 1470) point out that "micro-credit has come to be referred to as a small-scale financial service (including savings, credit, insurance, business services and technical assistance) provided to rural people who operate small or micro-enterprises, provide services, work for wages or commissions and other individuals and groups working at local levels".

As defined by the Draft Declaration and Plan of Action, Micro-credit Summit 1997, micro-credit refers to "programmes that provide credit for self-employment and other financial and business services (including savings and technical assistance) to very poor persons"<sup>6</sup>. Overall 'the (basic) characteristics feature of micro-credit operations ..... are small loans to poor households in rural and urban areas for income generation through self-employment' (Swaminathan 2007: 1172).

Swaminathan (2007) argues that apart from generation of self-employment, at times micro-credit is also delivered to meet the consumption needs of the people. Educational loan or loan taken to meet medical expenses is considered as consumption loan. Though both of them help in contributing for enhancement of

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<sup>6</sup> Cited in Kalashar. K. 1997, "Microfinance in India", *Economic and Political Weekly*, October 18, Vol.XXXII, No.42, pp.2687-2706.

productivity of individuals, a distinction is always made between production and consumption. Rangarajan (1997) also puts forth that production loans are always given a priority over that to consumption. It is with the intention that the borrowers get into some income-bearing ventures and repay the loan sooner.

Generally for a poor individual, the distinction between production and consumption expenditure is very narrow. Such sections of the society are unable to meet the basic needs of housing, clothing, nutrition and health. The loans advanced through micro-credit programmes to some extent fulfill these basic needs rather before being invested on some kind of entrepreneurial activities. In such circumstances women are expected to save their income which they could use for some kind of enterprise. Therefore, it is crucial that micro-credit should analyze the logic behind the expenses made from the savings of poor women. It has also to be ensured that the savings of poor women are not appropriated by men folks at low interest rates. If this is the case, then this will again make the women act as scapegoats in the development process of benefiting men (Mayoux 2001). Therefore, follow up has to be done in order to access to look at whether loans taken by women are invested in some kind of enterprise, or are they given to the male members of the family to overcome their crisis situation. It has also to be analyzed whether loans taken are invested in production or any consumption activities.

Considering the deficiencies of micro-credit, Mahajan (2005: 4418) points out that the term 'livelihood finance' gives an all encompassing definition, which micro-credit is unable to meet. According to him, "livelihood finance is a comprehensive approach to promote sustainable livelihoods for the poor, which includes: (1) Financial services: i) savings ii) credit both short- and long- term, for investment

in natural resources: land, water, trees, livestock, energy iii) insurance for the lives and livelihoods of the poor, covering health, crops and livestock iv) infrastructure finance: roads, power, market-places, telecom, as needed and v) investment in human development including nutrition, health, education, vocational training. (2) Agricultural and business development services: i) productivity enhancement ii) risk mitigation, other than insurance (such as vaccination of livestock) iii) local value addition and iv) alternate market linkages. (3) Institutional development services: i) forming and strengthening of various producer organizations such as self-help groups, water users' associations, forest protection committees, credit and commodity cooperatives, panchayats and ii) establishing systems for accounting, performance measurement, incentives, MIS, etc”.

Whatever may be the way of understanding, it can be said that the instrumentality of the credit system is used basically to achieve social goals like poverty reduction. Credit is perceived of as providing measure to abolish poverty because of two reasons: ‘one, it places a tangible asset in the hands of the poor, who lack the capacity to finance capital investment through retained profits or current income; and two, credit programmes have a potential for cost recovery and consequent extension to new households, unlike other poverty reduction strategies’ (Hulme and Mosely 1996: 202). The basic agenda behind the micro-credit is attainment of financial self-sustainability and a misnomer of the concept is often generated as ‘a) a painless way of attaining gender equality, one which guarantees not to rock the boat of the (patriarchal) family; or b) a good way of securing credit to improve the economic position of poor women and empower them otherwise’ (Devika and Thampi 2007: 34). Therefore, just emphasizing on generation of self-employment is not going to solve the problem of the marginalized. Apart from making credit accessible to people, it is also necessary to

look into the structure of society that they dwell in. Understanding of the living conditions would help in better implementation of policies.

However, without understanding the causes of poverty, accessibility to credit can not be thought as a strategy for the curtailment of poverty and resulting in wider development. The correlation between credit flow and poverty alleviation can only be established when the social structure as a whole taken into consideration. Nair (2005) have reservations in relation to credit availability in modifying the social conditions of the marginalized sections. She is doubtful about the fact that just credit flow would bring about any marked changes in their living conditions.

As it is advocated that micro-credit should be availed only after having an understanding about the social structure, this can be possible through the microfinance institutions. Basically loans are availed through micro-finance institutions. In other words, micro finance institutions act as an intermediary between the bank and the poor. Generally they provide credit to the poor people to venture into some kind of enterprise. Karmakar (2009: 22) points out those 'microfinance institutions are a heterogeneous entity comprising of non-banking finance companies (NBFCs), societies, trusts or cooperatives'.

According to Nair (2001: 399) 'microfinance institutions (MFIs) are those which provide thrift, credit, and other financial services and products of very small amounts, mainly to the poor in rural, semi-urban and urban areas for enabling them to raise their income level and improve living standards.'<sup>7</sup> Such a definition encompasses a large variety of initiatives, ranging from individual agents in the informal sector (like moneylenders, traders, commission agents, jobbers, etc), to

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<sup>7</sup> [http// www.nabard.org/whats/whats.htm](http://www.nabard.org/whats/whats.htm)



informal groups (chit funds, rotating saving and credit associations) and formal sector institutions'. Generally, the use of the term 'microfinance' is more or less restricted to 'formalized' institutions.

Nair (2001: 400) points out that in the Indian context, microfinance institutions are either divided into 'financial' or 'non-financial' sector. 'Commercial banks, regional rural banks (RRBs) and cooperative banks constitute the formal financial sector. In the non-financial sector, three major organizational forms are observed: a) not-for-profit microfinance institutions (NGOs, Trusts, and certain forms of companies); b) mutual benefit microfinance institutions (state credit cooperatives, national credit cooperatives and mutually aided cooperatives); and for profit microfinance institutions (non-banking financial companies)'. These microfinance institutions act as intermediaries for financial transactions. As it is through the microfinance institutions that micro-credit is advanced, there has to be effective regulations in safeguarding the outflow of credit.

In order to keep checks and balances on the microfinance sector, the Micro Financial Sector (Development and Regulation Bill), 2007 was introduced on March 20, 2007 in the Lok Sabha (Shankar and Asher 2008).

Section 2 (f) of the bill states that 'microfinance organizations' includes: "i) a society registered under the Societies Registration Act 1960 or any other state enactment governing such societies ; ii) a trust created under the Indian Trusts Act 1882 or public trust registered under any state enactment governing trust for public, religious or charitable purposes; iii) a cooperative society or mutual benefit society or mutually aided society registered under any state enactment relating to such societies or any Multi-State Cooperative Societies Act 2002, but not

including: (A) a cooperative bank as defined in clause (cci) of section 5 of the Banking Regulation Act 1949; or (B) a cooperative society engaged in agricultural operations or industrial activity or purchase or sale of any goods and services”.<sup>8</sup>

Along with the defining the microfinance organizations, the Section 2 (f) also mentions about ‘microfinance services’ as: “i) providing financial assistance to an individual or an eligible client being under any of the sub-clauses (i) to (vi) of clauses (b) either directly or through a group mechanism for (A) an amount, not exceeding rupees fifty thousand in aggregate per individual, for small and tiny enterprise, agriculture, allied activities (including for consumption purposes of such individual) or (B) an amount not exceeding rupees one lakh fifty thousand in aggregate per individual for housing purposes; or (C) such other amounts, for any purposes mentioned in terms (A) and (B) above or other purposes, as prescribed”.<sup>9</sup> Rath (2007) states that the inadequacy of the condition C as being just a replication of A and B.

According to Section 2 (f) (ii) ‘micro financial services’ also mean “financial services to an eligible client or individual borrower under any of the clauses (i) to (vi) of clause (b) through business facilities or business correspondent mechanism authorized by the scheduled banks or any such other agency as may be permitted by the Reserve bank of India”. In addition to this section, Rath (2007) expresses doubt over the fact of handing the financial transactions of a commercial bank to business facilitators.<sup>10</sup>

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<sup>8</sup> Cited in Rath, N. 2007, “On the Microfinance Regulation Bill”, *Economic and Political Weekly*, September 15, Vol..XLII, No.37, pp.3693.

<sup>9</sup> Ibid, pp.3696

<sup>10</sup> Ibid, pp.3696

Summarising the Micro Financial Sector (Development and Regulation Bill) it can be said that 'microfinance institutions' broadly includes 'societies, trusts and cooperatives'. And 'microfinance services' refer to 'credit, life insurance, general insurance and pension services'. There is also mention about micro-credit as loans not exceeding Rs.50,000 (Rs. 1,50,000 in case of housing). In the Bill NABARD is assigned to regulate the mechanisms of the microfinance sector. The definition given in the Bill is very general. It neither defines other services of microfinance nor does it mention about the clientele to be covered under micro-credit (Shankar and Asher 2008: 57).

Shylendra (2007) adding to the list of setbacks faced by the Micro Financial Sector (Development and Regulation Bill) is of the view that the definition given about MFI is narrow and does not list out other services that are included in the sector. Secondly, NABARD with its immense responsibilities being an effective regulator of microfinance sector is considered to be doubtful. Thirdly, concern regarding the SHGs, which inturn would lead to borrowing of money by the individuals from their own savings is expressed. Similar concerns are also expressed regarding the dealing of micro-finance by the NGOs. It is argued that if the conditions of poor are going to get further deteriorated by cutting down their own funds through the notion of savings, then it would be a disempowering process. Finally adequate representation of women, who have been the central focus of the microfinance Bill is questioned.

Therefore, taking pride over the success of micro-credit institutions without looking at the ground realities is not going to solve the problem in society. A follow up method has to be taken up to see whether the borrower really invests in some productive activities. It has to be seen if the repayment that is made is from

the profit incurred by the individual or is borrowed again from the moneylender. The latter condition makes the poor vulnerable to fall into the trap of 'vicious cycle' of unending debt and soaring interest rates. Therefore, 'the micro-credit development strategy for Indian commercial banks need not just encompass financial capital or services, but should also focus on people's basic needs: a home, good health, education and the environment clean' (Kandelwal 2007: 1133). Empowerment of the people has to be seen from a holistic perspective. Provision of credit may be a necessary but not a sufficient condition to make the people empowered. This has to be taken into consideration by the microfinance organizations.

Adding to this, Kabeer (2005: 4710) points out that the micro-finance organizations (MFOs) vary in their approach to 'institutional exclusion' and 'adverse incorporation'. On one hand they perceive that exclusion is based on inaccessibility to markets and hence the solution lay in making finance accessible to the excluded group. On the other hand it is considered exclusion of groups is not just inaccessibility to economic sphere but also participation in the social sphere. But she holds that the latter is more effective as it addresses the structural inequalities to bring about any change. In other words, rather than concentrating on pro-poor women approach, a holistic purview for encompassing both the sexes has to be taken in order to bring about gender equality within the society.

### **Evolution of SHGs**

Alike micro-finance institutions, SHGs also act as intermediaries between disbursement of credit to the marginalized. In other words, SHGs also function in regulating credit among the poor women.

As it has been widely acknowledged that women in opposition to men are deprived of access to resources, the empowerment of the former is advocated. Since the Fifth Five Year Plan (1974-78), emphasis has been laid for advancement of women (WCD 2001). And it was only during the Ninth plan (1997-2002), that the SHG model was introduced with an objective to 'organize women into self help group and thus mark the beginning of a major process of empowering women' (Planning Commission 1997). And the strategy 'to encourage SHG mode to act as the agents of social change, development and empowerment of women' was taken up in the Tenth plan (Kapoor 2002: 239).<sup>11</sup>

SHGs are nothing but group formations of poor, thereby helping themselves. These are the groups formed by the marginalized sections of the society. Through the organization of groups, they help each other by 'collective perception, collective decision-making and collective implementation of programmes for common benefits' Karmakar (1999: 210).

Shylendra (2008: 25) puts forth that 'a self-help group has been defined as a small and informal association of poor having preferably similar socio-economic background and who have come together to realize some common goals based on the principles of self-help and collective responsibility'.

D'Souza (1999: 7) points out that 'the SHGs are basically small informal groups, characterized by voluntary membership, a democratic and consultative structure of governance, economic participation of the members, autonomy, education and training and concern for the poor'.

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<sup>11</sup> Cited in Jakimov, T and Kilby, P 2006, "Empowering Women: A Critique of the Blueprint for Self-help Groups in India", *Indian Journal of Gender Studies*, September-December, 13 (3), pp. 380.

Dasgupta (2005) is of the view that SHG movement has channelised a new vista for the functioning of micro-finance sector. Shylendra (2008) points out that the initiative for formation of SHGs in India with the help of NABARD was to make credit accessible to the deprived sections of the society especially women.

According to Fernandez (2007: 1185) basically 'the SHGs are civil society institutions of the poor and have the potential to implement policies that claim to promote financial, social and economic inclusion- they are interrelated and intertwined; one can not be achieved without the other'.

Adding to this, Devika and Thampi (2007: 55) argues that '.....women's SHG are an 'artificial' civil society created under the aegis of the state, and, therefore, call out for interventions from civil social movements if they are to become politically active'. In other words, it is perceived that efforts to mobilize women to form groups would help in making them active in the sphere of economic, political and social interests. As group action is considered more powerful than individual action, so women groups can strive to maintain a position for themselves in the public sphere by challenging the prevailing gender inequality. This can also help in fostering gender awareness and recognizing the due importance of women in the mainstream society.

However, Sooryamoorthy (2005) raises question about the effective management of micro-finance through the SHGs. Sooryamoorthy argues that it is essential to look into the process of control and accessibility of funds. Follow up approach after the disbursement of loans has to be maintained to have an idea whether the money is invested in any kind of enterprise or not. Apart from all these, it has to be

seen whether women have the freedom to invest the money themselves or are influenced by others.

Issac et al. (2002)<sup>12</sup> firmly holds that SHGs should strive to transform the lives of women in a real sense though Lalon (2001) argues that avenues for generation of employment opportunities for women have been made by the self-help approach. Analyzing the two arguments it can be said that access to loans can be considered only as a means to empower women. Apart from the economic dimension, the prevailing discrimination of women in the society has to be challenged. Therefore, it is crucial to incorporate gender awareness within the mindset of people. This would in turn lead to process of empowerment in a real sense. Otherwise the whole agenda of micro-finance to achieve women empowerment would be a futile exercise.

In this context, Jakimov and Kilby (2006) argue that the SHG revolution has no doubt brought about some changes within the lives of marginalized women but at the same time these changes are very minimal. Availability of credit has made women to indulge in various income-generating activities. But their right over making choices has yet to be seen. This ability to exercise choice has to be understood in accordance to the social structure. In other words, though a woman would be able to improve her prior status in her familial or communitarian system through her income, but in the real sense she can not be considered to be empowered without dismantling of the gender relations in the social structure. Without challenging the prevailing inequalities, her position would always remain excluded and subordinated.

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<sup>12</sup> Cited in Devika, J and Thampi, B.V 2007, "Between 'Empowerment' and 'Liberation': The Kudumbashree Initiative in Kerala", *Indian Journal of Gender Studies*, January-April Vol.14, No.1, pp.53.

Though self-help groups are considered to be enhancing the status of women but how far this is possible has yet to be assessed. Various lacunae within these have been underlined by Linda Mayoux (1997). Firstly, these self-help groups are thought of catering to the needs of better-off women. These groups are more carried with the notion of profit making and want the involvement of women having possessing technical capabilities. Therefore in this process, the poor unqualified women are left behind. Secondly, the burden of the workload in these organizations may overshadow the benefits incurred from them. The engrossment of women both at home and in those organizations may leave them with no time to rest, provided if they are not adequately supported by their family members. The income generated from microfinance may be utilized in fulfilling the unmet needs of the family. This may all lead to more subordination of women by the dictation of the expenses of their earnings by the male members of the family. Thirdly, self-help groups have the involvement of women because of their lower wages. Unlike men, they are not made to work under better wages and good working conditions. These groups may also have the involvement of the unpaid female family members and in turn escape from the burden of paying wages. Lastly, the sustainability of these groups has been doubtful. The loans given to women may be used by the men folk to cater to some other needs. Later on another loan may be taken in order to repay the previous loan. So, from all these it has yet to be inferred that whether micro-finance and the self-help groups have an influence on the lives of women in the long run.

In this context, Mayoux (1995) has differentiated between the market and the empowerment approach. The market approach is more like a top-down approach, which is mainly seen as a channel to promote economic growth through women entrepreneurship. This approach is more focused and profit-oriented as it caters to



only some sections of women's population. Here the focus is meet the target of poverty alleviation by providing income-generative activities to the women, without looking at the gender division of labour in the society. It highlights that provision of employment would bring about upliftment of women and reduce poverty. On the other hand, the empowerment approach is some sort of bottom-up approach, which is more holistic in nature. It aims at promoting overall development of women by bringing about changes in their lives. It concentrates on understanding the prevailing gender inequality and makes attempt to narrow down the differences in gender relationships. The empowerment approach as such is broader than the market approach as it takes into consideration participation of both men and women to bring about change in the patriarchal setup. It is based on the assumption that employment would help to facilitate women's decision-making power and empower them.

According to Mayoux, 'a market approach is that which aims to assist individual women entrepreneurs to increase their incomes and an empowerment approach is that which aims not only to increase the incomes, but also bargaining power, of poor producers through group activities'. She has categorized the differentiation between the market and empowerment approaches under the following points.

### ***The Market and Empowerment Approaches: Contrasting Perspectives***

#### ***Market Approach***

***Underlying Assumption:*** Emphasis on economic individualism and 'trickle-down'.

***Basic Aims:*** To stimulate individual female entrepreneurship as a means for achieving economic growth.

**Target Group:** Those women most likely to be successful entrepreneurs, particularly in high-growth sectors of the economy.

**Programme and Project Characteristics:** Use of primarily economic and technical devices.

- Entrepreneurship training and credit: separately or combined these are seen as minimalist strategies aimed at individual women with “entrepreneurship potential”.
- Client participation: seen primarily in terms of programme efficiency and cost-effectiveness.
- Sectoral and macro-level strategies: aim to remove legal and institutional barriers to women’s entrepreneurship and create an “enabling environment” for individual female entrepreneurs.

**Evaluation Criteria:** Numbers of women reached, and increases in income and/ or enterprise; cost-effectiveness for projects.

### ***Empowerment Approach***

**Underlying Assumption:** Emphasis on grassroots “community” and solidarity, and “trickle-up” and “trickle-out”.

**Basic Aims:** To encourage group formation of poor women as a means of empowering them to pressure for change in wider inequalities and the wider development agenda.

**Target Group:** Poor women, ideally also the very poor.

**Programme and Project Characteristics:** Economic interventions as only part of a wider process of support and empowerment.

- Entrepreneurship training and credit: separately or combined these are seen as “entry points” to prepare the ground for more “integrated” and “holistic” support leading to wider processes of change.
- Beneficiary participation: seen as an essential part of the development process leading to empowerment.
- Sectoral and macro-level strategies: aim to challenge wider systems of inequality and the wider development agenda

*Evaluation Criteria:* Impact on poverty and qualitative change in women’s position; ultimately concerned with evaluation of clients themselves.

Juxtaposing the empowerment and market approach, Kabeer (2005: 4717) argues the ‘financial systems approach’ is better able to address the financial exclusion of the marginalized in terms of accessibility to assets, educational facilities, health care services etc. But the approach caters to the demands of market demands i.e. investment in profit-oriented enterprise. However, under the umbrella of financial exclusion, the social exclusion is not adequately represented. This structural inequality in the lines of ethnicity, caste and gender leads to exclusion in terms of accessibility to various opportunities. It also affects the decision-making power. Moreover, it acts as a stumbling block for the well-being and autonomy of individuals. Therefore, if financial systems approach does not take into consideration the prevailing social exclusion in the society, then it would again add on to the existing social inequality. The need of the hour is to understand the characteristics of the inequality. This understanding will help to develop comprehensive interventions to find solution for bringing about structural equality. This will also help in capacity building of the marginalized through their participation in the mainstream rather than making them dependent, either by granting them subsidies or charity. The whole strategy would be sustainable in

nature and would not come to a standstill position even after the completion of tenure of the programme.

Mayoux (2001) says that empowerment approach addresses diversified interests in opposition to poverty alleviation measure. Firstly, she argues that making women accessible to credit may not always improve their position in intra-household relationships. Therefore, apart from addressing income-generating activities, focus should also be laid on bringing about structural reforms in the prevailing cultural conditionings. Secondly, she is of the view that empowerment approach should cater to the needs of diversified life-chances among women as a group. In other words, forms of exclusion among women may help in better understanding of their discrimination and segregation in the society. She argues that though micro-finance is an essential factor to bring about empowerment of women but at the same time care has to be taken to make the facilities accessible across all the women without any discrimination. The differences among women across class, caste, religion, region would help in understanding their position in the family and also society. This non-discriminatory principle would provide a base for rational justification of the implementation of micro-finance activities. All this would help in developing better strategies, to include women in the mainstream, through micro-finance activities.

Therefore, the basic thrust of development policies should concentrate on transforming the unequal gender relations rather than just laying emphasis on poverty alleviation measures. This necessitates focusing on the position of women in the society before formulating policies to make them women indulge in productive activities. As the productive and the reproductive roles of a woman in the society are better understood in an empowerment approach, it would help in developing a holistic preview for formulation of welfare measures for women

(Mayoux 2001). This would help in generating awareness among people about the condition of the women, who has to both manage inside and outside home. This would also help the women to get a moral support and acquire a better position in the society. Basically the whole agenda to make people sensitive about the gender issues would be fulfilled.

Kelkar (2005: 4694) is of the view that unequal gender relations are directly related with poverty even in non-poor families. In other words, the prevalence of gender inequality in the society is the cause of lack of availability of resources to womenfolk. 'Thus unequal gender relations need to be addressed both as cause and as a factor in the intensification of poverty'.

In this context, Amartya Sen (1993)<sup>13</sup> points out the various causes of poverty among women as: 'a) lack of access to labour markets and employment opportunities and productive resources; b) lack of access to capabilities and public services as education and health; c) vulnerability to economic risks and to public and domestic violence, as well as constraints on mobility; d) lack of representation/ empowerment, being without voice and without power at the household, community and national/ international levels'. Basically it is put forth that without overthrowing the patriarchal structure and bringing about any change in the gender relations, developmental programmes can not help in the improvement of status of women. The power relations that exist in the society would always prescribe for a subordinate status to women. Therefore, making

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<sup>13</sup> Cited in Kelkar, Govind 2005, "Development Effectiveness through Gender Mainstreaming: Gender Equality and Poverty Reduction in South Asia", *Economic and Political Weekly*, 29 October, Vol.XL, No.44 & 45, pp.4693.

women accessible to credit would not result in improvement of their decision-making over resources, unless the power relations are challenged.

Therefore, Kannabiran (2005) argues that the approach of concentrating on women to eradicate poverty is nothing but focusing on the concept of 'feminization of poverty'. As women are considered to be responsible individuals, micro-credit by indulging women in income-generating activities is equated as an improvement of their family conditions and thereby society at large. Making women accessible to credit is considered to be a means for the development process. However, the planners sideline the fact that in the sphere of women lacking knowledge about investment, making credit available to them is not going to solve the problem. It has also to be understood how effective can the savings and investments be made in a poor society. Moreover, efforts have to be made to look into the differences among women across class, caste, religion, region so as not to implement a homogenous policy for all. All these things have to be kept in mind before formulation of any policy so as not to fail in achieving the expected results.

Generally, different 'interventions (that are made) for women a) aimed to increase household income mainly through providing women with supplementary, part-time work which could be combined with their domestic work; b) built on women's traditional skills or what were perceived as 'feminine skills' in handicrafts and food processing; c) often combined both economic and social objectives'. Empowerment of women is thought in terms of income generation, thereby encouraging low paid 'feminine skills'. This is believed to help in the welfare of the community (Mayoux 1995: 2). However, this did not challenge the power relations or gender division of labour within the household. It can be said

that without bringing any change in the patriarchal structure, it is difficult to talk about empowerment of women. Care has to be taken in challenging the age-old prevailing gender subordination as differences in power relations are equated with social status. Emphasis should also be made on bringing development of women through their own participation in the process.

However, subsidized credit should be availed to the women through micro-finance rather than having a debate in the implementation of programme for making women accessible to credit. In other words, there should either not be a tussle by donor agencies to grant funds for the sake of poverty alleviation or by any political party to achieve political mileage. Both of these ways may make the poor more marginalized through charge of high interest rates. In a way this leads to a vicious circle of the marginalized subsidizing the inefficiency of micro-finance programme. Therefore, it is advocated that micro-finance should be both cost-effective and sustainable. Along with this, focus should also be concentrated on empowerment of women alike the initiatives taken for development in the spheres of health and education (Mayoux 2001).

Therefore, apart from focusing on making credit accessible to women, strategies should also be adopted to look into wider structural changes in gender relationships. In this respect “gender mainstreaming” can be said to end the marginalization of womenfolk. ‘Mainstreaming requires a) incorporation of gender concerns in planning, policy and implementation to provide effective rights and dignity to the disadvantaged, b) women inclusive social, political and economic institutions, c) transformation of cultural structures of power within the home and outside, d) ending domestic and public violence, e) recognition of women’s work

(productive and reproductive) and contribution to economy as well as their economic agency' (Kelkar 2005: 4694).

## **Gender Mainstreaming**

In general 'gender mainstreaming is the integration of the gender perspective into every stage of the policy process – design, implementation, monitoring and evaluation – with a view to promoting equality between women and men. Gender mainstreaming is not a goal in itself but a means to achieving equality. Similarly, it is not concerned only with women, but with the relationship between women and men for the benefit of both.'<sup>14</sup> Therefore, the focus should not be on women or men as separate identities but taking both into consideration.

As defined by the United Nations, gender mainstreaming is: "... the process of assessing the implications for women and men of any planned action, including legislation, policies or programmes, in all areas and at all levels. It is a strategy for making women's as well as men's concerns and experiences an integral dimension of the design, implementation, monitoring and evaluation of policies and programmes in all political, economic and societal spheres so that women and men benefit equally and inequality is not perpetuated. The ultimate goal is to achieve gender equality"<sup>15</sup>

The complexities of gender inequalities can be said to be one of the products of the structural differentiation in the society. As per Erturk (2004), the unequal gender relationships are the product of domination of women by men over historical

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<sup>14</sup> European Commission 2007, Manual for Gender Mainstreaming Social Inclusion and Social Protection Policies, viewed 22 December 2008

[www.imag-](http://www.imag-gendermainstreaming.at/cms/imag/attachments/9/0/1/CH0133/CMS1181910131400/man_gma_si+spp.pdf)

[gendermainstreaming.at/cms/imag/attachments/9/0/1/CH0133/CMS1181910131400/man\\_gma\\_si+spp.pdf](http://www.imag-gendermainstreaming.at/cms/imag/attachments/9/0/1/CH0133/CMS1181910131400/man_gma_si+spp.pdf)

<sup>15</sup> The Report of the Economic and Social Council for 1997. United Nations, 1997.



epochs. She holds that gender relationships are manifested in the institutionalized structures of social experience as well as in language. Therefore any policy advocacy can not afford to be gender neutral. In such a scenario the implementation of the policies by organizations should take into consideration both men and women for efficient outputs.<sup>16</sup>

Therefore, it is essential that organizations, including those dealing with credit and savings should involve the aspect of gender mainstreaming. But it is evident in the micro-finance organizations that the focus is on poverty alleviation rather than challenging the unequal relationships in the society. To bring about any marked change there has to be commitment for human resource development rather than relying on short-term achievement of targets (Mayoux 2001). Dreze and Sen (1995) feel that factors like property rights, kinship rules, social customs and norms have to be addressed to provide voice and agency to women for revolting against the male-female bias in the society. Along with focusing on women, emphasis should also be laid on incorporating men within the developmental approach. The participation of men within the functioning of the organization would make functioning of the system effective. At the same time, it would also develop a sense of responsibility among the men and help them to work hand-in-hand with the women participants.

Generally, 'the conflation of paradigms, coupled with continuing resistance to anything more than lip-service to gender mainstreaming in most programmes and donor agencies means that although women's empowerment may be a stated aim in the rhetoric of official gender policy and program promotion, in practice it

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<sup>16</sup> Office for Official Publications of the European Communities 1998, A guide to gender impact assessment, viewed 22 December 2008  
[http://ec.europa.eu/employment\\_social/gender\\_equality/docs/gender/gender\\_en.pdf](http://ec.europa.eu/employment_social/gender_equality/docs/gender/gender_en.pdf).

becomes subsumed in and marginalized by concerns of financial sustainability and/or poverty alleviation' (Mayoux 2001: 9).

Kelkar (2003) is of the view that organizations just focusing on poverty alleviation through the top-down model approach would not be effective without an understanding of the social structure. In such a scenario it is essential to focus on the social sanctions and inequalities. To bring about any change in the agency of women, the gender norms and the relations between men and women have to be understood. In this regard, deconstruction of patriarchy (Erturk 2004) is advocated as an effective measure. It is patriarchy which has been the cause of subordination of women. Therefore, to change the structure it is essential to alter the existing notion of women by men. It is not only access to resources but transformative changes which can end the asymmetrical relationship between men and women. In this regard Erturk (2004: 16) holds that to make men sensitive toward women a 'four-fold policy approach is needed: (i) adoption of a gender perspective in overall policy making; (ii) elimination of all forms of discriminatory provisions and practices from all legislation and institutions, including the family, the media, schools, labour market, decision-making bodies, judiciary, budgetary processes, etc.; (iii) designing and implementing programmes that would increase women's alternatives and contribute towards their empowerment; (iv) engaging in a dialogue and alliance with like-minded men to sensitize various social segments in addressing the problem of gender inequality as a societal problem concerning women and men equally'. In a way, gender mainstreaming is considered to be a complex phenomenon as it focuses on changing the mindset of people, which has been conditioned according to the social norms. As it is something revolting against the age-long prevailing traditions, mere economic advancement would not solve the problem.

Mayoux (2001: 29) also point out that 'it is crucial that micro-finance programmes think through the range of support needed by women for empowerment, identify the potential contribution of their particular expertise and organizational context and link strategically with other forces for change including women's own networks, women's movements and advocacy organizations and gender lobbies within donor agencies'. In other words, micro-finance organizations should strive for empowering the women through training women in the field of knowledge, awareness, income-generation. They should also help the women in addressing the gender issues in the 'male stream' society, so that the women themselves take active role in challenging the same. This would help in improving their sphere in the society.

Generally, female sphere is equated with upholding of cultural traditions in the society and in contrast to this, control over state and government is considered as the male sphere. Therefore, women-sensitive concerns are excluded in the implementation of policies (Kannabiran 2005). Micro-finance programmes are also based on the ideology of bringing about development through targeting women and not about understanding the position of women in the society. It is basically thought that access of credit would generate income among women and thereby lead to empowerment.

Empowerment of women has to be seen not in terms of income generation but also the recognition that she receives in the family and also in society. This can happen only when it is perceived that both men and women are two wheels of the society, and its smooth functioning can be ensured when both of them run at the same pace. In other words, neither men nor women should be given priority over other but an egalitarian relationship should exist. In the patriarchal setup, which has

been prevailing for ages together, it is advocated that men should try to understand the situation of women in order to bring about their upliftment. In other words, to bring an end to gender inequality, focus should not only be on women but both men and women. In this context gender differences has to be looked while implementing various policies and programmes. However, this task will not be success without the involvement of men, who has to understand about the circumstances that a women faces in the society. Both men and women should be made aware to revolt against the existing gender inequality and should strive to work together. This will help to understand the status of women in the society at the individual and collective level before making her indulge in income-generating activities.

As the economic empowerment of women can only be enhanced through social and political empowerment, all of them together would help women to have an active interaction with men thereby reducing the gap between them (Mayoux 2001). The developmental programmes focusing on economic empowerment without social and political is meaningless. There is no doubt that micro-finance organizations help women in making credit accessible and generating income among them, but just to focus on poverty alleviation through micro-finance holds no ground (Kannabiran 2005). For the success of implementation of such programmes, it is crucial to understand the social structure and the dynamics. Otherwise, time, resources and manpower are unproductively utilized for attaining hopeless targets.

According to Kannabiran (2005), access to credit can not be considered as the panacea for the problems faced by the deprived sections of the society. Mere targeting of women to eradicate poverty in the mainstream society which is

basically male-dominated is in no way going to lead anywhere. In other words, micro-finance alone in itself can not help in meeting the targets of poverty alleviation unless it has a delineate understanding about the bases of exclusion of the marginalized. From the point of view of women as an excluded group, discrimination in the social, economic and political spheres has to be analyzed. Apart from this, exclusion among them has also to be seen across class, caste, religion. If micro-finance can help in making women understand the reasons behind their subordination and confinement to reproductive roles, then in the long run it may lead to revolt against patriarchy. This will help in emancipation of women not only in the social but also in economic and political sphere. Moreover, it will help women to make effective utilization of educational and health facilities for themselves and their family members.

Therefore, curtailing gender differences should be an important part of pro-poor policy measures. However, empowerment of the poor should not be seen as an end in itself or as a means to alleviate poverty. Policies should try to analyze the power relations and gender roles and should include the aspect of gender mainstreaming at the implementation level.

In this context, Kelkar (2005) is of the view that gender mainstreaming would help in including women in the developmental process through making them integrated into economic production and political sphere. Apart from these, it would also help in minimizing the gender inequalities thereby making women to be considered as the better half for the men. All this will not only make women accessible to resources like education, health, and nutrition but also lead to social development of women.

Dreze and Sen (1995) argue that in the sphere where the caliber of women folks is engaged in domestic activities and child-bearing, the social opportunities for them are minimized. They consider that apart from the performance of the reproductive role, if the fairer sex is engaged in the productive activities, then it can accelerate the pace of development of the country. Apart from economic development, participation of women can lead to deep impacts at the levels of politics and social environment. In order to transform the gender inequalities, it is essential to make it possible through women as 'agents of social change'. As it has been said that in order to achieve something one should rely more on her/himself rather than someone else. Therefore, it is important than if social justice and empowerment has to be brought about, it should be through the active participation of women to achieve it. The transformation would not only enrich the status of women in social, economic and political sphere, but would also lead to overall development of the society.

Adding to all these, Mayoux (2001) argues that focus should not only be laid on empowerment of women but also men. She is of the view that women are thought of being covered within the developmental programmes because of the fact that they are perceived to be responsible in terms of savings and investments. Making women accessible to credit for indulging in income-generating activities would further reduce the responsibility of men in household expenses and overburden her.

'This focuses on resources and policies targeted at women proceeds to analyze them not in terms of improving women's gendered position or transferring gender relations but in terms of the ways in which credit might successfully allow donors to provide appropriate resources to poor households'. This orientation without

consideration of the social conditions may become an additional task along with the domestic for the women. In the circumstances where the men perceive that domestic activities are the sole responsibility of women, making women involved in income-generating activities would result in making their lives stressful (Ruth 2000: 397). As mere access to resources would not help to prevent the practice of gender inequity, therefore stereotyping of roles has to be challenged and overturned. In this context, it can be rightly said that “the emancipation of women is an integral part of social progress, not just a ‘women’s issue’ (Dreze and Sen 1995: 178)”.

Basically ‘gender sensitization of staff, along with training in gender analysis, needs to be carried out within organizations to enable the organization staff to accept gender equality as a value in itself, and not merely as instrumental in achieving some other goal’. ‘Institutionalization of gender equality’ would make some impact in changing the organizational structure and culture. This would in turn help in enriching self-confidence and self-esteem of the excluded group (Kelkar 2003: 47).<sup>17</sup> Narrowing down the gender inequalities would help in inclusion of women into the mainstream.

In addition to the above argument, Linda Mayoux (2001: 27) holds that gender mainstreaming should take into consideration the following:

- equal opportunities policy for staff
- gender training for male and female staff
- adequate structures and concrete incentives for implementation
- integration of gender indicators into program monitoring and evaluation and

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<sup>17</sup> Kelkar G. 2003, ‘Institutional Change for Gender Mainstreaming’, Asia-Pacific Regional Symposium on Gender Mainstreaming, viewed 22 December 2008  
[http:// www.unescap.org/esid/GAD/Publication/Gender-Mainstreaming](http://www.unescap.org/esid/GAD/Publication/Gender-Mainstreaming)

gender-disaggregated statistics.

Endeley (2001: 39) is also of the opinion that it is crucial to focus on 'training for women on self-esteem, and training for women and men on gender awareness, on the impact of women subordination on women, the family, and the society at large, and on the meanings and benefits of empowering women'.

According to Mayoux (2001: 24) any programme working for provision of professional training should adequately understand their personal perspectives. The logistics behind those perspectives should also be channelized to the participants through generation of awareness. Apart from making women aware about the discrimination in the society, it is also crucial for making men realize the justification for it. In addition to addressing development of vocational skills, the training programme should also incorporate issues relating to unpaid labour and gender budgeting.

The basic objective of gender mainstreaming should not be to achieve empowerment and social justice but should strive in making it sustainable. In this respect 'gender budgeting' as advocated by the government would help in improving the position of marginalized sections of the society including women. But again this has to be made accountable and transparent for the masses. It is only through this networking, the social capital of the country can be enriched.

### **Social Capital and Sustainability**

The concept of 'social capital' as given by Bourdieu (1977) revolves around the network of relations. He is of the view that 'social capital' is nothing but 'interaction between individuals'. According to him, like symbolic, economic and



cultural, social capital also helps in shaping the experiences of an individual or a group. All these help an individual to gain power in the society. However, the accumulation of power is influenced according to one's 'habitus' and 'field' that they dwell in. In other words, the action of the individuals does not represent the subjective dispositions but are objectively embodied within the individuals. In a way, the unequal gender relations in the society can be said as internalization of the social norms which have been perpetuating through ages. Therefore, micro-finance approach working for improving the status of women in the society should focus on development of social capital.

It can be said that apart from generating economic capital, micro-finance should try to enrich the social capital thereby making the people conscious about their right to health and education, employment rights, right against exploitation etc. For an effective impact assessment of the micro-finance institutions, the all-inclusive approach has to be scrutinized. The need of the hour is to focus on improving the networking between people for better delivery system. This advocacy for the improvement of social capital would in turn lead to enhancement of cost-efficiency and reduction of risk of micro-credit institutions. Basically, 'the existence of social capital in the form of indigenous networks and norms of association is seen as substituting for financial collateral in the selection of loan beneficiaries and loan disbursement and recovery' (Mayoux 2001a: 438).

According to Mayoux (2001a: 444), 'the interrelationships between micro-finance and social capital can be said to be based on three key indicators of women's empowerment: (1) increasing incomes from their own economic activity; (2) control over income; and (3) development of collective economic and social activities'. Firstly it is assumed that access of credit to women would help in

investment in productive activities. This will help women to exercise her decision-making power and thus lead to empowerment. Secondly, it is thought that empowerment of women would lead to healthy maintenance and well-being of their families. Thirdly in the long run, it is perceived that economic empowerment of women would lead to her social and political empowerment. Overall, micro-finance is thought in terms of enhancement of 'social capital' through economic and social networking (Mayoux 2001a). The strengthening of 'social capital' is thought in terms of negotiations at the familial and societal level. At the same time, it is also perceived to lead to an active participation in the economic, social and political sphere (Sebstad et al. 1995).<sup>18</sup>

Regarding development of social capital, it can be said that enrichment of social capital accelerates the pace of economic and political growth of a country rather than the opposite. In other words, it is not that an effective socio-economic and political system will develop social capital of a country but with efficient social capital would lead to the overall development (Putnam 1993). Therefore, access to credit should not be thought as the sole criteria to achieve economic, social and political empowerment. But addressing the gender issues in the society should also considered being crucial. Therefore, poverty alleviation measures to bring about empowerment of women should be supplemented with improving the social capital. This process of networking and a bottom up approach can only help in making micro-credit programmes sustainable.

Apart from the advocacy of promotion of 'social capital' by the micro-finance institutions, the effectiveness of the same on the lives of women has yet to be

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<sup>18</sup> Cited in Mayoux, Linda 2001a, "Tackling the Down Side: Social Capital, Women's Empowerment and Micro-Finance in Cameroon", *Development and Change*, Vol. 32, PP.439.

analyzed. Restrictions on access to resources may not be at times result from lack of 'social capital' but domination of male in markets. Generally markets are perceived as the 'male spaces' (Mayoux 2001a). As productive activities are considered to be the realm of men and reproductive activities that of women (Walby 1986), any encroachment of women into the economic production is strongly resisted. Therefore, the efforts of micro-finance institutions for development of 'social capital' among the women members should fight against the traditional structures that practice gender inequality. It is not only the societal construction of the gender discrimination but also the fear of sexual harassment and bribery also makes it difficult for women to enter into those spaces.

Along with this, 'a particularly serious shortcoming in current discussions of social capital from a gender perspective is the uncritical treatment of relations within households, families and kin groups' (Mayoux 2001a: 450). As family is considered to be the place wherein an individual gets the first lessons of socialization (Giddens 1997) and it is the place that further incorporates in the mind about various kinship relationships, it has to be analyzed minutely before stressing on it for enhancing developmental growth. In other words, before citing family as a primary source for building up social capital (Putnam 1993), the inequities within the same has to be understood in order to promote societal welfare in the long term. 'It is clear therefore that, although households and families may be important sources of social capital, there is also a need to address the norms which regulate relations within them' (Mayoux 2001a: 453).

In order to bring about any change in the position of women, policy interventions should focus on empowerment within the spaces at household level. It should be perceived that changes in the domestic sphere can be said to be the foremost step

in enriching the concept of empowerment in the society. 'In particular, private political spaces (intra-household decision-making) are difficult to change, which in turn are determined by socio-cultural spaces position (position within the family or household). Other spaces-economic (private and public), physical (private and public) - can be changed to some extent with intervention in the macro environment. However, for socio-cultural (private and public) and domestic political spaces to change, there has to be a change in women's (and men's) mental spaces first' (Murthy and Joy Deshmukh 2005: 333).<sup>19</sup>

Murthy and Joy Deshmukh (2005: 334)<sup>20</sup> also hold that some changes in 'inter-generational and inter-relational' aspects may be made possible through different interventions at household level. But still it would be doubtful that women are treated at par with men across time and space. Therefore, to bring about empowerment of women in real sense, there has to be made in the prevailing structure as it influence both the 'domestic and the macro environment'. Basically, 'the domestic environment is shaped by the rules and norms governing institutions of marriage, family, and household. The macro environment is shaped by multiple institutions: the community (caste and religion), markets (local to global), and the state (bureaucracy, legislative and judiciary)'. Transforming the unequal gender relations in both the environments is crucial for empowerment of women.

Adding to the above argument, Mayoux (2001a) is of the view that like the existing inequalities within the household, the same thing has to be also looked from the perspective of the community. It has to be seen that it is not an egalitarian

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<sup>19</sup> Murthy, Ranjani.K and Deshmukh-Ranadive, Joy 2005, "Analysing the Link" In Burra, Neera; Deshmukh-Ranadive, Joy; and Murthy, Ranjani.K , *Micro-credit, poverty and Empowerment: Linking the Triad*, Sage Publications, New Delhi.

<sup>20</sup> Ibid

relationship that exists between the men and women folk but the other way round. All these social situations have to be analyzed before understanding the influence of social capital upon the lives of women. As already said the subordination of women in the society is because of unequal access to resources, both at the household and community level. It is not only the domination of men over women with regard to discrimination in accessibility to market or the increase of corruption levels but also the domination of privileged women over unprivileged in terms of caste, class, religion, region etc. Therefore in order to enrich the social capital, proper networking should be undertaken not only between men and women but also between women themselves. She holds that this can be done in four different ways. Firstly, 'social capital' can be developed through horizontal networking among the women. Imparting training to women alone will not lead to empowerment. Apart from training, it is vital that sharing of information takes place between the woman members. Though learning of skills has its own importance but understanding of different experiences of women would help in strengthening it. Secondly, vertical differences should also be focused upon. These vertical differences exist not only between men and women but also among different groups of women. It is assumed that micro-finance can act as an effective tool for exchange of information, thereby solving problems at the macro-level. Sharing of information among the women participants is assumed to help them in taking decisions in the familial and societal matters. Moreover, understanding of the experiences of women as an excluded group would help in development of better strategies for micro-finance. Thirdly, strategies should also be developed to transform the patriarchal ideology among men. Adequate training has to be provided to men to make them aware about the existing gender discrimination in the society. In the long term, this in turn would help to end the concept of domination of men over women in the further generations. Lastly, micro-finance

along with other organizations should strive to challenge the existing gender inequalities. All these efforts would some day or other help in the transformation of the social structure.

Murthy and Joy Deshmukh (2005: 342)<sup>21</sup> feel that without transforming the basic institutions of the society like family, marriage, caste, religion, it is difficult to say that the benefits of the microfinance would go to women folks of the family. 'Therefore empowerment of women has to be contextualized as a process rather than implementation of any short cuts to achieve the same'. In such circumstances, transformations at the bottom level have to be made to observe its long term effects at wider level as 'the domestic environment is less amenable to change than the macro environment, in particular, elements of body space (for example, violence against women, reproductive rights) and socio-cultural spaces (for example, social norms on gender division of labour)'.

Without making any intervention in socio-cultural spaces, focusing on accessibility to credit for women is not going to change her subordinate status to that of men. It can not be said that generation of income among women is going to alter the power relations in the society. Endeley (2001: 39) stresses that 'access to income is not necessarily linked with achieving control over resources, or the right to participate in social, economic or political decision making'.

In this context, Devika and Thampi (2007: 34) also point out that 'much of the euphoria over micro-finance as a silver bullet to solve the two problems of poverty and gender equality rests on two assumptions: a) that pushing up the independent earnings of poor women through making available enough credit to engage in

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<sup>21</sup> Op cit

gainful occupations will help them gain greater bargaining power in furthering their interests within individual households; and b) that bringing together women in groups will not only help strengthen their earning capacities, but also create the institutional space from which to articulate their interests’.

But it can be said that though financial services can improve the economic productivity of women and their families, but that alone by itself can not empower women. Empowerment of women has to be contextualized in terms of right to education, political participation, employment opportunities. ‘There are no magic bullets, no panaceas, no blueprints, no readymade formulas which bring about the radical structural transformation that the empowerment of the poor, and of poor women, implies’. All these are different strategies, having importance in their own sphere, to achieve the larger goal i.e. ‘social transformation’ (Kabeer 2005: 4718).

The assumption that access to credit and participation in income-generating activities would lead to women empowerment is doubtful. Basically making women accessible to credit is considered for achieving the ‘virtuous spiral’ by contributing to the improvement of familial conditions. This understanding of microfinance deviates from its agenda of working for the well-being of women. Though microfinance can be considered to help in contributing to empowerment of women but it cannot be analyzed in terms of ‘linear or spiral progressive linkage’. Therefore, microfinance should strive for making women not only as agents for improvement of their own families and thereby development of the society at large but also helps women to raise their voices against the unequal power relations both within the family and so also the society. This would then help in gender awareness and recognition of the rights of women. As both development of society and challenging the patriarchal structure are considered to

be important, so equal stress should be granted to them independently. In this context women empowerment can be rightly said to be 'as acquiring the capability to transform the newly created opportunities and spaces so that the very limits of existing institutions, public and domestic, are challenged' (Devika and Thampi 2007: 36).

However, if all these strategies for enriching the social capital are highlighted only as a tokenism without making any effort to understand the 'issues of gender inequality in resources, rights and power', then it would be futile. Apart from this aspect, if micro-finance would be considered only as mere group formations, then the whole developmental agenda would stand as a vicious circle of failure. And the poor women would be blamed for the failure of investment of huge funds (Mayoux 2001a: 462). Therefore, micro-finance movement should be organized to bring together the womenfolk, so that they together can bring about changes in their prevailing social situations. This would not only add to the self-confidence for women but also they would be able to get support of their families.

Vijayanthi (2002) also agrees with the fact that the success of developmental policies depends upon catering to the needs of women. Mere implementation of policies for the sake of women without understanding their active participation does not in any way going to make them empowered. Moreover, it is essential to make women realize the gender inequity being practiced in the patriarchal society. This will help them to transform the structure by having a say in the decision-making and exerting control over resources. In a way empowerment of women has to be brought about by making them accessible to economic, social and political dimensions. Putting undue importance on any one of them without taking into consideration the others would be a fruitless effort. It would be difficult to say that



micro-finance would lead to empowerment of women without action on generating awareness about the structural inequalities.

It can be said that 'organizing women and providing access to economic power by a way of credit is only one of the first steps toward empowerment and is not complete without ensuring the real, direct and indirect benefits of the credit to women'. More than advancement of loans, the investment pattern of that loan is more crucial. It has also to be understood whether micro-finance services really benefit the needy women of the society. For this it is essential to analyze the broader social structure. The network of relationships has to be understood not only within the family but also the society at large (Sooryamoorthy 2005: 57). And as the social conditions of women vary from and also within societies, so microfinance organizations should cater to this heterogeneous nature in order to overcome the lacunae of generalization during implementation of programmes.

Overall the basic agenda of micro-finance should not be just making women accessible to loans as this is only an essential rather than a sufficient condition for argument. Availing loans and regularly repaying the same can not help in assessing empowerment. To have a clear picture about empowerment of women it has to be seen whether she has control over the income. It has also to be seen whether the loans availed by the women are invested by themselves or are given to the male members of the family. Demand for more loans by women may also be due to pressure from family, which can not be equated with enhancement of empowerment. It may so happen that names of women get registered by men for getting loans. Repayment of the loans in time may be either from generation of profit from enterprises of men or from other sources of borrowings. Whether men take loans by mentioning the names of women or women themselves hand over

the loan amount to the men, both the cases lead to disempowerment of women (Mayoux 2001). Therefore, it is vital to understand whether women have a say in the investment of the loans that they have procured or get a loan to be invested in the enterprise of her husband? It is also seen that loan taken by women are invested in household consumption or in some business activities. From all these, it has to be analyzed whether she is considered capable of entrepreneurship or is just a dormant partner in the enterprise of her husband.

Devika and Thampi (2007: 41) point out that 'upward mobility' in the financial condition of the family can produce 'distinct styles of gender and class codes'. In such circumstances women's contribution in the well-being of the family may not necessarily lead to exercise her say in the decision-making power of the family. Her position in the patriarchal structure may remain the same with added responsibility of involvement in income-generation activities. Again women by herself would accept the same 'gender norms' so as to maintain harmony with other members of the family. Therefore, without any intervention in the policy measures to challenge the gendered power relationships, working for enhancement of self-esteem and self-confidence of women would not be met with adequate results. It is important to overthrow the 'bourgeois patriarchy' so as to liberate women and assign them a 'better-off class' position. Walby (1986) also supports this by saying that the exploitation and suppression of women can only be brought to end by dethroning the patriarchal structure which has been the cause of age-old prevailing gender subordination in the society.

Drawing from the above arguments it can be said that to make an impact assessment of micro-finance through the investment of credit, savings or recovery of loans would be an unfruitful attempt. Though all these can help a woman to

indulge in some kind of enterprise and earn an income, her status in the family or society may still be subordinated. At times, she may not have control over the expenditure of her income. Thus apart from making credit accessible to women, emphasis should also be laid on improving her autonomy and decision-making power. In order to understand the deep influence of microfinance on the lives of women care has to be taken to understand the contextual factors in which they dwell in. Understanding of these factors would in a way help to analyze the effects on micro-finance upon the lives of women. In the long run, this would also help in financial sustainability in making the women members themselves efficient to manage the activities of the programme by themselves (Mayoux 1998).

Basically loans, savings, repayments are all technical necessities of micro-finance. Apart from all these sustainability has to be focused. However, sustainability of the programme can not be equated with the poverty alleviation measures. In this direction, empowerment of women has also to be addressed. Empowerment of women would not only change the lives of women but also help in making the programme sustainable. If micro-finance would help women to improve their autonomy not only through indulging in income-generating activities but also possessing decision-making power, then these women would help in managing the programme themselves and strive to empower other women. Therefore, it is considered to be crucial for micro-finance programmes to focus on empowerment and also sustainability (Mayoux 2001).

It can be said that access to finance can act as an effective measure in improving the condition of women financially but the long-term impacts would not be portrayed without planning any strategy to improve the agency of women to make

adequate choices. Basically agency has both positive and negative connotations. In the former case women themselves demand for their rights while the latter deals with situations wherein women themselves act for their own subordination. Generally, the negative agency is manifested by women carried with the notion of attaining a higher status in accordance to the patriarchal structure (Kabeer 2005). Therefore, to empower women it is essential to make them conscious about their rights. Though the provision of financial services can not be discarded all together but it is only one of the factors along with catering to the needs of the network of social relationships. Apart from this, sustainability of the programme has to be met by promoting well-being of the women by improving their say in the family and society at large.

Therefore, the main thrust of the micro-credit programmes should not only be focused on poverty alleviation or population policy but should also emphasize upon the empowerment of women. The misconception of the planners that making women accessible to credit and indulging them in income-generating activities would improve their status and thus decision-making in the society has to be overthrown. On the other hand influence of the micro-credit institutions can be assessed through the lives of the women involved in it. And this can only be done through participatory management (Mayoux 1995). This can also in turn help to assess the marked changes in the lives of women at individual, familial and societal level.

To bring about empowerment of women in the real sense, efforts should be made through 'participatory approach' "for a) enhancing women's participation in the village institutions/ decision-making processes in the community, and b) redefining gender roles by addressing structural factors that influence women's

position of inferiority” (Kelkar 2005: 4698). “In ‘participatory approach’, the aims and strategies for women’s empowerment are mainstreamed rather than marginal add-ons to programmes designed for financial sustainability or poverty alleviation” (Mayoux 2001: 3). This approach would help to provide a holistic approach in understanding the lives of women rather than being restricted only to loan procurements. This would also help in building a sustainable means of developmental paradigm.

Tankha et al (2005) also argues that an inclusive strategy has to be adopted for the empowerment of the marginalized. Their participation in the process would make it sustainable in nature. Mayoux (2001: 31) also holds that participation of members is crucial in the process of achieving empowerment. This will lead to long-term sustainability in opposition to short-term influence of fiscal policy. She holds that, empowerment approach should cater to:

- ‘explicit recognition of potential costs of participation as well as benefits for women and programmes
- focus on women’s own aspirations and strategies for change and prioritization of their interests
- recognition of centrality of power inequalities in constraining these aspirations and strategies and commitment to challenging these power inequalities in all programme activities
- explicit strategies to ensure that women are able to participate, are equipped with the skills and resources to do so and have the space and information to form their own views
- explicit attempts to include the poorest women, or justification for their exclusion’.

According to her, the participatory approach can be delineately understood through 'participatory learning', 'participatory management' and 'participatory action'. 'Participatory learning' involves the enhancement of knowledge base of the women groups. Here there is participation of both the stakeholders and women members in understanding the policy implications. Basically there is sharing of information with the women groups which would help in strengthening the process of empowerment. Again all this would lead to effective 'participatory management' where exchange of ideas would help in achieving sustainability of empowerment approach in the long run. This would also help in developing confidence among women members in relation to their decision-making and 'participatory action'. It can be said that better understanding of the prevailing inequalities in the society, can influence the women members to challenge it thereby leading to the process of empowerment. And the participation of women as a group can also help in changing the structural norms and conditions.

However, interface between multiple agents can in a way help in achieving the same. Different stakeholders should have an understanding about their responsibilities and should also maintain a coherence bonding among them. Apart from these, they should select the agencies for implementation of policies (Valdeavilla 2003).<sup>22</sup>

Mayoux (2001) is also of the view that inter-related 'loops' should be formed between women groups and stakeholders during the learning process of the programme implementation. This would help in networking of information both

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<sup>22</sup> Valdeavilla E. 2003, Responsibilities and Accountabilities for Gender Mainstreaming, Asia-Pacific Regional Symposium on Gender Mainstreaming, viewed 22 December 2008  
[http:// www.unescap.org/esid/GAD/Publication/Gender-Mainstreaming](http://www.unescap.org/esid/GAD/Publication/Gender-Mainstreaming)

within the groups and between different groups. Better understanding of the empowerment approach in the implementation of programme would help the women develop the same rather than being carried with the monotonous notion because of demand of the programme. All this would highlight the real life circumstances of women which can be further added at the level of policy implications. The participation of women would also narrow the gap with the stakeholders. Moreover, the programme implementation would be made effective by incorporating the changes in accordance to diversified situations. All this would also result in cost-effective measures in the implementation of micro-finance projects.

However, any change in the 'life world' (Husserl 1970) of women can not be brought about making her accessible to health care facilities, education or employment opportunities, but both she and other members of the society have to realise her importance. She should be able to act according to her will and not as being guided the society at large. She should be an active participant in empowering herself rather than something directed by the society.

Mayoux (1997) also argues that the participatory approach in opposition to the financial system approach takes into consideration the point of the view of the marginalized. This not only gives a clear picture of the disadvantaged/deprived category but also presents a multidimensional view of diverse sections within it. Various lacunae faced at the implementation level could also be easily accessed through the feedbacks of the women members. In the long-term, this would help in sustainability of the programme even after its completion. In other words, participatory approach would help the women in managing the process of empowerment as laid by the donor agencies.

However, Mayoux (2001: 34) points out that 'there is also a need for innovation in services offered, participatory learning methodologies, decision-making procedures and organizational gender policy and methodologies for effective networking, lobbying and advocacy'. Apart from all these focus should also be laid on gender awareness training which should be totally integrated with the empowerment approach rather than being in paper and paper.

Through participation of women in generating gender awareness, micro-finance programmes can be an effective tool to challenge the prevailing inequality and injustice in the society. But at the same time both the stakeholders and the women members should work hand-in-hand rather than the latter dictating the terms and conditions to the former. Confidence among the women members have also to be built so as not only to indulge in earning an income but to exercise control over decision-making within the family and also community. However, care has to be also taken so that involvement of women in financial activities does not overburden her with the responsibilities of the family.

If all these variables are sidelined in the developmental policies, then the success of it would be doubtful. And the policy makers who are of the view that making women empowered would lead to poverty alleviation should realize that the whole concept is a misnomer. In those circumstances where women do not have any decision making power over expenditure of her income can not rightly be said to be empowered. Moreover, the benefits of credit would flow to the male members of the society. This would further strengthen the position of men in the society. Access to credit alone can not reduce the existing discrimination of women in the society. Therefore, the interventions should strive to change the gender relations to improve the status of women. The power relations have to be rightly understood in



this context. In order to end subordination and oppression of women, the patriarchal system has to be challenged. In this context, Sara Longwe points out in her analysis of empowerment, access alone cannot empower women.

In this context it can be said that 'however effective the role of microfinance organizations in providing financial services to the poor, they cannot substitute for broader policies to promote pro-poor economic growth, equitable social development and democratic participation in collective forums of decision-making. In the absence of such policies, microfinance may at most provide a safety net for the poor rather than a ladder out of poverty' (Kabeer 2005: 4718).

Empowerment of women can only take place when they possess the confidence to take positive decisions. And this can only be done through proper guidance and training. But the success of the micro-finance depends on the motivation of the women members. Basically the involvement of the members in the functioning of micro-finance should be done through the participatory approach technique. And it should be more of a bottom-up approach i.e involving the women into the functioning of the micro-finance institutions than decisions being taken at higher levels.

### **The Present Study**

Microfinance can be considered as a necessary than sufficient condition in bringing about empowerment of women. Apart from making women accessible to credit and making them indulge in income-generating activities, the social status of women has to be understood. Without transforming the perception of people in regard to importance of women in the society, the benefits of microfinance would not help in development of women in the real sense. In this regard both women

and men have to be made conscious that the former is not subordinate but the better half of the latter. Apart from this focus should also be laid on sustainability, so that even after the completion of the tenure of the programme the developmental activities are carried on with the involvement of the people themselves. The involvement of the masses within the developmental programmes would in turn help in enriching the social capital of the country.

The basic thrust of the study is to understand whether microfinance have really contributed in the empowerment of women or else the notion of empowerment exists in its proceedings only as a hollow concept. The present study envisages in understanding the influence of SHGs upon the lives of women involved in it. This is analyzed not only from the accessibility of credit and income generation among the women, but in relation to changing gender relations in the society. For this field work was undertaken to probe into the functioning of 'Mission Shakti' in Baliana block of Khurda District of Orissa. The methodology used for selection of the sample and collection of data is outlined in the next section.

## *Chapter-4*

# *Research Methodology*

## **Chapter-4**

### **Research Methodology**

#### **Conceptual Framework**

Generally, microfinance is understood in terms of its economic dimension. Economic dimension is considered to be only one of the pillars of development. In addition to this, there are also factors like social and political, which are the other dimensions of development. It is important not only to understand the empowerment of women from the point of view of economic upliftment but also their autonomy in regard to their living conditions including the health and well-being.

Inspired with the notion of focusing on women empowerment to bring about development, efforts have been taken by various governmental policies to improve the status of women in the society. The shift from welfare to development of women's issues has taken place since the Fifth Five Year Plan (1974-78). One of the approaches to bring about empowerment of women was thought in terms of accessibility to credit through micro-finance institutions. It was perceived that this would help in income-generating activities among the women and thereby lead to development in long-term (National policy for the empowerment of women 2001).

Micro-finance institutions and SHGs can be considered as one of the strategies to bring about empowerment. Empowerment as a concept is itself a complex process (Nayar, Kyobutungi and Razum 2004). As pointed out by Nayar et al. (2004: 3) 'Empowerment is distinct from self-help: While self-help is (or should be) a spontaneous reaction by the affected individuals to an undesirable situation, empowerment is by connotation a proactive externally driven process.' Kar et al.

(1999)<sup>1</sup> points out that though to some extent personal empowerment is achieved through involvement in the SHGs but other aspects of empowerment like the communitarian and organizational is possible through involvement of not just one but different approaches.

It can be said that the governmental policies are centered on the micro-finance institutions and SHGs in order of bring about empowerment of women. These institutions are also seen as measures of enhancing the overall development of the society and women empowerment in particular. More or less, they are used as strategies of poverty alleviation. In such a scenario, it is seen whether these SHGs really help in making any marked changes in terms of women's empowerment as well as in terms of their overall well-being.

### **Broad Objective**

The objective of this thesis is to explore whether self-help groups have brought about any influence on the autonomy and decision-making power of the women involved in it- at individual, familial and societal level.

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<sup>1</sup> Cited in Nayar, K.R.; Kyobutungi, Catherine and Razum, Oliver (2004): "Self-help: What future role in health care for low and middle-income countries?", *International Journal for Equity in Health*, 15<sup>th</sup> April.

## **Specific Objectives**

The specific objectives of the study are:

1. To evolve a profile of women SHGs in the district.
2. To understand the different levels of empowerment of women involved in the SHGs.
3. To explore the perceptions of women about contextualization of empowerment.
4. To probe into the implications of micro-finance with regard to health and well-being of women.

## **Background of the area**

On 8<sup>th</sup> of March 2001 on International Women's day Mission Shakti- "a self-help mission for empowerment of women" was born. With the conviction of "economic empowerment is the road to holistic empowerment of women", Mission Directorate was created under the aegis of Women and Child Development department, Government of Orissa. It started its steady march towards the attainment of goals as laid down in the MISSION statement so as to achieve them within a definite time frame from 2001 to 2008.

From 1<sup>st</sup> April' 2001 to 1st Februray'2007, 213418 SHGs have been formed with around 2692819 women as members.<sup>2</sup> Pisciculture, banana and vegetable cultivation, masonry activities, brick-making, poultry and dairy farming, mushroom cultivation, handicrafts production, dal processing, spices making are some of the important activities of SHGs.

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<sup>2</sup> **Source:** Directorate of Mission Shakti, Women and Child Development Department, Government of Orissa.

***The Mission Statement of 'Mission Shakti'*** is to “help construct a society which is: self-reliant, conscious of socio-economic issues, where there is a spirit of cooperation, where women are appropriately skilled to undertake their choice of activities without hindrances or dependence, where there is leadership development while maintaining gender equity and above all each having a respect for the values of others and each striving for the good of the greater society”.

***The Objectives of the Mission*** is: i) To facilitate creation of conducive environment through self-help act; ii) To expand the self-help movement in Orissa; iii) To develop quality ‘self-help group’ in the state; iv) To strengthen the quality of the existing self-help groups in Orissa; v) To build cluster associations at block level, federation of clusters at the district level and network of federation at the state level; vi) To provide institutional capacity building support to strengthen the SHG movement in the state; vii) capacity building at every level in the state; viii) Developing a built-in monitoring system right from the ‘self-help group’ level; ix) Establishing and setting up a supportive ‘management information system’ at every level. x) Identify agencies in each area/ region as nodal agency responsible for overall ‘self-help group’ strengthening process and accountable for the desirable results to the self-help mission.

***The Goal of the Mission*** is: i) To develop a client-managed, client-controlled and client-owned micro-finance federation during the Mission period from 2001-2005. ii) Enlist the number of self-help groups, cluster/ federation in the respective districts and grade them into categories C, B, and A as per criteria fixed by the mission; iii) Create a benchmark of the self-help groups, cluster/ federation for future impact assessment; iv) Create a resource team in each district; v) Develop capacity building material including audio-visuals for all levels; vi) Create

conducive environment in the districts so as to involve at least 80% women in the self-help group movement by the year 2005; vii) Establish sustainable social intermediation between government/ non-government organizations and self-help group members; vii) Develop 'management information system' for effective monitoring within one year of operation.

*The Mission's approach* is: i) Strengthening the socio-economic base through creation of assets and benefits both social and economic; ii) Increasing awareness for cooperation and greater equality for a larger attitudinal change; iii) Improvement of general social consciousness, leading to empowerment-social and economic, which forms the base for self-respect and dignity of life; iv) Create a system for continued effort for empowering women through an appropriate self-help movement; v) Set up appropriate monitoring systems for measuring progress of goal achievement.

*Structure and Functions of the Mission:* The mission is a collaborative approach of different players and organizations for appropriate policy decisions, implementation, monitoring, evaluation, rating of self-help group, cluster/ federation and documentation, etc. The structure is advisory in nature and guides the functions of the team at different levels of self-help group mobilization. The overall nature of the mission's role is catalytic and self-liquidating on achievement of its objectives, i.e., formation of client controlled, managed and owned micro-finance federations at block and district level.

It has a Steering Committee and an Executive Committee at the state level to provide overall policy support to the Mission. At the district and block level also



similar bodies is created for taking the self-help group movement down to the grassroots level.

The state level *Steering Committee* is headed by the Chief Minister of the state with the following members: i) Hon'ble minister, Women and Child Development Department; ii) Chief secretary to government; iii) Agriculture production commissioner; iv) Additional development commissioner; v) Principal secretary to government, Health and Family Welfare department; vi) Commissioner-cum-secretary to government, Panchayati Raj Department; vii) Commissioner-cum-secretary to government, Women and Child Development Department; viii) Commissioner-cum-secretary to government, School and Mass education Department; ix) Chief general manager, NABARD; x) State Director, CARE; xi) State representative, UNICEF; xii) Director, Social welfare (ex-officio Mission Director)- member- Convener of Steering Committee. The primary function of the Steering Committee would be to provide policy guidance to the Executive committee and take policy level decisions.

The *Executive Committee* at the state level is headed by the Commissioner-cum-secretary of the Women and Child Development Department. The Director, Social welfare is the convener of this committee and would act as the ex-officio Mission Director of the state. The Commissioner-cum-secretary to government, Women and Child Development Department is the Chairman. The other members are: i) Director, special projects, Panchayati Raj Department; ii) Director, DPEP/ Vocational Education; iii) Director, Water Shed development, Agriculture Department; iv) Joint Director, SIHFW; state Director, CARE; v) Mission Director (Director, Social welfare)- Member- Convener.

The Mission Director is assisted by a group of three professionals during the functional period of the Mission and would be drawn from the government departments on deputation/ redeployment basis. These professionals are expected to provide support in capacity building, monitoring and implementation. The other functions of the committee are: i) To take all policy level decisions regarding the formation, gradation of self-help groups and facilitate the process of project strategy implementation through linkages with various organizations; ii) Conduct regular meetings with different organizations for review and follow-up action; iii) Provide inputs to the steering Committee for favourable policy formulation; iv) Dissemination of information on best practices so as to carry the objectives of the mission forward.

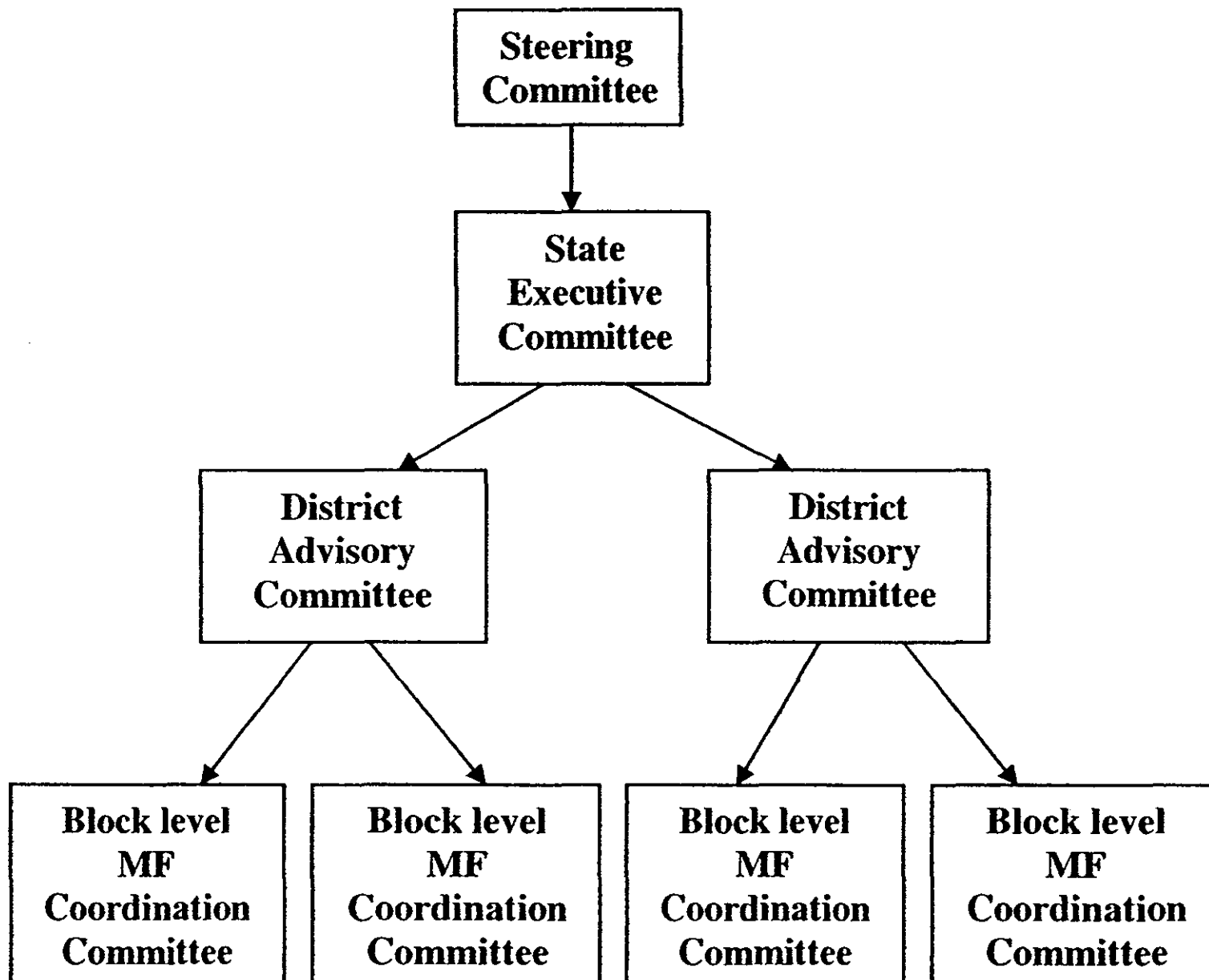
The *District level Advisory Committee* has the following members: 1) District magistrate and collector- Chairman; ii) Chairman/ vice-chairman, Zilla parishad (whoever is a lady)- Co-chairperson; iii) Project director, DRDA; iv) AGM, NABARD; v) Lead bank manager; vi) Leading SHG members (2); vii) NGO representatives (2)- Preferably women; viii) ASWO/PO, ICDS- Member-Convener.

The district level advisory team would be headed by collector. As proposed at the state level, here also there are three officials deputed from the government department to assist the district body in training of self-help group members, 'management information system' and monitoring of activities. It has been envisaged that the district body would strive to dovetail the SGSY program with the self-help group movement.

The *Block Advisory Committee* has the following members: i) Block development officer- chairman; ii) CDPO, ICDS- Member- Convener; iii) Social education organizer; iv) Junior agriculture officer; v) Local bank manager; vi) Leading NGOs at block level (2); vii) SHG members (2).

The block level body would function with the aim of creating strong, vibrant self-help groups at the grass root level and enable the federation of self-help groups for gradual generation of self-propelled management mechanism within them. It is expected that these federations would slowly replace the block level committee and put a self-regulatory system in place.

## THE STRUCTURE



## SELF-HELP GROUPS

Table-1

Mission Shakti District-wise Information of WSHGS of Orissa Statement (April-2001 to February-2007)												
Sl. No.	Name of the District	Target for the Mission Period 2001-08	Cumulative number of groups formed since 1.4.2001					No. of members	Cumulative no. of SHG credit linked since 1.4.2001	Cumulative amount of credit advanced since 1.4.01 (Rs. In lakhs)	Cluster/Federation at block level Yes/No	Cumulative amount of savings since 1.4.01 (Rs. In lakhs)
			ICDS	BDO	NGO	Others	Total					
1	Angul	10200	7895	424	1002	49	9370	106178	6618	3216.05	416	1110.65
2	Balasore	14000	8847	186	1898	432	11363	137521	8073	3372.46	402	1224.75
3	Baragarh	9400	5519	336	751	126	6732	95001	4414	4379.54	246	799.41
4	Bhadrak	9200	2778	394	2751	263	6186	85145	4208	1499.18	193	259.15
5	Bolangir	10200	3101	595	3552	990	8238	109579	3785	1154.46	299	710.26
6	Boudh	4000	993	42	1136	35	2206	29426	1310	603.73	58	192.40
7	Cuttack	17800	7139	268	2244	27	9678	126085	3761	2511.76	371	1064.46
8	Deogarh	1800	864	158	514	87	1623	22339	918	275.81	60	97.33
9	Dhenkanal	10800	7187	915	762	129	8993	107225	7266	3062.51	371	842.77
10	Gajapati	5800	2125	25	1004	23	3177	41295	2575	608.83	362	278.57
11	Ganjam	18800	12770	0	384	15	13169	159320	12215	6360.46	498	2945.37
12	Jagatsinghpur	8800	1960	0	2833	0	4793	63811	3815	1491.81	202	690.76
13	Jajpur	10800	4681	743	1239	2	6665	99199	2734	516.46	260	527.31
14	Jharsugada	4000	2435	52	474	2	2963	34097	1942	850.62	95	207.44
15	Kalahandi	10200	4311	443	4416	482	9652	113636	7639	3173.19	259	900.68
16	Kandhamal	6600	1796	281	2572	68	4717	55299	2452	616.62	163	241.08
17	Kendrapara	10000	4132	99	2542	64	6837	96610	4469	2376.49	222	688.75
18	Keonjhar	10600	4229	452	1847	229	6757	77969	3312	1126.96	328	336.16
19	Khurda	13200	4634	293	1726	756	7409	102710	4226	2909.63	159	2151.75
20	Koraput	12400	3687	1375	2460	1224	8746	118655	4601	2025.86	247	1613.47
21	Malkangiri	8600	2621	547	3509	0	6677	75189	3044	709.74	68	463.45
22	Mayurbhanj	18200	12464	591	1847	173	15075	177289	11759	3339.08	409	1098.42
23	Nawarangpur	10600	3224	2580	1064	806	7674	95720	3649	1172.70	95	690.80
24	Nayagarh	7800	573	1214	2165	207	4159	49437	2398	618.57	14	551.51
25	Nuapada	7000	1208	208	3151	128	4695	58353	1953	658.52	78	335.4
26	Puri	12200	3847	1005	4322	119	9293	142573	6930	1776.18	234	1320.16
27	Rayagada	8400	2394	1824	1016	355	5589	71271	4580	2198.93	181	722.35
28	Sambalpur	9000	3890	285	2300	44	6519	78114	3561	2027.38	161	469.79
29	Sonepur	6600	2335	241	1440	125	4141	49660	2402	710.16	104	402.43
30	Sundergarh	13000	8657	607	877	181	10322	114113	5776	438.07	267	712.45
	<b>Total</b>	<b>300000</b>	<b>132296</b>	<b>16183</b>	<b>57798</b>	<b>7141</b>	<b>213418</b>	<b>2692819</b>	<b>136385</b>	<b>55781.76</b>	<b>6822</b>	<b>23649.28</b>

Source: Directorate of Mission Shakti, Women and Child Department, Government of Orissa.

## **Research Design**

The present study adopts an exploratory design to study the linkages between group formation and empowerment. In the functioning of the SHGs, the aspect of empowerment of women is explored. During the field work among the SHGs of Balianata block, care has been taken to study the different dimensions and levels of empowerment and their linkages with SHGs. The basic thrust of the study was to understand whether women working in the SHGs are really empowered in relation to decision-making power including health. Also empowerment of women is seen at three different levels i.e. individual, familial and societal. Basically qualitative data is used for the purpose of analysis. Some of the data collected is also analyzed quantitatively through calculation of frequencies and percentages.

## **Phases of Data Collection**

### *Desk Review*

The study was given a shape only when it was guided through a logical framework. Documentation of the experiences of women was substantiated with findings from various literature reviews. Basically the literature collected was from CSMCH Documentation Unit, JNU and Central Library, JNU. Apart from this some of the information was gathered through searches carried out through internet browsing. Literature relating to 'Mission Shakti' was collected from the head office located in Bhubaneswar.

Literature was also collected relating to empowerment of women and decision-making power. This was further understood through analyzing the status of women in the society in terms of land rights, nutritional standard and health status. Academic contributions on microfinance institutions, micro-credit and SHGs were

interlinked with social capital, participatory approach, and sustainability for a better understanding. For a proper understanding about those variables, relevant literature was also collected. This was all done with the intension to enrich the theoretical background before undertaking fieldwork. Through out the study an attempt was made to crosscheck the existing theories with the findings of the study.

### ***Pilot Survey***

Pilot survey was conducted in the month of December in 2005. During this period, secondary data about 'Mission Shakti' was collected from the head office located in Bhubaneswar. Brief discussions were held with the officials to develop an idea about the operation of 'Mission Shakti' across the state and also specifically with reference to the district.

Reports relating to the functioning of the SHGs in the state were also collected. At the same time statistics about the number of SHGs in the eleven blocks of Khurda district was looked at. This preliminary work helped to outline the framework of the schedule that was developed for the officials and women participants.

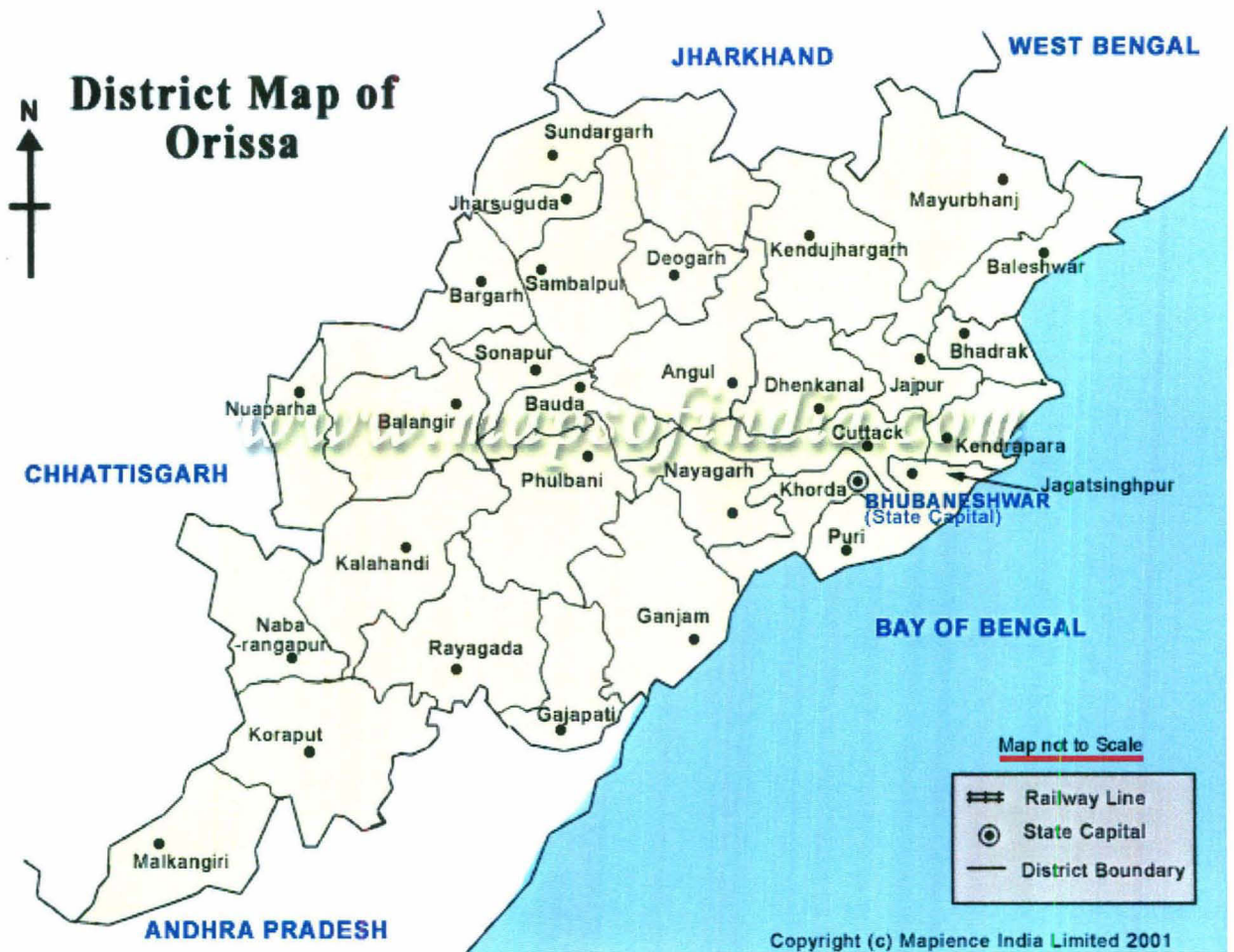
### ***Sampling***

Multi-stage sampling was used in the study. Among the different districts where Mission Shakti is spread out in Orissa, one of the districts was taken to study the functioning of the SHGs. In the state of Orissa, Khurda district was taken as the area of the study.

It was assumed that the social status of women in such a district would be representative of other districts. In other words, the atypical nature of a tribal district where women have a lower status as well as low socio-economic condition will not influence the linkages between empowerment and group formation.

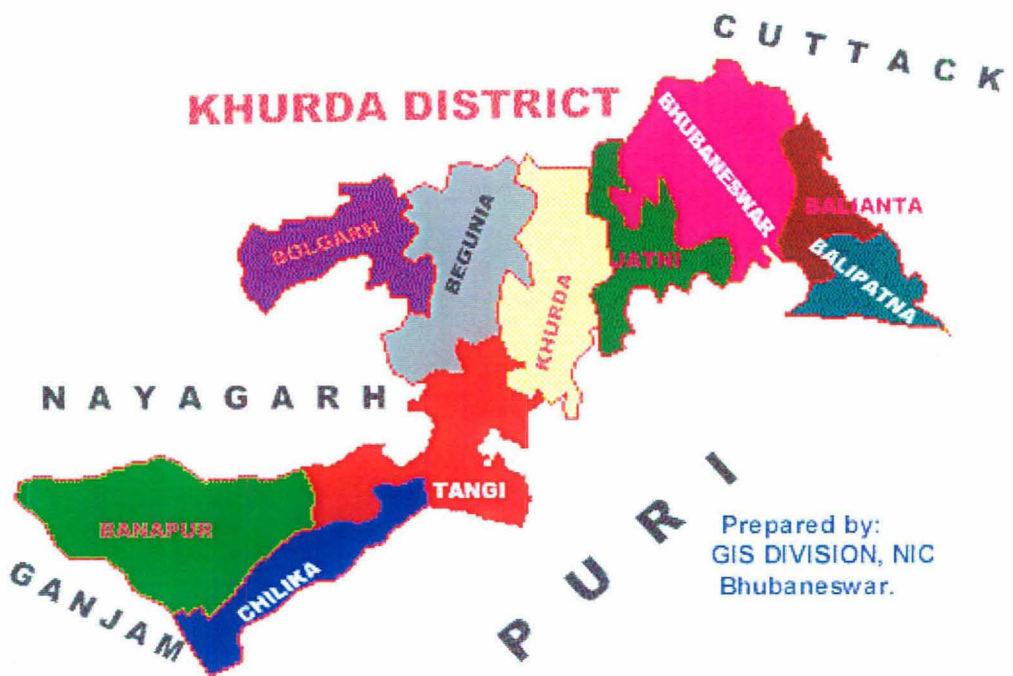
Another reason behind selection of Khurda district was because of the fact that it had the lowest sex-ratio in the state. According to 2001 census, the sex-ratio of the district stands at 902 per 1000 males. This stands against sharp contrast to other districts like Gajapati, Rayagada, Kendrapada, Kandhamal, Nuapada; where the sex-ratio stands as 1031, 1028, 1014, 1008 and 1007 respectively.





Source: [www.google.com](http://www.google.com)

## Map of Khurda District



Source: <http://ws.ori.nic.in/gis/html/khurda/dist.gif>

### *Selection of Block*

For the selection of the block, the number of SHGs run by both the government and non-governmental organizations was examined. SHGs covered by Integrated Child Development Scheme (ICDS) and Block Development Officer (BDO) were under the governmental agencies. On the other hand, there were also SHGs run by the NGOs.

**Table-2**

**Information of Khurda District about the number of Women Self Help Groups formed upto August 2005**

Sl. No.	Name of the Blocks	ICDS	BDO	NGO	Total
1	Balianta	205	34	305	544
2	Balipatna	160	32	578	770
3	Banpur	232	78	81	391
4	Bhubaneswar (Rural)	414	59	114	587
5	Bhubaneswar (Urban)	332	0	50	382
6	Begunia	467	54	230	751
7	Bolgarh	385	24	130	539
8	Chilika	350	31	74	455
9	Jatni	268	26	115	409
10	Khurda	397	14	36	447
11	Tangi	464	0	65	529
	<b>Total</b>	3674	352	1778	5804

On the basis of the above data, Balianta block was taken for the study. This was because of the presence of more or less equal number of SHGs run by both government and non-governmental organizations in that block.

### *Selection of SHGs*

From Baliana block, 10 SHGs each run by the government and that from the NGO were selected. The SHGs that were selected for the study were from villages located within the distance of 25-30 km. Only those villages which were accessible to public transport facilities were covered. The names of the village covered were Baliana I, Sarakana, Nagapur, Brahmanasualo, Nabatia, Chadeibana Kharija, Budhipoda, Panikanta, Puruna Jhinti, Bentapur.

**Table-3**  
**List of the SHGs Studied**

	<b>Sl.No.</b>	<b>Name of the SHG</b>	<b>No. of Members</b>
<b>Government</b>	1	Vasudeva Mahila Sangha	16
	2	Maa Khetrapani Mahila Mandala	15
	3	Buddibagari Mahila Mandala	12
	4	Rudraswara Swayansahayak Gosti	20
	5	Maaharichandi Swayansahayak Gosti	13
	6	Maabhubasini Swayansahayak Gosti	19
	7	Khetrapala Mahila Mandala	14
	8	Nilakantheswara Swayansahayak Gosti	12
	9	Radhi Gosai Swayansahayak Mandala	12
	10	Narishakti Swayansahayak Mandala	15
		<b>Total</b>	<b>148</b>
<b>NGO</b>	1	Nurshinghanath Mahila Sangha	12
	2	Jaganath Swayansahayak Gosti	16
	3	Aryasakhti Mahila Sangha	20
	4	Haraparvati Mahila Mandala	12
	5	Maa Tarini Swayansahayak Gosti	12
	6	Maa Khanduali Mahila Mandala	20
	7	Shriguru Swayansahayak Gosti	17

	8	Madana Mohana Swayansahayak Gosti	12
	9	Maa Sarala Mahila Mandala	20
	10	Patitapavana Mahila Mandala	10
		<b>Total</b>	<b>151</b>

### **Tools and Techniques of Data Collection**

Data was collected both through primary and secondary sources. Secondary sources comprised of published and also unpublished reports on Mission Shakti. Data from the primary sources was collected through interview schedule, focused group discussions and case studies.

#### *Interview schedule*

Though the interview schedule was designed after the pilot survey, scope was given for probing during the field work. The interview schedule that was prepared was semi-structured in nature having open-ended questions. Two sets of interview schedules were prepared. One was for the officials and the other for the women participants of the SHG.

Data from the officials was collected with regard to:

- **General background** (Name of the SHG, Type of SHG, Eligibility of the officials of SHG, Basic purpose of the SHG)
- **Functioning of SHG** (Maintenance of registers, Maintenance of accounts, Name of the bank having the SHG account, Name of the person having the account, Money accumulated from women in a month, Minimum and maximum amount given to women on loan, Basic criteria of giving loans to

women, Follow up method for the money given on loan, Duration of time given for the procurement of loans given)

- **Outcomes and implementation** (Duration of meetings; Areas of discussion in the meetings; Other programmes run by the SHG like Nutrition, Reproductive and child health, Awareness about contagious diseases like HIV/AIDS etc; Person presiding over the meetings; Maintenance of record of the meetings; Changes in the lives of the women by SHG; Empowerment of women by SHG)

On the other hand, questions relating to the following were asked to the women participants:

- **Socio-economic background** (Age group, Educational Qualification, Caste Category, Marital Status, Family size, Income level)
- **Involvement in SHG** (Type of SHG, Prior activities of the SHG members, Major occupations of the participants of the SHG, Influence to get involved in the SHG, Reasons behind joining the SHG, Double burden for women)
- **Empowerment at individual Level** (Details of loan taken; Decision about the expenditure of income; Other investments made from the earning; Share of income spent on food; Food distribution in the family)
- **Empowerment at familial level** (Sharing of household chores by family members; Involvement of the family members in the business; Land ownership and registration; Decision making power in regard to girl child)

- **Empowerment at societal level** (Representation at the Panchayat level; Maintenance of register; Participation in the meetings of the SHG; Involvement in organizing health camps and spreading awareness about health and hygiene)
- **Health status** (Record of illness; Visit to health centre; Initiatives of the SHG for providing health care services; Change in awareness about health and well-being; Sexuality; Access to contraceptive measures; Influence on health status)
- **Perception about empowerment** (Enhancement of self-esteem and self-confidence through financial independence; Assessment about overall development of personality after involvement in the SHG)

### *Focused Group Discussions*

As it was not possible to interview each and every women of the SHG, focused group discussions were conducted among the 20 SHGs. Prior to the discussions, all the members were informed about it, so that none of them missed it out. After establishing a rapport, FGDs were conducted. Conduct of FGDs depended upon the convenience and availability of the members. Generally the second FGD was conducted the next day after the first. Care was also taken to conduct the FGDs when the women did not have any meetings or training programmes. Moreover, it was conducted in the afternoon when the women had finished the household activities including cooking. Questions were probed in the discussions and care was taken to make every women participate in it. Everyone was encouraged to speak through narratives.

17 Focused Group Discussions were conducted in the SHGs run by the government organization and 15 were held with the women of NGO run SHGs. As the ideal size of the Focused Group Discussions was not supposed to exceed the limit of 12 members, the SHGs having members more than 12 were divided into two groups.

Among the government run SHGs in Buddibagari Mahila Mandala, Nilakantheswara Swayansahayak Gosti and, Radhi Gosai Swayansahayak Mandala only one FGD was conducted; while two were conducted in Vasudeva Mahila Sangha, Maa Khetrapani Mahila Mandala, Rudraswara Swayansahayak Gosti, Maaharichandi Swayansahayak Gosti, Maabhubasini Swayansahayak Gosti, Khetrapala Mahila Mandala and, Narishakti Swayansahayak Mandala. In case of NGO run SHGs in Jaganath Seba Sadan, Aryasakhti Mahila Sangha, Maa Khanduali Mahila Mandala, Shriguru Swayansahayak Gosti and, Maa Sarala Mahila Mandala two FGDs were held while one was held in Nurshinghanath Mahila Sangha, Haraparvati Mahila Mandala, Maa Tarini Swayansahayak Gosti, Madana Mohana Swayansahayak Gosti and, Patitapavana Mahila Mandala





Focused Group Discussion held with members of Nurshinghanath Mahila Sangha



Focused Group Discussion held with members of Vasudeva Mahila Sangha

### ***Case History***

Case history was used to know more about the influence of microfinance on the lives of women. This was done with the intention of understanding the lives of women and assessing whether the SHG has in fact brought about any marked changes within them. This included, starting from the influence behind joining the SHG to the changes in their life style after joining. Probing was done about their understanding of the notion of empowerment and its practice in their everyday lives. After being familiar with them, the women had many stories to tell about them and it was really interesting to listen to them. However, case history has been taken about those women whose life experiences were unique in nature.

### **Data Analysis**

Categorization of data into different themes is done according to content analysis. Content analysis is employed for systematic categorization of the data collected through the interviews. This is basically done from the responses of the women members and officials that had been collected and maintained through dairy writing. Data had been classified and coded into different groups. These broad groups are decided only after rigorous testing of their compatibility with the data. Subgroups are also made to further discuss the broad categories in detail.

### **Limitations**

Many problems were faced during the course of the study. As development of micro-financing and formation of SHGs has been a recent phenomenon, there was lack of availability of information relating to the issue. But with the availability of internet, some of the relevant literature was accessible.

It was a time consuming process to make the women assemble together. As they were engaged both in their household and also in the activities of the SHGs, appointments were fixed prior to the date of the FGDs. But at the same time the experience with the women members was quite interesting as almost all of them narrated their personal experiences.

As the CDPO of the block accompanied me throughout the meetings with the women members, it facilitated the members to be free to talk about the sensitive issues relating to sexual and reproductive health. The CDPO being a female and someone acquainted with the SHG members helped to establish rapport with the female members. However, presence of the official might have influenced the responses of the female members.

## *Chapter-5*

### *Profile of the Participants of the SHGs*

## Chapter-5

### Profile of the SHGs

This section presents a picture about the socio-economic profile of the women participants of the SHG. Along with this, the responses of the participants in relation to their involvement in the proceedings of the SHG are examined. This analysis of the women participants is also substantiated with the responses of the officials about the working of SHGs.

#### **Socio-Economic Profile of the Participants**

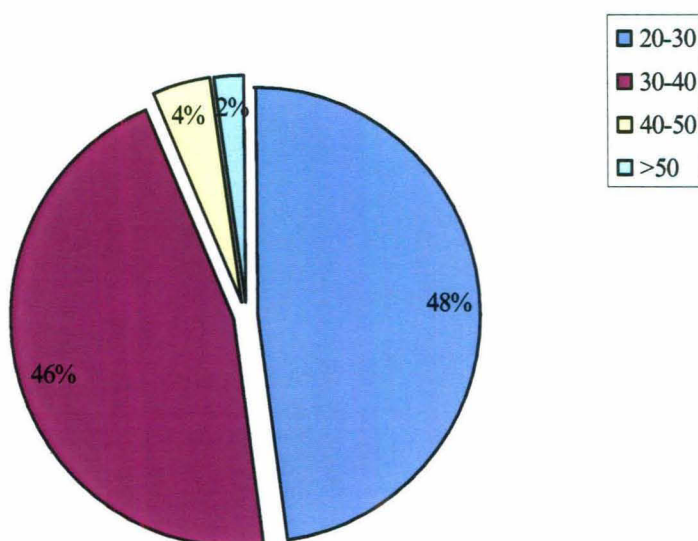
The socio-economic profile of the women participants of the SHGs has been seen in terms of their age groups, educational qualifications, caste category, marital status, family size, income level. All this is done to understand the status of the women in the particular block. This is also necessary so as to comprehend the action of the individuals. Being a part of the non-tribal district, the status of women was not very high in the block. As already mentioned, the sex-ratio was 902 in the district. In the block, the number of women pursuing graduation or further studies was also low. Though changes in the lives of women were perceived by them after their involvement in the SHGs, the position of women in the block has not improved much. People still do not perceive women as an important part of the family or society.

#### *Age Group*

**Table-4**  
**Age of the Women Participants of SHGs**

<b>Age</b>	<b>Government</b>	<b>NGO</b>	<b>Members</b>
20-30	84	59	143
30-40	53	84	137
40-50	8	4	12
>50	3	4	7
<b>Total</b>	<b>148</b>	<b>151</b>	<b>299</b>



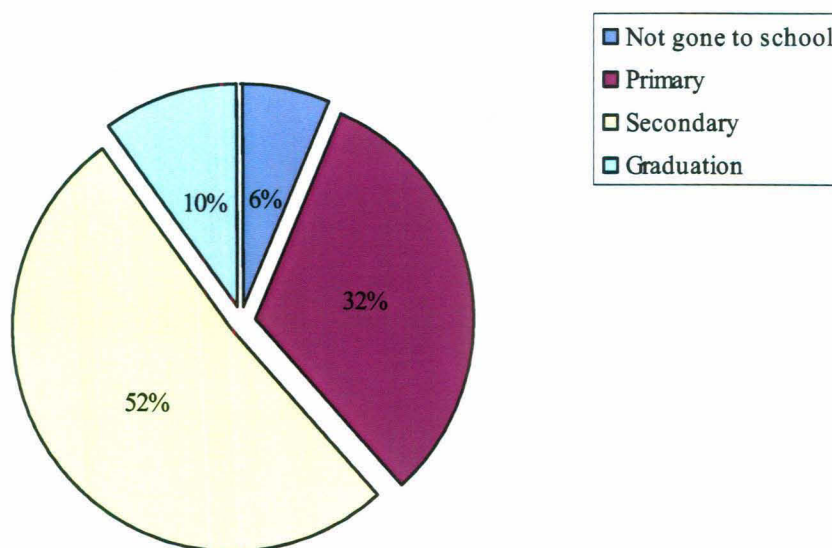


The age groups of women joining the SHG have been diverse. There have been women joining at the age of 20 and also women who have attained the age of 50. There has been representation of both young and old women, though the percentages of the former are high. The old women participated in the functioning of the SHG but their participation rate was low. This, according to them was because they wanted to take rest and were also not interested to take up any kind of challenges at that age. Both in the SHGs run by the government and non-government organizations it was seen that women belonging to the age group of 20-40 were active participants. In the sample taken for the study there were more women in the age group of 20-30 in the government-run SHG whereas in case of NGO-run SHG more women in age group of 30-40 were found. One of the reasons behind joining the SHG was to supplement the income of the family. The men have only voiced a token resistance to the women joining the SHGs, as the additional source of income was an attraction.

## *Educational Qualifications*

**Table-5**  
**Educational Qualifications of the Women Participants of SHGs**

<b>Educational Qualification</b>	<b>Government</b>	<b>NGO</b>	<b>Members</b>
Not gone to school	8	11	19
Primary	42	54	96
Secondary	76	78	154
Graduation	22	8	30
<b>Total</b>	<b>148</b>	<b>151</b>	<b>299</b>



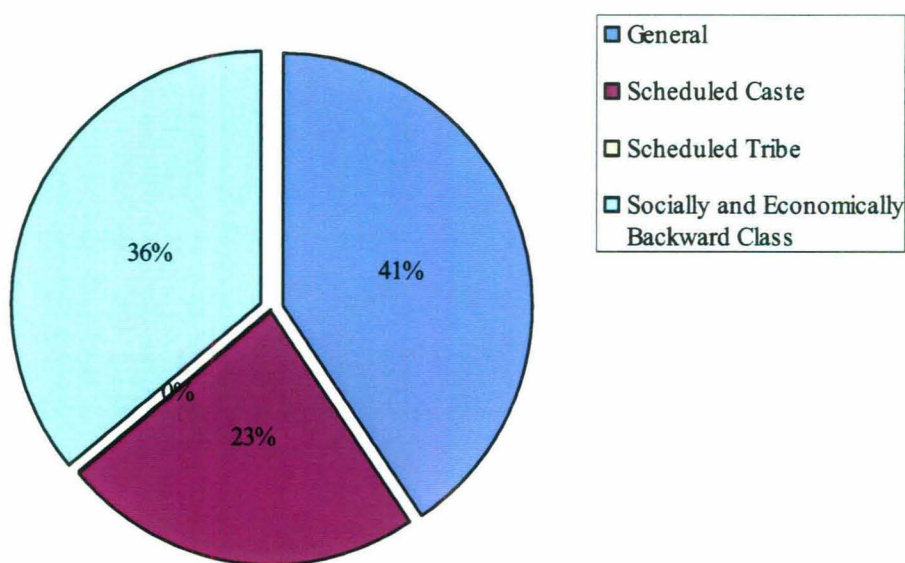
According to 2001 census the female literacy rate in Khurda district is 50.5%. From the sample collected from Baliana block of the district, it was seen that some of the members have not attended school, though they could read and write. Very few women attained higher educational levels. As there was no basic qualification to join as a member of SHG, there were some women in the sample who did not have any schooling. The younger women had access to schooling facilities and attained an educational level which was relatively higher than that of aged women. The latter fell in the category of 40 years or above. They were of the view that during their times, education was not at all

considered to be important for girls. They also said that they were taught to manage the household chores in their childhood so as to manage their families after marriage. But they could read the time from watches and count money. Some of them could sign against their names while some managed by thumb impression. The younger participants of the SHG could manage to attend school. From the sample collected, only about 10% were graduates. 52% could complete their matriculation while 32% could go up to class V.

### *Caste Categories*

**Table-6**  
**Caste of the Women Participants of SHGs**

Caste	Government	NGO	Members
General	61	60	121
Scheduled Caste	28	42	70
Scheduled Tribe	0	0	0
Socially and Economically Backward Class	59	49	108
<b>Total</b>	<b>148</b>	<b>151</b>	<b>299</b>





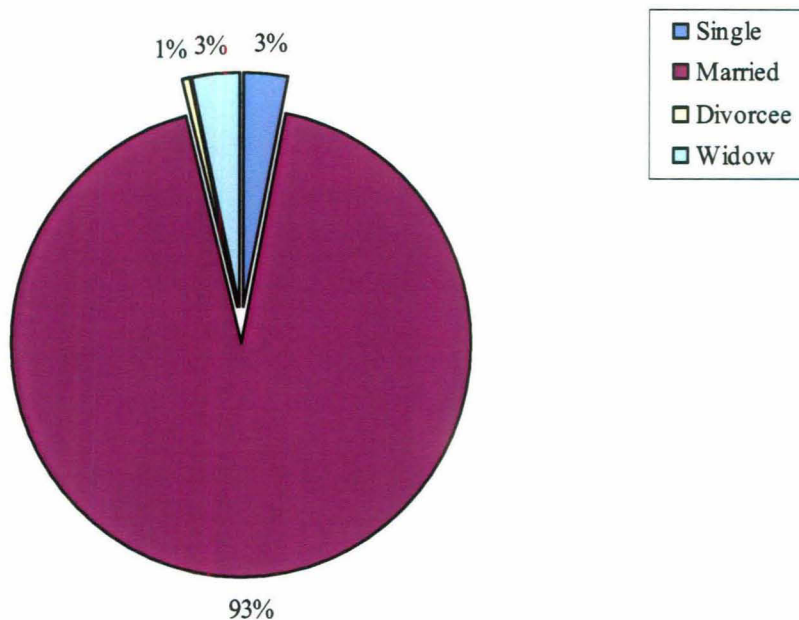
Khurda is a non-tribal district. According to the 2001 census, the total population of scheduled tribe in Khurda is 97,186 as against some districts such as Mayurbhanj (1,258,459), Sundergarh (918,903), Kendhujhar (695,141). In the sample collected from Baliana block of the district, no woman belonging to scheduled tribe category was found. But there was adequate representation of women belonging to general, scheduled castes and other backward communities. Groups 8, 5, and 7 respectively had representations of general, scheduled caste and other backward class among the sample collected from 20 SHGs, run by both government and non-government organizations. All the groups formed had representations of only their caste members be it general or reserved. In the general category, brahmins and kadayats are covered. Under the scheduled caste category pana, hadi, kandara, keuta, domba, gokha, dhoba are found.

In Orissa, the other backward classes are represented by various social and economic deprivations and hence known as socially and economically backward classes. The social deprivation is reckoned through occupying position lower in the caste hierarchy and economic deprivation is measured by the familial income falling below poverty line. In socially and economically backward class category, kumbhara, luhar, teli, gauda, barika, tanti, paika, mahanta are represented in the sample. Every SHG had only members belonging to a particular caste. At times the president or secretary of a particular SHG participated in the meetings along with others belonging to other categories. It was observed that the discrimination in terms of sitting together in the meetings was not that explicit although this further could be implicitly present.

## Marital Status

**Table-7**  
**Marital Status of the Women Participants of SHGs**

Marital Status	Government	NGO	Members
Single	7	2	9
Married	137	141	278
Divorcee	0	2	2
Widow	4	6	10
<b>Total</b>	<b>148</b>	<b>151</b>	<b>299</b>



From the sample collected most of the women members were married. Most of the women joined the SHG formed in the village where they came to live after marriage. But some, like a member of Khetrapala Mahila Mandala of Budhipada village, maintained their membership in the SHG that they joined in their own village. After marriage also they were members of the SHG that they joined initially.

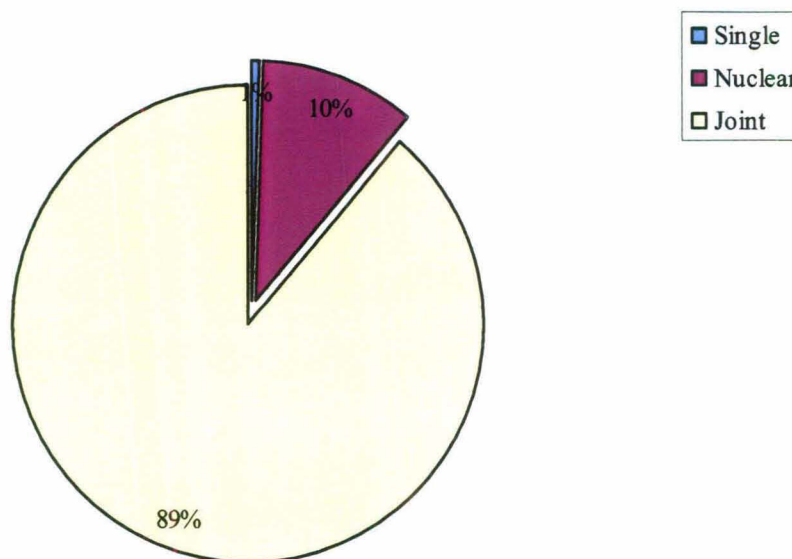
As marriage lead to widespread migration of women, some like a member of Maa Khetrapani Mahila Mandala of Nagapur Village preferred to get married in the same village. This was with the notion of not discarding their

membership with the particular SHG even after marriage. This was also because of having emotional attachment with own village. Some women who were either divorced or widowed also joined the SHG. They joined the SHGs to earn a livelihood for themselves and not to be a burden on anyone. They wanted to be financially independent rather than depending on their own or that of husbands' family.

### *Family Size*

**Table-8**  
**Family Size of the Women Participants of SHGs**

Family Size	Government	NGO	Members
Single	0	2	2
Nuclear	17	14	31
Joint	131	135	266
<b>Total</b>	<b>148</b>	<b>151</b>	<b>299</b>



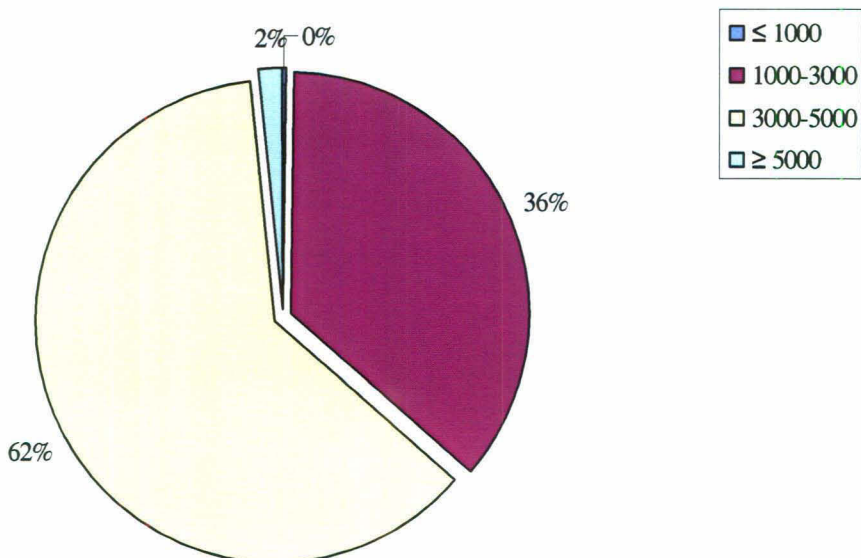
Joint household was the common family structure found among the members. Though there were some nuclear families represented in the sample, but their percentage was very low. Most of the members who were either single or

divorced or widowed also remained in joint families. Some among them also established single households. Most of them stayed in joint families in order to avoid loneliness though they tried to achieve financial independence. In the sample, two of the divorced members of the NGO run SHG established single households because of the non-acceptance of their family members to stay along with them. Unlike the single women who stayed either with their own family or in-laws, the two members established their individual houses with their siblings and earned an income for their families.

### *Income Level*

**Table-9**  
**Income Level of the Women Participants of SHGs**

<b>Income Level</b>	<b>Government</b>	<b>NGO</b>	<b>Members</b>
≤ 1000	0	1	1
1000-3000	72	36	108
3000-5000	74	111	185
≥ 5000	2	3	5
<b>Total</b>	<b>148</b>	<b>151</b>	<b>299</b>



More than half of households of the sample had an income of Rs.3000-5000 per month, while one-third of the households had an income falling within the range of Rs.1000-3000. A few fell into the category of having an income above Rs.5000. The income of the family varied according to the earning hands of the family. The higher income groups had a number of joint families as the number of earning members was more. But in nuclear families, the earning member was either the husband or wife or both. Sometimes the grown up children also added to familial income. Only one of the household established by a divorced woman had a monthly income of Rs.1000. This was because of the fact that she was the only earning member of the family. The income of another single household established by a divorced woman fell within the range of Rs. 1000-3000. She had her son supplementing the income of the family.

### **Involvement of Participants in SHG**

The involvement of the members in the functioning of the SHG was analyzed in terms of types of SHG. The basic purpose was to look at how the functioning of governmental SHGs varied from that of non-governmental organizations. The prior activities of the SHG members were also examined, so as to get an idea whether they were engaged in some kind of work related to it or not. The influence behind joining the SHG and reasons for the same are also analyzed in this section. Apart from this, it is also tried to understand whether the involvement of women has any implications on their lives hectic while carrying out both the activities of the SHG and that of household.

### ***Type of SHG***

The SHGs formed were either by the governmental or non-governmental organizations. Under the governmental agencies, the ICDS and BDO are included. The basic purpose of the formation of SHGs was to generate income among the women members of the village. Loans were made available by the

banks to the women in order to take up some income generating activities. Apart from these some other activities like generation of awareness about health and hygiene among the villagers were done by the SHG members. The SHG members also participated in the various developmental activities of the village like construction of roads, cleaning of streets, putting of dustbins in parts of the village etc. Till August 2005, 34 SHGs were formed by the BDO, 205 by ICDS and 305 by NGOs.

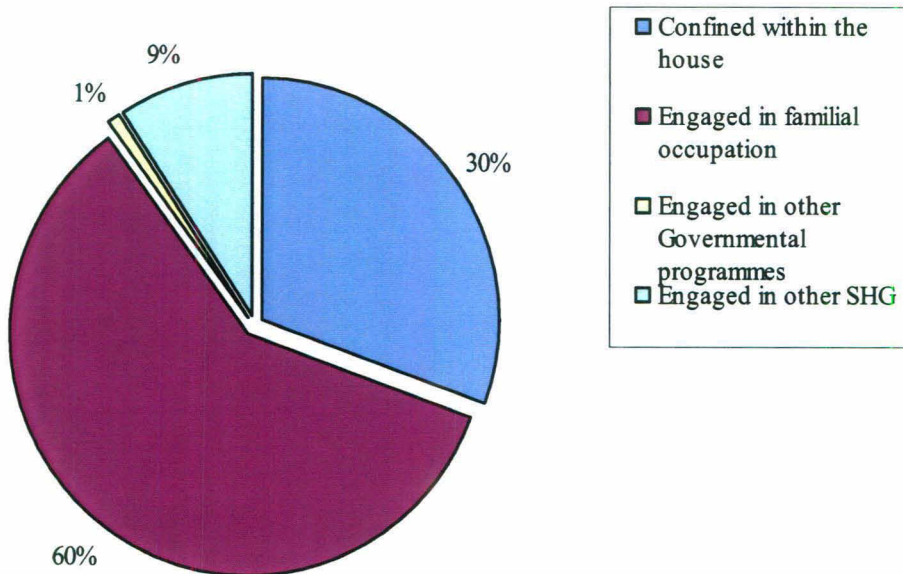
The basic intention of the NGO run SHG was to generate profit by charging interests on the borrowings made by the members at times of need like marriage, education, purchase of land, building of houses and health care. This was done to meet the expenses of the working of the NGO like payment to the officials, maintenance of office, conveyance etc. As women of the village are slowly becoming aware about the whole phenomenon, they want to manage the SHGs formed by them. On the other hand as the government of Orissa through 'Mission Shakti' is providing these women with officials to not only form SHGs but also to manage within themselves, more SHGs are being formed by the governmental agencies. All this have acted as a setback for the NGO run SHGs. In case of government-run SHGs, it is ICDS which is gradually replacing the BDOs in the formation of SHGs. As collected through follow up method after the field work, the figures of the formation of SHGs till February 2008 in Baliana by ICDS, BDO and NGOs were altered to 679, 9 and 335 respectively.



**Prior Activities of the SHG Members**

**Table-10**  
**Prior Activities of the SHG Members**

Prior activities	Government	NGO	Members
Confined within the house	12	79	<b>91</b>
Engaged in familial occupation	106	72	<b>178</b>
Engaged in other Governmental programmes	3	0	<b>3</b>
Engaged in other SHG	27	0	<b>27</b>
<b>Total</b>	<b>148</b>	<b>151</b>	<b>299</b>



Before joining the SHG, some of the members reported that they were confined within the four walls of the house. Their basic task consisted of cooking, taking care of the children and the aged members of the family. At times when situation demanded they used to go to fetch water from the nearby tube-wells or wells. Only men used to go to the markets to buy essential things for the household. The women members either interacted with the members of the family or some of the female neighbours. Interaction with the latter was only during social functions like birth, marriage, death and religious ceremonies.

Some respondents replied that they were engaged in the age-old occupation carried out in the family. Their status in the society was ascribed according to the vocation followed by their families. Some of the occupations followed were pottery making, iron smith, weavers, basket making, dairy, fisheries and agriculture. Here the women of the family assisted the men in carrying out the familial occupation. In pottery making, wood for making fire to bake the pots were collected by men. Women of potter families baked the pots. However, big pottery works like making the image of idols or pots were baked only by men. Women considered this to be strenuous. In case of iron smith, just fire was lit by the women. The tasks of melting iron and shaping it was done by men. In weaver's families, women assisted men in weaving dress materials. In basket-making families, women assisted also men in making different shape and sizes of bamboo products. But the marketing of the products was done by men. At times when some emergency occurred like illness, accident or death of male member of family, women of the family use to go to the markets to sell the products. In case of dairy families, both men and women used to feed the cattles and milk them. In fisheries and agricultural production, women managed the ponds or land as the case may be. Ponds or the agricultural fields were cleaned by removing the weeds and unnecessary plants. At times in agricultural production, labour of women was used to sow the seeds. Major tasks like catching the fish by employing nets or ploughing the fields were done by men. However, harvesting was either done by men or women or both.

Prior to joining of SHGs some of the women members were engaged in other governmental programmes as anganwadi workers, ANMs (Auxillary nurse midwife), health care activist etc. A member of Maa Khetrapani Mahila Mandala, after completing her graduation, worked as an anganwadi worker in Nagapur village. Being involved as an anganwadi worker, she looked over the midday meal given to primary school children. A member of the recently



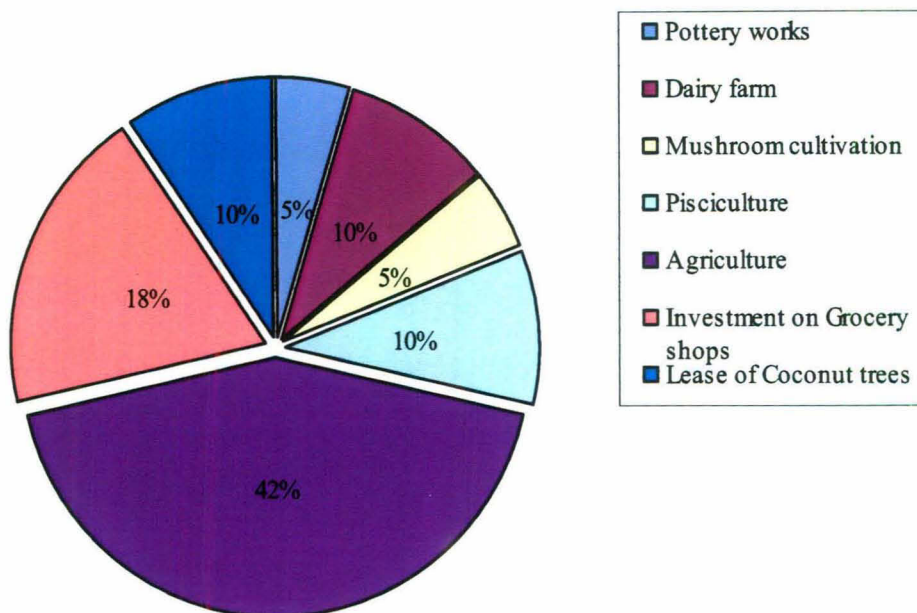
formed Narishakti Swayansahayak Mandala in the village Bentapur said that she worked as a Swashtasevak prior to the formation of SHG. A member of Rudraswara Swayansevak Gosti said that before her involvement in the SHG, she worked for non-formal school education. There she helped the small children to learn about the basics before joining school.

Some of the members got divided into two SHGs when the interested members of a particular SHG exceeded the requisite number. Narishakti Swayansahayak Mandala was formed in January 2007 in *Bentapur* village after bifurcation of a SHG. In other words, the members of were Narishakti Swayansahayak Mandala were previously involved in another SHG.

***Major Occupations of the Participants of the SHG***

**Table-11  
Major Occupations of the Participants of the SHG**

<b>Major occupations</b>	<b>Government</b>	<b>NGO</b>	<b>SHG</b>
Pottery works	0	1	1
Dairy farm	2	0	2
Mushroom cultivation	1	0	1
Pisciculture	2	1	3
Agriculture	3	4	7
Investment on Grocery shops	1	3	4
Lease of Coconut trees	1	1	2
<b>Total</b>	<b>10</b>	<b>10</b>	<b>20</b>



The major occupations of women working in the SHG consisted of pottery works, dairy farm, mushroom cultivation, pisciculture, agriculture, investment on grocery shops, lease of coconut trees. Some of the SHGs worked in pottery making. Members of Nursinghanath Mahila Sangha were of the view that pottery making has been inherited by them through generations. Maintenance of dairy farm was only unique to Vasudeva Mahila Sangh. However, SHGs like Buddibagari Mahila Mandala took loans for maintenance of their own cattles. Though in Vasudeva Mahila Sangh the members' maintained cleanliness of the cowshed by turn, a labourer was employed to milk the cows. The labourer milked the cows only to meet the market demand, leaving rest of the milk. This resulted in diarrhoea of the calves due to over-consumption. Therefore, the members decided also to milk the cows as per one's turn. The members have also proposed setting up a gobar gas plant. In the long term the by products of the plant has been proposed to be used as manures in the fields.

## Dairy Farming of Vasudeva Mahila Sangh





Mushroom cultivation has also been taken up by some SHGs like Maa Khetrapani Mahila Mandala of Nagapur Village. The members were at first trained to make the mushroom beds wherein the seeds are sown. After a duration of 7-10 days the mushrooms are extracted from these beds. In case of pisciculture, members of the SHG took ponds on lease from the government. Members of Rudraswara Swayanasevak Gosti paid an amount of Rs.12,000 to the government for taking the pond on lease for pisciculture. The members were of the view that they earned a profit of Rs.20,000 from the sale of fish. Members of Khetrapala Mahila Mandala and Jaganath Swayansahayak Gosti also took the pond on lease from the government and then cultivated fish by the development of fishlings. Narishakti Swayansahayak Mandala and Madana Mohana Swayansahayak Gosti had plans for taking coconut trees from the government by paying Rs.10 per tree. Loans taken from the SHGs were also invested for the production of crops. Generally the lands were in the name of the male members of the family. Women members took loans to invest in the lands, which were mainly managed by men. After the ripening of the crops, the money accumulated from the sale was used for the repayment of loans. Investment on grocery shops owned by men was also made from the loan taken by the women members of the SHG.



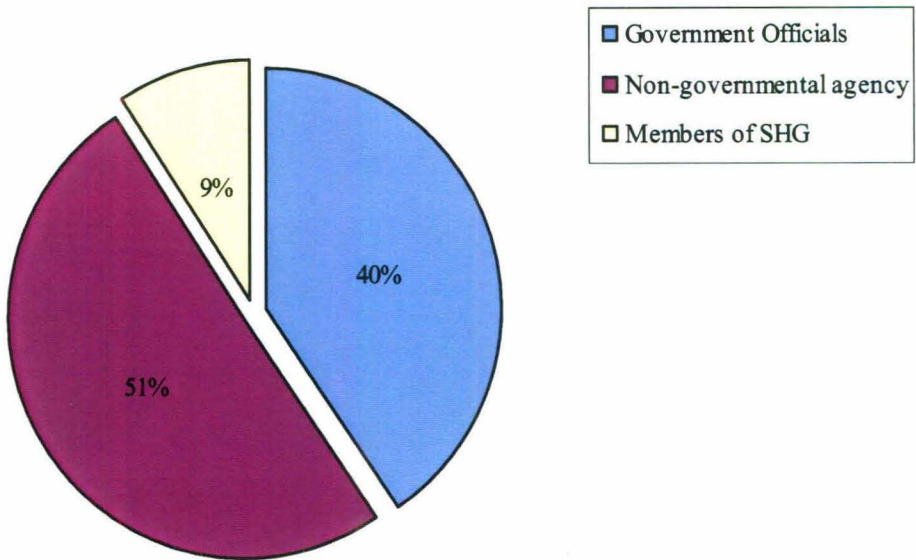
**Mushroom Cultivation of Khetrapani Mahila Mandala**



## *Influence to Get Involved in the SHG*

**Table-12**  
**Influence to Get Involved in the SHG**

<b>Influence</b>	<b>Members</b>
Government Officials	121
Non-governmental agency	151
Members of SHG	27
<b>Total</b>	<b>299</b>



The members of the SHG were either influenced by the government officials or non-governmental agencies or other women of the village. The government officials including the supervisors and CDPO made visits to the villages to spread awareness about the formation of SHGs. While the former dealt with all the villages coming under one panchayat, the latter headed all the supervisors. Within the Balianta block there were 97 villages. All these villages were clustered into 15 panchayats.

SHGs were also formed with the help of non-governmental agencies. But the functioning of both governmental and non-governmental SHG was supervised by the CDPO. At times women got involved in the SHG by viewing the

prospects of other women involved in it. Sometimes when the members showed interest in joining a particular SHG and if it exceeded the requisite size, then the SHG is split into two. As mentioned earlier, the formation of Narishakti Swayansahayak Mandala was necessitated as the women interested to join the SHG exceeded 20.

### ***Reasons behind Joining the SHG***

The main reason behind joining the SHGs was to involve in income-generating activities. Women joined the SHGs to supplement the income of the family. Most of the times, the joining of women in the SHGs was with the encouragement of the officials of the governmental or non-governmental organizations. Sometimes the initiative was taken by the family members or the women themselves. The government provisions to provide loans to women also acted as a catalyst for the formation of SHGs. Generally loans were provided to women to undertake income-generating activities. Women formed SHGs to avail loans from the banks to carry out various activities like pottery works, dairy farm, mushroom cultivation, pisciculture, agriculture, investment on grocery shops, lease of coconut trees. Loans were also availed to members of each particular SHG during times of need or emergency like house construction, purchase of land, education and marriage of children, funerals etc.

### ***Double Burden for Women***

Generally women are ascribed the unpaid reproductive roles in the family. This restricts their freedom to work outside and engage in productive roles apart from that of domestic. This is what Erturk (1991: 10) describes as the 'public/private distinction'. The role of a woman is considered to be oscillating between the two as per the social conditioning.

Women working outside homes for earning an income may have both positive and negative influences on her familial life. It has been argued by different scholars including Agarwal (1994), Dreze and Sen (1995) that the interrelationship between mother's income and child survival is very complex. Though the earning capacity of woman helps in availing better care of children, on the other hand engagement in work outside reduces time for child care. In the former situation, a woman having an independent status possesses decision-making power in regard to taking care of the child. While in latter case, employment of women outside home reduces sparing of time for her children. This may in turn affect the health of the new born child. Both work outside and inside home may also make a women stressed out.

Generally apart from working outside, women have to also take the major responsibility of child care. As they have to look after the children, they do not have choice to resort to any kind of leisure activities, which men often have after their work schedules. Also being rarely helped by their husbands in child care, they try to get rid of the outside work before going back to their homes. At times when men are supportive of their spouses earning an income, they are also of the view that outside work should not interfere in the domestic responsibilities. It is also thought that economic independence should not make woman dominant in imposing her ideas.

However, taking up both the tasks ambitiously inside and outside home may hamper the health of a woman. Therefore, it is important to consider, whether there occurs well-being of a woman apart from her family. Focus should also be laid on whether she adequately share the food, look after her health, go out alone, buy things for herself, be of some help to other women in need, participate in decision-making in the family. It has also to be seen whether women have time for leisure.



In the field, it was found that the members of the SHG had to both take care of their household and manage the activities of the SHG. And when the family members were against the idea of women working outside the homes, the members had to bear the double burden of managing their homes and also activities of the SHG. Generally, they had to finish cooking and leave for attending meetings or training programmes. Indulging both in the activities of the SHG and managing the household chores resulted in various health hazards like weakness, headache and body ache.

*A member of Buddhibangari Mahila Mandala said as her step mother-in-law also complained about her lack of responsibility for household activities, she became overburdened while carrying out both the tasks. She faced problems when she had to go out for meetings or any other work of the SHG and also to cook food or look after the household chores. This to some extent had a negative effect on her health as she was completely stressed out.*

As Rowland-Serdar and Schwartz-Shea (1991: 606) put it 'for many women, it appears that one type of subjugation has merely been exchanged for another'. Along with working outside home, women have to manage the household, cook, take care of the children. As women are held responsible for work at home, they receive less support from their husbands. This makes her onerous with both works inside and outside home. These circumstances make her more vulnerable to sacrifice her public life in order the healthy maintenance of domestic life.

Some of the members were of the view that involvement in the SHG has increased their workloads. At times specialisation in particular tasks like terracotta was not possible for the members even through they were motivated to be trained for the same. As they had to manage both the household chores

and engage in the activities of the SHG, there was not enough time to spare for more specialised tasks.

*Women engaged in Nursinghanath Mahila Sangha said that they sold their pottery works in the forms of idols, vases and different decorative items at Pragati Maidan and Delhi Hatt in Delhi. They said that though terracotta works fetched handsome money, it was difficult for the members to spare additional time for them.*

From all these, it can be said that the high expectations from the micro-finance institutions are put on the shoulders of poor women. It is assumed that poverty can be alleviated through the empowerment of women but it has to be seen that the same does not increase pressure on her. In other words, micro-finance has to be assessed not in worsening the condition of a poor woman, who lacks any specialized skill and has to work both outside and at home, to add to the income of the family.

While analyzing the sense of her empowerment it has to be kept in mind that she is not overburdened with both the performance of productive and reproductive roles. It has also to be seen that her family members along with her husband are able to manage the household, when she is out. And the whole burden does not fall on her daughters, who have to leave their schools in order to take care of the younger siblings or to cook food for the family. Moreover, it has to be seen that women's access to work outside home is not constrained by various factors like security concerns, exploitation, pending household chores, child care etc.

## **Information from the officials of the SHGs**

The information collected from the women participants were substantiated with that of the responses of the officials. It was found that the working of SHGs organized by both the government and NGOs was headed by the CDPO. The Baliana block consisted of 97 villages and 15 panchayats. As one supervisor was assigned for every 16-22 villages, Baliana had 5 supervisors. The basic qualification of these supervisors was post-graduation in any of the social science discipline. The NGOs also had officials to look after the functioning of the SHGs in the village. But the final authority in the dealing of availing bank loans and maintenance of records rested with the CDPO.

### ***General Background***

As already mentioned, SHGs were formed by BDO and ICDS as part of governmental organization. The NGOs also worked for the formation of SHGs. The basic thrust of the working of the officials was based on the objective laid down by "Mission Shakti" programme i.e. to empower women by availing loans to them so as to invest in income-generating activities. However, the officials were of the view that holistic approach of empowerment could not be achieved due to heavy work pressures and limited time span. ICDS catered to the primary education, mother and child care in the community. Along with this responsibility of managing the SHG was also assigned to the CDPO. Some of the Anganwadi workers involved in the SHGs faced problems with heavy work loads. But now the bifurcation of the responsibility of health aspect to the Accredited Social Health Activists (ASHA) has to some extent reduced the burden of the Anganwadi workers.

### ***Functioning of SHG***

The officials were of the view that the registers consisting of the details of the amount deposited and withdrawn were maintained by the Secretary or

President of the concerned SHG. The Secretary or President of the SHG was selected from among the members by themselves. Bank account was also opened in the name of the Secretary or President. She was the one who deposited and withdrew money from the bank. Accounts were opened in State Bank of India, Indian Overseas Bank, Central Bank of India, UCO Bank, Khurda Central Cooperative Bank. However transparency was maintained within the members by maintenance of balance sheets and the same was also submitted to the CDPO. Monthly deposit of amount by the members varied between different SHG. Generally, it was between Rs.20-50 per month. Loans were availed only by the members of a particular SHG. The loan amount to the maximum was almost double the amount deposited by the member in the SHG. The duration of time given for the procurement of loans varied between 1-6 months. As the member availing loan belonged to the same village wherein the SHG was situated, the rest of the members informally maintained a vigilant watch on the activities of that member. Women also deposited Rs.30 with the Mahasangha. They availed credit during times of need when bank loans were not available. The Mahasangha was formed among more than one panchayat of the block.

### ***Outcomes and Implementation***

Each individual SHG has their meeting in their own villages in the first week of every month. Then the presidents or secretaries of each SHG assemble and held meetings at the office of CDPO. This mostly takes place in the last week of the month. The area of discussion in the meetings are related to sum of money deposited in the SHG, functioning of the activities undertaken by SHG, mid-day meal programme, primary education, adolescent training, immunization. Various health programmes like HIV/AIDS programme, National Tuberculosis Programme, National Malaria Eradication Programme, Polio Eradication Programme, health camps on cataract are organized in the villages through the

participation of Chief medical officer of the block and Anganwadi workers. Records are maintained by both of them about the details of various programmes. The Anganwadi workers maintain a detailed chart starting with birth of children in the village, then proceeding with their immunization and measurement of weight, then primary education and mid-day meal programmes. The Anganwadi workers also motivate the women of the village to form SHGs. The SHG revolution has been intended to generate income among the women by making them access to the credit facilities. The officials were of the view that the participation of women in the SHG has made them mobile. Now they can come out of their homes, attend meetings and training programmes. They also participate in the implementation of various governmental programmes on health.

Overall the picture presented from information received from the officials and the women participants of the SHGs would help in understanding the concepts of autonomy and decision-making. Also after having an understanding about the socio-economic conditions of the participants, their responses on empowerment can be better analyzed. This chapter provides a context in which the different levels of empowerment i.e. individual, familial and societal can be analyzed in the next chapter.

## *Chapter-6*

### *Different Levels of Empowerment*

## **Chapter-6**

### **Different Levels of Empowerment**

One of the major objectives of the study was to understand the different levels of empowerment and the perceptions of women towards them. It was intended to analyze the changes in the lives of women (if any) after their involvement in the activities of the SHG. This was to be seen at the individual, familial and societal level. In other words, this was basically to develop an understanding about the views of women participants about the notion of empowerment after getting involved in the SHGs.

#### **Empowerment at Individual Level**

The basic thrust of the present study is to analyze empowerment of women not only in terms of their economic independence but also their overall development. The overall development of the women encompasses social and political empowerment apart from economic. In other words, increasing access of credit and economic resources to women does not bring about their empowerment unless and until they have control over such resources. Also in regard to governmental provisions where efforts are concentrated on providing loans to women to bring about their empowerment, it is important to know whether the loan availed by women are invested in activities undertaken by them or in the enterprise of their family members.

#### ***Details of Loan Taken***

Generally loans were availed only by the members of a particular SHG. These loans were taken from banks for investments in pottery works, dairy farm, mushroom cultivation, pisciculture, agriculture, investment on grocery shops, lease of coconut trees from the banks. As in the case of Nurshinghanath Mahila Sangha, Rs.2,52,000 was taken from the government for investment in pottery

works. Out of this, subsidy was granted for Rs.80,000 and rest Rs.1,72,000 was the revolving fund. Rs.50 was deposited by each member in the month to add up the deposits of the SHG. All the members were entitled to avail loan from the SHG in times of need.

Women of the villages also deposited an amount of Rs.30 with the Mahasangha. The Mahasangha was an organization formed with the clustering of 66 panchayats. When borrowing from the banks was not possible, they approached the Mahasangha for a loan. Loans were taken either for productive or consumption expenditure. Basically, consumption loans were taken by members for health emergencies, marriage, education of children, funerals, purchase of lands, building of houses etc.

*A member of Nursinghanath Mahila Sangha said she borrowed Rs.10,000 from the SHG for the funeral of her father-in-law.*

Women also took loans for their husbands or other male members of the family. Loans were availed for investments in agricultural lands, cattles or grocery shops.

*One of the members of Maabhubasini Swayansevak Gosti stated that the women of SHG took money for investment on crops and cattles. She also said that loan was availed by some members for investment in grocery shops of their spouses.*

### ***Decisions about Expenditure of Income***

Involvement in the SHG has generated income in the hands of the women of the villages. They have been an additional source of income generation within the families. Decisions relating to expenditure on food items, clothes and



commodities for household were taken by the women themselves. While decisions relating to education of children, marriage and purchase of land were mostly taken by the male members of the family.

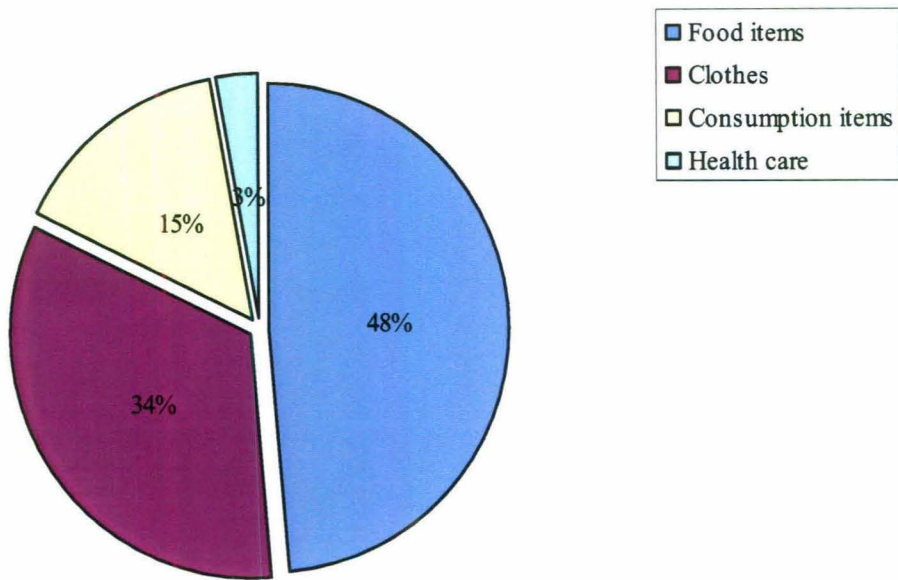
Though the women believed in equality between a girl and male child but at the same time considered marriage to be vital institution for a girl. In other words they believed in education of a girl child but also held the view that girls are to be married off. Therefore, education of a girl child was not a means to seek employment opportunities but as such as an interim arrangement.

At the same time, the general opinion regarding dowry was that it is not a malaise provided the bride's family could afford to gift their daughter things during marriage. Basically, dowry was considered to be the share of daughters in the familial property. However, immovable properties like lands were registered in the name of the male members of the family and they were the ones who took decisions regarding purchase or sale of lands.

### *Other Investments Made From the Earning*

**Table-13**  
**Other Investments Made From the Earning**

<b>Investments</b>	<b>Government</b>	<b>NGO</b>	<b>Members</b>
Food items	68	77	<b>145</b>
Clothes	52	49	<b>101</b>
Consumption items	23	22	<b>45</b>
Health care	5	3	<b>8</b>
<b>Total</b>	<b>148</b>	<b>151</b>	<b>299</b>



It was found from the study that most of the women invested their income on food items. The income generated by them was spent to improve the nutritional standard of the family.

The next priority for expenditure of income was on clothing or basic requirements of life. Women not only spent for buying saris for themselves but also bought cloths for their family members. Generally, women exercised decision regarding expenditure of their own income in relation to food items or cloths.

*An unmarried member of Maabhubasini Swayansevak Gosti said that as she was single, she spent her money on her brother's children. Apart from that she also spent for buying sarees, bangles, bindis for herself. She stated that though she was residing with her brother, she never wanted to be a financial burden on him.*

*Another member of Khetrapala Mahila Mandala of Budhipada village remarked that money in the hands of the women has helped them to buy things for themselves like buying saree, bangles, bindis etc.*

*A women involved in Madana Mohana Swayansahayak Gosti viewed that she can spend her income on sarees, bindis and also buy biscuits, toys, dresses for her children.*

At times the members shared their income consumption items like purchase of lands, building of houses, education and marriage of children, but their husbands or the elder male member of the family had the major say in it. Some portion of the income was spent for providing better health care facilities. But this was only during emergency situations when other alternative medication failed or in case of acute illness. They either spent for themselves or family members in case of health ailments like fever, diarrhoea, injury resulting from accidents. Basically money was spent on the consultation fees of private medical practitioners and medicines prescribed by them. Also expenses relating to conveyance to health centre were covered.

### ***Share of Income Spent On Food***

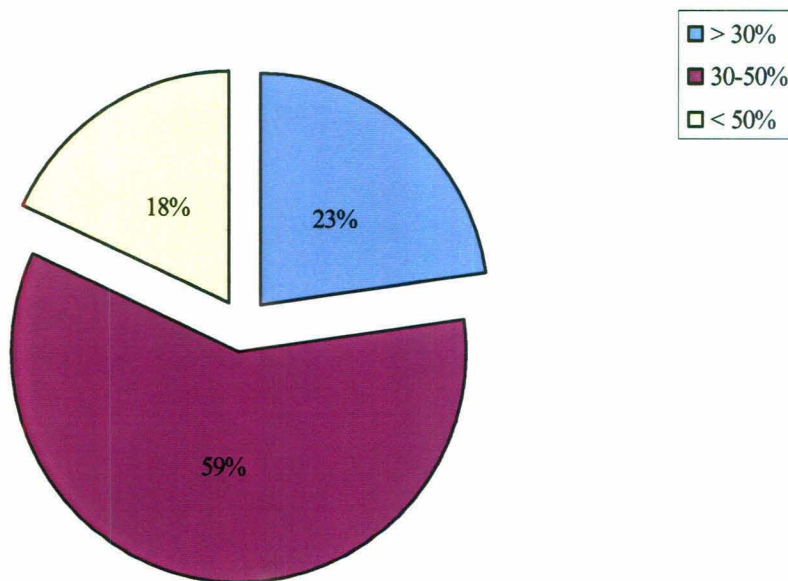
Generally it is seen that the male members retain certain portions of their income to meet their own needs. But income generated by women is wholly spent to meet the needs of the family. As said by Agarwal (1994: 28) 'Women of poor households typically spend almost all their incomes to purchase goods for the family's general consumption and for their children; men usually spend a significant part on their personal needs (tobacco, liquor, etc.)'.

*One of the members of Jaganath Swayansahayak Gosti narrated that a part or sometimes whole of income earned by her husband was spent on alcohol.*

*Sometimes she along with the children used to starve, when he returned drunk. Now with her involvement in the SHG, she is at least able to secure two square meals a day to her children. Her husband do realise the misery of the family, when he is in senses but after being drunk, he forgets everything.*

**Table-14**  
**Share of Income Spent on Food**

Share	Government	NGO	Members
> 30%	15	18	33
30-50%	42	44	86
< 50%	11	15	26
<b>Total</b>	<b>68</b>	<b>77</b>	<b>145</b>



As already mentioned, the major share of the income of women received with their involvement with the SHG was spent on food. Nutritional requirement of the family was always given a priority by the women. Whatever additional income was earned by them, the major share was spent to meet the nutritional needs of the family. Unlike men who use to spend a share of their income on tobacco, cigarettes, alcohol, women spent on food items. Generally women spent about half of their income on purchase of vegetables, fruits, milk, fish,

mutton or chicken for the family. But when the family size was small i.e. either nuclear or single, the expenditure on food items was comparatively less.

### ***Food Distribution in the Family***

The members of the SHG believed in equality of both the sexes. But when queried about the food distribution in the family, almost all of them followed the practice of first feeding the elder male members of the family. After them the children were fed. The last ones to eat were the female members of the household. Generally women are the ones who have the least share of receiving food both in terms of quantity and quality in the family.

The practice of giving more food to the male members was based on their understanding that they need more strength to work. The rationale given was female children were fed less so as not to be obese, which would in turn act as a barrier for their marital alliance. The food that was left over after feeding the male members and the children was consumed by the female members of the family. During pregnancy, nutritional intake of women was a little bit better. But again all this was for the better development of the foetus.

Though the earnings of the women were spent on improving the nutritional standards of the family, she was still the last priority. Generally women are socialized in a way to take care of other family members. And most of them do not want to violate this social rule in order. This is for the sake of retaining their moral position at the cost of themselves. For all this sacrifice, they have a sense of self-satisfaction which can be again said to be conditioned by the society. All these result in malnourishment of the womenfolk and in the long term also leads to still births or low weight babies.

## **Empowerment at Familial Level**

The status of women in the family is influenced by number of factors. Only making women access to loans and involving them in income generating activities does not improve her position in family. Some of the issues to be discussed in the section are: whether working outside overburdens a woman along with that of managing their homes or is the household chores shared among the family members; whether she has right over her body or make decisions in terms of family planning and spacing between children and; whether the birth of a male child is perceived as a sense of pride her, which is again nothing but the perpetuation of ideology of patriarchy. Generally women consider that bearing a male child increases their position in the family and society. In such a scenario, her decisions regarding birth of a girl child or denial of dowry during marriage of the daughters have to be understood, along with her views on provision of educational facilities and employment opportunities to girl children.

### ***Sharing Of Household Chores by Family Members***

Women members were of the view that involvement in the SHG had made their lives hectic. They have to both manage the household chores and also participate in the activities of the SHG. As the monthly meetings of each respective SHG were conducted in the village itself, they did not face much problem. But in case of training programmes outside the village or meetings in CDPO office, they had to finish all the household activities like cooking before they could attend the same. At times the members of the family cooperated in serving themselves. In case of joint families, some members could leave their children while attending meetings or training programmes.

*A member of Rudraswara Swayansevak Gosti viewed that being in a joint family; she does not face any problem in either cooking or taking care of her*

*child. She revealed that all the members including her husband were very cooperative. Whenever, she went to attend any meeting or training programme, the family members cooperated with her.*

But at times in joint families, the acceptance of the family members regarding involvement of women in the SHG had the presumption that it affected the smooth functioning of household chores.

*A women involved in Buddhibangari Mahila Mandala said that after the segregation into a nuclear family, she was relieved. After that whenever she goes out for some work in the SHG, attend meetings or training programmes, her family members themselves manage the household chores. She revealed that her husband and so also the children were cooperative. Her children were all grown ups to take care of themselves. She said that usually she cooks food before going out for any work of the SHG and her family members' manage to serve them. Whenever she is in hurry and unable to cook, her family members manage to cook food in her absence.*

### ***Involvement of the Family Members in the Business***

The loans availed by women were either invested in activities undertaken by themselves or in the enterprise of the male members of the family. In the sample, while the former tasks consisted of pottery works, dairy farm, mushroom cultivation, pisciculture and lease of coconut trees; the latter included agriculture and investment in grocery shops. In case of pottery making, it was the familial occupation which was carried on by the women members. At times the male members of family helped in baking the big pottery works. But in case of dairy farming, mushroom cultivation and pisciculture adequate training was given to the women by Mission Shakti. Loans were taken by the women members for investments in purchase of seeds,



fertilizers, irrigation etc. This was all for crop production in agricultural lands which was mainly owned by the male members of the family. Investment in establishment of grocery shops by the male members was also done from the loans availed by women members.

### ***Land Ownership and Registration***

According to Agarwal (1994) rights in land are something distinct from 'access to land'. Access to land can be both through ownership rights and through informal concessions granted by kin group. Only access to landed property does not provide the same security measures as in case of possession of rights to land. On the other hand land rights help to secure not only the power of possession but also the power of giving out or sale of land. However, granting of land rights to women is thought in terms of reduction of farm size which would lead in lowering the production output. Generally conferring land rights to women is considered of adding to fragmentation of land that has been undergoing on male lines since generations together. In case of many heirs claiming right over immovable property, the fragmentation is thought to become more acute.

While interviewing the women of the block, it was also found that the land ownership was in the name of the male members of the family. The decisions relating to purchase or sale of land were only taken by them. It was the general perception that sons are the ones who possess the right to inherit the lands.

*A member of Buddhibangari Mahila Mandala pointed out that the ownership of land exists in the name of her father-in-law.*

Basically immovable property in terms of landed property is not conferred to the women as it is thought that the decisions regarding the same would be taken



by her marital kin group. As daughters were considered to get married and go to other families, land rights were denied to them. It was also believed that the passage of immovable property through the law of male inheritance would help in prevention of separation among different lineages. From the interviews it could be said that the whole logic behind this was for preventing further fragmentation of familial property. In turn, property in terms of dowry is given to the daughters so as not to claim demands on ancestral landed property. Also in order to avoid the interference of other kin group, movable property is given in the form of dowry to women.

Overall landed property is given importance in comparison to other movables and is equated with the status of an individual or a family. Whenever a crisis situation occurs, people use to make all efforts to retain their lands even at the cost of their movable properties. Sometimes it is observed that sisters are allowed to utilize the landed property in times of need and crisis circumstances. Women are allowed access to land only for goodwill without the doubt of claiming the same. And women disown their rights over landed property as they face the juxtaposition between the legal claim over the land rights and age long prevailing tradition i.e. inheritance through male lineage.

According to Kabeer (1999: 443), provision of land rights to women is considered more of a 'de jure entitlement rather than de facto'. There exists an interrelationship between de jure ownership and potential domain of choice of women. This can be analyzed as a security measure for the future that women expect in case of crisis in their marital life. As Kabeer put it, waiving of rights to landed property by women provides a 'material basis to a moral entitlement'. But some times, she claims a right over the immovable property as the situation demands. For instance, having a pressure from her husband, she may demand

her rights from the brothers. However, all these further enforce the subordinate status of women in the society.

Be it land rights or dowry, the say of women has always been very minimal. When women members were queried about the dowry payments, it was found that the bride has fewer claims over the belongings than her in-laws. It was generally the husband who has more access over it. On the other hand as it was widely accepted that the share of daughters is given in terms of dowry, so land rights are passed on to sons. Moreover, daughters were expected not to claim the land rights as the disownment could act as a safety measure for them when they would seek the rescue of their brothers in adverse situations like divorce or death of the husband. While practicing the traditional norms the woman makes herself deprived of resources that she least has at her disposal.

In response to these practices, Dube (1997) is of the view that there are different reasons because of which women become reluctant to claim rights over landed property. The discrimination between men and women right to inheritance is because of the social practice. The inheritance of property is based on the kinship relationships through male lineage which further organizes the social order. Gupta (1997) adds on with the saying that land possesses a symbolic apart from the material value. The division of society according to possession of economic resources further reinforces the discrimination of social statuses. Though different policies are advocated to provide equal sharing of familial property, the social issues are left untouched.

In the field, the vulnerability of women was seen when they were not only disowned from the parental property but also from their marital family. Loans were also not easily availed by women because of absence of land rights by them. In such instances, they were made joint owners of the land along with

their husbands. But in this case they just remained as passive agents for incurring loans, which were in turn used by their husbands or male members of the family.

*As said by one of the members of Radhi Gosai Swayansahayak 'women gave their income for the purchase of lands or building of houses. But the lands rights were always with men. Sometimes the names of both husband and wife are mentioned in the documents but the overall authority in sale of lands was only taken by men'.*

Summarising all these it can be said that to land rights can help in empowerment of women than mere access to it. Rao (2005) supports the argument with the saying that as land is one of the major assets in rural communities, disowning women from its productive value would act as a setback. Agarwal (2008: 180)<sup>1</sup> also argues that fragmentation of land does not only take place during division of property between daughters and sons but also separation between many sons. However, bestowing land entitlements can bring about economic empowerment and help in ending the political as well as social inequities. Ownership of landed property will ensure a woman security in case of break-up of marital alliance or during death of the husband and not to be a burden over the relatives. It can also lead to financial empowerment of women with the sense of being economically independent.

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<sup>1</sup> Cited in Agarwal B. 2008, "Why do Women need Independent Rights in land" in John, Mary. E. (ed) *Women studies in India*, Penguin Books, India.

### ***Decision-making in regard to Girl Child***

The members denied any discrimination between a male and a female child. At the same time they considered that the daughters after marriage have to leave their parental home and go to someone else's but sons would be there to carry on the name of the family. Therefore, sons were more preferred than daughters.

*As said by one of the members of Maaharichandi Swayanasevak Gosti 'though villagers do not differentiate between a son and daughter in matters of nutrition, education, health care but at the same time they also prefer to have a male child to carry on the name of the family. People are of the view that one day their daughters would get married and would go away. It is only the sons, who would help to further carry on their generation'.*

In the field, it was found that women got sterilized after two children if one of them was a male child. Starting from birth to upbringing, male children received the lion's share of care and attention in the family. Though provision of education was considered to be important for a male and female child, higher studies and technical education was mostly provided to the former. Education for girls was not considered to be a means to get employed but only for the sake of gaining knowledge. It was a pride for the parents to settle their daughters soon after attaining puberty and give all the basic requisites to establish a household after marriage.

*A member of Nursinghanath Mahila Sangha said that she had three daughters and two sons. Two of her daughters after completing matriculation are married off and the third one is in intermediate. One of her sons is in graduation and other one is doing a computer course.*

As per the law of patriarchy, it the bride who has to leave her parents and goes to her groom's place of residence. And generally it is considered that the decisions relating to a woman are to be taken by her in-laws after marriage. At times, the employment of woman after marriage is given least priority in comparison to bearing children and managing household. However, some of them make efforts to strike a balance between the two tasks, only when they possess an understanding spouse.

*A girl of Maa Khetrapani Mahila Mandala of Nagapur village was of the view that after involvement in the SHG, she took care of her elder sister and her child and also got her younger sister married. She revealed that she did not have any interest to get married because of the reason of foregoing the fulfilment of her dream of development of the village in the midway. But her family members were insisting on her marriage and to celebrate it nicely. As marriage is considered to be universal, she said that if she gets married then it would be someone residing nearby to her village so that she can render her services efficiently.*

### **Empowerment at Societal Level**

Neither educational facilities nor employment opportunities in it can bring about empowerment of women. These may be considered to be one of the variables acting towards improving the position of women in the society. Though women achieve economic independence, their position cannot be better, unless their social values have been properly understood. Apart from economic, the social and political empowerment of women has also to be understood.

### *Representation at the Panchayat Level*

The 73<sup>rd</sup> Amendment recommended strengthening of 'Panchayati Raj Institutions'. The thrust behind it was to challenge the existing power relations of the society. It was also considered as a means for liberating women from the patriarchal clutches in the society. In the process of working for freedom and also being a part of the same oppressive society has been a dilemma for women. This has led to generation of proxy leaders for availing the reservation prescribed for women who have a least say in the political process. This again helped in strengthening the voice of men at the cost of women. Therefore, to overcome this perpetuation of gender inequality, efficiency among women has to be inculcated through 'capacity building, awareness generation and sensitization, mass scale mobilization, networking, and information dissemination at various levels'.<sup>2</sup>

In a way both PRIs and SHGs can help in improving the status of women in the society. Generally, PRIs are thought in terms of decentralization or representation of the local people and on the other hand SHGs are equated with participation of the masses. More or less the focus of both of them is the general public. Therefore, these may be considered as two important pillars for building the development of the country.

The interlinkage between SHGs and PRIs was analyzed during the field work that was conducted in January-May 2007. Fortunately, the panchayati elections were being held in Baliana block in that period. Some of the women members were nominated and also won the elections at the panchayat level. It was

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<sup>2</sup> Bijlani S. 2003, Gender mainstreaming in politics: Using *panchayats* in India as a Case Study, Asia-Pacific Regional Symposium on Gender Mainstreaming, viewed 22 December 2008  
<http://www.unescap.org/esid/GAD/Publication/Gender-Mainstreaming>

Daulakhuntai of Sarakana panchayat who won while Nayani Swain of Jhintipatna lost the panchayat elections.

The members also campaigned for the women nominees. They were of the view that in the campaign of male members, more money and manpower was invested. However, women members just campaigned from home to home within their own villages or within their acquainted persons. Some were also of the view that though women contested elections they were not that influential as that of men.

From this, it can be interpreted that political and economic independence would help in making women more accessible to various social services. But providing reservation of seats in the political sphere for women or encouraging income-generating avenues without challenging the patriarchal structure per se is not going to make any significant change in the lives of women. Care has to be taken in making both men and women aware about the prevailing gender discrimination. This in a way can lead to reformation and increase the social status of women.

### ***Maintenance of Register***

The amount deposited by the members is entered in the register and the loans advanced to the members are recorded by the president or secretary of the SHG. The president and secretary are selected from among the members of the group on mutual consensus. No basic qualification was required for the post provided the person could read and write. The secretary was the one who deposited the amount collected from the members in the bank as account was opened in her name. She used to withdraw money from the bank for the functioning of the activities of the SHG. All the bank transactions were made in

her name. But at the same time she had to maintain transparency of accounts as she was held responsible to the members and the CDPO.

### ***Participation in the Meetings of the SHG***

Generally all the members of the SHG participated in the monthly meetings held in the respective village wherein the SHG was established. But in the meetings conducted in the office of CDPO, it was the president or secretary who participated. They participated as the representative of the SHG to provide information about the functioning and discuss various problems incurred. But during training workshops all the members of particular SHG assembled in either in their villages or outside their village or in the office of CDPO.

### ***Involvement in Organizing Health Camps and Spreading Awareness about Health and Hygiene***

The SHG members also get involved in various health programmes like HIV/AIDS programme, National Tuberculosis Programme, National Malaria Eradication Programme, Polio Eradication Programme, health camps on cataract etc.

*A member of Khetrapala Mahila Mandala of Budhipada village persuaded the villagers to immunize their children.*

The members also spread awareness about health and encourage the villagers to attend the governmental programmes on health. Funds from the SHGs are also utilized for keeping dustbins in the villages, construction of roads etc.

*One of the members of Radhi Gosai Swayansahayak Mandala said that women organized cleaning drives and put dustbins in important points of the village.*



*Another woman pointed out that members of the Buddhibangari Mahila Mandala have accumulated some money for the construction of roadways in the village.*

Adding to the understanding of different levels of empowerment, the next chapter focuses on health status and well-being of women. Apart from this, influence over decision-making after their involvement in income-generating activities is highlighted. It is also seen whether any marked changes have occurred with regard to their status in the family and society.

## *Chapter-7*

# *Health Status and Empowerment*

## Chapter-7

### Health Status and Empowerment

The status of women in the society has always been considered as subordinate to men. Whether it is, nutritional standard, land rights, educational facilities or access to health care, women are always given less priority. As a woman is considered to leave her parental home after marriage, her access to education is considered to be an additional burden upon her marriage expenses. However, the reproductive role of the woman is always given a weightage although but only when she bears a male child.

#### Health and Well-being

Dreze and Sen (1995: 142) state, "it has been evident that female foetus have more chances of survival than their male counterpart. In spite of this biological advantage, many deaths occur among the young girls due to lack of health care, malnourishment etc." According to the census data of 2001, the sex-ratio of India is 933 but there are wide variations across the country. It can be seen from the data that the state of Kerala has the highest male-female ratio i.e. 1058 and stands in sharp contrast to Haryana, which has the lowest i.e. 861.

Be it food or health care, there is a skewed distribution of resources between men and women. It can be assumed that previously the life expectancy of women was better off than men due to various factors like they were more confined to household works which relatively involved less stress and labour. But now-a-days a working woman faces all sorts of mental and physical hazards while performing dual roles. Women who were considered to have a higher survival rate in old age i.e. after crossing the fertility age are now facing problems of hypertension, blood pressure, mental trauma etc.

The picture presented from the field data helped to substantiate the understanding about health and well-being of women. The responses recorded in the field about the health status and accessibility to health care services have been analyzed under the following themes.

### *Record of Illness*

Generally it is seen that mostly deaths occur among women especially in the reproductive age-group. The specific causes of deaths among women during pregnancy and child birth have been identified as unsafe abortion, toxemia (hypertension during pregnancy), anaemia, hemorrhage (bleeding during pregnancy and puerperium), obstructed labour (malposition of child leading to death of mother), and puerperal sepsis (infections after delivery)<sup>1</sup>. Any marked changes in decline of maternal mortality can not be achieved through either accessibility to education or nutrition. In this context, Nayar (2007) argues that the social determinants have to be addressed for understanding of health differentials among individuals. All this again involves right of a women over access to resources (Kabeer 1999), which has been constrained by social discrimination against them. Therefore, to control maternal mortality, it is important that women have right over social and health benefits. Every woman should receive adequate care during obstetric complications. Karkal (1985) is of the view that, to some extent, skilled birth attendants can help in reducing the number of women dying during pregnancy or 42 days after. Bhutto et al (2008) points out that improvement in primary health sector can also help in reduction of mortality and morbidity. It is emphasized that not only caesarean section but also availability of contraception, balanced diet, clean delivery, pre-eclampsia prevention can act as preventive measures to solve the problem of maternal mortality.

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<sup>1</sup> Survey of causes of Death, 1997, Register General of India.

While interviewing the women members, it was found that previously deliveries were conducted in homes. But now-a-days with growing awareness, institutionalization of delivery and assistance by skilled birth attendants has been slowly taking place in the villages. During the absence of the doctor, it was the ANM (Auxiliary nurse midwife) who help in the delivery.

*A member of Narishakti Swayansahayak Mandala of Bentapur village said that as a child in the village suffered from tetanus soon after delivery at home; people have started using the hospital. She said that in the village, institutionalized delivery has been gradually replacing deliveries at home.*

The members were also of the view that minor health ailments were treated by the home based remedies. In case of acute diseases, one used to consult the doctor in the primary health centre. The most common diseases reported were fever, dysentery, anaemia, urinary tract infections. In adverse situations like malaria, diarrhoea, complications in pregnancy, the Capital hospital located in Bhubaneswar was consulted.

### ***Visit to Health Centre***

Usually women lack access to health care due to the cultural constraints of patriarchal society. They are the last ones to be given priority in matters of health. Generally it is only during pregnancy that the health of a woman comes into concern. Otherwise it is the male folks of the family whose health is considered to be important and so more resources are invested for them. For other health problems, they are the last ones to visit the health centre. Various factors like lack of funds, low status of women, non-availability of free time from the workplace are some of the factors responsible for this. 'It is noted that women often tend to hide their sickness in order not to disrupt household work, to save medical expenses, or out of shyness' (Agarwal 1986: 172). It is only

when the condition of woman in the family becomes an issue of concern, she avails medical treatment.

In the field, it was found that previously when the women members were confined to homes, they were not able to deal with things outside. Generally they were accompanied by the male members to the health centres. To go to the health centre they had to also adjust with the timings of the male members. In case of minor health ailments, the women did not access the health centres but preferred home based remedies. But with involvement in the SHG, awareness about health has taken place. Sometimes women of the villages also come together to accompany any women of the village. But when distances are long, men used to carry them in bikes.

*A woman involved in Madana Mohana Swayansahayak Gosti said that after joining SHG, she can go to the health centre during illness along with other women.*

At times women members used to accompany women in labour to the hospital. As mentioned earlier, the ANMs also accompany the women and help in delivery in the absence of the doctor.

### ***Initiatives of the SHG for Providing Health Care Services***

Various health programmes like HIV/AIDS programme, National Tuberculosis Programme, National Malaria Eradication Programme, Polio Eradication Programme, health camps on cataract are organized by the chief medical officer along with the help of CDPO. The members of the SHG along with the Aganwadi workers help in spreading awareness about health in the villages. The Aganwadi workers also conduct pre-natal and post-natal health check ups

of mother, and child immunization and the measurement of the weight of the new born child.

### ***Change in Awareness about Health and Well-Being***

There has been some sort of development of awareness among the members about health after their involvement in the SHG. With the support of the ANMs and Anganwadi workers, the importance of institutionalized delivery has been perceived by the women of the villages. They have also been aware about immunization of new born children.

*A member of Maaharichandi Swayansevaka Gosti said that she did not immunize her first daughter but after coming into contact with the SHG, she became aware and immunized her other two children i.e. a son and daughter. Now she also spreads awareness about the positive effects of immunization and motivates the villagers to attend the immunization camps.*

*Another woman of Maabhubasini Swayansevaka Gosti pointed out that she helped to spread awareness among the villagers to immunize the new born child and give polio drops to children at specific age. She was of the view that previously the villagers did not immunize their children because of various superstitions. But after our efforts, they are coming forth to immunize their children.*

### ***Sexuality***

Since ages control over women autonomy is practiced by society through restricting their movements. Status symbol is also reckoned to control the sexuality of women. The aspect of sexuality has always been tabooed in the society. But now-a-days with increasing awareness and information, changes are visible. Probing into this aspect in the villages was really a challenging task.

Being a sensitive topic, it was discussed among the women of SHG only after establishing a rapport. They opened up by saying that women exercised little control over their bodies. When queried about intercourse, most of the women said that it was basically their husbands who took the initiative. After that they get forced into it. The autonomy of women in regard to her body was minimal. The general opinion of women about the process was that it should be initiated by a man into which they fall along with. Moreover most of them also believed that one should not deny her partner, when the latter was sexually active. Basically, they considered it to be their duty to satisfy their husbands. But at times when they were either tired or ill, they said that they declined. Sometimes the husbands also cooperated with their wives when the latter had menstruation or had any other serious illness. The mentality of women can be rightly understood through a response elicited in the field.

*One of the woman involved in Madana Mohana Swayansahayak Gosti opened up by saying that when she was married, her parents taught her to consider her husband as god and listen to him. She considered that after marriage it was her duty to satisfy the needs of her husband. When she was tired but her husband wanted to have sex, she never denied him. But during times of illness and menstruation her husband was considerate.*

The whole logic behind this was that they did not want their husbands to look for other options like indulging in extra marital relationships. They considered that if they are not able to satisfy their partners, then the marital relationship is going to be ruined. Therefore, even though the wife did not want to have sex, she never denied her partner to go for it.



### *Access to Contraceptive Measures*

Basically family planning measure was the crucial agenda under the implementation of reproductive health approach in the country. It was under the disguise of reproductive health that ways to control the population growth was being advocated. In a way the other aspects of basic livelihood needs were sidelined in this joint venture of population policy and reproductive health. In this context, women were considered as scapegoats for controlling fertility and thereby alleviating poverty. According to Qadeer (1998: 2681), 'the official concept of reproductive health, then is not necessarily pro-women, it is only women-centred'.

The reproductive rights of a woman are violated when she is looked from the perspective of population control than having control over her fertility. The situation becomes even more adverse when a pregnant woman is equated as a patient wherein all her freedom is curtailed. Control over the body includes not only having power over one's fertility but also having access to safe reproductive technologies. These reproductive technologies can be said to play a role in empowerment or disempowerment.

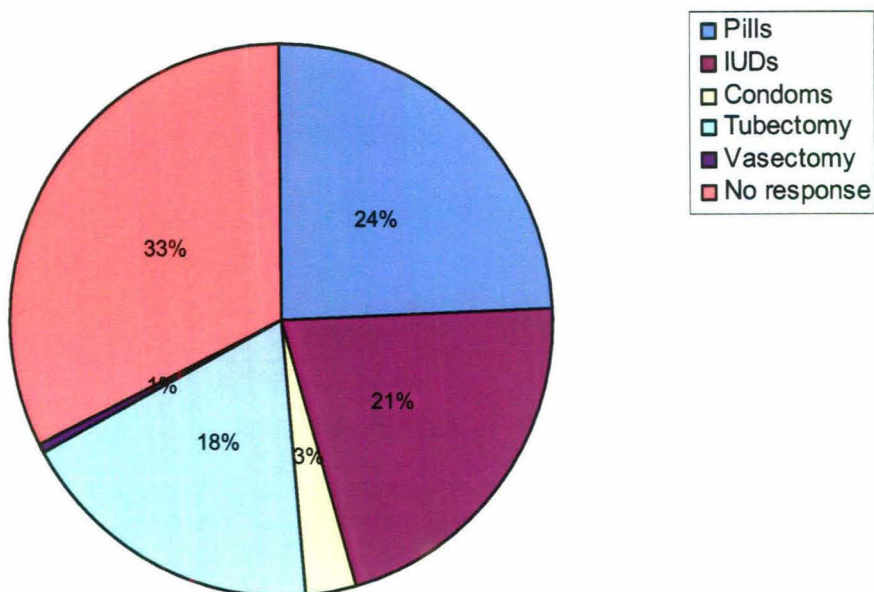
In a sense, the reproductive health of a woman should be considered holistically which should include the entire life span of a woman than just focusing on her reproductive age group. A womb to tomb approach should be enforced than highlighting piecemeal approaches. In a sense, focus should be on making people accessible to health care facilities rather than just concentrating on family planning measures. It is also crucial that women have control over their bodies in a real sense. For this change to take place, the self-confidence of women has to be developed. And in a long-term perspective both men and women should be made to realize the very fact.

But generally when it comes to contraceptive measures, men leave the sole responsibility on women considering that fertility is the attribute only assigned to the womenfolk. Whether it is in terms of contraceptives or sterilization, women are targeted first. Though studies prove that tubectomy involves greater risk than vasectomy, the latter is rarely practiced by men. Therefore, if a women resorts in taking up any of the contraceptives or practices tubectomy in order to control her fertility, she cannot be said to be empowered without considering the social situation in which she dwells in.

Keeping the side effects of contraceptives in back of the mind, the women in the study was asked about the measures adopted for family planning. These responses are analyzed in the following table:

**Table-15**  
**Access to Contraceptive Measures**

<b>Contraceptive Measures</b>	<b>Government</b>	<b>NGO</b>	<b>Members</b>
Pills	42	31	73
IUDs	39	24	63
Condoms	5	4	9
Tubectomy	26	29	55
Vasectomy	0	2	2
Not using category	36	61	97
<b>Total</b>	<b>148</b>	<b>151</b>	<b>299</b>



It was found that generally family planning measures were adopted by women themselves. Mostly contraceptive pills and intra uterine devices (IUDs) used as contraceptives. These were supplied by the governmental agencies. Generally, contraceptives were used by women in order to avoid frequent pregnancies and have spacing between children. In most of the cases the husband had an idea of the wife availing contraceptives. The use of contraceptives was also within the knowledge of the in-laws. The women said that the instances of men using condoms were very rare as it has been installed in the minds of men that its use does not lead to sexual satisfaction.

*A member of Radhi Gosai Swayansahayak Mandala said that though some men went for the use of condoms but the instances of the same were very rare. Widely used contraceptives were the pills and IUDs. She also said that generally it was the women who go for tubectomy rather than men going for vasectomy. This is again with the consent of the family members.*

*Another member involved in Madana Mohana Swayansahayak Gosti added on by saying that husbands are least bothered about contraceptives. It was*

*generally the wife who took the contraceptive measures but again for this the concurrence of the husband was needed.*

Moreover, as women's bodies were considered to be solely responsible for child birth; so they were thought of to avail the preventive measures, be it temporary contraception or sterilization. Tubectomy was widely conducted as against vasectomy though the former involved more health complications than the latter. Again women underwent sterilization only with the consent of the family members. Moreover, when tubectomy was conducted after two children, one of them happened to be a male child. In case of households having only girl children, the desire for having a male child prevented women from undergoing sterilization.

However, a woman can be said to be autonomous, if she takes a decision to have no more siblings after the birth of two daughters, in spite of demands from her in-laws to have a son to carry on the name of the family. This can also reduce the burden on womenfolk to produce more children and thereby making them vulnerable to maternal mortality with frequent pregnancies. Therefore, one of the variables influencing improvement in status of women can be made possible through possession of rights over her own body.

### ***Influence on Health Status***

Though emphasis has been led on availability of contraception and sterilizations but neither orientation towards safe contraceptives nor consensual sterilization is made. However, ensuring safe motherhood programme to all the women should be the responsibility of the government. All the women should be made accessible to safe contraceptive techniques.

As most of women in the block resorted to contraceptive pills, they were complaining about headache, nausea, stomach ache, weakness, disruptions in the menstrual periods etc. In spite of these, they took the pills as a contraceptive measure. This was because of the wide non-acceptance of contraceptives like condoms by men. Though condoms were advocated to be the used without any side effects, men were not ready to accept it fully. Women resorting to IUDs and going for tubectomy said that sometimes they had pain and bleeding.

*A member of Radhi Gosai Swayansahayak Mandala said that she had constant bleeding after the insertion of IUDs, she has reverted back to contraceptive pills.*

*Another member of Madana Mohana Swayansahayak Gosti revealed that she sometimes had headache, nausea and felt weak after taking the contraceptive pills.*

Having developed an understanding about the health and well-being of women, it is essential to have a broader idea about the autonomy of women. This would help in understanding what empowerment actually means. It would help in understanding whether making women accessible to resources would empower them.

To present a real picture about the possession of rights over decision-making, women in the field were queried about their perception of empowerment. This was to gain insight about status of women in the society.

## Perception about Empowerment

Women involved in the SHGs considered their present status as a shift from what they were before. Their involvement in the activities of the SHG made them mobile. In the beginning they faced some criticisms from their own family and also villagers. But now their participation has been appreciated as it added an extra income to the household and also brought about some improvement in the conditions of the village.

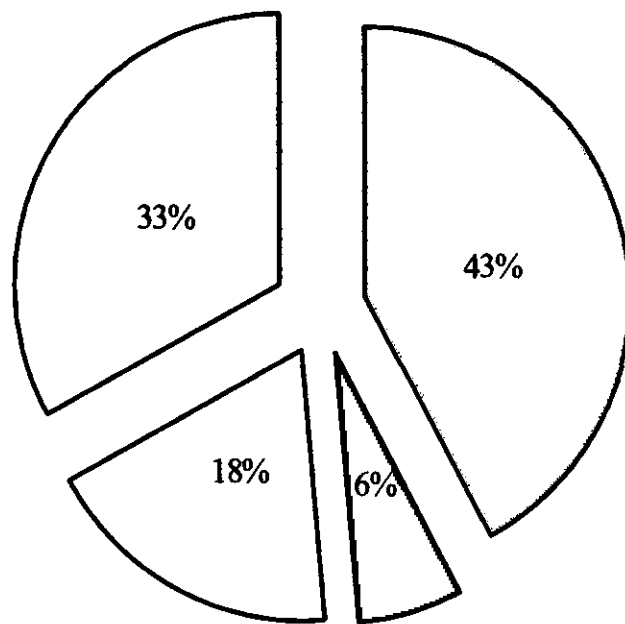
*A member of Buddhibangari Mahila Mandala said that members of the SHG have accumulated some money for the construction of roadways in the village. Looking into all these activities, the villagers including her father-in-law have now-a-days developed some respect about her involvement.*

*Another woman involved in Rudraswara Swayansevak Gosti revealed that previously the involvement of the women outside the home was being criticized but now the people are slowly becoming aware about the fact that women can also help to supplement the income of the family. Income generating hands has been added to the families with the SHG revolution.*

**Table-16**  
**Perception about Empowerment**

<b>Perception about Empowerment</b>	<b>Government</b>	<b>NGO</b>	<b>Members</b>
Crossing the four walls of the house	57	69	<b>126</b>
Work outside homes	11	8	<b>19</b>
Walk freely in the village	34	21	<b>55</b>
Spend on themselves and on their families	46	53	<b>99</b>
<b>Total</b>	<b>148</b>	<b>151</b>	<b>299</b>

- Crossing the four walls of the house
- Work outside homes
- Work freely in the village
- Spend on themselves and on their families



Most of women perceived 'empowerment' as crossing the four walls of the house. Previously they were secluded within the house. Work inside home was considered to be of women and outside that of men. In other words, women were expected to cook and manage household. They were also expected to take care of children and also old-aged persons. And men were held responsible to earn a livelihood for the family. But involvement of women in the SHGs has changed the very notion. Alike men, now women folks can earn income. And they can also move out of their homes.

The women were of the view that engaging themselves in the activities of SHG helped them to share their joys and sorrows with other members. They thought that now they are not alone but assisted by others during emergencies. This

gave them a vent in channelising their emotions and helped them to arrive at solutions of their problems. Matters relating to marriage and family disputes, up bringing of children, cookery were discussed among the members. At times of need, the members also went with the one in crisis to solve the problem.

Previously the interaction of women outside home was rare. After involvement in SHGs, they feel that the fear and shyness for talking with others have disappeared. They also take care to be well-groomed. They can also establish eye contact with other male members while talking. During the panchayat elections, the women members also campaigned for the representatives involved in particular SHGs throughout the village.

Now they are also able to move out in the village to attend meetings and training programmes. Some times, they also accompanied each other in going to health centres. In case of minor health problems, they went with each other to the health centre located in their village. They also helped out expecting women in the group and visited her home regularly after her delivery. They also used to go alone to markets to buy food items and clothes.

The women spend their money for buying saris, bindis and bangles for themselves. At the same time they also spend for purchasing cloths for other members of the family. Some of the members felt that earning an income was a source of empowerment.



## ***Enhancement of Self-Esteem and Self-Confidence through Financial Independence***

Different views of the members in regard of changes in their lives after their involvement in the SHG have been narrated by them in the following words:

*Members of Vasudeva Mahila Sangha of the Sarakana village viewed that previously they themselves faced the problems within the four walls of the household. But now whenever anyone faces any problem, they discuss with other members about the problem in order to arrive at some solution. The members also said that the SHG has become a place of gathering for all their despair, problems and also during their idle time. This helped them to share their joys and sorrows with other members of the SHG.*

*A member of Nursinghanath Mahila Sangha said that previously before joining the SHG, the women of the village were confined within the four walls of the house. But now the situation has changed and they can go outside to fetch water, buy commodities from shops, attend training workshops etc.*

*Another woman of Madana Mohana Swayansahayak Gosti was of the view that after her involvement in the SHG, she can walk out of the home and move out in the village to buy things from the market. She also said that after joining SHG, she can go to the health centre during illness along with other women.*

*One of the members of Maa Khetrapani Mahila Mandala of Nagapur village said that before her involvement into the developmental activities, her life was meaningless. And now when she had added meaning to her life, she does not want to loose the charm. She wanted to be involved in the SHG not only for keeping herself engaged but also for doing something productive.*

*As said by one of the members of Jaganath Swayansahayak Gosti 'the SHG revolution has brought about changes in the lives of women of the village. Now they can come out of the four walls of the house and earn a livelihood'. For her, mobility along with economic independence has increased after being involved in the SHG.*

*Another member involved in Narishakti Swayansahayak Mandala revealed that the growth of the SHGs has helped the village women to earn a livelihood and sustain themselves. It has also helped to generate some income for women in the village.*

*A member of Khetrapala Mahila Mandala of Budhipada village said also said that her involvement in the SHG has not only provided economic support but also increased her confidence level in all spheres of live.*

### ***Assessment about Overall Development of Personality after Involvement in the SHG***

There was no doubt that changes took place in the lives of women after their involvement in the SHGs. They were no more confined within the houses and restricted to manage the household chores. The women of the village were able to move out of the houses, attend meetings and training programmes. They also acted as additional hands to generate income for the family. Their income helped to improve the condition of family in terms of purchase of food items and cloths; or investments on education or health care; or purchase of lands; or building of houses. In spite of all these, the practice of putting the veil over their heads was still prevalent in the villages. Also the major decision making power in the family rested with the men.

No doubt some changes have taken place in the lives of women after the SHG revolution but this can not be equated with that of empowerment. Involvement in the SHGs has helped in bringing about economic independence but still the social status of women remains subordinated. Women are still perceived as subordinated to men. These points are discussed in detail in the chapter on discussions and conclusions.

## *Chapter-8*

### *Discussions and Conclusions*

## **Chapter-8**

### **Discussions and Conclusions**

The present study is an attempt to understand the influence of SHGs on the lives of women involved in it. The focus is to develop insight into the process of empowerment of women in terms of not only economic but also social and political empowerment including health. The concept of empowerment of women has been analyzed at individual, familial and societal levels.

The study was conducted in 10 SHGs from government and NGOs-run SHGs. The block wherein the study was conducted was selected on the basis of proportionate number of SHGs both by government and NGOs. It is seen that the SHG revolution has been more geared by the former while the SHGs run by the NGOs have not been effective. This is because of the fact that NGOs are more focused on generation of profit. The profit is generated from the interest of the loans taken by the members to invest in some kind of enterprise. This is done by the NGOs to meet the needs of maintenance of the office, payment to officials, conveyance etc. In case of government-run SHGs, all the official expenses are borne by the “Mission Shakti” programme. Till February 2008, SHGs formed by the NGOs, BDO and ICDS was 335, 9 and 679 respectively. Though both ICDS and BDO are government agencies, it is ICDS which is taking the lead. Till August 2005, the number of SHGs formed by ICDS was 205 which have increased to 679. The number of SHGs formed by BDO has reduced from 34 to 9. In case of NGO run SHGs though the number has increased from 305 to 335, this is relatively less in comparison to ICDS. In spite of having highest number of formation of SHGs, the officials were of the view that it was hectic to manage the affairs of SHG. As ICDS had to look into

the matters of elementary education, mother and child care apart from the formation of SHGs, it was difficult for them to focus more on women's empowerment. Due to workload, most of the time was spent on maintaining records about loans taken for income generating activities, meetings and training programmes. It was also found that after the formation of ASHA, the workloads of the Anganwadi worker have reduced. While the latter is assigned the task of dealing with elementary education, the former is assigned with health care.

From the responses of the officials and members, it could be inferred that there has been some change in the lives of women involved in the activities of the SHG. Changes like crossing the four walls of the house and attending meetings and training programmes were seen among the women after their involvement in the SHG. They could spend their income on food, cloth or other consumption items either for themselves or their family members. It was found that women assembled together during crisis period of other women and accompanied each other to health centres. They also campaigned for their representatives from among the SHGs in panchayat elections. Women also motivated the villagers to attend various health programmes. They also worked for developmental activities of the village like keeping dustbins in the villages, construction of roads etc.

In spite of all these, the age-old sex discrimination in terms of preference of a male child, discrimination in relation to distribution of food, discrimination in provision of educational facilities, male dominance of land rights were still found. At times the involvement in the SHG was an additional burden to that of managing the household chores. Though the family members were cooperative, the major responsibility of managing the household chores was on the women.

Women became over-burdened in terms of meeting the demands of work both inside and outside homes. Though other members of the family managed to serve themselves, it was mostly the women members of the family who used to cook and then go to attend the meetings or training programmes. Various health hazards like weakness, headache and body ache occurred because of the dual burden they had to undertake.

It was found that though women generated additional income for the family, they occupied a backseat in major decisions like education of children, marriage, purchase of land. In other words, though women could come out of their homes, purchasing things for themselves or their family, major decisions relating to purchase of land, marriage and education of children was taken by the male members of the family. It was the women who spent their income to improve the nutritional standard of the family. Almost half of their income was spent on food items but were in the last priority in distribution of food in the family. At times when women invested in lands, decisions relating to purchase or sale of it were taken only by men.

Women had least say in matters relating to right over bodies. As contraception was mostly availed by women, they had problems of headache, nausea, stomach ache, weakness, disruptions in the menstrual periods etc. Women resorting to IUDs and going for tubectomy also complained of pain and bleeding. Most of the women who got sterilized had one of the children as a male child. Or else they had to bear pregnancies till they delivered a male child.

Overall it can be said that involvement of women in income-generating activities has resulted in economic independence. However, it has not led to an

improvement of their social status. The status of women still remains to be subordinated to the men not only in the family but also in the society.

### **Implications of the Study**

The various implications of the study based on the analysis of the role of SHGs in the lives of women have been put under the following heads:

#### ***Gender Awareness***

Gender awareness may be one of the ways to change the gender relations and thereby lead to gender mainstreaming. To bring about gender awareness, first women's status has to be seen in the context of macro structures of the society. Generally the reproductive activities of a woman make her less accessible to work outside the home and make her dependent upon her husband to meet the basic needs. The social factors make a woman happy at the birth of a male child and perceive a sense of gaining power in the family. She also considers a son, unlike daughters who get married and leave home, as a support during her old age in the absence of her husband. In such social circumstances making women accessible to credit without understanding their subordination in the society may result in investment in enterprises of the male members from the loans borrowed by the women. Therefore, before focussing on woman's control over her income, issues relating to nutritional standard of women, accessibility to health care, control over her fertility and domestic violence needs to be given a priority.



### ***Focus on Participatory Approach***

The Indian Government's Country Paper for the Copenhagen Summit can be cited which focuses on "empowering the poor to enable them help themselves and removing social, economic, cultural and psychological barriers to transform them from being passive recipients of government programmes to active participants and managers of their own affairs. Here is a notion of empowerment which involves organising them into informal groups, formal associations, trade unions, cooperatives etc., for exerting collective pressure articulating demand and effectively participating in the decision-making process with the ultimate objective of building foundations of individual and collective self-reliance" (Mohanty 1995: 337). On the other hand it is generally seen that the state policies make it mandatory to accept everything without any space for negotiation. These policies are directed 'from above' with only a little involvement of the marginalized. However, the implementation of the policies by the state would in no way be a success without active participation of the masses. Therefore rather than an 'outsider' dictating the terms of empowerment, the masses should themselves determine the empowerment in their own terms. In other words, the very concept of empowerment should involve a participatory approach rather than something given by the external agencies. The empowerment of the marginalized section should take place in the context of the socio-cultural conditions that they dwell in. The focus of the policies should be on considering the culture and life style than something designed by an outsider. Therefore care should be taken for involvement of marginalized or deprived section of the society in the process of empowerment designed for them.

### *Role of NGOs in SHGs*

The formation of civil society institutions for making the people realise the path of liberation has been the agenda of the Draft Declaration of the Third Preparatory Committee (New York, 16-27 January 1995) in the World Summit for Social Development<sup>1</sup>. Basically the 'civil society ..... refer to those organized groups who pursue their demands in the pluralist democratic process'. These societies act as interest groups in the western politics. They work for promoting the bargaining process through participation of the masses in the process of implementation of law made by the state. These civil societies are also considered to be of utmost importance in the third world countries where the state machinery has been reduced to an 'inefficient, corrupt and bureaucratic' system (Mohanty 1995: 336). With the spread of the idea of the importance of civil societies, there has been growth of the same in different forms. One of them stands as the NGO sector which caters to the need of the people, sometimes being or not being associated with the government. Along with various tasks undertaken by the NGOs, making credit available to the poor women in the villages from the banks has been one of them.

Generally the NGOs advance credit to the women and help them to indulge in income-generating activities. The NGOs form groups and women in those groups make their own investment. The profit generated by the women is in turn saved with the accounts of one of the members. In all, NGOs deal with advancement of loans and in no way control the savings of women as a revolving fund. But the management of the official requirements accentuates the interest rates charged by the NGOs. All this have put a question mark on the MFIs run by the NGOs about their non-profit orientation. Apart from

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<sup>1</sup> Cited in Mohanty, M 1995, "On the Concept of Empowerment", The Indian Journal of Social Science, Vol.8, No.4, pp. 334.

income-generation, the sustainability of the microfinance projects lead by the NGOs has become doubtful (Shylendra 2005).<sup>2</sup> Basically the functioning of the NGOs is dependent upon the availability of funds. As these funds are available only for a certain period of time, the NGOs become focused on specific agenda rather than concentrating on the broad framework. But in spite of only catering to the needs laid down by the donor agencies, they should also strive for the sustainability of the same. Therefore, it is advocated that the NGOs should not only concentrate on loan borrowing and repaying but should also focus on the development of social and cultural capital within the communities they work for. They should also focus on conducting training workshops to enhance capacity building among the community members. Along with this, they should develop ways to channelise the skills of local people. They should also encourage group support not only for evolving a collective fund but also to help each other at times of need. In general, the work of the NGOs should be reoriented towards bringing overall development of the villages. At the same time sustainability of the projects should be emphasized. This demands the need of a participatory framework involving the people themselves within the projects. This bottom up approach should also pay attention to the socio-cultural conditions of the people which would help to specify the orientation across time and space. Though involvement of participatory approach is essential in bringing about empowerment, but the practice of the same just for the sake is in no way going to be of any importance. To really help the marginalized to be empowered, it is crucial to involve them within the process. And this should not be something directed and dictated from above. The participation of the masses should help them in challenging the existing

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<sup>2</sup> Cited in Shylendra, H.S (2007): "Microfinance Bill: Missing the Forest for the Trees", *Economic and Political Weekly*, June 14, Vol.XLII, No.27, PP.2910-14.

inequalities. However, this does not imply that the SHGs should not strive for the empowerment of the deprived. But such action should also involve the participation of the deprived sections so as to make the whole process sustainable. 'Overcoming power relations in development need not entail devolving all responsibilities for social action to the disempowered, but rather devolving the power to determine the nature of those actions' (Jakimov and Kilby 2006: 395).

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## *Interview Schedule*

## **Interview Schedule for the Officials of SHG**

### **Personal Details**

Name:

Age:

Sex: (1) Male (2) Female

Religion: (1) Hindu (2) Muslim (3) Christian (4) If any other, specify

Category: (1) General (2) Scheduled Caste (3) Schedule Tribe (4) Other Backward Caste

Marital Status: (1) Single (2) Married (3) Divorcee (4) Window/Widower

### **General background**

1. What is the name and address of the SHG that you are working with?
2. In what type of SHG are you involved?
  - Individual
  - Government
  - Non-Governmental Organization
3. Is there any eligibility to become an official of the SHG? If yes, what is the minimum qualification?
  - Matriculation
  - Graduation
  - If any other, specify
4. What is the basic purpose of the SHG that you are involved with?
  - Providing loans
  - Promoting self-employment
  - Enhancing personality of women
  - Bringing about social development
  - If any other, specify

## Functioning of SHG

5. Does the SHG have any register for maintaining accounts?
6. Who is involved in maintaining the accounts?
  - Officials
  - Members of SHG
  - Representative of women
  - If any other, specify
7. In which bank does the SHG have an account?
8. In whose name is the account opened?
  - Officials
  - Members of SHG
  - If any other, specify
9. How much money is accumulated from women in a month?
  - Rs.10-20
  - Rs.20-30
  - Rs.30-40
  - Rs.40-50
  - >Rs.50
10. What is the minimum and maximum amount that is given to women on loan?
  - Below Rs.1000
  - Rs.1000-3000
  - Rs.3000-5000
  - Above Rs.5000
11. What are the basic criteria of giving loans to women?
  - Ownership of landholdings
  - Possession of livestock
  - Occupying eminent position
  - If any other, specify
12. Is there any follow up method for the money given on loan? If yes, what are these?

- Invigilation of borrower's firm
- Awareness about business tactics
- Receiving feedback from borrower and her family
- If any other, specify

13. What is the duration of time given for the procurement of loans given?

- Less than 1 year
- 1 Year
- More than 1 Year

### **Outcomes and Implementation**

14. What is the duration of holding meetings?

- Weekly
- Monthly
- If any other, specify

15. What all are the areas of discussion in those meetings?

- Collection of money
- Proper investment
- Procure interest
- Self-employment
- Education and awareness
- Health and hygiene
- Self-respect
- If any other, specify

16. Apart from health and hygiene, are there any of the followings programmes run by the SHG?

- Nutrition
- Reproductive and child health
- Awareness about contagious diseases like HIV/AIDS etc.

17. Who presides over the meetings?

- Officials
- Members of SHG
- Representative of women
- If any other, specify

18. How is the record of the meetings kept?

- Passbook of the members of SHG
- Attendance register
- Record for loan collection
- Record of proceedings for meetings

19. In what ways do you think that the SHG has brought about changes in the lives of the women?

- Generating self-employment
- Promoting health and hygiene
- Generating awareness about education
- Developing self-respect among women
- Bringing about social development
- If any other, specify

20. How has the SHG helped the women to be empowered?

- Go alone out of the house without taking anyone's consent
- Has overcome the fear in taking with male members of the village
- Speak about my view in family matters
- Say my point in the meetings
- Walk in village without feeling shy
- Talk with everyone establishing eye contact



## Interview Schedule for the members of SHG

### Socio-economic Background

Name:

Age:

Educational Qualification: (1) Illiterate (2) Primary (3) Middle (4) Secondary (5) Above

Religion: (1) Hindu (2) Muslim (3) Christian (4) If any other, specify

Category: (1) General (2) Scheduled Caste (3) Schedule Tribe (4) Other Backward Caste

Marital Status: (1) Single (2) Married (3) Divorcee (4) Window

Details of family members:

No.	Name	Age	Sex	Educational qualification	Occupational status	Income (if any)

## **Involvement in SHG**

1. In what type of SHG are you involved?
  - Individual
  - Government
  - Non-Governmental Organization
  
2. In what other activities were you involved before joining the SHG?
  - Confined to household activities
  - Engaged in some other work
  - If any other, specify
  
3. What are the major occupations undertaken by the participants of the SHG?
  - Dairy
  - Poultry
  - Weaving
  - Tailoring
  - Handicraft
  - If any other, specify
  
4. How did you get involved in the SHG?
  - By the officials of SHG
  - With husband's help
  - Through own awareness
  - If any other, specify
  
5. What were the reasons behind joining the SHG?
  - Sharing fiscal burden of family
  - Motivation of husband
  - Procurement of loan
  - Self-employment
  - If any other, specify
  
6. How much time do you spare for your involvement in the SHG?
  - In a day
  - In a month
  - In an year

## Empowerment at Individual Level

### 7. Details of loan taken so far:

Procurement of loan (whether within or outside the SHG)	Amount of loan taken	Rate of interest charged (if any)	Time duration		Number of installments for payment of loan	Amount of loan returned	Amount of interest returned	Reason for taking loan
			From	To				

8. Who helps you to calculate the entry in the passbook about the deposits and the interest added?

- By self
- With husband's help
- With the help of the officials of the SHG
- If any other, specify

9. Who decides about the expenditure of income earned by you?

- Self
- Husband
- Father-in-law

- Mother-in-law
- If any other, specify

10. What are the other investments that you have made by your earning?

- On food
- On education
- On health
- If any other, specify

11. What is the share of your income spent on food?

- Less than 30%
- 30-50%
- More than 50%

12. How is the food distributed in the family?

- Priority to elders
- Priority to children
- Priority to male members
- Priority to female members
- If any other, specify

### **Empowerment at Familial level**

13. Is there any involvement of the family members in the business undertaken by you?

- Husband
- In-laws
- Daughter
- Son
- If any other, specify

14. Do your family members share the household chores after your involvement in the SHG?

15. Do you own any land? If yes, then how much?

16. In whose name are all the lands registered?

17. Do you have a say in taking decisions regarding the following points?

- Birth of a girl child
- Provision of education to the girl child
- Maintaining gap between children
- Denial to give dowry in daughter's marriage

### **Empowerment at Societal level**

18. Have you ever contested for being the representative in the meetings of the SHG?

19. Did you ever contest for representation at the Panchayat level?

20. In your opinion, what are the challenges in respect of gender, caste and class has to be faced while contesting elections?

### **Health Status**

21. Record of illness:

Relation of sick person with the SHG member	Name of illness	Place of treatment	Expenses incurred	Source of money received for treatment

22. At what stage of your illness, do you visit the health center?

23. Do you go to the health center alone or somebody accompanies you?

- Husband
- In-laws
- Daughter
- Son
- If any other, specify

24. Does the SHG with whom you are involved, take up any initiatives for providing health care services?

25. If yes, have you ever been a part of organizing health camps; and spreading awareness about health and hygiene?

26. Do you think that after joining the SHG, there has been any change in your awareness about health and well-being?

- Go to the hospital during illness
- Eat nutritious food
- Adopt family planning measures
- If any other, specify

27. Do you have a say in having intercourse? If yes, then when?

28. What all family planning measures are adopted by you?

- Oral pills
- IUDs
- Sterilisation
- If any other, specify

29. Who was behind the decision for adopting family planning?

- Self
- Husband
- Mother-in-law
- If any other, specify

30. Has it brought about any impact upon your health status?

- Fatigue
- Inflammation
- Bleeding
- If any other, specify

### **Perception about Empowerment**

31. What is your perception about empowerment of women?

- Go alone out of the house without taking anyone's consent
- Has overcome the fear in taking with male members of the village
- Speak about my view in family matters
- Say my point in the meetings

32. What is your assessment about the overall development of your personality after involvement in the SHG?

- Get respect from my family members
- Get respect from members of the villagers
- Speak my mind
- Taking care to be well-dressed
- Walk in village without feeling shy
- Talk with everyone establishing eye contact

33. Do you think that your financial independence has enhanced your self-esteem and self-confidence?

