

STATE DEVELOPMENT INITIATIVES FOR WOMEN IN NAGALAND

A Case Study of Self Help Groups

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Certification

25 July 2011


I certify that the dissertation entitled “**State Development Initiatives for Women in Nagaland: A Case study of Self Help Groups**” submitted by me for the award of degree of Master of Philosophy in Jawaharlal Nehru University is my own work. It does not incorporate without acknowledgement any material previously submitted for a degree or diploma in any university; and that to the best of my understanding and certainty it does not include any material previously published or written by another person apart from where due reference is made in the text.

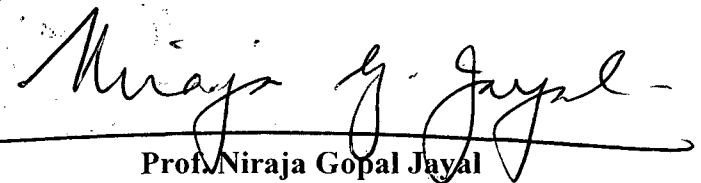

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O. Grace Ngullie

To My Parents

Mr. & Mrs. R. Oren Ngullie

Acronyms

AURA: Auto- Renforcement Accompagne-accompanied Self-reinforcement

BPL: Below Poverty Line

CDF: Cooperative Development Foundation

C.D: Credit Deposit

DAWN: Development Alternatives with Women for New Era

DWCRA: Development of Women and Children in Rural Areas

GAD: Gender and Development

HDR: Human Development Report

IBWO: Indigeneous Business Women Organisation

IDEA: International Development Ethics Association

IMDG3: Third Millineum Development Goals

IRDP: Integrated Rural Development Programme

IWDP: Integrated Women Development Programme

MDG: Millennium Development Goals

MEADOW: Management of Enterprise and Development of Women

NABARD: National Bank for Agriculture and Rural Development

NBCC: Nagaland Baptist Church Council

NEPED: Nagaland Empowerment of People through Economic Development

NCW: National Commission for Women

NGO: Non Governmental Organization

NMA: Naga Mother's Association

NSCW: Nagaland State Commission for Women

PVOs: Partner Voluntary Organisations

RTI: Right To Information

SAPAP: South Asian Poverty Alleviation Programme

SEWA:Self Employed Women's Association

SHG: Self Help Groups

SGSY: Swarnjayanti Gram Swarozgar Yojana

SIDBI: Small Industries Development Bank of India

TLI: Transformative Livelihood Intervention

UNDP: United Nations Development Programme

UN-HABITAT: United Nations Human Settlements Programme

VC: Village Council

VDB: Village Development Board

WAD: Women and Development

WED: Women, Environment and Sustainable Development

WID: Women in Development

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Chapter 1

Introduction

Anchored in “women’s livelihood intervention”, the case study is based on the Transformative Livelihood Intervention (TLI) project in the state of Nagaland, in India. It is an attempt to understand and explain the various issues revolving around the state’s development initiatives. It seeks to understand and explain the issues, problems and loopholes of the programme whilst considering state development initiatives. The pertinent questions that can possibly arise from the programmes enquire as to how women’s Self Help Groups (SHGs) attain empowerment in the real sense? What is the status of women’s livelihood on pursuing income generation activity with government’s support? How do state authorities secure the rights of these women and how so they exercise their rights?

It aims to assess the efficiency and legitimacy of the state’s role while implementing the practical aspects of human development and human rights approach in realizing empowerment programmes within the governance discourse. The impact of state policies on development initiatives is given precedence to, bearing in mind the approach to women’s empowerment as an important strategy in bringing about a transformative change in the governance discourse.

Subject to patriarchal domination and governed by discriminatory norms of conduct embedded in the Naga customary law, women in Nagaland, as in other parts of India, are oppressed and victimized. They are subject to violence and abuse and are also excluded from engaging in the sphere of political activism. For this reason, women’s

empowerment, in a true sense, clearly requires a combination of initiatives from the women themselves, alongwith the efforts of the state authority, civil society organisations and other stakeholders in the society.

The case study is particularly linked to socio-economic empowerment of women's programme i.e., the Transformative Livelihood Intervention (TLI) project which is implemented by the Directorate of Women Development in Kohima. The study examines the state's development initiatives for women's empowerment and observes similar micro enterprise projects elsewhere. It probes into the provisions and validity¹ of SHGs in the interrelated programmes. It also seeks to analyse socio-economic empowerment of women by considering protection of the rights of women. The study tries to critically analyse the ongoing TLI project by drawing comparative advantages developed from the case study. It seeks to understand the correlation of governance and development agenda, and gives prior importance to human rights based approach to development in the form of participation, empowerment and the basis of challenging existing power relations.

The case study attempts to make the analysis of women's empowerment programme by constructing ideas derived from a theoretical and empirical research. The research questions enquire as to how the state policies intended for women empowerment function? Do the state policies meet the needs and requirements of the intended beneficiaries through various accesses to resources? Are funds designed for the empowerment project judiciously used for the same? On what basis – e.g., class or tribe

¹ The term "validity", here, indicates the various state projects concerning women development initiatives in accordance to the period of time as and when it was/is made accessible. It examines programmes and projects which are in effect or are of past records.

– or on what account of interests, do SHGs organize themselves and how they function in an everyday sense? How these SHGs contribute to development in the society? Do the developments projects supplement their livelihood or does it enable women to make investments on long term perspective through sustainable means? Do women’s SHGs promote and enhance network associations and does it enable them to confront all forms of gender injustice, violence against women and the vice versa in the society?

Numerous advantages, hindrances as well, are seen regarding the effective perpetuation of women’s SHGs and micro credit societies in the development of empowering women. The study tries to explore various dimension of the empowerment processes on how they are monitored as per the situational analysis. It also tries to measure the performance of the assigned SHG’s beneficiaries to a development programme.

The first chapter discusses issues concerning governance and development discourses. It analyses the various disputes in the development initiatives with regard to empowerment policies and practices. The contextual structure of “empowerment” and its core basis i.e., “power” are perceived while elaborating the diverse approaches to empowerment, including the models of empowerment programmes. Theoretically, it requires those aspects that incorporate ‘human rights based approach’ to development by means of a transformative role in mainstreaming gender policies and gender equity, at the level of gendered power understandings in the governance discourse.

Before going to the case study and its relevant analysis, the second chapter highlights the TLI model of women’s empowerment programme and on matters relating to

the status of women in the state of Nagaland where certain state policies undertaken for development initiatives are situated. It will, hence, rely on the socio-political conditions of women in the state, and their livelihood status, seen in respect to their participative role.

The third chapter draws commentaries specifically from the researcher's fieldwork experience, which take into account secondary materials and information made available by the concerned State's Government department regarding TLI project. The fieldwork study has been carried out with women's SHGs from two villages in two different districts in Nagaland. The condition of these women in their access to various resources and the aspect from which these women gain diverse level of empowerment is observed and examined. Based on the case study, an analysis is carried out regarding the success rate of the empowerment level achieved by the TLI- women's SHGs which is pursued by the concluding chapter for itself.

Literature is reviewed on the related subjects of empowerment policies and practices, women, gender and development. It imply the conceptions of development such as all-inclusive human development based on democratic ideals in the governance discourse. It incorporates related information from its literature analysis, and other relevant secondary sources accumulated from the policy reports, media reports, research reports, published materials, government reports, publications, statistics as well as the handbooks and brief write up information collected from the State's Government Departments.

The study is based on a qualitative research where primary research and

interviews have been carried out. Observation was made on the SHGs activities and interviews were carried out with the SHGs members of the assistance program as well as with the senior coordinators and other members of the project. Questionnaires were administered up to sixty persons from the working SHG's members. The duration for the fieldwork was carried out in the period of March and April 2011.

In relevance to the case study, it is observed that better means to achieve greater rate of women's empowerment require better accessibility of resources to the beneficiaries. Delivery of services to the poor beneficiaries and a sustainable means to development is fundamental in order to achieve the goals of empowerment policies. In this way, women's SHGs can obtain their entitlements towards a progressive and sustainable means to development. The concept of development can be perceived by people in a different manner as per its direction to different needs and situations. In the context of this study, it is important to enhance the growth and improvements of people's income, access to resources and market activities as may perhaps be initiated.

In this connection, the most important aspect of development is to increase 'people's possibility and capacity to make the most of their potential to live as full creative human beings and to come together to build caring, supportive and accountable societies'. (Chapman 2005)² Development, at this point, means "human development" and not just improvement in income and access to certain resources. It would take account the economic, social, political and all other spheres that situates people in the process of development.

² See "Rights-Based Development: The challenge of Change and Power" GPRG-WPS-027. Accessed through <http://www.grpg.org/>

At the same time, the linking of human rights based approach to development should be given prior importance, so that the poor and the oppressed are enabled for an active participation and role in the decision making activities. Where people can exercise their rights, raise their voice of concerns and issues and hence, demand justice, are the ways that could bring about a 'political transformation through people's empowerment'. (Ibid.:15) It enables one to question an existing relations of power and to identify one's own position on the global stage.

Chapter 2

Development Discourse on Empowerment Policies and Practices

2.1 Introduction

Development is not about words and procedures. It is about changing the reality of people's lives. We need procedures, concepts and methods, but only as tools to help us do the work that needs to be done. When development is reduced to fitting things on the blue squares, then we create more problems than we claim to solve. When these tools begin to imprison and consume all of our energies, where will we get the extra energy to do real work? (Groves and Hinton eds. 2004: 127)

The conceptual meaning of development has wider perspectives with a diverse range of implications attached to it. Development, in a nation or a region, is not only about economic growth; it includes various aspects of rights, pertaining to economic, social, political, civil, cultural and so forth. (Sen 2000, Nussbaum 1995, 1999, Peet 1999) Development, according to Montgomery, 'is usually conceived as an aspect of change that is desirable, broadly predicted or planned and administered or atleast influenced by governmental action'. (Montgomery and Siffin eds. 1996: 259)

Development is also seen as a process through which all means of improvement of 'modern advances in science, technology, democracy, values, ethics, and social organisation' figure as one 'humanitarian project' for the world. (Peet and Hartwich 1999: 1) In addition, development needs to consider a valuable change by 'human values and attitudes, goals self-defined by societies, and criteria for determining what are tolerable costs to be borne, and by whom, in the course of change'. (Goulet 1995: xvii)

The ethical view of development exhibits a stronger sense of justice in the governance system. (Chakrabarty and Bhattacharya eds. 2008) Nigel Dower, president of the International Development Ethics Association (IDEA) formed in 1980 argues the need for development ethics stating that ‘mainstream thinking about development has become more normatively complex-interests in the rights agenda, in transparency, in good governance, in greater regulatory regimes vis-à-vis labour relations and the environment, all show a greater recognition that development is not just about economic growth, but “just economic growth” which is politically appropriate and socially meaningful’. (Ibid: 49)

Sen emphasizes on the aspects of freedom and choice alleging that development expands one’s freedom in dealing with the forms of ‘unfreedom’ such as poverty, tyranny, social deprivations, lack of public facilities and economic opportunities, and the oppressive actions of states. (Sen 2000: 5) He asserts that freedom in the sphere of economic, political and social opportunities complement each other’s role in development efforts; for instance, political freedom leads to economic security, social opportunities enhance one’s role in economic participation and economic opportunities generate social resources.

Subsequently, human development addresses core areas of development that includes life expectancy, maternal health and safety, access to healthcare facilities, education, sanitation, safe drinking water, politics, gender equality, empowerment of weaker sections and so on. (Nussbaum et al. 2003) Accordingly, the quality of governance is important to determine the achievement of human development goals and for itself, ‘good governance and sustainable human development are inextricably linked’.

(AMARC 2008)³ In addition, the context of sustainable development that takes into consideration an overall progress on social issues concerning human well being and provision of a healthy environment, besides economic growth, is imperative if growth in the long run is sought to be justifiable. (Chakrabarty and Bhattacharya eds. 2008)

Discourses on development and governance issues are largely deliberated due to 'deficient development performance' or 'mismanaged governance' or 'poor governance'. (Panda ed. 2008: 15) In the political and democratic aspect, the result of 'inefficiency', 'poor governance' is seen as a cause for the failure of 'development efforts'. (Chakrabarty and Bhattacharya eds. 2008: 5) The phrase 'governance' is defined in such a manner that it is expected to be 'detached from the turbulent world of politics and the structure and purpose of the day', having in itself a distinct nature of an 'autonomous administrative capacity'. (Ibid.: 81) Some mechanisms for effective governance are 'legitimacy of government', 'accountability of political and official elements of government', 'competence of governments to make policy and deliver services, and 'respect for human rights and the rule of law'.⁴ (Ibid.) According to Kooiman (1993:1), certain 'new possibilities' for governance with respect to 'new patterns of interaction between governments and society' are seen in areas of 'social welfare, environmental protection, education and physical planning'.

It is observed that the pragmatic agenda of governance inevitably requires embedding the practical aspects of democratisation of the state, society and social

3 AMARC is an International NGO which serves more than 3500 members through a community radio movement. It works in association with 110 countries. The Women's International Network is a large assembly of women communicators working to ensure women's right to communicate through and within the community radio movement or visit <http://www.win.amarc.org> (See Women's Empowerment and Good Governance Through Community Radio. Best Experiences for an Action Research Process. AMARC)

⁴ This involves people's participation, providing and securing rights to individual or groups, and a proper frame of procedure to carry out economic and social activities.

relationships and simultaneously perform development aspect by prioritizing human capabilities and enabling people's lives as a valuable asset. (Jayal 1997) Similarly we also see that the aspect of governance in respect to development initiative should encompass major discussions on subjects related to expansion of human capabilities and assets in human capital.⁵ (Chakrabarty and Bhattacharya eds. 2008)

In this connection, the development of building people's capacity is crucial in eliminating the prevalence of inequalities and poverty related issues because unequal relations in a society could largely burden the development efforts geared towards good governance. Hence, a prominent panorama of governance should be to monitor and evaluate the features of full participation based on gender equity and social justice. It is important to note, at this point, that good governance and gender equality are fundamental aspects of sustainable human development. (Panda ed. 2008) Development, therefore, is closely associated with human rights because both deal with similar subject areas and target groups. (Sano 2000) The integration of rights and development features reflect in the government policies so that its implementation tenders in the governance system.

2.2 Women, Gender and Development

Women's empowerment in development and gender related issues as an element in the conceptual connotations of the governance system appears to be lacking and for this reason, there is a need to examine whether women's participation in the decision making is given adequate attention or not in the governance criterion. (Chakrabarty and

⁵ It involves provision on providing education, training, better employment opportunities and healthcare facilities including the availability of other technological factors by keeping one and all well-informed.

Bhattacharya eds. 2008: 49) Besides, the manner in which the private and public arenas in the governance discourse are 'distinguished and constructed' greatly affects women and the gendered aspect of governance needs to incorporate human rights based approaches as an essential obligation.⁶ (Nussbaum et al. 2003)

The theoretical approaches concerning women, gender and development are contextually debated under the categories- Women in Development (WID), Women and Development (WAD), Gender and Development (GAD), Women, Environment and Sustainable Development (WED) and Development Alternatives with Women for New Era (DAWN). In Women in Development (WID) approach, women are basically seen as isolated and hence, an effort is made to bring them together through development initiatives by helping them to have access to resources via credits, land, and employment. Adopted by the international agencies, its standpoint relates to 'an acceptance of existing social structures and traditional development objectives, specially those geared toward growth and productivity would be better met if women were brought fully into the process'. (Gupta 2008: 114)

The Women and Development (WAD) approach was formed in 1975 at the UN women's world conference held in Mexico City. It was based on an argument that the development model of gender equality advocated by the feminist approaches, largely of the North, fell short of the developing countries' standpoint that stood more on surmounting the predicaments of poverty and colonialism effects rather than focus on equality and for this reason, the model was discarded by several women from the South. (Ante 2010)

⁶ It has been observed that most of the worst situations faced by the oppressed even when the basic rights could not be exercised as and when needed. This is consequence historical deprivation, elimination and so forth.

The Gender and Development (GAD) approach, in order to achieve gender equality, shifts the substance of 'women' to 'gender' towards transforming gender roles by achieving extensive socioeconomic agendas and challenging the gender power relations between men and women; it focuses on redistribution of power between men and women and obtaining women's rights by restructuring the legal and political form. (Lint and Brzuzy 2008: 221-222) The Gender and Development (GAD) approach acknowledges the significance of the ever changing cultural attributes in the social relationships between men and women. It endeavors to retrace the present social and political institutions by bringing in gender equity. (Gupta 2008)

GAD brings in the aspects of 'social realities' by moulding the shared views of sex and assigning special roles, responsibilities and expectations of men and women to improve the progressive output of development initiatives. (Haynes 2008: 177) It appears that the Women in Development (WID) approach, in all probability, relate itself to the liberal feminist theories of gender and development, the WAD approach to the Marxist feminist approaches and the GAD approach to the socialist feminist approaches. (Lay et al eds. 2002: 138)

The Women, Environment, and Sustainable Development (WED) approach, elaborated by the third world women activists and scholars in the 1980's, stresses on sustainable development⁷, since poor women are seen more liable to the effects of environmental crisis as much as the harmful effects of economic growth imposed on the environment is concerned. The approach stresses on the need of augmenting the participation of the global South's poor women so that development initiatives are

⁷ Sustainable development, at this point, means 'a process of development that conciliates the fulfillment of human needs with the preservation of natural resources, without endangering the fulfillment of the needs of future generations'

managed through sustainable means. (Lint and Brzuzy 2008: 223) A grassroots organization in Kenya i.e, the Green belt movement, worked towards environment protection based on good governance and respect of human rights and its founder, Wangari Maathai received nobel peace prize in 2004. (Ibid.)

The DAWN, set up in 1984, is associated with the global south feminists and they also deal with sustainable development. (Ibid.: 223) Linking itself to Gender and Development (GAD), the Development Alternatives with Women for New Era (DAWN), as well, questions the traditional system of integrating women into development initiatives and considers the necessity of ‘economic and social development tailored to human needs, which, among other things, gives women wider control over and access to economic and political power’. (Gupta 2008: 114)

Relying on arguments that say that Women in Development (WID) could not achieve the broader objective of transforming gender roles as Gender and Development (GAD) supposed itself (Lint and Brzuzy 2008): and in spite of the varied approaches and contextual identities of these approaches, the perspective of WID discourse is said to have been structured and operated in most of the policies. (Lind 2005) It successively states that ‘to reimagine gender and neoliberal development, we need to rethink the central focus on “the family” of the micro- all that is linked to the private sphere in modern western discourse- in order to truly refashion WID discourse and practice and, ultimately, to reconfigure social relations of power’. (Ibid.: 150)

2.3 The Context of Empowerment

The subject matter of “empowerment” relates itself to the context of the word “power” which itself is based on a very complex discussion. Empowerment is also discussed with a range of notions of social power such as ‘rights, respect, autonomy, interests and control’. (Subramaniam 2006: 7) To examine “power” and its basis in a society, it has been observed that ‘power should be taken in the first instance as a theoretical term referring to distributions of capacities, potentials or capabilities’ whilst the position of individuals in a society is seen where ‘power might reasonably be thought of as an individual’s capacity, deriving from where he stands in society, to get things done’ or precisely, to be considered as ‘one’s capacity to generate action’. (Barnes 1988: 2-3)

To understand power and its application to individual level⁸ one can refer to certain definitions as specified. According to Weber, ‘power is the probability that one actor in a social relationship will be in a position to carry out his own will despite resistance, regardless of the basis on which this probability rests’; in the manner as put by Dahl ‘A has power over B to the extent that he can get B to do something that B would not otherwise do’. (See Barnes 1988: 6, Crespi 1989: 117)

The act of assigning power to individuals is attributed in relation to the effect it has upon other individuals forming the basis of social relationships within which it operates. The conceptual application of power is mainly seen as a ‘decision, choice, capacity to deal with the unavoidable contradictions of the relation between action and norms’. (Crespi 1989: 95) The author also points out forms of inner contradiction within the implied power to an individual and the varied forms of outer social relations that

⁸ Power could be applied to individual level or collective level such as institutions or to an entire society. Hence, this is in appliance to assigning power to an individual to act or perform in such manner as specified.

exists in the construction of power relationship. It includes the specific decision- making procedure of action because 'power allows one to analyze concrete social relations within the structure of social inequality'. (Ibid.)

Foucault observes the notion of power as a plural form i.e. 'powers' which is based on the idea that, besides one dominant power, there are 'multiple powers' which can be as diffusing as the 'constellation of stars'. (Commission on Women and Development 2007)⁹ This can be understood as men's domination or men's power over women whilst there is also an indirect and invisible power of women over men, which itself align to the African proverb 'Behind every great man, there is always a great woman'. (Ibid) Yet again, at both individual and collective level, Weber define power as 'the ability of individuals or groups to realize their will, even where others resist, through the use of force or the threat of it, or where the powerless conform because they have accepted the legitimacy of the powerful', which could be seen, broadly, as a strategy that could be initiated in the form of a 'social reform'. (in Cheater 1999: 105)

Some elaborate on exploring a three level of power such as the 'visible power', 'hidden power', and 'invisible power'¹⁰: the 'visible power' involves the decision making procedures and likewise its rules and structures, the 'hidden power' is apparently with the community and institutions for a participative role in the decision making process and the 'invisible power' involves the 'social beliefs, ideology, values and consciousness that define boundaries of debate and action'. (Groves and Hinton eds. 2004: 141)

⁹ See "The women empowerment approach: A methodological guide". Commission on women and development. Accessed through <http://www.dgcd.be>

¹⁰ This analysis is examined, based on an extensive fieldwork by authors Veneklasen with Miller 2002, in a presentation on an 'action guide' regarding advocacy and people's participation.

The idea of empowering is an act of investing 'power' which has different connotations for "power over", "power to" and "power within". (Sharp et al 2003, Galab and Rao 2003, Eade 1999) The 'power over' enables women to gain power at the expense of men in terms of Gender and Development-GAD, whereas according to Rowland (1997), it means allowing women to participate in the political and economic affairs so that they can occupy better position and have economic decision making (Sharp et al 2003) The 'power to' is the resulting empowerment based on the ability to act in a particular way, for the betterment of all, improving one's own family and community status, with the assumption that empowering is development¹¹; and 'power within' is deliberated as an ultimate form of empowerment because it enables women to act and decide for themselves. (Ibid.) The aspect of 'power within' enables women themselves to engage in the development process challenging the existence of patriarchal forms of dominance in a society. Women, at this point, organize themselves as main agents of development in the decisive roles and participation in all aspects that affects their lives.

These empowerment criterions ie., "power to", "power over", "power with" and "power within" can be employed to measure women's empowerment programmes with particular reference to SHGs functionings. For instance, in Andhra Pradesh, the South Asian Poverty Alleviation Programme (SAPAP), an international- led SHGs programme, made an impact on three empowerment aspects i.e., 'power to (individual), power with (collective), and power within (consciousness)' because a 'comprehensive process of change with regard to strategic and general concerns of gender are institutionalized in it'. (Galab and Rao 2003: 1282) Empowerment, in this aspect, is intended to judge,

¹¹ Nevertheless, there is also a critical assessment that even though women participate outside the domestic chores for better means of income, it leads to additional work chores which leaves them extra burdened or likely as 'overbooked working day'.

primarily, the influence that the development project has upon the beneficiaries. It is intended to evaluate and monitor the change that it has upon the lives of the deprived so far as the purpose and goal is meant to serve.

The contextual meaning of “empowerment” varies from economic, political, socio-cultural, and management which applies both at individual and collective level. Empowerment is seen as a process where the powerless ones get empowered ‘within the existing social order, without significantly diminishing the power of the powerful’ and on being empowered, one gets to be the ‘agents of their own development using the tools of self-reliance’ which give a notion that all society members have power which could be supplemented by a collective role, even for economic purposes. (Parson 1972 in Groves and Hinton eds. 2004: 106)

According to Judge, empowerment i.e., to enable someone to be ‘empowered’, is seen as a fundamental requisite for a ‘successful management of change’, and the aspect of empowerment is distinguished when a person is ‘totally trusted’ while making use of the largest part of his or her own potentiality. (Cheater 1999: 16) At a management level, the practice of empowerment is sought to facilitate people by enabling them to ‘use their own initiative and entrepreneurial spirit’. (Ibid: 17)

The capabilities approach defines empowerment as an expansion of one’s freedom of choice that helps to perform functions of central human importance. Similarly, World Bank defines empowerment as ‘the expansion of assets and capabilities of poor people to participate in, negotiate with, influence, control, and hold accountable institutions that affect their lives’. (Narayan 2005: 14) As such, empowerment is sought

to be an important factor in bringing about poverty reduction where the poor are given the chance to make decisions and participate and obtain progress per se.

2.4 Understanding Empowerment and its Approaches

Based on democratic practice and people's participation, the primary requisite of empowerment involves Equity i.e., a fair distribution of power, where people's participation should not be based on one's class, education, gender or other associated traits. It should confront matters that breed social inequalities by reducing the uneven distribution of power associated with it. (Dreze and Sen 2002) It is argued that inequality can stem from discrimination based on gender, race or caste¹². (Green 2008: 3) For instance, the predicament about the 'missing women'¹³ is borne by discrimination against women and girls. Such discriminatory practices can be traced even before the birth of a girl child preferably pursued by an abortion. Even during their childhood, girls tend to be less nourished in health comparing with male counterparts (Ibid.: 4)

An empirical study based on Female-Male-Ratio and the mortality rates of women in a society¹⁴ reported that reasons for these 'missing women'¹⁵ could be because of female infanticide and other common practices of gender discrimination which may relate to the society's structure, norms and cultural practices and other sorts of affiliation

¹² For example, Bihar and Uttar Pradesh states of India reports a primary school enrolment for Scheduled castes and Scheduled tribes girls at 37% whereas 60% are from non-scheduled castes and among the boys, 77% form the non-scheduled castes

¹³The female population in the world is low against male population. It indicated 103.1 million missing women amounting to more than an entire people killed during the bloody twentieth century wars and in which Indians and Chinese constitutes 80 million astounding to a 6.7% expected Chinese female population and a 7.9% expected Indian female population

¹⁴ Based on the report, it was estimated that India was missing 44 million (UN 2001 in Hicks 2002).

¹⁵ Missing women implies an imbalanced level of people measured in the global and national scenario with reports catering to a shortfall of females basing on population figures of birth and death rate. It conveys a cause effect of gender discrimination that deprives women in exercising their human capabilities and functionings.

such as religious traditions and practices. (Hicks 2002: 142) Sen's discussion on the idea of "missing women" reveals existing gender discrimination in the exercise of human capabilities and functioning, in a society and even within households. (Sen 2000) This brand of inequality causes huge harm in a society. One cannot deny the fact that inequality wastes talent, undermines society and its institutions, undermines social cohesion, limits the impact of economic growth on poverty, and transmits poverty from generation to generation subsequently. (Green 2008: 5-6)

Poverty, on the other hand, is seen to be 'associated not only with low wages but also with high levels of risk aversion' which is seen to be mostly higher among the poor than among the rich and it is observed that 'inequality tends to be associated with high levels of violent crime'¹⁶. (Dreze and Sen 2002: 268-269) Therefore, strategies involving eradication of poverty could be affected by a state's Female-Male-Ratio. Poverty is perhaps one of the worst plagues that could affect human lives and women are more likely to be affected. It is beyond a matter of low income which can be best defined by the poverty stricken people themselves. It is attached with 'a sense of powerlessness, frustration, exhaustion, and exclusion from decision-making' including a 'relative lack of access to public services, the financial system, and just about any other source of official support'. (Green 2008: 7)

It is believed that poverty and inequality cannot be dealt by merely treating people as an 'objects' of government's acts or other systems that include judiciaries, parliaments, and companies: rather, they should be seen as 'subjects' who could demand rights for themselves. (Ibid: 12-13) It is asserted that poor people who, as well, are active citizens

¹⁶ For example, the Female-Male-Ratio is exceptionally better in states like Kerala and Hydra Pradesh where low level of gender inequality exist than the other Indian states. In relative response to this, criminal violence like homicide, in these states, is seen lowest among other major Indian states

should be obliged to have their own say in making choices for their own life instead of being a mere recipient in seeking benefit from the government.

An equally important aspect to examine are the traditional forms of discriminatory values that subvert women's participation. Women's agency should possess the freedom not only to act but also to question and reassess the traditional discriminatory values since 'it is possible to overcome the barriers of inequality imposed by tradition through greater freedom to question, doubt, and-if convinced-reject'. (Ibid.: 274) Women's agency is highly sought for an effective social change and economic achievement in an attempt to reduce the existence of gender discrimination in a society.

The aspect of 'Agency freedom'¹⁷ as defined by Sen enables one to pursue what one values. (Hicks 2002: 147) The 'centrality of women's agency for positive social change', as argued by Sen, supports in providing opportunities to women's education, healthcare, work and so on. This is seen as an 'intrinsic and instrumental attention to women's agency'. (Ibid.) To incorporate the idea of Sen's women agency and relate it to public policies would lessen or prevent gender discrimination by means of focusing on educational opportunities for girls. In addition, better employment opportunities and healthcare, that includes pre natal care, would benefit not only women but men and children as well. (Hicks 2002)

Women's role in the social and economic sphere has led to a 'rapid progress in improving health and reducing mortality and fertility' whilst 'improving survival chances for everyone', and their active participation can, to a large extent, enrich the 'realms of politics and social reform'. (Dreze and Sen 2002: 271-272) Participation, here, has an

¹⁷"what the person is free to do and achieve in pursuit of whatever goals or values he or she regards as important"

‘intrinsic value for the quality of life’ where people could ‘do something through political action- for oneself and for others’, and where the value of one’s freedom is involved in it.¹⁸ (Ibid.: 359-362)

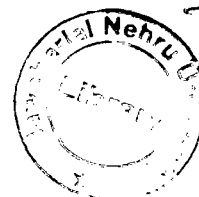
In this connection, one can draw examples from women’s business enterprises like SEWA in the state of Gujarat in India and the Grameen Bank in Bangladesh. They display the importance of local women’s leadership in recognizing and balancing equality in a society. Women are then seen to be taking control of their own lives in income earning activities, healthcare, education, etc. Amartya Sen views these sorts of policies employed by the government and other individual or groups-based activities as a vital remedy to the effects caused by the predicament of ‘missing women’ that unveil gender discrimination. (Hicks 2002: 150)

An appropriate and specific approach towards women’s empowerment ought to undo gender imbalances in a society by rearranging social structure towards equality¹⁹. Gender study enables one to study the relation of power between men and women while taking into consideration the important aspects of the socio-cultural relations in the development initiatives and also in fighting against poverty. (Commission on Women and Development 2007)²⁰ It is also important to involve private sectors, public-private partnerships to take in gender equality in the interventions they undertake for growth and

¹⁸ For a comparative study in India on women’s independent political participation, success in this area is mostly seen in the southern and western part of India

¹⁹ Gender equality and gender mainstreaming in the policies and strategies, programmes and projects and in the budgeting framework and processes are sought to be highly effective for women’s empowerment and economic development, making their role quite participative with their concerns and voices heard. It paves a way for institutionalizing the participation of women in the course of achieving gender equality.

²⁰ See “The women empowerment approach: A methodological guide”. Commission on women and development. Accessible through <http://www.dgcd.be>



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development. (UNDP 2008)²¹ It seeks to consider the unpaid workload of women in economic activities and lessen their workload by obtaining equal share of responsibilities between men and women.

In the global scenario, the third Millennium Development Goals MDG3 that promotes 'gender equality and empower women' has a vital connection to achieving all the MDGs²². Accordingly, various examples pertaining to development plans that incorporate women's economic empowerment and poverty reduction strategies are deliberated.²³ (Ibid.) It necessitates a change in policy making, institutional cultures, resource allocation and the projection of similar activities. (UN-HABITAT 2008)²⁴

Best practices such as Gender mainstreaming, Women's empowerment and Women's safety and security, based on an exclusive gender budget, hold the government accountable and responsible to the commitment that it makes towards gender equality. These practices are best sought as a representative set of best practices rather than a comprehensive form. A diverse set of actions incorporated by the government for women's empowerment, to ensure full participation, include activities related to SHGs, women's development funds and grants, special measures for women's access to justice,

21 See UNDP. 2008. "Innovative approaches to promoting women's economic empowerment: Paper for partnership event: MDG3-Gender equality and empowerment of women- A prerequisite for achieving all MDGs by 2015", New York.

22 The Millennium Declaration was adopted by 189 UN member states in 2000. In this connection, the United Nations system, the World Bank and the Organisation for Economic Co-operation and Development brought up eight Millennium Development Goals (MDGs) linked with targets and indicators for itself. These declaration-related MDGs provide a complete framework for growth and development to and among the countries worldwide.

²³ See, for instance, the Kashf in Pakistan, Challenging the Frontiers of Poverty Reduction (CFPR) project and the Chars Livelihood Programme (CLP) replicate in Bangladesh, Access Bank in Nigeria, the Economic Empowerment of Women in Post-Conflict Liberia project implemented by community-based and community-owned corporate credit unions (CCUs), Empowering Overseas Female Migrant Workers Project in Indonesia, Shakti Entrepreneurs and the Management of Enterprise and Development of Women (MEADOW) project in India, MAS Holdings in Sri Lanka, Shea Butter Project in Ghana, the Land Access project in Honduras, the Self-Employed Women's Association (SEWA) in India and so forth.

²⁴ Gender mainstreaming in local authorities. Best practices. UN-HABITAT. 2008 (www.unhabitat.org)

gender-positive recruitment and staffing policies, affirmative actions in the form of quotas and reservations and so forth. (Ibid.)

An extensive alteration of undoing gender imbalance necessitates the crucial role of microfinancing with measures that would rescue poor women from financial traps and avoid risks they may encounter. Deriving from an analysis, 'Rethinking best practice', gender policy's provision that provides for an 'adequate and non-discriminatory regulatory framework for microfinance' needs to be regarded as Human rights.²⁵ (Mayoux 2002: 28-29) Programmes involving women should be supported by adequate financial stability along with strong savings attachment. Low interest based provision of loans disbursement are also needed in such programmes, otherwise it may produce diminishing earnings that could harm their health and nutritional status. It ought to be necessitated with 'clear lines of responsibility, adequate resources and formal forums for exchange of information and ideas'. (Ibid.: 32)

A significant approach i.e., the Human Capabilities Approach,²⁶ focuses on functionings²⁷ aspect for the empowerment of women, by improving their quality of life as a central concern. (See Nussbaum1999, Nussbaum and Glover eds. 1995, Sen 2000, Sen 2002) Having said that, the most fundamental aspect of functioning is attributed to the 'condition of well-being' which literally is 'life itself'. (Hicks 2002: 140) The approach aims at providing opportunities as per one's capabilities and consider what

²⁵ Describing as a 'virtuous spirals' that provides for steps to improving economic empowerment of women, Mayoux examine several forms of significant contribution for an improved status of women in political, social, economic empowerment. It asserts the need to look into matters involving productive and reproductive work concerning women's contribution while tackling gender inequalities in power and assets while also stating that there is also the need to point out strategic needs, interests and its practicality.

²⁶ This approach seeks to promote equal participation and opportunities to all men, women and children for an inclusive form of human development.

²⁷ Functionings aspects are those things that one accomplishes in ascribing to the basic essentialities of being well nourished, free from diseases, decent housing and an ability to present oneself in public with dignity.

people can do when equal opportunities are provided, as it may happen that some may lack the capability to perform due to certain restraints.²⁸ (Knobloch 2002)

Nussbaum argues that human capabilities are basic for every human being and there is no basic difference of capabilities between men and women even though inborn differences could exist on account of the sexes. This also determines the difference between the positions of the 'same capabilities in the same spheres' and the '*same capabilities in separate spheres*.'²⁹ (in Knobloch 2002:12) It has been observed that the prevalence of injustice reveals the aspects of capabilities not utilized equally amongst men and women. (Nusbaum 1999)

We may relate this approach to examine how the capabilities of women are exercised in respect to women's empowerment programmes. For instance, how do women's empowerment programmes enable women to make full use of their capabilities? How does it enable women to seek entitlements by means of exercising their rights and attain empowerment in the real sense? How do state development programmes incorporate the priorities of human capabilities and functionalities? Similarly, how do women get support through these programmes as per their functional ability and how do they attain entitlements with opportunities that are made accessible?

²⁸It is based on the approach that people have diverse needs for resources or self determination as per their functional ability to perform and this is based on their associated social and physical background. Hence the basic thing needed here is to understand the capability of one's ability to function and to examine issues on how to care about this functional ability and which function should be paid heed to. If these functions are enabled based on their capabilities, the society could be identified as a just society.

²⁹This is mainly attributed to the traditional hierarchal system that denies an adequate support for women on being women and as such, their human capabilities are seen as hampered Hence it is a statement to say that even though women are capable of performing every function that human beings could, irrespective of sex differences, there is this question of injustice that underlies as far as utilizing their capabilities is concerned. It assumes that if women were given support to perform their capabilities through education, healthcare, nutrition, etc, it will allow them to make use of their deprived entitlements in a full manner

Whether opportunities are equally available or whether the opportunities that are available support one's choice and decision-making ability can also be queried. Henceforth, it examines in respect of whose capabilities are utilized or whose entitlements are obtained? Given that all rights have entitlements to exercise capabilities, and capabilities in turn are supported by material and social preconditions, it requires government's action. (Nussbaum 2007)

This approach focuses on 'people's agency by giving them 'the opportunity to decide for themselves to prioritize what is good and valuable for themselves in the process of deciding the kinds of development they would wish to have'.³⁰ (Deneulin 2006: 2) In extension to Sen's appraisal on the idea of development, it suggests that, while indicating and assessing the process of development, it is important to examine the 'socio-historical narratives' which is normally determined by the society's elite's temperament, class structure, land allotment and so forth. (Ibid: 135) This assessment is essential because it provides a background for the existence of political freedom that allows for decision making and the exercise of people's freedom and capabilities.

Similar response to the capabilities approach is the inclusive egalitarian theory of justice based on fairness and equality which is 'not just about equalizing opportunities, but also about providing adequate opportunities and putting opportunities in their proper place in the general distribution of goods among citizens'.³¹ (Fleurbaey 2008: 246) This

³⁰ People's freedom can only be determined through an authentic development, whereby they will be empowered to make a choice out of their decisive responsibility. It is also necessary to pay attention if the capabilities of the people's freedom are enhanced in assessing the process of development

³¹To see opportunities, it could depend on the equally available choices in a society where one's responsibility is exercised and taken into consideration since the choice is also estimated based on the sort of its availability. It is important to see if choices are equally available as and when preferred, and to exercise one's freedom and autonomy that are of considerable value. For example, to see if a society is based on gender equality and vice versa. On seeing that choices are/made available, one could prefer and make decisions out of the available choice and hence be responsible for what one choose to do

aspect of instilling responsibility in the people creates a sense of freedom and autonomy to an individual and hence, it can be seen as empowering. Based on the principle of freedom, an egalitarian structure is one where freedom of choice is also seen to be based with values.

In this context, 'equality of autonomy'³² is referred to, in relevance to the word 'autonomy' in place of 'freedom' or 'opportunity'.³³ (Ibid: 272) It states that when one has the freedom or autonomy to exercise the role of his responsibility, according to one's choice or preference, it is also important to determine the characteristics of his aforementioned choice or preference, whether it is based and conditioned by values. For instance, the need to 'enhance freedom only when it has value, and that promising to give people what they want should normally follow from the idea of giving freedom', with a provision that they 'must be adequately prepared and equipped in order to exercise their freedom in a skillful way'.³⁴ (Ibid: 257)

Western Europe in the 17th and 18th century witnessed the growth of an idea that each and every one possess natural rights. These rights involves valuing one another with equal dignity. This, initially, grew out of the impulse 'to protect individuals from the arbitrary power of the state'. (Green 2008: 24) The human rights revolution occurred under two phases³⁵ and the three distinct generations of human rights as we see are the

³² A person's autonomy could be exercised upon personal or collective choices or it could be subjected to political affair, family or firm as well.

³³ For this reason, the principle of freedom stresses the need of institutions to assist citizens to exercise their capabilities, figuring out options in defending and protecting one's autonomy basing on equal social relations.

³⁴ It is imperative to relate to a 'just society' that should 'train the population and provide it with relevant information so that the exercise of freedom can be more than whimsical picking and can develop into an artful way of life'

³⁵ The first phase was during the period of US declaration of independence (1776) and the French declaration of the rights of man and the citizen (1789) and the second phase was during the post world war times of globalization amid the universal declaration of human rights 1948

civil and political rights, also known as ‘negative rights’, the economic, social and cultural rights known as ‘positive rights’ and the collective rights i.e., self determination.

(Ibid.: 24-25)

Rights are ‘bound with notions of citizenship, participation and power’ and since ‘rights alone are not enough’, the Capabilities Approach which imply the need to fulfill the role and functions of people’s capabilities or the ‘rights and the ability to exercise them’ is reflected . (Ibid) The core principle of a rights-based approach to development is

to identify ways of transforming the self-perpetuating vicious circle of poverty, disempowerment, and conflict into a virtuous circle in which all people, as rights-holders, can demand accountability from states as duty-bearers, and where duty-bearers have both the willingness and capacity to fulfill, protect, and promote people’s human rights. (Ibid.: 27)

In this sense, poor people need not be mere charity recipients. In fact, they should be active citizens asserting their own rights. Henceforth, the state and other development indicators ‘should seek to build people’s capabilities to do so, by guaranteeing their rights to the essentials of a decent life: education, healthcare, water and sanitation, and protection against violence, repression, or sudden disaster’ including ‘access to information and technology’, so that both governments and citizens pursue justice. (Ibid)

Subsequently, the empowerment criterions of “power over”, “power to”, “power with”, and “power within” are affected by the Rights based Approach when the poor can tackle complexities, empower and build a sense of self confidence within themselves i.e., ‘power within’ and build their power status with regard to ‘power with’ in their organization. (Ibid.: 28-29) For this reason, Human Rights based Approaches to development, that draw attention to participation and empowerment, are a key concern while framing policies. Indisputably, linking empowerment of women and enforcement

of rights, Women's rights and Human rights should be enforced so that every individual has the opportunity to empower and develop oneself as they best seek and obtain for oneself a sustainable good life.

No less, empowerment by means of Active citizenship and Effective states are pre-requisites because of the unequal world and unequal distribution of power within the human relationships. Green argues not only for a 'radical distribution of opportunities, but also of power and assets, to break the cycle of poverty and inequality' because 'poor people need power over their own destinies and over the factors that influence them i.e., party politics, the justice system, and the markets for land, labour, and goods and services'. (Green 2008: 11)

Achieving development can depend largely on the active role of the citizens and an effective state.³⁶ (Ibid.: 12) He argues that 'at the core of power and politics lie citizens³⁷ and effective states³⁸ and playing the role of effective citizenship³⁹ is vital: this means that an individual person needs to build an inner strength and overcome signs of powerlessness by being politically active for an effective state. (Ibid.: 19-20)

The notion of citizenship is broadened by incorporating rights into the lives of women and their livelihood activities so that they may obtain 'legitimate space as productive human beings who are entitled to dignity as a political right, and not simply to

³⁶ Active citizenship means the 'combination of rights and obligations that link individuals to the state, including paying taxes, obeying laws, and exercising the full range of political, civil and social rights' and an effective state means 'states that can guarantee security and the rule of law, and can design and implement an effective strategy to ensure inclusive economic growth'. Effective states are also known as 'developmental states' and they guarantee rights of the citizens to whom they are held responsible for.

³⁷ 'Citizens' meant 'anyone living in a particular place, even if they are not formally eligible to vote, such as migrants or children'

³⁸ 'Effective states' means 'states that can guarantee security and the rule of law, design and implement an effective strategy to ensure inclusive economic growth, and are accountable to and able to guarantee the rights of their citizens'

³⁹ Effective citizenship means being an active citizenship, which could also include political activism.

protection and welfare'. (Krishna ed. 2007: 33) Whereas the universal rights in respect to equal citizenship are possibly enjoyed only by the better-off: the poor are deprived because of social and economic inequality, illiteracy, lack of information and so forth, and women's situation could be worsened when it comes to exercising their rights. Nussbaum et al. 2003) It is observed that the superiority of rights, to a large extent, depends on the nature and 'mandate of its enforceability' and henceforth, a 'legally enforceable right' is sought to be more effective. (Ibid.: 106)

In linking human rights, participation and empowerment, one primary focus should be on 'people-centered advocacy' which 'seeks to connect social development, human rights and governance'. (Chapman 2005: 16)⁴⁰ It ought to seek to enhance the participative mode of the marginalized and to enable them to exercise their rights in the governance system, thereby evading 'unjust power relationships' to ways 'beyond changing public policies' and altering the ways of people's attitudes and behaviors. (Ibid.)

2.5 Women's Empowerment

Various development organizations, at all levels, deliberate on the bottom up approach on women's empowerment. There are critiques drawn from the exhibitions of international organizations- NGOs, voluntary and community groups at all levels, including national and local government that works to support community participation for development initiatives and empowerment process of the local poor. These organizations, groups and institutions, towards empowering task, have been upholding

⁴⁰ See "Rights-Based Development: The challenge of Change and Power". Accessed through <http://www.grpg.org/>

‘sustainable people-centred development, equal opportunity and social justice’. (Craig and Mayo 1995, as quoted in Cheater 1999: 104).

In the modern perspective, the conception of women’s empowerment harks back to the later half of the 1970’s, endorsed greatly by the third world feminists and women’s organisations. (Kumar and Varghese 2005) It is believed that a concrete sense of women’s empowerment ‘is to recognize and enhance their latent talents, abilities, capacity and real identity’. (Ibid.: 55) Feminists believe that empowerment should result in social transformations that primarily originate “within” individuals, and not a change from outside influence. It challenges the existing unequal power relations and power holders of a society that act as an obstacles for the disadvantaged, in the course of development. (Harriss 2007)

According to UNICEF (2001), Women’s Equality and Empowerment Framework’ stresses on ‘women’s access, awareness of causes of inequality, capacity to direct one’s own interests, and taking control and action to overcome obstacles to reducing structural inequality’. UNDP (1995) gives prominence to economic and political participation so that women can have better decision making power and control over economic resources. (Narayan 2005: 13-14)

Women’s empowerment, henceforth, is to embrace women’s participation in the governance processes, decision-making role, education and literacy support, training, awareness programmes, initiate poverty reduction programmes for income generation, improve access to job opportunities, protect women’s human rights, reproduction health and property ownership. (UN-HABITAT 2008) As it can be observed, ‘for all its complexity, empowerment is simply a cry for a more egalitarian, democratic, and

humanitarian social order'. (Thursz et al eds. 1995: 44) The widespread usage of empowerment presents itself as an imperative element that involves a pattern of 'shift from a world dominated by the few toward a world shared more or less equitably by all'. (Ibid.: 44)

In development policies, women's empowerment extends to interrogating the role of different players, men and women, in deliberating 'conflicts and power' and in examining the 'symbolic referents and deep social structures'. (Commission on Women and Development 2007)⁴¹ Ultimately, women's empowerment requires social movements from amongst women, state and other organisations at all levels. Studies have shown that women's movements are also related to historical influences situated by geographic settings and a specific cultural linkage. The state also plays an important role with the relations it creates from a prevailing political system. As such, the relationship of women's groups movements with the governing state can also show inconsistency i.e., women's groups in Calcutta regard the governing state as legitimate whereas women's groups from Bombay do not. (Ray 1999: 163)

International NGOs, on the other hand, plays a vital role in establishing an 'alternative political culture' that possibly provide a new space to consider a range of interests and voices. (Ibid.: 166) This establishes the necessity to examine the diverse operational aspects of an existing political fields while understanding people's needs and interests and to get the picture on how political fields construct, restrict or facilitate women's movements to altering an ultimatum.

41 See "The women empowerment approach: A methodological guide". Commission on women and development. Accessible through <http://www.dgcd.be>

In the 1990's, several donor agencies adopted gender policies corresponding to women-related development programmes especially in the form of micro-credit assistance. In this ever emerging globalised world, it is a well known fact that the most important development actors/players that intend to carry out the poverty reduction strategies are the NGO's, donors, governments and other financial institutions at various international, national, regional and local levels.

These actors allege to assist the poor people with various initiatives that involve better management tools and strategies for instance, through Right to information (RTI) and participation, Participative Rural Appraisal (PRA's), Participatory Poverty Assessment (PPA's), etc with assistance from various institutions and bilateral donors that may as well include the World Bank, Department for International Development (DFID) and other links such as the Action's Aid, Voices of the poor, institutes of development studies and so forth. (Groves and Hinton eds. 2004)

Wherein, if the poor are to be reached out, 'an inclusive system of aid would ensure that public funds are correctly spent and accounted for, and citizens should have the capacity and means to hold governments accountable for expenditure'. (Ibid.:13) However, there are also situations when the aims of various institutions which are to be of assistance to the poor may prove fatal or, it may instead lead to an exclusion of the poor if an effective relationship between the concerned authorities and the local populace is not maintained.⁴² (Ibid.: 97-106)

⁴² This example has been shown in exploring power and relationships in Nepal, when and if certain measures of accountability, participation, usage of language and communications between the aiding institutions and local populace, especially the poor, are not given attention. The case study illustrated that effective relationships pertaining to a cordial element between organization and strong and dedicated individuals could create a positive change in the phase of development

Viewed from an international standard, an effective measurement in providing services to the local poor via numerous institutions or organizations requires a 'locally appropriate and effective forms of communication- in the form of drama, stories, proverbs, role plays, video, radio- that permit local-level analysis and understanding, if we are to be culturally sensitive and truly listen to the voices of the poor'.⁴³ (Ibid.: 117) One can also learn from it that the application of global languages⁴⁴ requires 'practical action' by means of 'appropriate communication'.⁴⁵ (Ibid.: 120)

2.6 Locating Women's Participation in Development through Self Help Groups

Despite the fact that women were marginalized and outcast from political and social awakening during the 20th century that witnessed social movements and Indian independence, feminists and women entrepreneurs raised issues on 'male domination, abuse, female infanticide' focusing on areas of 'female health, reproduction, education, and self-awareness, using political consciousness-raising and microcredit to provide channels for self-help and empowerment'. (Handy et al. 2006: 129)

With special emphasis on the micro credit services and SHGs, the agenda for a new governance system sought to reduce the role of the state, especially in the poor countries, to empower the poor with the priority that basic resources be redistributed for the welfare of the poor. (Joseph 2001). SHGs led by various Organisations also have the

⁴³ In Malawi, the forms of participatory communication from video, drama, role plays, etc has played a prominent role in projecting the power imbalance level adjustment caused by usage of 'english' language that could not be understood by the poor localities. It disseminate better learning, participation, communication and understanding that facilitate an improved decision making while making an analysis the local level requirements and needs.

⁴⁴ For instance, global languages such as accountability, participation, transparency, empowerment, partnership, new management systems and so forth, may prove to be futile if it is not practiced for real.

⁴⁵ It should involve suitable communication that needs to be 'negotiated, agreed and acted upon by all key stakeholders' through supporting, understanding and encouraging determinedly

ability to create an impact on the civil society and they have also emerged as a political and social unit. (APMAS 2005)⁴⁶

The SHGs consists of 10-15 members belonging to similar socio-economic backgrounds who take up activities as per their skill abilities and the locally available resources to undertake economic activities. More often than not, SHGs are granted assistance through micro credit facilities in order to gain social and economic empowerment, and microfinancing is one of the most influential means to alleviate poverty and empower women.

Akin to government led- SHGs revolving funds, the SHGs of Development of Women and Children in Rural Areas (DWCRA) scheme in Andhra Pradesh receive a lump sum of Rupees twenty five thousands grant, which initially is called a common fund and it gets resolved periodically while in other situations, the groups also mobilize themselves by saving some amount in order to lend money within the SHG. The DWCRA and SAPAP are a micro finance plus models, the former enable poor women to improve their economic and social position, whereas SAPAP model is aided by UNDP that empowers women at the social, economic and political level. (Galab and Rao 2003) Similarly, fisherwomen SHGs from Tamil Nadu received an amount of Rupees twenty five thousands as Revolving Fund Assistance (RFA) from a project.⁴⁷

⁴⁶ The Andhra Pradesh Mahila Abhivruddhi Society (APMAS) is a national level technical and managerial support institution that works for women empowerment and poverty alleviation (also see <http://www.apmas.org/>). It has been estimated that there are at least over 2 million SHGs in India out of which 1.6 million are linked to Banks with cumulative loans of Rs. 69 billion wherein in 2004-05, almost 850, 000 SHGs were bank linked

⁴⁷ See 'Performance analysis of fisherwomen. Self Help Groups in Tamil Nadu' 2005: Final report submitted to National Bank for Agriculture and Rural development. Department of Fisheries Resources and Economics. Fisheries College and Research Insitute. Tamil Nadu Veterinary and Animal Sciences University. Thoothukkudi

In a societal scenario enveloped by a patriarchal system of male domination and inequalities, the lives of women are worsely affected. They ought to have a personal choice to live, love and be respected for what they are and not from where they belong i.e., from a biological point of view or of class, gender, caste or any kind of structural forms that exists in the societal relationship. This corresponds to Sen's idea of freedom and choice of living. (Sen 2000, 2002, Nussbaum 2007)

Economic empowerment can be observed by enabling the SHGs to handle and utilize loans, savings, investments, loan repayment and recovery, thrift in relative response to their current situational analysis of income generating activity; however, the impact could vary depending on which of these criterion the women SHGs have an access to. (Arunachalam and Kalpagamm eds. 2006: 145-163). Accordingly, economic empowerment can be judged on the basis of the situational analysis of before and after the micro-credits assistance programme, and the relevant conditions of access to various resources, knowledge dissemination, skills and know-how applicability, and their receptive temperament including their motivational level.

SHGs are able to gain economic empowerment when they can generate income by having to own assets, liquid or immovable properties such as land. A form of 'economic determinism' is seen subsequently;

We believe that village women's control over and access to material resources is a necessary condition to women's exercise of social power and autonomy. If [women's] productivity can be enhanced or [their] employment expanded, women will automatically exercise greater power and autonomy within their households. (Chen 1996: 80)

Essentially, it is about the capacity building of the disadvantaged because these people 'do not have capacities that they need for ensuring reasonable welfare for themselves and their dependants'.⁴⁸ (Dale 2004: 187)

The essence of gaining economic empowerment also concerns the amount of control they exercise over the loans, savings, assets and the land they obtain. Henceforth, one principal element of economic empowerment is also the means of authorizing these women to earn, as well as to enable them to control their earnings by one's own decision making. (see Agarwal 1994, Subramanian 2006) For instance, ownership does not guarantee a control of land and property. The distribution of property in the households or distribution between men and women not only connotes the ownership but the control too. Even the legal implications of gender equality concerning land and property rights do not assure authentic ownership neither do ownership imply the control of it. (Agarwal 1994).

Property control is further distinguished from impartial property rights to bringing forth gender equality in gender relations. It reflects the notion that independent ownership of land empowers women and promotes the well being of women while helping women's groups, who own a piece of their own land, to obtain security and fight against poverty. (Ibid) It is said that women bear the 'disproportionate burdens of poverty' from the 'landless and near-landless households', and 'land is the major means of production, employment, incomes, power, and status', and therefore, it plays an important role in improving the lives of these women. (Radhakrishna and Ray eds.

⁴⁸ It could relate to the allocation of certain land resources, alleviation of poverty related problems and prevention or treatment of human diseases and so on.

2005: 84) In 1982, the following lines were cited when the Peasant women in Bodhgaya of Bihar, east India first received land with their own names,

We had tongues but could not speak.
We had feet but could not walk.
Now that we have the land
We have the strength to speak and walk! (Agarwal 1994: xvi)

Financial empowerment and political empowerment are two important aspects, for an imperative change, in the approaches to SHGs and women's empowerment. (Handy et al. 2006: 159) It is believed that minimalist Micro credit programs decrease their susceptibility to family and domestic violence, while the non-formal education, social and political empowerment are crucial for tackling a socially structured traditional patriarchy. (Ibid. 160)

Financial empowerment of women facilitates political participation if this aspect of women's participation in the financial activities is not affected by other patriarchal influence⁴⁹; subsequently, it will empower them to participate in other areas of development activities in their villages and even raise voice on issues that concern them and the society. (Ibid.: 161)

Henceforth, women's participation in economic activities improves the status of their family and community. (Sharp et al 2003) and women's movements are often seen to have produced pioneering enterprises.⁵⁰ (Hainard and Verschuur 2001: 35) A research based team called Santhiaba stated that the socio-cultural values of the patriarchal

⁴⁹ For instance, microcredit facilities and its access to capital could be interrupted by the influence of family male members and hence micro credit activity could serve as an end there rather than providing a means for a developing other aspects of empowerment, especially political empowerment, in this case. Whereas, a positive development from this aspect can transform other social, economic, and political conditions for better living conditions of women in a society.

⁵⁰ For example, women movements in the cities that sought for an environmental change and to enhance their status and role in the decision making process is seen to have made a considerable progress from it.

structure still governed the gender relations in a society nevertheless women's role in the decision making and community participation are sought for. Women are progressing as a leading role in the field of local management and development activities being the 'new mutual credit company's biggest users'. (Ibid.: 48)

It is observed that, for a full-fledged women's empowerment, women's participation necessitates a lead in the sphere of 'political change'. (Handy et al. 2006: 130) There are organizations that provide 'political empowerment' besides micro financing and credit services, through 'educational programs for leadership training and campaigning for political office'. (Ibid: 157) Through the SHGs, political empowerment is sought through leadership and creating awareness.

Social empowerment can be achieved when SHG's members are enabled to visit banks for banking transactions, make decisions either independently or as equal partners with husbands on family's purchases, be aware of various government schemes that are implemented for the poor, participate in the local sabha meetings, organize Womens' days and other events, educate girl children, work to eradicate female infanticide and illicit liquor sale and consumption, and adopt family planning.⁵¹ This aspect of social empowerment is generally divided into three groups i.e. 'group dynamics and individual behaviour', 'social change' and 'social control'. (Ibid.)

Women's SHGs can be socially empowered when they are able to challenge the patriarchal structure and ideologies in the society, while also being able to raise concerns

⁵¹ See 'Performance analysis of fisherwomen. Self Help Groups in Tamil Nadu' 2005: Final report submitted to National Bank for Agriculture and Rural development. Department of Fisheries Resources and Economics. Fisheries College and Research Institute. Tamil Nadu Veterinary and Animal Sciences University. Thoothukkudi

on the related issues such as gender equity in the institutional structures and organizations with the basic aim of having equal access to resources. As such, social empowerment can be attained with activities related to management, creativity, education, exposure, communication, participation, training, leadership, social awareness, assertiveness, cross-fertilization of ideas, banking habits, breaking of institutional barriers, secular space, de-addiction and so forth. (See Arunachalam and Kalpagamm eds. 2006: 145-163)

Women organizing and mobilizing themselves are seen as being empowering because it enables them to collectively challenge the norms and practices that destabilizes their position in the society. The idea of 'general empowerment' can be observed when women have initiative in group formation, group administration, communication, exposure, motivation. (Arunachalam and Kalpagamm eds. 2006) For this cause, women formed as groups enables the role of associating themselves by means of attaining economic, social or political empowerment.

Forming groups enable women 'to discuss their perceptions of social issues and meet gender- specific social needs without customary inhibitions' and it tends to provide "free spaces" within the operation. (Subramaniam 2006: 8) It ought to entail participation⁵² and collective agency and in this context, group participation should emanate not only from member's attendance but should be from their interest and commitment to the group. The group participation and interaction among themselves expedite the process of 'political consciousness' while also enabling them to mobilize a constituency and hence, empowerment, at both individual and collective level, should prominently challenge power structures. (Ibid.: 13-15)

⁵² Participation means becoming a member of the group, participation in group activities and decision making, the active participation of the members to set their goals and priorities of the group.

Feminists' critical perspectives on the political aspects of mainstreaming gender issues take the economic approach to the empowerment of women as crucial. In viewing the historical patterns of male domination and the patriarchal system that affects women in their everyday lives, women's groups like SHGs are encouraged to build a distinct political interest in them. (Devika 2007) Subsequently, women's role as agents of development will benefit the society if these negative structural forms in a society are avoided. It is therefore essential to enhance the role in educating women about gender aspects and the related asymmetries. Local level institutions like the SHGs, as well, should undertake such steps if reforms are to occur based on an equivalent mode of participation.

2.7 Models of Women's Empowerment Programmes

There are several different models of programmes of women's empowerment through SHGs: these could be led by state government, NGOs, donor agencies, financial banks which could have binary or multi linkages from amongst these institutions. For instance, the National Bank for Rural and Agriculture Development⁵³ (NABARD) banks serve as Self Help Promoting Institutions. The NGOs led SHGs model links itself to commercial banks such as NABARD and Small Industries Development Bank of India (SIDBI). The Swarnjayanti Gram Swarozgar Yojana⁵⁴ (SGSY) launched in

⁵³ NABARD introduced a pilot project in the year 1992 to link SHGs with formal banking system by providing 100 % refinance to these banks on their on-lending to SHGs/Voluntary agencies (VAs) and NGOs

⁵⁴ SGSY is the present nomenclature of the former development schemes such as the Integrated Rural Development Programme (IRDP), Training for Rural Youth under Self Employment (TRYSEM), Supply of Improved Toolkits to Rural Artisans (SITRA), Development of Women and Children in Rural Areas (DWCRA)

April 1999 by the Government of India, supports the poor in income generation and self employment activities. (see Reddy et al 2005)

In Andhra Pradesh, the SHGs formed under the DWCRA scheme, were federated into Mahila Banks under Andhra Pradesh Mutually Aided Cooperative Societies Act, 1995 in which the SHGs were granted a lump sum of Rupees 25,000 to undertake economic activities . The schemes were recoupled and revolved periodically, and on top of the grant, IRDP subsidy bank loans were made accessible. (Galab and Rao 2003)

Another example is the South Asian Poverty Alleviation Programme SAPAP, an international led SHGs model assisted by the UNDP, implemented in collaboration with local NGOs and state government through 18 Partner Voluntary Organisations (PVOs) and a project office that consisted of 22 coordinators and 121 community volunteers. (Ibid.) The Development of Women and Children in Rural Areas (DWCRA) i.e., government led- SHGs model exhibits economic and social empowerment of poor women, the SAPAP- an international led model illustrating the economic, social and political empowerment of the poor whereas the Cooperative Development Foundation (CDF), an NGO led SHGs model was an untargeted Micro- Finance Institutions (MFIs) i.e., any member irrespective of her economic status can join as members though a minimal contribution periodically. (Ibid.)

State governments, United Nations, and other non-profit organizations in the developing world have come to recognize NGO-s led SHGs as a crucial way to development whilst providing assistance to improve the living conditions of the people. Numerous SHGs that function under various NGOs display a good amount of entrepreneurial spirit that promotes women's empowerment; it is inclined towards

enabling women to undertake business activities with a profitable outcome in order to attain participation in the social and political circumstances. In this connection, women are mostly involved in micro- credits business if at all assistance is sought from governments and other forms of organizations that may vary from international, national, regional or local aid.

A five year research study based in Pune, Maharashtra in India illustrates that NGOs serve as a channel of financial aid and assistance to SHGs in which we see several kinds of NGO-led SHGs that contribute immensely to empowerment of women, led by women themselves. (Handy et al. 2006) Several examples of women entrepreneurs are seen as empowerment at the personal level.⁵⁵ (Ibid.: 56-62), the Annapurna Mahila Mandal.⁵⁶ (Ibid.: 65-67), 'Swasthyapurna' project⁵⁷, etc. These kind of women leadership programmes have enabled women to form large numbers of SHGs and has notably brought about a growth of 'legal literacy' that fosters change in the society's mind-set about women issues and create awareness through media, library books, program sites and so forth. (Ibid.: 111)

⁵⁵ A typical example is seen in the realm of 'social awakening', where leadership is fashioned by a woman named Sindhudai through all the hardships and personal experiences that visage from oppression in a society and despite this, she managed to portray an outstanding entrepreneurial spirit. To undertake these kinds of business activity does not necessarily require a formal education or the class and caste to which one belongs. It is one's 'social awakening' that contributes to assuming these traits of entrepreneurial spirit or the upshot from 'inner resources' that recall for 'a strong spirit and commitment, an ability to mobilize resources, demonstrate innovation and leadership, have imagination, ability, and is willing to take risks and show innovative approaches to problem solving and program development'

⁵⁶ It was formed in Pune by a woman named Medha Semant in the year 1993 that characterized problem solving, decision- making, and creating ideas concerning new and continuing programs' which best suited the locality and provided a better prospects for women empowerment. The projects are seen to have extended up to 30 slum areas where 3000 and above women partake in credit investments and insurance programs that include childcare, job training and appointments. The women founder also incorporated the idea that 'women cannot be truly empowered and emancipated if men do not play a constructive and contributing role to their emancipation' so it engross all men and women, boys and girls, each one contributing to make the project programmes successful and while sharing equal responsibilities

⁵⁷ It is a 'health mutual fund' program that takes healthcare of 5000 slum dwellers.

The Self Employed Women's Association (SEWA) is an exceptional model concerning women's empowerment and self employment. Organizing women to form credit unions, especially in the case of SEWA, have been considered as a means that give 'women their own institution and thus confidence in asserting themselves to a broader struggle for their due rights and needs'.⁵⁸ (Sommer 2001: 109) It is pointed out that the emphasis is not on 'organizing women against men, but rather organizing them to understand their rights, without knowledge of which women cannot interact with men as equals'. (Ibid.)

From such projects, women have acquired a sense of valuing their own productive resource and labour while they have added more insightful knowledge to live in their everyday lives. Similarly, through these kinds of self help activities, they learn to organise and manage things as per their needs, requirements and capacities and have formed good leaders out of it. At the same time, self help activities also depend on the nature and characteristics of the concerned people's needs, culture and capacities. (Datta 2003)

The Kudumbashree project in Kerala regards women as 'major agents of change' because they 'assure better repayment rates' while they are being more exposed to the poor, as well contribute better to the well being of their family. (Devika 2007: 36) In addition to the income capacity, it is observed that women as agents of development 'will continue to play a central role in producing social development, with innovative and flexible bureaucratic support'. (Ibid.: 50).

Other examples of empowerment programmes are seen in the Neo-Literates Association (NLA) in Karnataka.⁵⁹ The association promotes SHGs and renders socio-economic development of women while it also address issues of 'unity, eradication of child labour, power of knowledge, ill-effects of alcoholism, significance of female literacy, eradication of untouchability' and women leaders that emerged from this movement 'are found to be socially sensitive and politically aware'. (Arunachalam and Kalpagamm eds. 2006: 160)

Another example is also observed with the Indigenous Business Women Organisation (IBWO)⁶⁰ in Zimbabwe. Its mission was 'to create wealth for all indigenous women through economic empowerment and the removal of the financial, social, economic, cultural and political impediments' has enabled women to help each other access business activities. (Cheater 1999: 125) The IBWO spread to all Zimbabwean provinces that supported thousands of poor women and the most significant part of this micro business organization characterized a strong 'class politics' by linking itself to the ruling party. (Ibid: 126) This type of organization is profoundly based on a gendered process of empowering poor women where women form affiliation with state political parties and become politically active and participative.

The positive aspect of empowerment through SHGs is that they are usually expected to promote women's participation in harnessing economic activities and in

⁵⁹ It is a voluntary organization in Karnataka India, formed by the beneficiaries of a state initiated programme on Adult education that impart functional literacy to those who did not avail any formal education.

⁶⁰ It was formed by Black women on realizing that they have been marginalized within the various existing business organizations due to pervasive inequality and because of it they were not given adequate opportunity to access on reliable funds.

alleviating poverty.⁶¹ The negative aspect is that they could also be usurped by certain political and economic groups for their own interests that will exploit women rather than empower them. (Ranadive 2002) There are reports that display good results yielded out of SHGs formations and micro finance institutions while at the same time it may not benefit masses of the poor. It also depends on the different type of SHGs models and the types of socio-economic groups formed from it.

For example, in the Andhra Pradesh SHGs models like the SAPAP, DWCRA, CDF, etc, the positive aspects are seen with women having better access to credit facilities, being less dependent on the moneylenders, having an improved income status, meeting the needs of their expenditure and production; and hence a decline in poverty gap is seen amongst the poor. The negative aspects are also seen among the poor due to a failure to take up economic activities, that adds to their misery and thereby lowering their livelihood conditions.⁶² (Galab and Rao 2003) In other instances, there are some situations where women SHGs cannot make decisions of their own even after having gained access to economic empowerment schemes.⁶³ (Kikhi and Kikhi eds. 2009: 52-53)

⁶¹ It is an action for development that strengthens family and community that paves way for an overall socio-economic development. It empowers women in 'health, education, information, self-development, skills, employment and income generating opportunities' through their participation and collective working and even fight against existence of social evils p.5354

⁶² Varying across SHG models, many among the poorest people are not part of the projects in DWCRA and SAPAP models whereas non-poor get into the way of the poor which could obstruct opportunities of the poor. Other problems encountered are non-availability of good credits to start up their business, an unskilled labour, transportation and wage losses, or those programmes that are not properly institutionalised.

⁶³ Case study from Northeast India i.e., 'Imphal, East district of Manipur' by Kshetrimayun (2008) and a study based in the Vijay Nagar area at Guwahati, Assam on SHG 'JONAKI' by Chakraborty (2008) reveals that women, still, do not and cannot exercise or possess decision making power⁶³ even when they have been enabled to have an access to economic empowerment schemes

2.8 Conclusion

Whilst there have been many legislations passed regarding policy making in the process of empowering women, very little attention is given to the actual implementation of the same. As far as implementation is concerned, the actual development should have the capacity and ability to reach the concerned groups held responsibly by various bodies. However, these matters are not seriously looked into. Hence, 'the initiatives have hardly had the thrust needed to help the vulnerable groups along the tortuous path of human development and empowerment' which itself creates an uncertain 'future of steady progress and development' for these groups. (Radhakrishna and Ray eds. 2005: 83)

The vital characteristic of development initiatives should bring good response yielded from its purpose and goal, in its quest to fulfilling strategies for poverty reduction⁶⁴, and 'should go beyond income poverty and consider inadequacy of basic needs and rights as well as inadequate access to both productive assets and social infrastructure'. (Ibid.: xxiii) In this aspect, poverty reduction should be accelerated, in connection to disputes that arise from multidimensional interventions around land and other property rights, bargaining power for improved wage rates, holistic health care, micro-insurance and physical and social security. (Ibid.)

Henceforth, in order to help the poorer populace, even though income is important, it is important to look into matters relating to a 'wider notion of well-being, springing from health, physical safety, meaningful work, connection to community, and other non-monetary factors' which by itself makes one to realize that 'again and again, powerlessness seems to be at the core of the bad life'. (Green 2008: 7) It is also seen that

⁶⁴ In this feature, poverty is considered as the product of livelihood systems and the sociopolitical and economic forces that shape them.

good development practices focus on 'skills, strengths, and ideas of people living in poverty -on their assets- rather than treating them as empty receptacles of charity'. (Ibid.)

Eventually, a question that arises from the study of these SHG models of empowerment is sustainability. It is recommended that government should provide a 'productive employment' rather than a 'relief-type employment' which requires a deliberate plan on a framework to locate the objectives and assets for the means to build people's capacity, and to mobilize and enable them to manage their own movements. (Radhakrishna and Ray eds. 2005: 57) It is also suggested that women groups that have wage losses and transportation costs should be compensated under certain formations of Mahila banks. (Galab and Rao 2003)

Much of these, which are supposedly in the process of development, still lack in producing effective outcome or are not able to expect better fallout as such. Resolution concerning these problems seem "unraveled or harder to achieve" as 'the poorest of the poor' seems harder to reach even though they may be still with us. (Sommer 2001: 13) It is exemplified that 'without free access to waters containing fish, and the absence of resources to obtain fishing nets and effectively market the fish caught, knowledge of fishing is not enough'; henceforth, 'without the power to access resources, without equal opportunity, the poor do not have the necessary sustainable foundation on which to "develop"'. (Ibid.: 13-14)

An appropriate support towards the progress of women's empowerment and its movement 'will show a political commitment to change, to a process of empowerment that can spearhead a rethinking of existing development paradigm' while making them independent, to decide upon their own responsibilities. (Subramaniam 2006: 49-50) It is

this act of empowering that should enable people to participate in development activities and obtain essential resources and be “empowered” in the real sense.

This aspect can be related to the human rights and capabilities approach wherein governmental action is necessitated. (Nussbaum 2007) For instance, government action through development initiatives towards education, healthcare, financial assistance through loans and subsidies etc, and the setting up of schools and the associated learning institutes, working women accommodations or organizing the forms of a reliant micro credit societies and SHGs at different levels, could be reckoned.

The major challenge, therefore, is to look into the translation of policy advocacy for effective implementation, in order to benefit the grassroots women in all spheres of economic, social, and political factors for positive outcome.⁶⁵ (Nabacwa 2001) Assuming that certain suggestions for constructing efficient policies require an updated procedure of social processes, it also necessitates the role of ‘actors-decision-makers, citizens’ movements, researchers’ to incorporate suggestive measures generated from a relative research. (Hainard and Verschuur 2001: 49) The state, on the other hand, while framing policies should assimilate the needs and interests of the people and not the interests of the ‘powerful’; as such, who defines ‘needs and interests’ is imperative. (Subramaniam 2006: 9)

65 See “Policies and Practices Towards Women's Empowerment: Policy advocacy by Gender focused NGOs and the realities of grassroots women in Uganda”, ActionAid Uganda. South Africa, May to August 2001

Chapter 3

Development Initiatives for Women in Nagaland

3.1 Transformative Livelihood Intervention (TLI) Model of Women's Empowerment

The TLI is a development project for Socio-economic empowerment of women. The project began in 2006 and it is implemented by the Directorate of Women Development Department in Kohima, Nagaland. With regard to an organic farming in Nagaland, the project is linked to Naandi organization in India.⁶⁶ The purpose was to strengthen the machinery of the Naga women farmers SHGs by facilitating marketing activities of their products.⁶⁷

The main thrust of the department is to 'create, develop and strengthen women centered (SHGs) by expanding and augmenting the present activities and introducing new strategies' specifically for 'socio-economic empowerment' of women.⁶⁸ In speeding up the empowerment process of women the department primarily focus on the following objectives

⁶⁶ Naandi organisation is a large social sector organisation that works to eradicate poverty through activities such as child rights, safe drinking water and sustainable (see <http://www.naandi.org/>)

⁶⁷ See "Organic Farming in Nagaland" at <http://www.naandi.org/>. It can be accessed at http://www.naandi.org/what_we_do/nagaland_7b2b.aspx?VerticalId=2&ProgramId=8

⁶⁸ See http://nlsic.gov.in/chapter/women_dev.htm. Recognizing the fact that women are now agents of development, the directorate of Women Development Department in Kohima was formed in the year 2003-04 out of the former department of Social Security and Welfare. Its goal is to help out women who are in difficult circumstances and disabilities, entrepreneurs and leaders of SHGs and at local levels, school and college dropouts and women in general, while also stressing to the needs of 'commercial sex workers, HIV/AIDs infected and affected women, deserted women, victims of sexual exploitation and marital violence'. The aims and objectives of the department are carried out through training cum production centre, financial assistance to destitute women, Integrated Development cum Research Centre, Rehabilitation cum Support Centre, Nagaland State Women Commission, Women Development Programme and Transformative Livelihood Intervention (TLI).

- *To better the socio-economic status of women*
- *To safeguard the rights of women*
- *To provide support services*
- *To facilitate gender balancing and mainstreaming*⁶⁹

The TLI project has structured the departments' system of governance in such a manner that, with the expansion of the TLI Project and its related activities, the department had to enter into a government-NGO partnership with apex women organizations from all districts due to shortage of manpower in the directorate and compounded lack of district level functionaries and establishments. These organizations are called Partner NGOs or PNGOs who are involved in conceptualizing, implementing and monitoring the department's programmes. (Ibid.) To reach out to the citizens at the grassroots, TLI federations have been structured at two levels viz. the TLI Village Units and TLI Divisional Societies, registered under the Societies Registration Act, which works in collaboration with the PNGOs, TLI Project officials and field operators.

The main activities of the SHGs from TLI project include vegetation, cottage industry, running public transport system, community building and other income generating activities. The chart (below) illustrates the major income generating activities of the TLI- SHGs as per April 2011 record.(Ibid.) In the initial year, it started with 65 SHGs under Kohima district which expanded to other districts namely Dimapur, Wokha, Mokukchung, Peren, Mon and Phek; the target of the project includes 1000 SHGs that would cover 15,000 of poor households in the rural and sub-urban localities.⁷⁰ Later, out

⁶⁹ The informations are gathered through an official repondent of the Directorate of Women Development Department, Kohima, in connection to the schedules of the research questionnaire that was provided.

⁷⁰ The information is derived from an official source, in connection to a brief write up on the TLI project, provided by the concerned Department

of the eleven districts in Nagaland, the project is said to have covered 9 districts forming 900 SHGs, 128 village units and 9 TLI federations.⁷¹ Hence, the project intends to cover the remaining two districts to achieve the project's target to form 1000 SHGs.

Like any other government scheme, such as DWCRA, SGSY that are operated under a government department in the states of India, women beneficiaries of the TLI-SHG from this department too, obtain from a revolving fund i.e., a loan of rupees twenty five thousand each in order to support their income generation activity. The department releases the corpus fund to the TLI Society with no interest, the society in turn releases them to the village units with an interest rate of 1%. SHGs then, receives the fund from the village units with an interest rate of 2%, and the concerned SHGs members can obtain the loan from the SHG with an interest rate of 3%. All the interest rates are stated to have been incurred on account of raising their respective fund only.⁷²

The TLI project underlines certain activities of 'institutional building' such as Training of Trainers (TOT)⁷³, training SHGs members⁷⁴, a multi-level federation of the SHGs⁷⁵, grading SHGs and rating Cluster Level Federations as per NABARD guidelines- Credit rating indices. (Ibid)

⁷¹ See at <http://www.morungexpress.com/frontpage/62679.html>

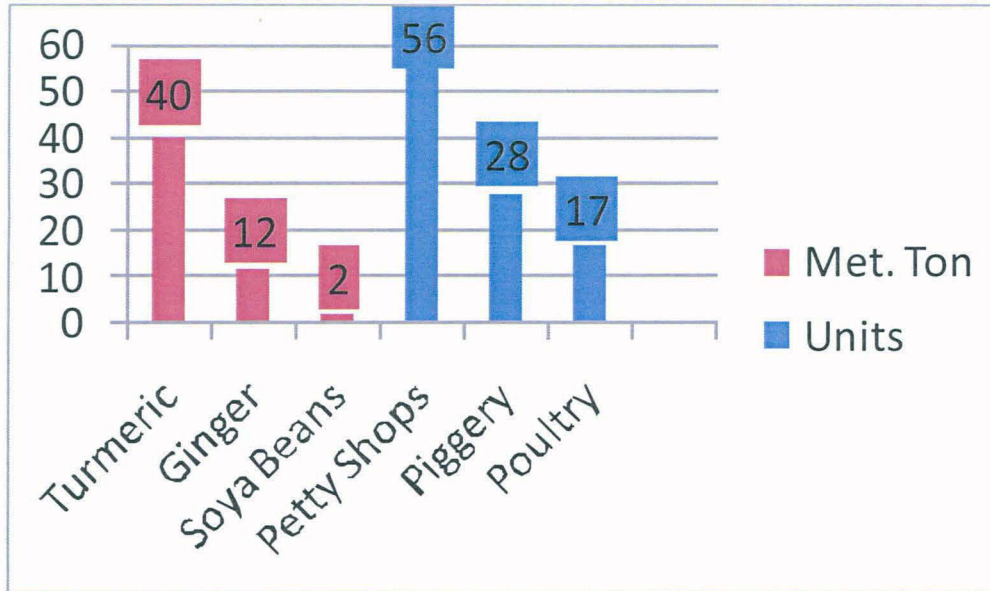
⁷² The information is derived from an official source, in connection to a brief write up on the TLI project, provided by the concerned Department

⁷³ Trainings are imparted to the project trainers i.e., Training of Trainers (TOT) who further imparts training to the village level- SHGs

⁷⁴ It also intends to train the SHGs members in areas of democratic elections, regular meetings, mobilization of savings, maintaining accounts and records of activities, micro credit practices, leadership rotation and credit plus activities

⁷⁵ The State federation is not formed yet however it intends to form in the process. It will consist to create a composition of State federation (representatives from every district unit of the state), District federation (representatives from every division under a district), Division federation (representatives from the village units under a particular division) and Village Unit (combination of representatives of SHGs in a village). Any office bearer from all these divisions or units ought to be a member of a SHG.

Chart showing Major Income Generating activities of the TLI- SHGs⁷⁶



⁷⁶ The Data Charts are gathered through an official repondent of the Directorate of Women Development Department, Kohima, in connection to the schedules of the research questionnaire that was provided.

Before analyzing the empowering process of the project, the situational context of Naga women as a whole needs to be briefly discussed so that one can understand the participative role of women in the state. One can also observe the condition in which women have access to various resources through such situational context. While examining the situational context of women in Nagaland, it is important to see the various state policies that have been formulated in reaction to women's empowerment and development programmes.

3.2 The Status of Women in Nagaland

People from the state of Nagaland are called 'Nagas'.⁷⁷ The recent provisional population census figures sets Male Female ratio at about 52:48.⁷⁸ The literacy rate has shown improvement from 66.59% in 2001 to 80.11% in 2011 whereas male literacy rate has shown positive growth to 83.30% from 71.16% and female to 76.69% from 61.46%.⁷⁹

The UNDP HDR (2004) reported female literacy rate at 61.92 %, though it remarked on the many disparities between the districts of the state itself. The school

⁷⁷ Nagaland the sixteenth state of Indian Union, was formally inaugurated on 1st December 1963. It runs parallel to the bank of Brahmaputra and its boundary is positioned with Assam in the North and West, Myanmar and Arunachal Pradesh in the East and Manipur in the South. The people belong to the Mongolian race. The state has an area of 16,579 sq. km, having a total population of 19, 88,636 with a density of 120 per sq. km as per 2001 census. (See Government of Nagaland. 2008. "Statistical handbook of Nagaland", Directorate of Economics and Statistics., Kohima)

⁷⁸ Recently, the provisional total population disclosed by the state government in March 2011 records a negative population growth for Nagaland at the rate of 0.4 % or a decrease of 9,434 persons in comparison to the 2001 census. The provisional 2011 census sets the state's total population at 19, 80,602 wherein the male populations stands at 10, 25,707 and female at 9, 54,895 and hence male female ratio is 52:48. (See <http://www.morungexpress.com/frontpage/64533.html>)

⁷⁹ As it is stated, a 'literate' is understood where a person of 7 years and above who can read and write and understand in whichever language whereas who can read but cannot write are not considered literate. In addition, children aged 0-6 years who can read and write with understanding in any language are not considered literates. Literacy rate, henceforth, is measured by deducting 0-6 years population from the total population (See <http://www.morungexpress.com/frontpage/64533.html>)

enrolment for girls at 68.2 % is still not comparable with other literate states in the country. 73% of the populace is engaged in agriculture and women play a central role in the agricultural production.

Generally women form the main workforce in the agriculture sector in addition to their everyday household chores and activities. Most of the women are engaged in Agriculture and other allied sectors like the Minor Forest Produce (MFP), tending cereals, vegetables and engaging in entrepreneurial activities such as maintaining pan shops, hotels, and trade activities with neighboring states, besides other activities like weaving, blacksmith and handicrafts. (UNDP HDR 2004)

Women tend to be more decisive with matters relating to cultivation because they are known to have major decisive making in agricultural work activity. They also have major decision making ability in the kitchen and cooking related activities because the responsibility of preparing the food may possibly fall upon the one who makes the decision. (National Commission for Women 2003: 44-45)⁸⁰

In the state government service, the representation of Naga women display a very low profile with only 20.14 % of total employees varying across class I to IV. Comparatively, women government employees seem to have a better participation only in the class III category with 21.43 % respectively as shown in the table below

⁸⁰ See National Commission for Women. 2003. "A Situational Analysis of Women in Nagaland"

Distribution of government employees according to Status and Sex as on 31st March,

2006⁸¹

Status	Sex			
		Male	Female	Total
1	2	3	4	5
Class I	No.	2727	636	3363
	P.C	81.09	18.91	100
Class II	No.	1676	300	1976
	P.C	84.81	15.19	100
Class III	No.	44699	12189	56888
	P.C	78.57	21.43	100
Class IV	No.	16650	3457	20107
	P.C	82.81	17.19	100
Total	No.	66752	16582	82344
	P.C	79.86	20.14	100

Regrettably, the patriarchal taboos multiply women's livelihood miseries because if faced with widowhood or marriage breakdown, women's misfortunes are aggravated. Hence their means to have access to resources is hindered by the prevailing form of traditional- patriarchal norms and the related circumstances that exists in the state. The society portrays a patriarchal system that leaves women restrained or marginalized due to several factors.

⁸¹ Government of Nagaland. March 2006. "A report on census of State government employees in Nagaland". Directorate of Economics and Statistics. Nagaland: Kohima

The customary law in Nagaland does not allow women to have property rights; they cannot inherit land that belongs to their family; it is either passed down from generation to generation through male members or is acquired by the nearest male of the clan (if those/that male member is deceased), whereas women could be gifted land in some situations like marriage or they could be given land bought by their own parents.⁸² (see Shimray 2004, Manchanda 2005) Women cannot inherit coparcenary rights or ancestral property although land is an essential and vital belonging that holds a significant economic, political and symbolic importance which brings wealth. (UNDP HDR 2004) Only at an instance of inheriting an acquired property of one's own parents or only at an instance of being gifted by one's own parents, can women possess or inherit property.

The marriage system in Nagaland reflects 'patriarchal norms' where the unequal status of women to men's position is seen 'nothing but a natural corollary of the patriarchal system and values upon which our society, irrespective of tribe, is founded'. (Kikhi and Kikhi eds. 2009: 71-72) The patriarchal domination of the tribal customary laws⁸³ in Nagaland (Ibid.: 105-110), the marginalization of women and the exclusion from decision making in many aspects⁸⁴ (Ibid.: 112-119), and denial of women's rights

⁸² On account of this, generally speaking, women are left with no support by the time properties are held by men especially in a situation when they have no/lesser means of income/earning. Unless women have an appropriate earning to make a living, their life is at stake.

⁸³ A study on 'Inheritance and gender implications with special reference to the southern Angami group' (Angami is considered as one major tribe in Nagaland), shows that women do not and cannot inherit ancestral property or land related issues which demonstrate the patriarchal nature of tribal customary laws

⁸⁴ Likewise, women do not have any rights to inherit land and property in the Khiamniungan society (Khiamniungan is also another tribe in Nagaland) as it is undoubtedly imbedded within the patriarchal system wherein women are marginalized in all aspects of economic, social, political, and religious activity dominated by men and are excluded from decision making even though their contribution in economic activities parallel to men

and freedom⁸⁵ are observed. (Ibid. 126-130) However, it is observed that the contribution of the women to economic activities parallels to that of men.

A malfunction in the institutional role of the customary tradition, too, is observed. The customary laws and courts that claim to respect and protect Naga women and their rights, with the honour of their brothers and clansmen does not confer on them any special rights and all forms of verbal, mental and physical abuse are seen to be daily occurrences. (National Commission for Women 2003: 70) There exist no Family courts or Mahila courts throughout the state, neither a special agency to protect women's rights apart from the State police: nor do the state government provides provision to women victims or any other assistance in the form of education, training, employment. (Ibid.: 72)

Nagaland is associated with insurgency conflicts in and out the state and along with this are the international borders that contribute to an increased effects of conflicts and violence pertaining to drug trafficking and drug abuse, HIV Aids, Sex trafficking, commercial sex workers, the consequences of broken homes with domestic violence and so forth, which affects women violently.⁸⁶ (Goswami 2007: 80-99)

“A SITUATIONAL ANALYSIS OF WOMEN IN NAGALAND 2003” reports that Sexual harassments⁸⁷, lowly paid or unpaid work⁸⁸, daily occurrence abuses⁸⁹,

⁸⁵ Similarly, the Lotha tribe in Nagaland too, portrays a patriarchal system where women were subordinated to men and were excluded from the rights and freedom concerns even though their contribution towards economic pursuits is observed competent. The historical sources of economic pursuits the Lothas undertook in relation to the Ahoms or Naga-khats of the Assam valley reveal the tremendous efforts that women made in trade and commerce

⁸⁶ As has been noted, it is, henceforth, distracting that spaces and mobility of women are highly restricted and they are drawn to violence physically and psychologically with the force of armed personnel of Indian union and the revivalists armed insurgents

⁸⁷ As much as sexual harassment at workplace is concerned, a survey in 2000 reported that 27% of women working at government institutions have been sexually harassed, 38% of them refused to comment on whether had they been harassed or not, nevertheless admitted that sexual harassment does exist at workplace, 25 % admitted that they did not encounter such harassment and a 10% of them are unaware having not knowing what sexual harassment is? Whereas 99.9% of the women supported the Supreme courts ruling that sexual harassment is a crime

domestic violence⁹⁰, gender role attitudes⁹¹ do ensue. (See National Commission for Women 2003: 65-76) The survey reported that 22% of women in Nagaland who experienced violence sought help to end the violence, almost 58% have neither sought help nor told anyone about violence, 59 % of women who experienced only sexual violence have never told anyone or sought help while 44 % of the abused women get help from their friends and 43% from their own families. (Ibid.)

Naga women's role in decisionmaking is at a negligible stage, while women are discriminated against and abused with incidences of rape and domestic violence and the violent conflict of the region has worsened the situation of women.⁹² An adverse

⁸⁸ A survey regarding Naga women in the 'employment and earnings' indicate that out of 48% of employed married women, compared to 98% of employed married men, nearly half of these women did not get paid for their work while 11 % were paid simply in kind. Presently, 42 % the employed married women are paid in cash in comparison to the 70% of men of the same category. 95% of married women who work and get paid in cash make decisions on their own earnings while 34% of women working for cash earn more or just as equal to their husband; where 'decision making' is concerned, it indicated that the largest part, a four and above out of five i.e. (82-94%), of the married women make decisions in each of the areas of healthcare, large and small household purchase, family and relative's visits. 73 % of the current married women make decisions on all the areas as mentioned. Other indications reveal that 37% of women make their own decisions on how to use money and most of these women belong to the category of being widowed, divorced, separated, deserted, women employed for cash, women with no less than 10 years of education and those who belong to the highest wealth quintile and they also seem to enjoy more freedom of movement than the rest of the women. The survey reported only 7 % of women in Nagaland maintain bank account savings for themselves whereas only 24 % of women heard about microcredit's programme in the vicinity and only 1 % have availed loan in such programme

⁸⁹ Women suffer the daily occurrences at the costs of verbal abuse , mental torture, physical cruelty, and eve teasing

⁹⁰ As much as 'domestic violence' is concerned, 16 % of women in the age of 15-49 experienced physical violence since age 15, and 6 percent experienced sexual violence, 19 percent of women experienced physical or sexual violence, including 20 percent of ever-married women. In response to a 'spousal violence', 12% of the ever-married women reported to have been slapped by their husbands, 2 to 6 % reported of having their arms been twisted or hair pulled, being pushed, shaken, or having something thrown at them, being punched with the fist or with something that could hurt, being kicked, dragged, or beaten up. 15 percent of ever-married women have experienced spousal physical or sexual violence from husband. 13 % of the ever-married women reported spousal emotional violence.

⁹¹ Much to this disruption, the 'gender-role attitudes' estimates a 79% who bears to consider that it is the right for the husband to beat his wife under certain conditions while 64% of women presume that wife beating is acceptable if they neglect their house or children, 55% if she shows disrespect for her in-laws, 53% if suspected of being unfaithful. 71 % of men agree that wife beating is acceptable under certain conditions, 53-55 % agree with reasons when women neglects their house and children and being unfaithful.

⁹² See at <http://nereporter.blogspot.com/2009/06/rape-and-domestic-violence-on-rise-in.html>

condition with no development, unemployment, and corruption in the region 'Naga women have become victims of the world's third largest organized crime of human trafficking' and the government fails to rely on the development prospects of the market companies that could accommodate employment of the young Nagas. (Ibid.)

By and large, the political participation of women is very disappointing since there are no women participants in the state legislative assembly⁹³ and the representation at the village level is negligible. The traditional mode of mobilizing the populace to self-governance was chiefly under the Village Council (VC) or certain informal councils consisting of elders where men dominated the decision making bodies and women were excluded. The elections to the VCs are contested and represented by the male 'goan-buras' for which the clause 4 of the Village Council Act states that the council shall 'consist of members chosen by villagers in accordance with prevailing customary practices' which does not value women's position in these village office holdings. (National Commission for Women 2003: 43)

The Village Development Board (VDB) reserves 25 % of seats for women in the villages. The VDB is formed by the Village Councils since the enactment of the Nagaland Village and Area Councils Act in 1978. The Act empowers the traditional insitutions and village courts which itself are based on the customary law, and women have no representaion since the act does not ensue democratic elections. (Ibid.: 79) At the town level, the Nagaland Municipal Act 2001 provides for an urban governance which however does not imply any government's directive on women's participation,

⁹³ There has never been a woman representation in the Nagaland legislative State Assembly niether by contests or bye-polls nor by nominations.

reservation or inclusion in the committee boards, neither do women have any participation in the village courts. (Ibid.: 78)

Voluntary organizations and NGO's in the state are of recent formations mostly 'born out of social concern' in the areas of health, education, environment and development purpose whereas women organisations and SHGs are considered most successful because of the potential role they contribute towards the state: for instance, several buildings built by the women SHGs are said to be fetching a good income. (UNDP HDR 2004) Under such conditions, women's participation at the local level including the SHGs are expected to make progress towards a participative mode of governance. (Ibid.)

At the local institutional level, women organize themselves in the form of NGOs, women bodies and religious church organizations. Naga women organizations prominently give an impression of maintaining peace within and outside constraints of the state. Organizations like the Nagaland Baptist Church Council (NBCC)- women's wing and the Naga Mothers Association (NMA)⁹⁴ are popular in fostering development through peace in the state. These organisations perform activities related to human rights, environmental conservation, women's empowerment, prevention of drug addicts, HIV/AIDS and so forth. (Ibid.)

A disconcerted view, as recorded, is that political participation of women in the form of women's movements have not existed even though there could be certain individual or collective women activists that pave the way for promoting women's rights.

⁹⁴ The NMA was formed in February 14, 1984 with the motto 'Human Integrity', while stressing issues and interests on women and upholding the 'dignity of motherhood', and to combat the existing social evils in the society.

(Goswami 2007) It is observed that women are seen entangled and resisted both from the state authorities and the armed revivalists which itself distract the notion of women's empowerment in the midst of the aforementioned conflicts and tensions.

3.3 Development Initiatives in the State

Having attained statehood in 1963, Nagaland introduced modern form of democracy while continuing with the existing form of traditional governance. (UNDP HDR 2004) Development in Nagaland started much later in comparison to other states of India¹ whereas its economic development, too, is said to be hampered.² (Ibid.) Emerging from a traditional form of 'men only' institutions, Nagaland is learning to adapt to a democratic form of including women's role and participation.

The State Industrial Policy 1991 intervened by opening up women's cells and financial institutions. Nagaland drafted its 'state policy for the empowerment of women' in 2003 that projected to advance, develop and empower women which declared policies and recommendations covering almost every aspect that would mean enforcement towards an impartial empowerment of women. (Ibid) Till 2003 women development issues in Nagaland were under the state ministry of social welfare until it was bifurcated to form a separate department of women development.³ (Ibid.)

Measures taken by the state for women development initiatives comprise the setting up of the Nagaland State Commission for Women (NSCW) during 2006-07, the

¹ At the national level, Nagaland missed out the first three five year plans

² The state's economic contribution is affected by insurgency problems, territorial aloofness and terrain difficulties which are mostly seen in entrepreneurships, industrial production, banking facilities, private partnership investments. It is observed that article 371 (A) of the Indian constitution that safeguards Naga's culture and traditional ways of life deprives the state in achieving economic benefits as formations of institutional credit and private investments are deprived.

³ In 1967, the Ministry of Social Welfare under the Indian government was established to look into matters that deal with women, children and the disabled.

recent formation of the 'Task Force on Engendering the State and District Plans' under the Chair of the additional Chief Secretary and Commissioner, Nagaland, the passing of the 'State Policy for Empowerment of Women' during 2006, the 'Protection of Women from Domestic Violence Act, 2005' ratified and adopted in September 2008.⁹⁷

To understand "domestic violence", its term is unbiased but many a time, the victims of domestic violence are women and these abuses can be mental, physical, emotional, sexual, economic, social or spiritual and the abuser could be a family member, a current or past spouse, a male friend, an acquaintance or a stranger.⁹⁸ It harms the abused victims mentally, physically and emotionally.⁹⁹

In this connection, certain initiatives taken in India to put a stop to Domestic Violence are envisaged through section 498 A¹⁰⁰ and Domestic Violence Act of 2005. (Ibid.) The protection of women from Domestic Violence Act 2005 extends to the whole of India except the state of Jammu and Kashmir. Nagaland introduced a '1092' helpline through a telecom BSNL that intends to help women victims of domestic violence with, just then, 30 EAC officers that respond to its report cases, which, however, it was at its preliminary stage and was not operational at that time.¹⁰¹

⁹⁷ An information obtained from an official respondent from the Directorate of Women Development Department, Kohima, in connection to the schedules of the research questionnaire, as provided. As reported by Vilone Sakhrie, Assistant Director, Women Development Department, Kohima
⁹⁸ Accessed at <http://www.domesticviolence.in/category/domestic-violence-against-women>

⁹⁹ Domestic violence is equivalent to a family violence in the form of abuses on child, elder, wife, and other members among the family whereas the violence that occur between the spouse, even among unmarried, is known as an "Intimate Partner Violence" (IPV) and is also usually related to terms like wife battering, wife beating, husband beating, husband abuse, wife abuse. In America, it is defined as a "pattern of abusive behavior in any relationship that is used by one partner to gain or maintain power and control over another intimate partner". Accessed at <http://www.domesticviolence.in/category/definition-of-domestic-violence>

¹⁰⁰ The Section 498A provides for four types of violence against women i.e., 'behavior or conduct that can drive a woman to suicide, acts which can cause serious injury to the life and health of a woman, deliberate harassment to coerce a woman or her family to give property to husband and his family, torture or harassment for not yielding to demands for money or gift items by woman and her relatives' and the resultant punishment from it will lead to a three years imprisonment or fine.

¹⁰¹ See at <http://www.morungexpress.com/frontpage/44894.html>

The draft of “NAGALAND STATE POLICY FOR WOMEN EMPOWERMENT 2003”¹⁰² set to accomplish objectives pertaining to social empowerment in the areas of education, healthcare, nutrition, drinking water and sanitation, proper housing facilities, environmental protection and conservation, violence against women, rights of child care and make certain the information and communication role in the mass media system (National Commission for Women 2003). Objectives for economic empowerment by means of eradicating the predicaments of poverty, activities related to women and economy, agriculture, and other support services and means to achieve gender equality and facing the effects of globalization, too, were incorporated. (Ibid.)

In accordance with the Nagaland Chief Minister’s speech in 2006¹⁰³, the status of micro credit facilities in the state was as follows: it had the lowest ratio in the country in terms of credit deposit (C.D) with more or less 25% against 60% at national level. The rates of interest charged by the private money lenders are excessively high for the people and it is learned that 21 out of 52 RD blocks in the state, that covers 421 villages, do not have any banking facilities. From such instances, consideration was made regarding the importance of village institutions and traditional authorities in the villages. It has been stated that proposals were made by giving the Village Development Boards (VDBs) the task to carry out micro credit activities to be channeled under its supervision.¹⁰⁴

¹⁰² The draft accorded its goal to advance, develop and empower women with specific objectives of gender equality, gender justice, social security, create positive social and economic policies, equal participation and decision making in all sphere of economic, social, political, while reinforcing the legal system to avoid discrimination against women and set up strong connections with various organizations and women groups with equal access to all kinds of available resources

¹⁰³ Government of Nagaland. 9th December 2006. Speech of Shri. Neiphiu Rio, Chief Minister, Nagaland at the 52nd meeting of National Development Council, New Delhi

¹⁰⁴ In the year 2005, it began by providing Rs. 1 lakh corpus fund each to 25 selected VDBs wherein the banks additionally gave Rs. 1 lakh credit each to the VDBs and 540 more VDBs was supposedly targeted for assistance in 2006.

Government departments from agriculture, horticulture, women development department, land resource and wasteland, etc have undertaken development schemes to provide assistance to women.¹⁰⁵ For instance, the Directorate of Agriculture department embarked upon a state initiated programme for women under the banner ‘Women in Agriculture’ in the year 2008 to 2011 for four districts namely Kohima, Mokokchung, Phek and Peren.¹⁰⁶ Total number of SHGs formed was 40 with each district comprising of 10 SHGs. The programme is to be extended to another four districts in 2011. The activities and objectives of the programme are akin to the aforementioned central scheme. The DWCRA scheme of the 6th five year plan is also understood to have benefited women to certain extent. (UNDP HDR 2004)

Women’s SHGs have also been formed and assisted under the Integrated Women Development Programme (IWDP), National Watershed Development Project in Rain-led Areas (NWDPR), and Nagaland Empowerment of People through Economic Development (NEPED)- a Canadian government-funded programme. (National Commission for Women 2003) The NEPED¹⁰⁷ project aimed to help women economically by empowering them. It was considered a ‘search and find’ project that strived for a sustainable economic development and environmental protection with sound ecosystem in the villages that claimed to have ascertained 1794 test plots in 854

¹⁰⁵ Government of Nagaland. “Women in Agriculture: 2000-2005”, Directorate of Agriculture. Nagaland: Kohima

¹⁰⁶ An information derived from a brief write-up on ‘Women in Agriculture’ 2008-2011 by Keviyie-ii, the lady demonstrator. Directorate of Agriculture. Nagaland: Kohima

¹⁰⁷ NEPED is a Nagaland state organization formed in 1994. It is comprised of a project steering team committee along with the NEPED team. The state’s chief minister is in charge of the project and other members include the chief secretary, commissioners and secretaries of the state, agriculture department and line departments, NGO representative and a women representative. The project is funded by a Canadian International Development Agency (CIDA) under Indo-Canada Environment Facility (ICEF) (<http://www.neped.org/Organisation.aspx>)

villages.¹⁰⁸ The project got women involved in planning and implementation for the first time that led them to achieve a progressive outcome by establishing 90 test plots and 80 tree nurseries that were used to supply to other farmers with better quality. Women were able to purchase 33 lands for cultivation of cash crops which enabled them to provide better education to their children. (Ibid.)

The project provided micro credit and enabled women to form SHGs that improved the livelihood of the village farmers.¹⁰⁹ Women were said to have given 25 % of fund allocations in the form of revolving funds and credit link assistance to financial institutions at the local level. This helped them to get access to land and it allowed them to purchase land for productive purpose through their share in the VDB grant in aid, out of which 20 SHGs were able to purchase land in two years. (UNDP HDR 2004).

The state rural development department also sanctioned orders that allowed women to purchase land through grants-in-aid from VDB and NEPED and women were allowed to make use of community land for agriculture production on a long term basis. Similarly, the rural development department also implements schemes that promote micro-financing activities through grants-in-aid (GIA) to the Village Development Boards (VDBs). It has been mentioned that, at present, there are 1128 VDBs in the state.¹¹⁰ The department also implements central schemes such as the Swaranjayanti Gram Swarozgar Yojana (SGSY), Mahatma Gandhi National Rural Employment Guarantee Scheme (NREGS), etc that intend to support the poor.

¹⁰⁸ It intended to demonstrate the benefit of planting trees in jhum fields that covered an area of 5500 hectares with 7.8 million economic trees planted and the replication of the model in the villages was said to be 1:6 ratio which is about 33,000 ha. See at <http://www.neped.org/History.aspx>

¹⁰⁹ See at <http://www.changemakers.com/node/22590>

¹¹⁰ Government of Nagaland. "Handbook of Rural Development Nagaland", Department of Rural Development Nagaland: Kohima: N.V Press

The project “Women in Agriculture” is another central scheme initiated by the Directorate of Agriculture in Kohima under its VIIIth five year plan to empower and develop women group farmers. The main objective of the scheme was to motivate, mobilize and organize SHGs, provide technological input and credit activities, open bank account savings, recognize capacity building and to ascertain the importance of management, entrepreneurship, decision making and exposure to market related activities.¹¹¹ This scheme was implemented during 1999- 2000 to 2005-2006 in 18 villages under Kohima district which mobilized 750 women farmers in agriculture related activities with the formation of 30 SHGs.¹¹² Activities pertaining to a village based training, Mahila Goshti, Study tour and result demonstration are stated to have been carried out. (Ibid.)

3.4 Several Lessons Learned

Several state, central and other collaborative development initiatives like NEPED, “Women in Agriculture”, SGSY, as mentioned above, enable women from Nagaland to gain empowerment by means of associating themselves through SHGs. The program enables women to provide better education to their children and improve the overall livelihood condition of the village farmers. Some SHGs were able to make better investment by means of purchasing land. It enables women’s SHGs to be aware about various methods of management, marketing, entrepreneurship and the benefit of saving and investment.

¹¹¹ Government of Nagaland. “Women in Agriculture: 2000-2005”, Directorate of Agriculture. Nagaland: Kohima

¹¹² A rather disappointing part, as has been noted, is that none of the women beneficiaries of this scheme, on any account, availed any other aid or assistance from other government schemes besides this scheme.

Central schemes like “Women in Agriculture” have left certain impact where women learn the benefit of saving and investment, help their family in time of necessity, learn cultivation and marketing of various vegetations. They impart technological knowledge via farming methods, food processing and preservation which enables them to sell seasonal fruits and vegetables from these applied methods throughout all seasons.¹¹³ Women’s SHGs were enabled to learn better ways to cultivation, food processing and preservation, familiarizing technology and the know-how techniques about farming methods, while also gaining access to farmer’s rights and making decisions of their choice. They acquire knowledge about government institutions and its workings while one important thing is the sensitization of farmer’s rights relating to seeds, tools, fertilizers, etc. (Ibid.)

However, there are quite a few impediments that stand in the way of development processes in Nagaland. Generally, we observe a very low profile of women’s participation in the public offices and political platform. Many women generally have low economic status, illiteracy problem, and lacks social awareness. The traditional-patriarchal norms brings forth discriminatory acts that affect the lives of the women at large. These predicaments deny women their basic rights and entitlements which they ought to have. In addition, the state’s internal and external insurgency conflicts aggravate violence against women highly restricting their spaces and mobility.

Nagaland introduced a modern form of democracy, whereas democratic ideals introduced in a state can be absolutely futile if its ideals are not practiced. Democratic ideal will be betrayed if women’s role and participation at all levels, including their decision making ability, are not accredited. One basic premise is to curb the existence of

¹¹³ A handbook on ‘Women in Agriculture: 2000-2005’ Directorate of Agriculture. Nagaland, Kohima

inequality by examining unequal relations of power in the state and work towards empowering the oppressed. There is a need to monitor and examine the availability and accessibility of resources and to see the conditions under which these resources and opportunities are available.

For instance, assistance provided to the women's SHGs with respect to their income generation, should have an impact by means of empowering them with adequate access to resources. Women's SHGs need to be made aware about their own rights and regain consciousness resulting from their lack of knowledge and awareness. It ought to enable the poor beneficiaries to make their own decisions, from domestic to public affairs, by being socially aware and politically active. Unless certain ideals along these lines are considered, the state is ineffective by making its own citizens unproductive. It is an aspect where we measure the responsibility of the state in response to its citizens, so that the capabilities of the concerned citizens are fully exercised with equal opportunities bestowed upon by a legitimate state authority.

The special provisions for the state as arranged in the article 371 A of the Constitution of India restricts a change in the customary laws of Nagaland except when endorsed by the concerned state authority. As stated henceforth, the article 371 A (1) pronounces that the "religious or social practices of the Nagas", "Naga customary law and procedure", "administration of civil and criminal justice involving decisions according to Naga customary law", "ownership and transfer of land and its resources" shall apply to the State of Nagaland, only when decided and declared by the Legislative Assembly of Nagaland. Under such conditions, it is agreed, henceforward, that the concerned state government, NGOs, intellectuals and women in general need to exert

their influence in order to enhance women's role and participation. It involves every matter that relates to violence against women, women's political participation and decision makings, land inheritance rights and so forth. As such, the processes of women's empowerment rely upon mixed movements originating from women themselves and several other actors in a society.

Chapter 4

Analysis of Women's Empowerment through SHGs: A Case Study of Kohima village and Koio village in Nagaland

4.1 A Case study of TLI- SHGs in Kohima and Koio village in Nagaland

In order to test the hypothesis, the study adopted a comparative study, and the fieldwork was carried out with TLI- SHGs from two villages i.e., Kohima village¹¹⁴ (under Kohima District) and Koio village (under Wokha District)¹¹⁵ Of the eleven districts in Nagaland¹¹⁶, Kohima is the capital of Nagaland, and is also the headquarters of the district. Whereas Wokha is the headquarters of Wokha district. The Kohima district territorial area belongs to the Angami Naga-Tribe and the Wokha district area belongs to the Lotha Naga tribe. The distance from Kohima to Wokha is 80 km, Koio village is 11 km away from Wokha.

Of the seven TLI- SHGs from Kohima village, Nousi Krotho¹¹⁷, Sede Krotho and Zanu Krotho were formed in 2006. Kenei Kro, Kousie Krotho and Kekhriepfii Krotho were formed in 2008. The main occupation that the people follow are vegetation and floriculture. There are six TLI-SHGs in Koio village, all formed in January 2010, namely

¹¹⁴ The Kohima village, also known as Bara Basti, is popularly seen as the second largest village and the most populous village in Asia.

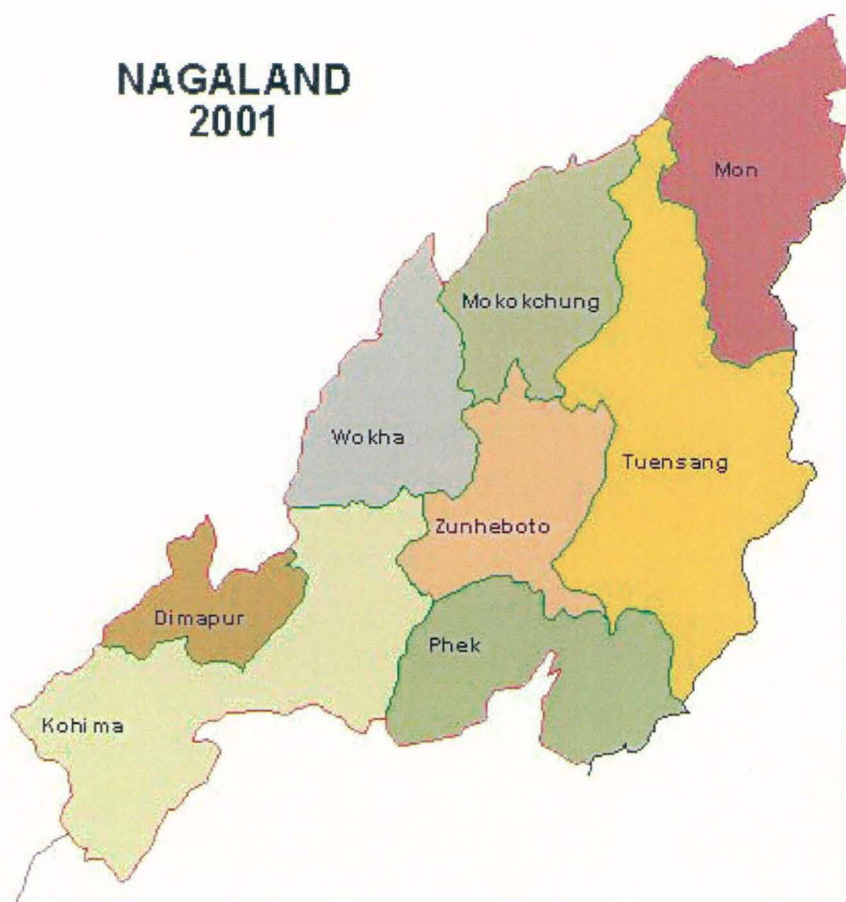
¹¹⁵ These two villages were chosen because the SHGs vary in accordance to the period of time and year in which they joined this project. While all the SHGs from Kohima village has availed a loan once from the project, SHGs from Koio village has not availed the loan even once. Hence there was a need to see the relevant information derived out of the fieldwork, based on the activities of these SHGs in the two villages.

¹¹⁶ The eleven districts in Nagaland are Kohima, Dimapur, Mokokchung, Wokha, Zunheboto, Tuensang, Mon, Phek, Peren, Longleng and Kiphire

¹¹⁷ 'Krotho' in tribal Angami language means 'group'

Noying group, Mhonkao Okho¹¹⁸, Suban Thera group, Lotus group, Monlum group and Longkvii je group. Their main activities include vegetation, piggery, orange, papaya, pineapple, ginger and tealeaves plantations.

Source of the Map: Government of India. Ministry of Home Affairs¹¹⁹



¹¹⁸ Okho means 'group' in Lotha- Naga tribe

¹¹⁹ © 2010-11 - Office of The Registrar General & Census Commissioner, India, New Delhi-110011

Maintained by Logisoft International, New Delhi, India

See http://censusindia.gov.in/maps/State_Maps/StateMaps_links/nagaland01.html

Some of the SHG's members from Kohima village (Below) Date: 6th March, 2011



Some of the SHG's members from Koio village (Below) Date: 8th March, 2011



4.2 Indicators of Empowerment

Several scholars and experts evaluate the basis of empowerment through a process of four levels of power i.e. “power over”, “power to”, “power with” and “power within”. Eventually, these levels of power have an impact on the decision and choice that people make. Amartya Sen has elaborated this ‘choice’ through ‘entitlements’ that citizens can obtain from the state: Naila Kabeer has elaborated similar aspects of empowerment where people can have access to resources in order to make decisions and choices. (Commission on Women and Development 2007)¹²⁰ In this matter, there also exist certain restrictions or discriminatory laws imposed by cultural factors in a society: hence, it implies the necessity to confront such societal condition. (Ibid.)

Certain agencies formulate empowerment indicators based on the well-known Grameen Bank Micro-credit service that includes ‘mobility, economic security, participation in major household decision-making, political and legal awareness, and involvement in political campaigns’. (Hainard and Verschuur 2001: 47) Whereas some researchers take into account the difference between ‘individual and collective awareness-raising, growth in self-esteem (as individuals and participants in grass-roots movements), and analysis of grass-roots organizations’: yet there are other programmes that do not indicate women’s interests but nevertheless could lead to gender equality and may still relate to business activities or development initiatives. (Ibid.)

Generally, the structure of methodology is based on the theoretical approaches to empowerment which has two dimensions i.e., the individual and collective level. Empowerment can be achieved either at an individual or collective level or it can be

¹²⁰ See “The women empowerment approach: A methodological guide”. It can be accessed at <http://www.dgcd.be>

achieved, conceivably, at both levels which itself may be attributed to a variety of reasons, depending upon the specific socio-cultural conditions of a society. It also includes contributions made by the various stakeholders in a society, individually or collectively at many levels.

Empowerment at an individual level can reflect the varied traits of the women's SHGs members to an extent that the project leaves an impact on the personal level. Her decision making- role and personal choice requirements are analysed, to see if it has enabled her to raise her voice and opinions on matters that concern herself, family and even society at large. Hence, her decision making ability and participative role is given importance at both household and outside i.e., public/community influences. This process of empowerment concerns the active participation which will make her realize her individual role as well the ability to negotiate and mobilize with the other members of the groups to achieve the various collective strategies of development. (Commission on Women and Development 2007)

In this process of empowering themselves, the ability to make decision of their own regarding various social and political concerns is imperative. At a collective level, they ought to be empowered and strengthened by means of social awareness and social awakening. Women act and decide for themselves and fight against all forms of existent social exploitation and inequalities. At this stage, women organize protests, fight gender discrimination and violence, and deal with personal and marital problems for themselves and the community at large, co-operate with the local leaders and attend to the needs of

their community.¹²¹ They gain power from the negotiation and networking they develop amongst themselves and in their communities.

Another structure of methodology can be observed from the Auto-Renforcement Accompagne-accompanied Self-reinforcement (AURA). In this methodology, the concept of empowerment is divided and examined in accordance with ‘assets’ (power to), ‘knowledge’ (power to), ‘will’ (internal power), and ‘capacity’ (internal power and power with). (See Commission on Women and Development 2007) This methodology can evaluate the impact and outcome of the development programmes concerning women’s empowerment as illustrated in the chart below.

Source: Commission on Women and Development. 2007¹²²

Indicators of women’s empowerment			
Individual level			
Baseline	Programme input	Having more choices Life plans	
		Results of the programme	Impact Quality of life
1.1 Economic resources Human resources Socio- political resources	1.2 Economic resources Human resources Socio-political resources	1.3 Assets Knowledge and Know-How Will Capacity	1.4 Assets Knowledge and Know- How Will Capacity
Before	Development Programme	After	

¹²¹ See ‘Performance analysis of fisherwomen. Self Help Groups in Tamil Nadu’ 2005: Final report submitted to National Bank for Agriculture and Rural development. Department of Fisheries Resources and Economics. Tamil Nadu Veterinary and Animal Sciences University. Thoothukkudi

¹²² See “The women empowerment approach: A methodological guide” available at <http://www.dgcd.be>

Indicators of women's empowerment			
Collective level			
Baseline	Programme input	Societal choice Gender Equality	
		Results of the programme	Impact Social justice
2.1 Economic resources Human resources Socio-political resources	2.2 Economic resources Human resources Socio-political resources	2.3 Assets Knowledge and Know-How Will Capacity	2.4 Assets Knowledge and Know-How Will Capacity

Before	Development Programme	After
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At both individual and collective level, an analysis is carried out with respect to accesses to economic resources¹²³, human resources¹²⁴ and socio-political resources¹²⁵ that determine the condition of 'before' and 'after' a development programme so as to measure and monitor the changes. (Ibid.) The prearrangement in the chart indicates that the "Baseline" should help us understand the preliminary conditions of the problem that includes the people (beneficiaries), their access to and control over economic resources and human resources, and to identify the condition and access to socio-political resources, at both individual and collective level.

In the condition of economic resources, women may own or have access to land and property however they may or may not have control in it. Similarly, in the case of

¹²³Economic resources are mainly observed with the capital, income, land, time, market, healthcare, information, etc

¹²⁴Human resources include the range of management skills, technical know-how, ability to analyze, knowing how to read and write self-confidence, self-perception, etc.

¹²⁵Socio-political resources imply being part of an organization or solidarity mechanism, mobility, involvement in local politics, etc

socio-political resources, it is important to identify whether their participation in the group or organization is simply a mere representation or they influence themselves and others with an ability to make decisions of their own. There is also the necessity to understand the conditions of the working relations of the particular groups, organizations and region in which the project has been taken up. However, one needs to note that the evaluation and measurements regarding empowerment programmes may not be as precise as indicated since its context may vary with diverse views. (Ibid.)

The “Programme input” specify the strategies, resources and activities of the programme that indicate how the programme benefits people based on all the three resources.¹²⁶ The result of the programme is to monitor the assets, knowledge, will and capacity, at both individual and collective level. The individual level helps to determine their ability to decide one’s own life’s pathway while the collective level is to establish the stage of an equal society or as equal groups. The impact of the programme is to assess the credibility of a transformative change in the society on achieving the gap reduction between men and women. Its requirement is to improve the quality of the life of individuals and to establish social justice based on gender equity. (Ibid.)

4.3 Analysing the Case Study

As projected, the main objective of the TLI project is towards the “socio-economic empowerment of women” and hence, the empowerment criterion can be justified as per its circumstance. SHGs from Koio village joined the TLI project in January 2010 whereas SHGs from Kohima village joined in the year 2006 and 2008

¹²⁶It is to observe what the programme intends to put forward and whether the accessible resources are controlled or not.

respectively. A corpus fund of Rupees Twenty Five thousand has been released to each TLI- SHGs from Kohima village and repayment by the SHGs to the project department, as well, has been completed. Whereas, at this point, the SHGs from Koio villages have not availed the fund yet. Hence, the level of empowerment achieved by SHGs by both the villages can vary. The rate of achievement gained by the SHGs from Kohima village is assessed as per their situational status after availing assistance from the project. The extent in which these SHGs have access to economic resources, human resources and socio-political resources can, however, be assessed in both the villages.

The women's SHGs have come from similar socio-economic backgrounds. Essentially, these women join SHGs because of unemployment and financial strain. They also join SHGs in order to help their family to have access to certain basic resources. For instance, in Koio village, majority of the women, being jobless, do not have any monthly income. Few people earn Rs. 1000-2000 a month by selling chickens and kerosene in their homes, except for one church employee who earns Rs. 3000-4000 monthly. The SHGs promote and maintain small savings from the meager contributions of membership fees and periodical collection amongst themselves.

In Kohima village, half of the SHG members are self- employed, less than half are jobless and a few of them are government and private employees. Some members, in both the villages, make individual efforts to raise plantations in their own mini-gardens or run petty shops, sell kerosene, vegetables and poultry by means of door-to-door sale while some sell them from their own home. Almost all reside at their own house, which in all probability means a house owned by her family, parents or husband except for a few private tenants.

Before the TLI project: Women's Access to Economic Resources , Human Resources and Socio- political Resources

In both the villages, the condition of SHGs members' access to economic resources, human resources and socio-political resources lies approximately at the same level; except that, poor people from Koio village encounter greater complications to obtain an easier access to certain basic resources. This is because, as illustrated in the Village Level Development Indicators (2011), distances to certain institutions like the Bank, Hospital P.H.C, and Veterinary Dispensary is 3 km away from the village, Kohima village records 0 km to these institutions.¹²⁷ The divergence in which inhabitants from Kohima village have easier access to resources is also because the village is just in the vicinity of the state capital Kohima. Hence, conditions in which these women's SHGs have access to various resources are affected by the situational context of their region or place and the similar factors.

The condition in which these women have access to economic resources, at both individual and collective level , as stated, can be comparable. These women, individually and collectively, seek to improve their income but scarcely have any financial means or material resources or training that will enable them to generate or protract their business adventure. Most of the SHGs admit that they have innovative ideas to cater into their business activities however fails to venture out for it because of their weak financial status.

The SHGs particularly aspire to get subsidies and loans from the government so that their business prospects will improve. This way, they believe that support with

¹²⁷ See Government of Nagaland. Data base as on 31.3.2001. "Village Level Development Indicators" Directorate of Economics and Statistics. Nagaland: Kohima

essential resources and financial assistance can help them sustain their business enterprise. However, owing to a member's individual contribution and commitment towards group activity through all stages of time, periodical financial contribution though meagre, and through their hard work, many of the SHGs run and generate profit, large or minute, prior to joining the TLI project.

The members learn about TLI led-SHG from the project's Community Mobilizer, Village Council, village elders, friends and well wishers. These SHGs from both the villages have certainly not approached the government, NGOs or other financial institutes for financial aid except for one Noying group from Koio village that availed subsidies from a certain government department.¹²⁸ Except for a few members from Kohima village, the rest of the members from both the villages are not aware about schemes that offered provision to aid SHGs from schemes like DWCRA, SGSY, NEPED, etc that were initiated in the state.

The condition of the women's SHGs accesses to human resources, in both the villages, can be observed henceforth. Most of the women, individually as members and collectively as groups, are illiterate, ignorant, lack training and education with little or no participation at the political level. The SHGs lack awareness about government schemes and the possibility to have access to state sponsored opportunities.

Just about every member of the SHGs at Kohima and Koio villages have not heard about any government schemes that assist SHGs, neither have they approached any other organizations or financial institutions for any kind of support, apart from the current TLI project in which they are among the selected beneficiaries. Hence, due to lack of

¹²⁸ The information is learned from an interaction with the leader of the Noying group on 8th March 2011. The SHG has availed subsidies from the Agriculture Department under UNDP fund and also from the Rural Development department in the year 2010.

information and illiteracy problem, the poor do not have the knowledge or the know-how technique and procedures about the accessibility to government schemes that are actually intended to reach them.¹²⁹ Since most of them are illiterate, they probably lack the confidence to establish or express their own opinion in any matter.

The mode of labor of these SHGs is plainly antiquated so their working hours increase beyond normal hours which lead to lower productivity. In Koio village, all the SHGs members work ten hours and above per day that includes all work, from household work to agricultural work, except a church employee who works 7 to 10 hours. In Kohima village, half of the members work ten hours and above, and the rest work 7 to 10 hours a day.

In Kohima village, some SHGs members have undergone mushroom and piggery training organised by the Department itself. None of the SHGs members have undergone any formal training, hence one cannot measure all of their knowledge application and skills, except to observe their natural ability to labor because of their lifelong experience in the field and household chores.

The condition of these SHGs' access to the socio-political resources indicates no better. Being ignorant and illiterate, they are socially unaware and ignorant about situational conditions that takes place in a society. They also do not observe nor celebrate women's day.¹³⁰ Women organise themselves or join as members in the SHGs or in the church's women's wing; however, this class of participation is clearly different from the

129 From a similar instance, one may say that the various state legislations and government schemes could be publicized through newspapers or painted at the city walls, towns and the village's road that specially intends to reach these concerned poor, but these illiterates, on the other hand, are not aware neither do they realize the purpose of it.

¹³⁰ The interviews and the questionnaires with the SHGs women in Koio village was carried out on the 8th of March which is generally celebrated as Women's day. The women knew not the celebrated day for women.

type of participation in public affairs or politics. As it is known that Naga women are generally isolated from decision-making processes with regard to public affairs and are simply being under-represented in the realm of politics. As such, women are unseen and unheard even when participation in the form of gender equity and social justice is highly sought after. At this point, women's participation is reduced to silence and absence in the decision making bodies of political and public affairs.

The TLI- Project Input: Strategies, Resources and Activities of the Project

The main objective of the project is to create socio-economic empowerment of women in Nagaland by establishing a network of self-reliant Self Help Groups (SHGs). It aims at various strategies that cater to 'mobilization, capacity building, income generation, micro-enterprise development and networking of the SHGs' that will form a multi level federation with the existence of TLI division block and the village units.¹³¹ Certain methodologies of the project include institution building through training and livelihood improvement, monitoring and assessment, documentation and dissemination.

On implementing TLI project, the Directorate of Women Development plans, formulates and executes livelihood action plans, monitors activities and facilitates linkages with other departments and agencies, markets, banks and other financial institutions. To achieve its objectives, the project funds the salaries, fees or allowances for employees, expert consultants, technological obtainment for SHGs federations, project coordinators and other activities related to organizing, monitoring and supervising awareness programmes, study tours, market linkages in and out the State and so forth.

¹³¹ The information is derived from a brief write up on the TLI project provided by the Directorate of Women Development, Kohima, Nagaland.

The SHGs are identified by the officials of the concerned department, the senior coordinator and other employees of the project. They are chosen according to one's socio-economic status, preferably because of their unemployed status or on being considerably poor (BPL) and by the number of members in household. Preference is also given to women-headed households, widows, single mothers and women in difficult circumstances. The TLI project team members are said to have undergone food processing training at the Orissa University of Agricultural Technology, Bhubaneswar and at Dabur, Siliguri, which in turn, impart training to the SHGs.¹³²

The Project Team keeps track of the functional ability of the selected SHGs.¹³³ The Community Mobilizers of the project in the villages are also incharge of the functioning of TLI-SHG. These community mobilizers obtain a week's training from the project's Master trainers. Training is said to have been imparted to certain SHG members from the block especially in the areas of financial management and the procedural form of maintaining registers, accounts, savings, etc.

Corpus funds¹³⁴ are provided as arranged and certain products from the development project like MYKI¹³⁵ have been launched. The SHGs avail loans from the revolving fund that helps them enhance their status and role in their business and marketing enterprise and repayment is done in a year. For the loans availed, SHGs from

¹³² Also see <http://www.morungexpress.com/frontpage/62679.html>

¹³³ The project team had undergone training having no particular set of timeframe for their training period except for the office assistant trained for a period of 1-3 months. The training held by the team members enables them to impart education and knowledge to the SHGs members. The project team maintains their attendance, leave registers, progress report of the project and seek guidelines from the concerned department whenever required. The project team members are employed in accordance to one's educational qualification, work experience, personality and communication skills

¹³⁴ The corpus is a revolving fund which is given to the TLI divisional societies free of interest who then give out to the village units in a minimal annual interest rates whereby these village units give out to the SHGs with a small higher interest rate to provide assistance to their income generating activity

¹³⁵ It is the name of the market brand under the project that produce various products from the produce of fruits and food

Kohima village follow a repayment option system to pay back either in the form of a mortgage or land. The Department records that seeds are distributed to the TLI SHGs without charge and the harvest from it is procured back by the Department. The Project has service centres at Jalukie and Medziphema where mini processing units is said to have been installed, and the produce from the SHGs are despatched to it.¹³⁶

Results from TLI Project

With regard to the level of empowerment the SHGs familiarize or attain from women empowerment programmes, the rate of succes can vary extensively. All empowerment programmes cannot deliver similar end-results since the situational conetext of the SHGs vary from village/region/society. As such, the success rate could vary from group to group and from society to society. Reasons could vary depending on the period of the SHGs formation, period of functioning, the financial stability of the SHGs, the sense of commitment and contribution of SHGs and members, their condition to have access to the various resources and so forth. Likewise, Koio vllage and Kohima village differ as per a few of these criterias. For instance, SHGs from Koio village joined TLI project in January 2010 and have not obtained the corpus fund at the time when the fieldwork was carried out during March and April 2011. Whereas SHGs from Kohima joined TLI project in 2006 and 2008 respectively and have even repaid back the loan on obtaining it.

The case study shows that all the SHGs benefit from the financial assistance. Few SHGs perform exceptionally better because they have been functioning for many years independently. For instance, the Nousi Krotho- SHG of Kohima village was formed way

¹³⁶ See at <http://www.morungexpress.com/frontpage/62679.html>

back in 1997. Ever since its group formation it has been faring well in business activities pertaining to floriculture. Their floriculture includes flowers ranging from Petunia, Carnation, Cineraria, Orchids, Statics (dry flower) and Antirrhinum. The group participates in the marketing activities and several organized shows by selling and displaying flowers. The pictures below gives an idea regarding their floriculture productivity.

(Dated:- 6th March, 2011)



(Dated:- 6th March, 2011)



Financial assistance from government schemes supplements the earnings of the SHGs as it enhances their business role and financial undertakings. While most of the members are illiterate¹³⁷, with regard to disseminating information, one or two literates among the SHGs explain to the rest of the members to help them understand certain facts

¹³⁷ Most of the members I interviewed and discussed with, could not read and understand the questionnaires that were provided to them. Many of them found it difficult to write their name so the written document was translated to a local dialect or to a common local language for them to understand.

and social awareness whenever required. The idea of communicating, sharing ideas, discussing banking and financial stratum, participating and forming leadership within the SHG's members does occur. Participation, communication, and sharing ideas also exist to an extent where they market and display products at certain sales day and other programmes. However, the rate of participation, at this point, is equally not applicable to all since every SHGs do not attain an equal rate of success in their productivity. Nonetheless, most of these SHGs, generate income and gain benefits from their produce.

The case study also shows that SHGs from Koio village have been generating profit from their fields produce, even before they avail loans from the current project. An exceptional rate of success is also seen with few SHGs in Koio village. One such example is the Noying group, that formed itself in 2005 and joined TLI project in 2010. Their plantations and production include ginger, oranges and pineapple. Subsidies from Agriculture Department and Rural Development alleviated their business pursuit and till May 2011, the group had 2,50,000 in their savings account.¹³⁸ The group had bought two acres of land as security and investment for the group's future management. As such, loans and subsidies supplied by the Government, and obtained by SHGs, largely promote the income generation productivity and activities of the SHGs. In the pictures shown below, few SHG's members in Koio village, are seen at their tea, orange and ginger plantations

¹³⁸ On account of an interview held with the Noying group leader, at her residence, on 8th March 2011 in Koio village

(Dated:- 8th March 2011)



A Notice showing that Financial assistance (under UNDP fund) have been received by the Noying group in Koio village.

(Dated:- 8th March, 2011)



Most of the SHGs from Kohima and Koio villages were formed and organized by the women themselves. Forming groups has enabled them to establish better coordination among the groups and has empowered them to an extent where they can support their family and render services in the community interest. The benefits from their income generation are invested in family needs and are further kept for savings. The art of investment and savings from which these SHGs render special aid to their family and children's needs is itself a sign of empowerment because it enables them to have access to certain basic resources such as education, health, food, etc.

The SHGs and members themselves, individually and collectively benefit from the group activity because of the income benefits they earn. Certain successful SHGs like Noying group from Koio village have invested their earnings by purchasing agricultural land. Economic empowerment is thus, observed in their income generation activity as it has enabled these women to learn the habit of saving and investing money.

The periodical collection amongst the SHG's members are carried out solely by the SHGs. In Koio village, ever since the members formed their own SHGs, an independent income generation is been initiated. The monthly collection of the SHGs amongst its members range from fifty to hundred rupees which promotes their income generation and savings. Savings maintained by the SHGs enable the members to seek financial loans from the group in times of family's needs for education, health and nutrition, etc.¹³⁹

Many SHGs work on maintaining their own accountancy and financial transactions. They are seen to be very systematic and planned, while being familiar with their own financial dealings and the management of procurements they make. En route to such economic empowerment, it broadens their knowledge on the workings of the government and the need to claim assistance. It makes them realize their own potentiality by providing assistance to one's own family and to the society at large.

Forming SHGs empowers them to form better social groups and learn ways to initiate one's own business and be innovative. Each and every SHG member admits that organizing themselves as groups has helped them to strengthen their social circle. There

¹³⁹ For instance, the groups from Koio village follow the system in which they lend their savings with 5% interest rate to members within and outside the group. They do not entertain provisions for alternate repayment options with regard to meagre loans they make accessible.

is a general agreement among them that the idea of forming SHGs is great and encouraging. Some say that SHGs are good for starters only, and many others also pointed out that the activity of the state government has limited packages,¹⁴⁰ and hence, improvement by means of providing better opportunities is sought.

With regard to patriarchal domination and discriminatory laws, as well as issues involving land and property rights, the SHGs members pointed out that men and women are equal and that, women should have equal rights to own land as much as men do, and that women should have land inheritance rights too. They recognize the fact that land of their own will enable them to improve and sustain their livelihood. Every SHG member agrees that they live in a patriarchal society and emphasizes that patriarchy in a society is something that needs to be changed, albeit a few lamenting that it is a part of culture and tradition. In response to the phenomenon of violence against women in the state, the women members feel that the state as well as the society including men and women should take the responsibility to put an end to it. A few women from Koio village admit that they can even think about being politically active at a later stage.

In the process of empowering these women, it is apt to say that the input made by these SHGs and the Government's assistance to them, complement each other. The efforts and means of the SHG's members to help oneself by commitment to group's activities help facilitate their own families and society at large while at the same time, the assistance given out to them by the government as a facilitator add to a bigger advantage.

Apart from the case study, it is alleged that the TLI project, all in all, appears positive and progressive since the corpus fund allocated to the SHGs obtains a 100% loan

¹⁴⁰ Limited packages, here, implies that these women's SHGs do not have further access to other financial assistance such as subsidies or other accessible loans besides the corpus fund of Rupees 25,000 that they obtain for each SHG.

recovery¹⁴¹. Handicrafts and woven products of the SHGs from this project are displayed in the Road Shows and other Government sponsored Exhibitions.

Most noticeably, the brand 'MYKI'¹⁴² market products of fruits and food from the project are popularly known and it also claims to have brought a certain change to the society.¹⁴³ Certain SHGs have ventured out for better business prospects by purchasing community carriers like buses to generate better income thus even rendering services on community interests. An official source reports success story with impacts drawn from TLI- SHGs seen with Sielie SHG¹⁴⁴, SHGs of Rusoma village¹⁴⁵ and so forth.¹⁴⁶

4.4 Impediments in the Empowerment Process

There are disadvantages that pose a challenge in the process of empowering women. Contradictions and complications in the process of empowerment and progress of human development can be observed where female population remains financially unstable, illiterate, ignorant, socially unaware, politically silent and weak.

These poor women are burdened with household chores, including rearing animals, maintaining various plantations in the field and garden, taking care of their children, maintaining the family's needs and many more. Most of the poor women are

¹⁴¹ See <http://www.morungexpress.com/frontpage/62679.html>

¹⁴² The name of the brand 'MYKI' means 'women' or 'girl' in Nagamese. Nagamese is a creole kind of language based on Assamese (http://en.wikipedia.org/wiki/Nagamese_creole). Whereas 'ki' stands for a 'home' or 'house' commonly understood to all nagas, which 'MYKI' then, could be interpreted as 'my house' or 'my home'.

¹⁴³ The TLI team members states that a change in the village/town or among the co-workers is seen because of the introduction of the TLI project, particularly with regard to the food processing and production of the MYKI products. Certain products like turmeric powder or 'haldi' are sold under the brand MYKI which is targeted to be made available in other part of the states.

¹⁴⁴ This SHG is said to have been marketing pineapple to different companies in Kolkota, Siliguri and parts of Andhra Pradesh in India

¹⁴⁵ This SHGs owns public transportation which render social services to the villagers

¹⁴⁶ SHGs from Khonoma village also reports to have generated good income from a rice mill and many SHGs produce mushrooms in Kohima village that meet the demands of the market.

unaware about various development schemes that could possibly assist their livelihood earnings and security and which could advance their participative role in a society.

Similarly, the project team encounters problems while implementing the project because of the illiterate SHG's members, difficulty while accessing the remote areas, introduction of new farming technologies and their applications varying in the areas of agriculture, horticulture, animal husbandry. The TLI project team also encounters problems pertaining to 'shortage of officers, lack of district level government functionaries and establishments, difficulty in changing the traditional mindset and attitude of rural people toward change, difficulty in breaking the socially-structured work responsibilities thus assigned and reluctance of women to venture out beyond their conventional lifestyle'.¹⁴⁷

The SHGs from Kohima village claim that the corpus fund- loans have helped them at an average rate. Most of the groups are running and generating profit, but they say that they cannot pursue enhanced form of business management because they do not get any other financial assistance.¹⁴⁸ Most of the SHGs still have too low a financial status to consider a better chance of improving their business prospects.

It implies that even after the SHGs from Kohima have paid back the loan, it has not enabled them to be financially stable and progressively sustainable. It also implies that the project needs to be productive and sustainable for the women's SHGs so as to achieve greater a rate of empowerment. Financial assistance should help them build long

¹⁴⁷This situation is learned from an official repondent of the Directorate of Women Development Department, Kohima, in connection to the schedules of the research questionnaire that was provided.

¹⁴⁸ As has been stated, these women SHGs has not availed any assistance from the government or other institutions except for this project. The Kohima village SHGs has each availed 25000 rupees as loans and have repaid to the department. The Koio village SHGs awaits to get the loans from the project, status as on March 2001.

term investments through sustainable means, and not only a momentary support to their current livelihood system.

It is unquestionably suggestive that the likewise state development programmes should be productive by providing sustainable means to ensure a progressive outcome. For this reason, government need to provide better access to resources in the form of education, training, exposure trips, better role of disseminating information, etc, so that women's SHGs achieve better rate of empowerment. The SHG's members are fairly satisfied with their work progress; still they could be highly motivated if opportunities were provided through exposure trips to outside progressive activities besides their own.

With little education and training not been realized, these SHGs have much to achieve or learn from outer influences: hence, these SHG's members need exposure and proper training.. At no disjoint, while taking into consideration the development of implementing women empowerment policies, local level institutions such as church and women's wings formed within or around the vicinity could also act as an important source of information in educating the local women about various events and prospects.

The mode of labor in the economic activities of women is very antiquated with no technological appliances. As such, it is important to take note of projects' assets, technology, environment, and marketing conditions besides other forms of assistance while implementing development project like this.¹⁴⁹

149 From a brief interaction and discussion with the senior coordinator of the project regarding the ongoing development and its phases of growth in the period of June-July 2010, it has been learned that the demand and supply unit of the MYKI products, with the available resources in relative response to the produce of the project, suffers a setback because of unavailability of them in large amount as and when demand arises. The products manufactured from the project are carried out in terms of a manual labor and hence, the price is higher for the local inhabitants of the area. It simply refers to the local problems encountered in the business activity of the project on account of the manual (technical failure) activity of the SHGs.

At present, organizing themselves politically by means of asserting their own rights or to fight for their rights based on their own decision making ability is absent. It will take affixing efforts of women's own movements and the diverse set of movements in the society. The SHG's members have not reached the stage where women's political participation is highly or strictly sought by themselves. Their social awareness should help them think beyond their traditional mindsets so that they can, well, be motivated for an empowerment in the real sense. Participation, especially with reference to asserting their own rights and finding their own place in the public realm, is unquestionably missing.

One of the TLI Project Team member articulates that the protection and provision of ensuring livelihood security should be given importance because 'women in our society hardly have anything or any authority of their own' and they believe that SHGs would help womenfolk to be more empowered while improving upon their economic status. An adequate training is required for these women in order to enable them defend their own rights through legal implications and knowledge dissemination. On achieving such empowerment, women's SHGs should ultimately be able to confront all kinds of social injustice, gender inequality and other forms of violence against women in the state.

Human development caters to exercising entitlements and utilizing human capabilities through forms of education, healthcare, nutrition, better information dissemination, financial assistance in the form of loans and subsidies, political participation, etc. Henceforth, without the power to have access to these resources, the poor cannot develop on their own. The basic needs and requirements of the poor should

be made available through access to these resources so that empowerment is achieved at a better level.

One also needs to understand that customary laws embedded with traditional values bring forth inequality between men and women, with reference to the patriarchal system that we observe. It is perceived that Customary laws do not appear out of an associated emptiness of a political or social facet: many a times, customary laws 'reflect the interests of the more powerful groups in society, and are determined by many of the same structures that generate poverty and exclusion, usually at the cost of women, marginalized ethnic groups, and the poorest communities and castes', and (Green 2008: 72-73)

Patriarchal norms in the society make women more prone to the forms of violence against women and abuses that conjures up mental, physical and emotional distress. Patriarchy is seen to further subordinate women by wrecking women's agency, their livelihood system, self-determination even in the midst of opening up 'new spaces in local governance and resource management system'. (Krishna 2007: 29) Hence, it is clearly seen that the patriarchal norms and discriminatory customary laws are impediments in the empowerment process.

Chapter 5

Conclusion

The notion of empowerment deals with the idea of overcoming all kinds of unjust power relationships amongst people, and by making full use of one's capabilities. People should have the "power to" access economic resources, human resources and socio-political resources, not only to empower oneself but also to escalate societal development. An important aspect in the empowerment process is to expand the possibilities of utilizing human capabilities and human capital. These entitlements can be realized by provisions of education, training, employment opportunities, health care facilities, technological factors, social awareness. Accordingly, in order to enable them have access to these resources, it requires government's action to provide necessary assistance, by considering the core values of human rights concerns in the enforcement of policies.

It is learned that earning an independent income boosts the well-being of women. In the context of the Transformative Livelihood Intervention (TLI) project, the women's SHGs achieve empowerment by means of improving their livelihood status. The women's SHGs members are able to provide needful assistance to their family i.e., enabling access to basic resources such as food, health, and education. However, the financial status of the women's SHGs, still, are unsatisfactory even after availing financial assistance from the project. This situation is observed in reference to the women's SHGs from Kohima Village since the SHGs from Koio village have not avail the loan, at the time when the fieldwork was carried out.

As such, in order to meet the goals of development initiatives, government's assistance should not be a short-term relief. Rather, it should bring forth a productive support with a sustainable means so that the SHGs gain financial stability. In this context, Micro credit's financial assistance requires an adequate strong savings attached with low interest rates to ensure financial stability in due course. Government's assistance should ensure better delivery of services to the poor beneficiaries in an appropriate point in time.

Generally, SHGs require a technical training on group activities including the pros and cons of micro credit facilities when available. They need to be aware about the repayment responsibility in order to improve their commitment level. They also need to adapt the applications of the know-how of doing things in a better way, in order to gain better level of their work productivity. Women's group members need exposure beyond the confined area of seeing and learning so that their knowledge and dexterity will expand and improve. They need to be empowered through gender awareness by being confident, gaining status and opportunity to learn beyond their static household activity. This is because women groups can have a profound impact on societal development if they continue mobilizing, learning, venturing and experiencing in the empowerment process.

For a better implementation of project like TLI, progress with regard to providing better guidelines and regulations, better tools and equipment, role of giving out information, better options and loans for financial aid, and organizing exposure visits for the SHGs, have been pointed out by the project team. The TLI project team believe that the state should improve the protection of rights of women and provide livelihood

security through SHGs and the likewise entrepreneurial activities with proper financial assistance.

Ensuring better service delivery by imparting knowledge and creating social awareness to citizens, is a pre-requisite in the empowerment process. Equal opportunities should be fostered by combating existence of illiteracy and enhance the role of disseminating information through an improved means of communication. Disseminating information and creating awareness are also seen to be effective by means of local-level understanding in the form of drama, stories, proverbs, role plays, video, etc. Hence, technological inputs of imparting knowledge through visual displays and the related criterion can justify the situation of the ignorant and illiterate populace.

Ensuring better information and delivery service also enables women to be aware about various social issues and learn about their own rights. One can also derive an example from the Media technology that enables citizens to remain familiar with their rights.¹⁵⁰ (See Green 2008: 52-53) It enables them to make better choices and demand their rights by doing away with the 'deep inequalities of power and voice'. (Ibid.)

Certain studies show that empowering women by means of making them economically independent set abridge existing forms of violence against them. In the state of Kerala, a Study reveals that women who are economically dependent are more prone to being treated violently. For instance, 49 % of women from Kerala state, who did not own any property, reported violence in comparison to a 7% of a survey that owned

¹⁵⁰ For example, the 'Soul City', a drama series, in South Africa helped to deal with discrimination against HIV aids while also enabling to debate on important societal issues such as rape and domestic violence and in Armenia a TV series 'My Rights' too played a crucial role in raising public awareness and inquiry into the legal system

land and property.¹⁵¹ This sort of hostility against women affects the state's 'socio-economic fabric resulting in heavy losses in terms of productivity'. (Ibid.)

Women's empowerment does not only mean economic empowerment. One thing that matters most, for women to possess, is believed to lie in their ability to have a decision making role in their everyday lives that relate to areas of political, social, and economic, varying from domestic to public affairs. Women need to be aware about the importance of decision making at both individual and collective level, sensitizing social issues, training them on political affairs and stressing upon the collective empowering issues.

Henceforth, besides having access to economic resources and human resources, equal importance should also be given to the decisive role and participation of women in public affairs and political activism. Women do not have to be confined to household chores; they should, in fact, have the urge and the freedom to exercise and participate in the role and functions of public affairs. Political participation enables women to acknowledge their capabilities and realise the potential positions they hold. Therefore, empowerment programmes need to accommodate and initiate educational programs, leadership training, campaign for political offices, thereby imparting political empowerment.

The local Panchayati Raj Institutions (PRIs) Act in India, that provides for women's political participation through reservations, is not applicable to the state of Nagaland. Hence, it is important that the state take necessary steps, through human rights concerns and in its own welfaristic manner, to realize the importance of women's

¹⁵¹ <http://www.domesticviolence.in/category/domestic-violence-in-india>

participation in the political affairs, at all level. An Orissa-based research reveals that the elected women of PRIs were formed only out of the quota and hence, there was none who could make it without the availability of quota. Therefore, to be elected to higher positions, the absence of quota will be liable to result in an absence of women's participation. (Hust 2004: 260-261) Then only, power can be distributed in equal terms and equity in the form of a democratic people's participation can be achieved in the real sense .

Human rights and its just application in the empowerment process should be assimilated to enlarge the agency of people's own decision-making ability in the political platform. Comparing the capability of men and women does not prove or substantiate the assumption that men are more capable than women and therefore, participative gender balance is necessary through presence of women in the political representation, wherein strong women's movement and female representatives should be well- measured for a positive change. (Ibid.: 273-275)

One core aspect of achieving empowerment is to tackle all kinds of social structure inequality pertaining to patriarchal domination. Forms of patriarchal domination can affect micro-credit activities where males in the family could possibly dominate and control the earnings and benefit cost by the women. There are some instances where women's SHGs cannot make decisions of their own even after having access to economic empowerment schemes.¹⁵² (see Kikhi and Kikhi eds. 2009) . They could, otherwise, be

¹⁵² For instance, loans obtained by the poor women can be seen utilized by menfolk in a family in the case we came across in Assam and women still, are dependant on the menfolks for decision making

discriminated by being lowly paid in connection with certain traditional laws.¹⁵³ (see Mehrotra and Jolly 1997: 287-288)

By and large, education should be prioritized since there are major indications that reveal that low status of women's literacy rate is an impediment in the development discourse as it aggravates poverty and unequal relations in a society. The low literacy rate affects the health of the household.¹⁵⁴ (Radhakrishna and Ray eds. 2005) A constructive weightage of an educational system has an impact on the people to create social awakening. It breaks down unequal relations of women with men, family and the society in general while reducing 'the stereotypes of women's and men's roles in society which restrict the horizons of both girls and boys, and girls in particular can gain the self-confidence to challenge discrimination'. (Green 2008: 43)

Better educational and healthcare achievements enhance the level of realizing human development.¹⁵⁵ (see Mehrotra and Jolly 1997: 204-232) Furthermore, an overall empowerment of women requires a quality education¹⁵⁶ including abolishment of fees to

¹⁵³ For instance, women played an important role in the East Asian countries towards a rapid economic growth in the textile form of labour intensive export industries where nearly 80% were women employees. However there are disadvantages when women face a discriminating lower wage rates including the effects of the non-inheritance laws.

¹⁵⁴ It indicates a major concern as far as women's literacy and health is of concern. The literacy rate of women is known to have a strong association with health of the households and hence, the lower the literacy rate the lower the health status

¹⁵⁵ We can learn from the state of Kerala which has an outstanding method of achieving a remarkable report of social development with a high level of human development record in lieu of its educational and health care achievements, even though the state has a low per capita income. It adopted crucial ways to achieving better form of accessing educational facilities to the people through better location wise manner, cost-effective and social accessibility. The access to education, in this sense, provided viably accessible schools of a near walking distance from homes; economically, education up to high school was done at no cost of payment and socially, no students were to face any sort of discrimination in view of backward or marginalized people. The state of Kerala is the first in the country to achieve an outstanding record of a total literate in April 1991

¹⁵⁶ For example, Sri Lanka expects all teachers to work for a few years in 'difficult schools' while the Gambia government build a new house in isolated places and a teacher housing loan schemes are launched so that women teachers get the opportunity to have proper place to live in.

common people.¹⁵⁷ (see Green 2008: 44-49) A preliminary step involves special affirmative action in order to bring about gender equality, ranging from 'giving freeships in education to reservation of jobs'. (Dhanda and Parashar 1999: 129)

An appropriate gender-balanced policies and provisions that match the ideals of gender justice, where both men and women partake equal opportunities and obtain equal respect, at both individual and collective level, is imperative. An aspect of good governance is can be observed by monitoring and evaluating gender equity based on an all-inclusive participation. Few examples are seen in some legislations of gender equality in Cuba¹⁵⁸ or the Zimbabwean changes in legislation regarding land inheritance and maintenance rights.¹⁵⁹ (Mehrotra and Jolly 1997: 38-40)

The directive principles of state policy and its welfarist approach can bring in gender justice based on core human rights concern. In the context of implementing women's empowerment programmes, women should be valuably regarded as active citizens in order to achieve the goals of development. Likewise, the development of normative laws, the actual practice and its application to the daily existence of people's lives requires a quicker task, so that there is a realistic functioning of law on obtaining gender justice in practice. (Dhanda and Parashar 1999)

Nonetheless, the government, financial institutions or other organizations cannot be the sole aid to empower these women; women themselves must support their needs

¹⁵⁷ A better educational scheme, fees abolished on common people in areas of education and basic health facilities are observed. In Sri Lanka, a 'lower middle income country' has one of the lowest maternal mortality rates in the world. It is also seen that a girl born in Sri Lanka has a 96 % chance of being attended by a qualified midwife while family's medical treatment are sought free of cost from a nearby public clinic assisted by a qualified nurse. Children go to primary school free of cost and a university level education for girls is free

¹⁵⁸ The state of Cuba strengthened the position of women in the society through legislations regarding gender equality; the penal code referring to an infringement of right to equal treatment as a criminal offence

¹⁵⁹ Through this legislation women need not a permission from their husband to purchase immovable property and an equitable distribution of family property on divorce between the spouses

and requirements through self help and self efforts in which their commitment and hard work should form a prerequisite. The SHGs as individual members should also be dedicated to achieving the streams of development in the process of empowering themselves. It should be based on the rationale in which the group's activity is largely influenced by the member's commitment, hard work efforts and a profitable outcome so that the group will not lose its authentic merit.

In this perspective, it has been observed that if a SHG does not fare well in their business earnings and savings, members tend to leave the group because a sense of security is lost in order for them to precede the business. A sense of security in the form of financial stability is required for the groups to further their business, which is why government's assistance is sought for. Further, government's assistance is sought to create a sustainable means to the beneficiaries so to ensure a productive and progressive empowerment curriculum.

As such, a change in the society in the empowerment process needs the efforts of men and women, government, civil society organizations and NGOs, financial institutions and so forth. It has been pointed out that empowerment 'does not result from a linear evolution, or from one that is the same from every society; rather, it is a process that can only be constructed with women's and mixed movements'. (Commission on Women and Development 2007)

The government, on the other hand, should discharge its functions with standards of transparency, accountability; self- assess and self-critique so that progress can be attained for better implementation of comparable development projects. The government should be honest by closely looking into its functionary and machinery system and learn

where it lacks in providing essential public services. Consequently, an inclusive system of aid is a prerequisite where funds meant for development should be correctly spent so that the people can hold the government accountable for the expenses met. All these should be called for a practical conduct rather than present itself as a mere tool for paving ways to development.

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Appendices

1. Questionnaire for Transformative Livelihood Intervention Project (TLI) Employees

(Note: The survey is for educational purpose and hence the identity of the surveyed will not be disclosed)

Dated:

Name:

Age:

Designation:

(please tick whichever is applicable)

1. What is your role in the implementation of Transformative Livelihood Intervention (TLI) project?
 - i) Selection of beneficiaries ii) selection of sites and particulars of work iii) disbursing loans iv) contacting officials v) informing the people vi) others (specify)
2. Who identifies the beneficiaries?
 - i) Officials of the concerned department ii) Senior Co-ordinator and other employees of the project iii) Seniors and church leaders iv) Village council members v) others (specify)
3. On what basis are the beneficiaries chosen?
 - i) Unemployed women ii) any women iii) Considerably poor women (BPL) iv) Others (specify)
4. Are the beneficiaries chosen as per the above prescribed norms?
 - i) Yes ii) no iii) not always iv) Others (specify)
5. What are the main works carried within this project?
 - i) Vegetation ii) cottage industry iii) Run public transport system iv) Community building v) others (specify)
6. Do you seek guidelines from the State officials?

- i) Yes, Mostly ii) No iii) Sometimes iv) Others (specify)
7. How has their response been?
- i) Helpful ii) bad iii) neither good nor bad iv) Others (specify)
8. Have you undergone any training programmes for the project?
- i) Yes ii) No iii) others (specify)
9. Do you require training or guidance for the implementation of the TLI project?
Please specify why because....
- i) Yes, very much ii) not required iii) others (specify)
10. What was the duration for the training?
- i) 1-3 months ii) 4-6 months iii) 7 months and above iv) others (specify)
11. Do you hear complaints regarding the implementation of the TLI project? Kindly specify the sort of complaints made?
- i) Yes, often ii) No iii) Sometimes iv) Others (specify)
12. Do you see any change in the village/town or among your co-workers because of the introduction of the TLI project? Please specify with certain example
- i) Yes ii) no iii) others (specify)
13. Do you maintain staff's attendance and leave register?
- i) Yes, all the time ii) not regularly iii) no iv) others (specify)
14. Do you maintain a register monthly/fortnightly, etc on the work report?
- i) Yes ii) sometimes iii) no iv) others (specify)
15. Should there be any improvement for implementation of project like TLI?
- i) Yes ii) No iii) Maybe iv) don't know
16. What should be improved for better a implementation of project like TLI?

- i) Better guidelines and regulations
- ii) Better tools and equipments
- iii) Improvement in the role of giving out information
- iv) Better options for loans and financial aid
- v) Others (specify)

17. Do you think the state should improve protection of rights of women (that include land and property rights), provide livelihood security through SHGs and the likewise entrepreneurial activities with proper financial assistance? Why would you think so?

- i) Yes
- ii) No
- iii) Maybe
- iv) others (specify)

2. Questionnaire for the Directorate of Women Development Department Employees

Dated:

Name:

Sex:

Designation:

1. What is the department's role in the implementation of TLI project?
2. On what criteria are the project employees employed?
3. On what criteria are beneficiaries chosen?
4. Has there been any problem while implementing the project? Please specify.
5. Has the project helped in structuring the departments' system of governance? If yes, please specify in what way has it helped.
6. Do project officials actively and sincerely perform their duties while implementing the project? If yes, can you give your opinion on how the projects has helped the grassroots with certain kind of evidence based record?
7. What are the difficulties they face while performing their duties?

8. Has there been any feedback from the community people or other influential people regarding the project implementation? Please specify what are the feedbacks received?
9. Do you agree that the project fund is properly utilized for development? If yes, how?
10. Do you agree that the state should improve protection of rights of women for livelihood security (with special reference to land and property rights)? Please give reasons for your response

3. Questionnaire for the Transformative Livelihood Intervention (TLI) Project- Self Help Groups (SHGs) members

(Note: The survey is for educational purpose and hence the identity of the surveyed will not be disclosed)

Dated:

Particulars

1. District
2. Village
3. Tribe
4. Name of the SHG
5. Year of joining SHG
6. Activity of the SHG
7. Respondent's Name
8. Age
9. Marital status
10. No. of children

(Please tick whichever is applicable)

Questions

1. What is your monthly income?
 - a) None
 - b) 1-2 thousand
 - c) 3-4 thousand

- d) 5-7 thousand
 - e) 8 thousand and above
2. What is your occupational status?
 - a) Student
 - b) Self employed (Specify)
 - c) Private employee
 - d) Government employee
 - e) Jobless
 3. What is your residential status?
 - a) Homeowner
 - b) Private tenant
 - c) Council/Government tenant
 - d) Homeless
 - e) Others (Specify)
 4. How did you know about the existence and functions of SHGs?
 - a) Newspapers & internet
 - b) Village council/ village elders
 - c) Friends and well-wishers
 - d) Others (Specify)
 5. Why did you join the group?
 - a) Jobless and financial strain
 - b) To improve my income and business status
 - c) To help my family
 - d) Others (Specify)
 6. How do you contribute towards the group? Please specify the mode of labor
 - a) Manual
 - a) Technology based equipments
 7. How many hours do you work per day?
 - a) 1-3 hours
 - b) 4-6 hours
 - c) 7-10 hours

- d) 10 hours and above
8. Do you benefit on the time spent from this SHG activity?
- a) Yes
 - b) No
9. How is the benefit/Income that you earn from the group?
- a) Financial support
 - b) Learn ways to initiate one's own business and be innovative
 - c) Empower oneself and able to form better social groups
 - d) Enable to organize political groups and have political links
10. How do you make use of your income benefit?
- a) Spent for personal needs
 - b) Family
 - c) Invest in business
 - d) Others (Specify)
11. Do you invest money for future management?
- a) Yes
 - b) No
12. How many times has your group availed loans from the government?
- a) Once
 - b) Twice or more
 - c) None
13. If yes, to what extent do the government loans benefit the group?
- a) Greatly
 - b) Average
 - c) It does not help
 - d) It depends on the nature of business
14. What is the status of your group's business?
- a) Running with no profit or no loss
 - b) Running and generating profit
 - c) Closed down within the first year
15. Does your group have any innovative idea for a better successful business?

- a) No idea
 - b) I think so
 - c) Yes, but cannot get finance
16. Have you approached NGOs, state or any financial institute for business finance?
- a) No
 - b) Yes
17. Were you successful to get the finance?
- a) No
 - b) Yes
18. How was your interest rate? Specify the rate %
- a) Less
 - b) Moderate
 - c) High
19. Was there provision of alternate repayment options?
- a) No
 - b) Yes
20. Besides this project, have you heard about the other government projects for SHGs through SGSY, DWCRA, NEPED, etc that were initiated in the state?
- a) Yes
 - b) No
21. What is your view on the idea of forming SHGs?
- a) Great and encouraging
 - b) Good for starters
 - c) Just a financial trap
 - d) No idea
22. Comment on the activities of state government?
- a) Provides helpful advice and give chance to get started
 - b) Discouraging with high interest rates
 - c) Limited packages and needs improvement and better opportunities
 - d) No idea

23. Would you agree that we live in a patriarchal society?
- a) Yes
 - b) No
24. In your opinion, patriarchy is
- a) Part of tradition and culture
 - b) Something that needs to be changed
 - c) No idea
25. What should be done about violence against women (rape, sexual harassment, etc) in the state?
- a) Nothing- women will be discriminated against and exploited
 - b) The state should provide better protection to the rights of women and girls
 - c) The state as well as society including men and women should take the responsibility to stop violence
 - d) Others (Specify)
26. Do you think that women should have inheritance rights?
- a) Yes
 - b) No
 - c) Maybe
27. Why are land rights important to you? Please specify
28. Do you think land and property rights enable women to achieve better status in a society and improve their livelihood?
- a) Yes
 - b) No
 - c) Maybe

