

Women in Self Help Groups and Panchayati Raj Institutions: Suggesting Synergistic Linkages

There have been in the past decade, two interventions in India that have contributed towards generating processes of empowerment for women. One is the 73rd and 74th amendments that make it mandatory for a one third reservation of seats in local self governing bodies, and the other the formation of self help groups of women around micro finance. This paper raises questions about the processes of empowerment generated under each of these interventions and also suggests synergistic linkages between the two.

Self Help Groups

Generally, a 'Self HelpGroup' (SHG) is formed when members of a community, who have the same or similar problem, come together, meet, share experiences, have discussions, and thereby arrive at solutions. Internationally, such groups have been formed around medical problems and addictions. Self-help is seen as an inexpensive way of providing vital community services. As an ethos, a SHG symbolizes community initiatives to tide a problem over and achieve a level of self-sufficiency. It is a concept that has evolved over time and has gone through several and substantial modifications.¹ The SHG has evolved over time all over the world and the journey has been at several levels – from labour/kind/premonetary currency to cash; from non-financial to financial groups; from rotating to non-rotating patterns; from short lived to semi-permanent or supposedly permanent groups; and from savings-only to savings-driven credit groups (Seibel,2000).

Grain Banks have been in existence since many years in India, where in areas of frequent drought, the community pools grain when it is available, so that it can be accessed as a loan, in times of scarcity. These have also been actively

¹ Seibel (2000) traces the origins of the idea of SHGs to several hundred years world wide. Labour, food and money are three items that have been collected, and reallocated among groups that assist one another. In particular, rotating savings have been traced back as a practice to the 16th century to the Yoruba slaves who carried it back to the Carribean as part of their social capital. The institution has been found to exist in West Africa, Phillipines, Egypt, Ethopia, Indonesia, etc.

promoted by non-government organizations (NGOs), community-based organizations (CBOs) and funding agencies (national and international), as systems that build food security. The monetary component enters into the system of rotating loans with the advent of markets that function on the basis of money. In India, an initiative in self-help has been the 'chit funds'. Such associations consisted of 10 to 15 persons who gathered to pool their saving together and then chose one member (either by lottery or any other method) to receive the pool of money. These associations were formed for various reasons, such as access to credit in emergency situations, or for women to save for possible future crisis in secrecy from their families. While chit funds are prevalent among households and small businesses all over India, chit funds are also organized by Chit Fund Firms, especially in South India, and are regulated by the Chit Fund Act. CHITS used a system called ROSCA (Rotating Savings and Credit Associations) to disburse the pool of money.

In India one also finds SHGs around watershed management, forest management etc. However, largely, the SHG is the conduit through which *micro finance* is routed to the poor in the belief that it will prove catalytic in helping them to pull out of poverty.² These are small groups of 10-20 persons, who come together with the intention of saving and rotating loans amongst the members. Once these groups stabilize, they are accorded formal support from the banking system so as to widen their lending capacities. An important dimension of SHGs is the peer pressure that members of a group exert amongst themselves, which acts as a substitute for formal collateral. The rationale of micro finance is based on findings, which have shown that the poor can save, and can be relied upon to return on time the money that they borrow. Micro finance supposedly circumvents the drawbacks of both the formal and informal systems of credit delivery and also fits within the larger Principles of market liberalisation since credit-to-the-poor and profits are not antithetical to each other. Among the real and potential clients of micro-finance, women are seen as the most reliable in terms of repayment and utilization of loans. The instrumentalist vision of micro-finance is based on the understanding that the entire household benefits when loans are given to women. Further, it is argued that micro-finance can empower women since it instills a perception of strength and confidence through augmentation of incomes and their participation within group activities. Hence, most of the groups formed are women-only SHGs.

² This paper will concentrate upon SHG formation around savings and credit.

Why micro finance?

Internationally, micro-finance has been heralded worldwide as an effective cure for poverty. Over the few years prior to 1997, a series of meetings were held, so as to design an approach that can be followed by all countries across the globe.³ The meetings worked towards contributing inputs for the World Micro-Credit Summit Campaign held in Washington DC February 1997. More than 2,900 people representing 1,500 institutions from 137 countries gathered for the Summit. The Summit announced a global target of supporting 100 million of the world's poorest families, especially women with micro finance for self-employment and other financial and business services by the year 2005. This Summit received impetus in the mid-1990s after the World Summit for Social Development in Copenhagen in March 1995. Four core themes were stressed as part of a 55 page Declaration and Plan of Action. These were –

1. **Reaching the Poorest:** 1.2 billion people are living in absolute poverty in the world which comprise about 240 million families. These form the group from where most of the Micro finance Summit's target of 100 million poorest would be tapped. The Summit also promotes the use of quality poverty measurements to identify the poorest.
2. **Reaching and Empowering Women:** Since women are supposed to be good credit risks, and women-run enterprises benefit their families, micro finance is seen as a tool to empower women.
3. **Building Financially Self-Sufficient Institutions:** This theme is based on the experience of developing countries which have shown that micro finance

³ The South Indian Consultation was held in Hyderabad, India on, 23-24 August 1996. A meeting of 20 practitioner NGOs, development financial institutions and development professionals arrived at a common position and action plan. The Dhaka Declaration of the South Asian Coalition for the Micro-credit Summit articulates the collective consensus among 21 networks and agencies delivering financial services to over 4.5 million poor people across Bangladesh, India, Nepal and Pakistan. It endorsed the importance of micro-credit and emphasised that microcredit should be approached as a socially responsible business. Prior to the Washington Summit, a group of NGOs and development finance institutions met in New Delhi on 23, January, 1997. The objective was to review the progress made and to discuss modifications to the draft documents released by the Summit Secretariat in November 1996.

programs can improve their efficiency and structure their interest rates and fees to eventually cover their operating and financial costs. The Campaign offered daylong courses at global and regional meetings held from 1999 through 2001, which trained practitioners in this regard.

- 4. Ensuring a Positive, Measurable Impact on the Lives of Clients and their Families:** Two impact evaluation studies conducted by the NGO *Freedom From Hunger* showed that current clients of its affiliate institutions in Honduras and Mali had experienced positive program impact at the individual, household and community levels. The studies showed the higher levels of empowerment of client households in terms of larger enterprises, increases in personal income and household food consumption, savings and the feeling of self-esteem, as compared to non-client households.

Of particular importance to us is the second core theme of the Summit, which was to reach and empower women. This theme can be further divided into two goals, one is that of reaching women and the second is of empowering them. The first goal of reaching women is not difficult to achieve. The reasons for targeting women are however subject to debate. Note has to be taken of the narrow perception of the core theme, i.e.' since women are supposed to be good credit risks, and women-run enterprises benefit their families, micro finance is seen as a tool to empower women'. The submissiveness and pliability of women in relation to repayment schedules are stated as both valid and suspect reasons. The capacity of women to start enterprises, to sustain them and to run self-help groups independently without the help of men is also a matter of discussion. There is no doubt to the fact that, given the current systems of micro finance, women have *access* to credit.

Panchayati Raj and Women

Panchayats existed in India even before the British rule. Panchayati Raj (PR), which is in actuality a formalisation of local self-government, came into being after Independence. The Constitution which was then being drafted, however did not include anything connected to Panchayati Raj,. Instead it was included in Article 40 of the Directive Principles. By the late fifties, several states did set up PR bodies at village, block and district levels. PR was seen as a means of ensuring democratic participation for rapid rural development. However, since there was no constitutional support, political will and adequate powers or resources, these PR bodies started languishing. Women were rarely on these

bodies, except as co-opted members who were accorded little power, respect or political status. (Datta, 1998).

It is not as if the issue was not important on the nation's agenda. In fact several commissions were set up to examine ways in which it could be strengthened, such as the Balwant Rai Mehta Study team (1957), The Ashok Mehta Committee (1977), The G.V.K. Rao Committee (1985), and the L.M. Singhvi Committee (1987). In 1988, a parliamentary subcommittee recommended that Panchayati Raj bodies be given constitutional recognition. It was only in 1992 that Parliament gave constitutional status to Panchayati Raj. On December 22 and 23 1992, two amendments to the Constitution – the 73rd Constitution Amendment for rural local bodies and the 74th Constitutional amendment for urban local bodies made them 'institutions of self government'. Within a year following this all the states passed their own acts in conformity with the amended constitutional provisions. As a consequence India has moved towards what has been described as 'multi-level federalism', which has widened the democratic base of the Indian polity (Mathew, 2003).

72 per cent of India's population live in the rural areas. Here there are nearly 600 district panchayats, about 6,000 block panchayats at the intermediate level and 2,50,000 gram panchayats. 27.8 per cent population live in the urban areas in India. Here one finds 96 city corporations, 1,700 town municipalities and 1,900 nagar panchayats. Currently, every five years, about 3.4 million representatives are elected by the people of whom one million are women. Women head about 175 district panchayats, more than 2,000 block panchayats and about 85,000 gram panchayats. Likewise, more than 30 city corporations and about 600 town municipalities have women chairpersons. A large number of hitherto socially excluded groups and communities like the tribals and dalits are now included in these decision-making bodies (Mathew 2003).

The major impetus in the constitutional amendments for women's political empowerment has the reservation of one-third of the seats for women in local bodies, along with reservation of seats for Scheduled Castes (SCs) and Scheduled Tribes (STs) in proportion to their regional populations. Initially, women were hesitant to enter this whole new political arena because of which political parties and vested interest groups took advantage of the situation. Women were only rubber stamps and actually veiled men and the dominant masculine line, which always held power. This was called the proxy rule. A new group of 'sarpanch patis' also emerged where the husband of the woman sarpanch managed the affairs of the panchayat, while the woman acted only as a rubber stamp. A study

in the state of Karnataka has shown that many women elected to the local bodies/panchayats are surrogates for husbands and fathers who could not contest because of the precondition of reservation. Some were put in place by the wealthy and powerful, for their malleability – a kind of puppet to serve the vested interests while appearing to be an elected representative.⁴ Further there were also backlashes from the upper castes where women suffered compounded oppression, one on account of their gender and the other on account of their social positioning. There are stories from all over the country of violations of their rights despite constitutional provisions. The case of a woman councilor of a city corporation in the state of Tamil Nadu is a case in point. The people of Villapuram had no permanent water supply facility and were totally dependent on water that was brought by the corporation tankers. Moreover, this water was sold to the people for a fee that was levied by the local henchmen. Attempts to provide water pipes from a water source to Villapuram were scuttled as the mafia saw the above arrangement more profitable for them. Leelavathy had campaigned during the elections for the sole mission of bringing drinking water to her constituency. With her unstinted pressure on the local bureaucracy, this was almost a reality. But three days after a trial run, armed men murdered her in broad daylight. Leelavathy came to be known as a symbol of the people's struggle for water.⁵ Again, After more than a year of the elections to the panchayats in Madhya Pradesh, there were reports from four districts – Raigarh, Chhatarpur, Raisen and east Nimar – of a lady sarpanch being stripped naked, another lady sarpanch being gang raped, an 'upa-sarpanch' (deputy president) being tortured and a dalit panchayat member being beaten up.⁶ (Mathew, 2003)

However, over time things have changed to some measure. It has been proved that wherever women hold positions in local bodies there is greater efficiency and transparency in the running of public affairs. Gangamma Jayker, president of a gram panchayat in Malgudi district in the state of Karnataka, belongs to the scheduled caste category. Having being in a position to complete her primary schooling herself, she was very keen on promoting education and has been running literacy classes for women in the village. On hearing of the government programme for girls' education, she got the details of the scheme, and followed the procedures to get a school opened in her village. are today recognising the

⁴ See, Vinod Vyasulu and Poornima, *Women in Panchayati Raj: Grass Roots Democracy in India? Experience from Malgudi*, March 1999.

⁵ See, Mythily Sivaraman, 'Blow to Goodness', *The Hindu*, May 18, 1997

⁶ See, George Mathew and Ramesh Nayak, 'Panchayats at Work: What It Means for the Oppressed?', *Economic and Political Weekly, Bombay*, July 6, 1996, pp 1765-71.

outstanding women leaders in the panchayats by instituting yearly awards.⁷ Mathew reports that some of the awardees have done excellent work in raising women's economic status, took campaigns against child marriage, child labour, bringing piped water supply, building health centres, strengthening primary schools and self-help groups. The optimistic observation has been that over this past decade women have proved to be not just passive disinterested participants in the political processes. More women who are from the marginalized section of society have entered the fray. The provision of reservations in the system of local self governance in India has been hailed as an empowering process for women since it has not only brought women out of their houses and into the public place but it has also given them a voice and platform to express themselves.

What is Empowerment?

It is easy to build-in empowerment as a goal of all development initiatives. Empowerment is the most frequently used term in development dialogue today. It is also the most nebulous and widely interpreted of concepts. Advocates of micro finance claim the very process of forming self-help groups is empowering and a critical mass is formed which can be harnessed to pull households out of poverty traps. The corresponding side of the debate around this issue, is that, the same critical mass can be usurped by larger political and economic interests to promote their own mandates, by which women become instruments and are further disempowered.⁸ Further, empowerment cannot be achieved through the handling of just money since credit by itself does not bond women together enough to unleash a process of empowerment. Other social and development concerns are required to cement groups so that they can metamorphose into vehicles of empowerment. Similarly, advocates of PRIs also claim that participation in the democratic process empowers women. However, as has been illustrated earlier, women in PRIs do not necessarily wield the power that their seat and position accords to them. Access to the seat does not guarantee control over resources, participation in decision making and functioning effectively as a leader. It can also mean that an attempt to achieve these goals is fraught with resistance and prices have to be paid physically and socially.

⁷ Vinod Vyasulu and Poornima, 1999.

⁸ It has been reported that corporate giants like Hindustan Lever Ltd. is using women from SHGs to help sell their brands of products like shampoos, oils and soaps. (email communication from dnrm@panchayats.org, 28 Nov. 2001)

Empowerment cannot be understood separately from an understanding of power. Power, in fact, can be perceived in four forms. Oxaal and Baden (1997), categorise these as, first, *power over* - this power involves either/or a relationship of domination/subordination. It is based ultimately on socially sanctioned threats of violence and intimidation and requires a constant vigilance to maintain. It also invites active and passive resistance. The second is, *power to* - this power relates to having decision making authority, power to solve problems and can be creative and enabling. The third is, *power with* - this power involves people organising with a common purpose or common understanding to achieve collective goals. The fourth is, *power within* - this power refers to self-confidence, self-awareness, and assertiveness. Through this power individuals can recognise through analysing their experience how power operates in their lives and gain the confidence to act to influence and change this. To begin with the first interpretation of power as *power over*, a person has to be empowered because that person is at the wrong end of a power inequality. Hence, the first interpretation gives the rationale to begin a process of empowerment. The second interpretation of *power to* talks of the ultimate stage of empowerment when a person has achieved the capacity to take action. Here empowerment and power collapse positively into action. The third interpretation of *power with* reflects on of the methods that such a process can be initiated and set into motion, i.e. through purposive collectives. The fourth interpretation of power as *power within* can be interpreted as the sustenance of the process whereby empowerment does not remain limited in intermittent actions and instead can be conceived as the building of capacities to carry out future action in a sustained manner.

In the context of development,(economic/social/political), empowerment cannot be *given* to anyone, nor is it a goal that can be reached by an organisation or state. It is a process that takes place wherein an inequality moves towards becoming an equality. The inequality that has to alter into equality, is the inequality in participation in the various processes of development. These can range from-education, health services, housing, livelihoods, employment, remuneration, etc. *Empowerment is a process whereby constraints that impede equal participation are reduced so that the inequality starts moving towards becoming equality.* Often with development interventions such as micro finance, targets are chased and the achievement of those targets is confused with the achieving of empowerment. The next question that comes to mind is, 'what are these constraints which impede equal participation in development processes?' These constraints are most often structural and connected to both the larger environment that the woman finds herself in. Since it is connected to structural constraints, empowerment and the conditions that have to be generated for it are contextual

and specific to the location and situation, in all its dimensions - geographical, socio-cultural, and political. That is primarily the reason for the myriad understandings of the term and the fuzziness that affords activists the freedom to interpret and act according to the situation they face in the field. How are the constraints to be reduced? *Interventions such as those of micro finance and PRIs can play an important role in reducing structural constraints.*

In order to understand how constraints can be reduced, we have to move on to the concept of 'spaces'.⁹ The stimuli for empowerment as a process to take place, comes when something alters in a person's/woman's life that expands spaces. By "space" is meant that which allows a persons, the place/freedom/margin, to do what she/he intends to do.¹⁰ Initially every person has an allotment of spaces at a moment in time. This allotment is determined by the domestic and macro environment, within which the person lives. Both these environments have the same dimensions as spaces, namely, physical, economic socio-cultural and political. Spaces determine the person's capacity to act and the ultimate behaviour both within households and outside it. A constriction of spaces amount to a lack of power to act. It also accounts for fewer alternatives within which behavioural decisions can be taken. Constricted spaces negatively affect power over, power to, power with and power within. Spaces are also an end for which negotiations take place. Hence, in domestic power dynamics, it is the expansion and contraction of spaces that explain the relative positions of the members. Spaces include both tangible and intangible features of categories that are economic, socio-cultural, political and physical.¹¹

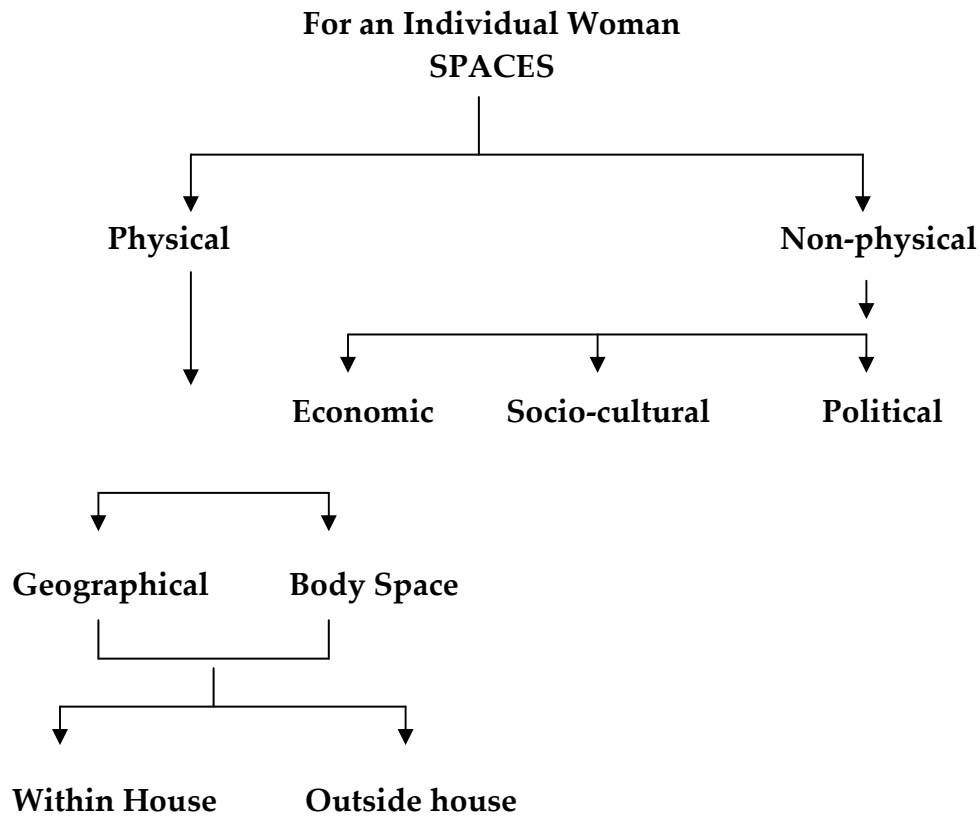
The following flow chart, Figure 1 outlines the different spaces that a woman finds herself within.

⁹ For a detailed outline of the use of 'spaces' as a concept to capture power and empowerment, see Deshmukh Joy Ranadive, 2002

¹⁰ Space is different from capability in the sense that the term 'capability' as used by Amartya Sen and developed by Martha Nussbaum (1995) signifies characteristics within human beings which if are deprived, do not allow for a human or a humane existence. Space on the other hand, is that which allows a person to move, maneuver and negotiate to develop capabilities

¹¹ These dimensions of space are not necessarily exclusive of each other. The purpose of demarcating different kinds of spaces is to facilitate analysis and to devise reasonably differentiated categories that can be operationalised in research.

Figure 1



Physical Space: This space constitutes a women's access to the physical space of her body, of mobility across spaces out side her house and within her house.¹² Women's ownership, access to, and control of physical space have a significant bearing upon their position in intra-domestic power dynamics as also outside the domestic unit. A woman's ownership, and control of her own body is often limited. Many cultures view women's bodies as property, which is owned by men. The spaces accorded to a woman, determine her mobility, opportunities for action and consequently, power. Included within the understanding of physical space is women's ownership/access to/control of immovable property such as house, land, commercial space (like a shop), school place of work, etc. An intimate relation exists between women and the house they live in. It is within

¹² Physical space has been a focus of analysis within feminist geography where behaviour and space are recognised to be mutually dependent. One method used is of time geography where everyday routines of women are traced to ascertain the spaces they occupy. The divide between the 'male' public space and 'female' private space is seen as one of the most oppressive aspects of women's lives. See, Women and Geography Group of the IBG, 1984 and Gillian Rose, 1993.

the boundaries of the house that the domestic unit functions. Hence this is also the space within which the direction of labour and domestic work takes place. Here, two aspects have to be considered. One is the house as a totality. The other is the geography within the house, and these are spaces within the house that women are supposed to be in/allowed into, etc. Most often, the spaces that women inhabit inside houses are related to the domestic work they do and the kitchen is considered to be primarily their space. The other type of physical space that is important, is land. Women's ownership of, access to and control of land, especially from the natal family results in a considerable leverage in power dynamics. Besides house and land, women's access to and control of physical space in terms of being able to avail of education facilities and work opportunities signify empowerment. Access to a school, a training centre, educational/or vocational; a place of work outside the house, agricultural/non-agricultural, can be translated into access to physical geographical space, the existence and quality of which can be evaluated as an indicator of empowerment.

Economic Space: This space allows a woman ownership, access and control of goods and services, which enhance economic independence. Within economic space, is included, ownership, access to and control of immovable property (which can alternatively be translated for examination in research, into physical space); movable property; assets both tangible and intangible; income, etc. In as much as property allows a woman economic leverage one can say that it enhances her economic space. Many studies reveal that jewelry, utensils, clothes, household articles, cash etc. are given as dowry to girls at the time of marriage, do not increase their economic space since they have little control over the dowry articles, which are appropriated by the parents-in-law. *Consequently, control is equally important as is access.*

Socio-cultural space: The third kind of space that can enhance women's power within the domestic sphere is socio-cultural space. This space widens when a person's position within kin-based hierarchies is relatively higher than is others. The placing within families, of members are based upon some socio-cultural norms that are an essential part of the milieu the family is based in. A nuclear family has a three-tiered hierarchy of husband, wife and children. A joint or extended family's hierarchy is more complex. Age is a major factor in determining status. Marital status is also an important determinant. Widows do not have as much status as do married women. Caste and class are important determinants of socio-economic status both within society and within a family. The access and control to socio-cultural space that a woman can have which will enhance her position within the household, is intimately connected to religious

dictates, caste factors and ethnic origins. In conservative rural-based patrilineal societies it is unlikely that the caste barrier will be crossed through marriage. But what the woman can do and should do, how she should behave both within and outside the house are determined by caste, religion and ethnicity.

Political space: The fourth kind of space can be perceived at two level, private political space and public political space. The first level relates to the political situation that exists within the domestic unit. The process of distribution that through norms allocates resources and time, is a manifestation of the political arena *within* the domestic unit. The conceptualisation of this space is different from the socio-cultural space since the latter determines the placement and political space deals with the dynamics of the *working* of those placements. Hence when one is concerned with power dynamics within the domestic domain, it is political space that answers questions as to how those dynamics work while, physical, economic and socio-cultural spaces answer questions as to why members are so placed. Political space hence correlates to hierarchical placements of authority and responsibility that are sanctioned by socio-cultural spaces. The second level of political space is related to women's access and control of public office. Political activity as widely understood, takes place within the public domain and is connected with the administration and governance of society/institutions locally as well as in a larger context. This space is not easy to come by. It is also a function of personality traits like courage, determination and qualities of leadership. The divide between the private and the public is so significant in the lives of women that since political space exists on the other side of the divide, and few bridges exist to assist the crossing, women's access and control of public political space is difficult to come by.

Spaces that Shift

It is not necessary that when spaces expand, it will always result in the process of empowerment. It is important to evaluate the *quality* of that space.¹³ *When micro finance policies or participation in local self governance are evaluated for their impact upon women's empowerment then one has to pay attention to whether they are instrumental in expanding spaces in women's lives and how much does that expansion lead to a reduction in the inequalities that impede equal participation of women.*

¹³ For example if women have to trudge longer distances for water or fuel due to a change in forest policy it does not spell empowerment.

While, a constriction of spaces implied a lack of power in all the four dimensions of power over, to, with and within, an expansion of spaces does not necessarily imply empowerment. There is no *linear* relationship between empowerment and the expansion of spaces. For example often it is found that, an intervention such as micro finance, which has given economic space to a woman in terms of an income, does not empower her, because she has no control over that income. On the contrary it may even lead to an increase in domestic violence as has been found in the case of studies in Bangladesh.¹⁴ Similarly one has seen that in the case of the Panchayati Raj system women have had to face violence from men and upper caste groups. That is because whether it is micro finance or it is the PRI, they have not altered women's socio-economic space. We have to remember that the woman does not live in a vacuum. In as much as the micro finance intervention or participation in PRIs, does nothing to alter the socio-economic environment of the household, an expansion of only economic or political space for the woman will not empower her. However, if the intervention/participation increases her levels of confidence and self-esteem, then a process of empowerment has been unleashed. Sometimes even before an action is taken, the very mental decision on the part of the person to act instills a feeling of confidence and well being. What actually has to expand is mental space. Mental space is that space that facilitates 'power within'. While, a constriction of spaces implied a lack of power in all the four dimensions of over, to, with and within, an expansion of spaces does not necessarily imply empowerment. There is no *linear* relationship between empowerment and the expansion of spaces. *The most important condition for empowerment to take place is an expansion of the person's mental space.*

What then, actually leads to an expansion of mental spaces? It has been found that it is when women operate through collectives that the maximum empowerment takes place. Women may come together for various reasons. The point of entry may be for example, discrimination in wages, a dairy co-operative or as is being discussed in this paper, participation in a SHG or in a local self-governing body. The collective allows for her to express the injustices she faces while belonging to another collective. The release of mental spaces that allows for action on the part of women is most often facilitated by her membership of a collective that is addressing a similar problem or is collectivized around a common mandate. The formation of a collective facilitates the process of empowerment.

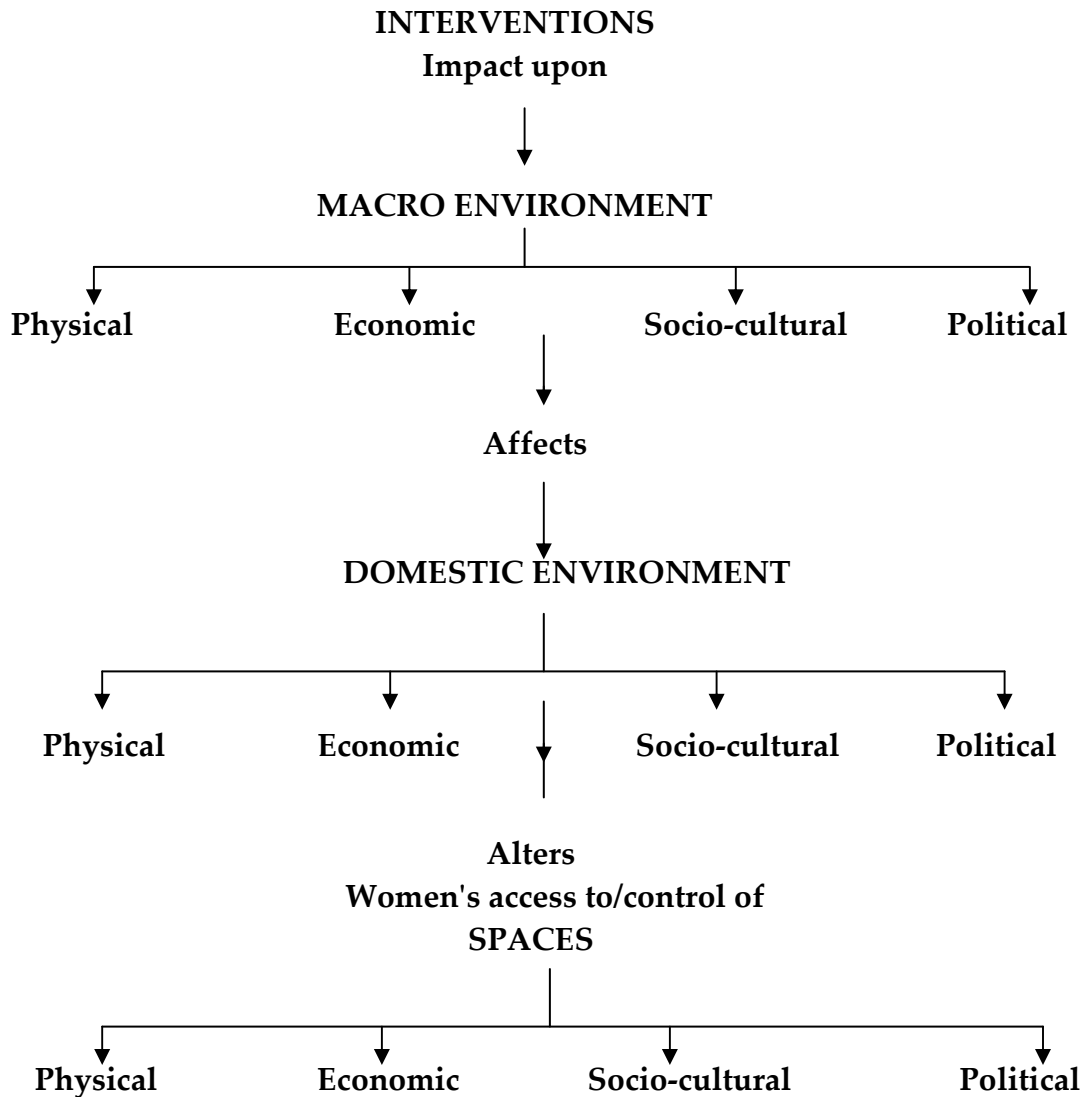
¹⁴ See Goetz and Gupta, 1996.

The second factor that leads to an expansion of mental spaces is information. Information is a very important source of power as well as an instrument. It is similarly a source and instrument of empowerment. Most often women are oppressed because they are illiterate and do not have access to knowledge. It has been found however that education as is formally understood is not a pre condition for empowerment to take place. *In the first place, the information that is most critical to unleash a process of empowerment is knowledge of the structures of power within which lives are placed.* Such knowledge changes self-perception and brings about an awareness of the implications of oppression. *Another kind of information that is vital is of rights and duties both as citizens of civic society and also as members within families.* This information spans across knowing about legal machinery as also about human rights and entitlements. Further, information is very important in social mobilisation. Groups, in sharing experiences, often gain in strength and solidarity. Apart from these kinds of information, knowledge about matters related to livelihoods, finances, political processes, etc also equip women to be able to take action in order to change the situation they find themselves in. The intervention of micro finance by definition imparts information to women. Participation in local self-governance also increases the level of information for women. However often one can also see that information is selectively imparted so women are still exploited. In both the intervention/initiatives, training programmes play an important role in the imparting of relevant information to women. The role of non governmental organizations (Ngos) is critical since with an orientation towards development, Ngos can use both SHGs and PRIs as entry points for the dissemination of not just information about how to be more effective participants, but also about rights, and structures of power.

Just as the individual woman is placed within a domestic environment and has to negotiate her spaces within it, the domestic unit is placed within a larger macro environment. As a collective, the domestic unit negotiates for space within that environment. As an individual, the woman too has to negotiate within the larger reality of the macro environment. The macro environment comprises of the similar four components of the physical, economic, socio-cultural and political. This macro physical environment is shaped by initial physical characteristics depending upon geographical location, soil, climate, landscape, etc. The macro economic environment is shaped by economic opportunities offered by the economy, institutions, level of industrialisation, state of the rural economy, etc. The macro socio-cultural environment depends upon the structures of caste, class, race, religion and the inter-group as well as intra-group relations within each category. This environment also depends upon culture,

kinship patterns and gender norms. The macro political environment is determined by, the level, type, quality and transparency of public office. It also depends on the kind of governance that exists in the state. Citizenship and matters related to public life fall within the ambit of political environment. One finds that macro changes in the nature of state enforced political and economic interventions like micro finance and PRIs, alter micro level dynamics, thereby changing opportunity patterns of families and individuals. Policies and interventions by state and non-state bodies act upon the macro environment, which in turn alters the domestic environment. This has a consequent effect in altering spaces for the individual. This has been illustrated in the following flow chart, Figure 2.

Figure 2



Interventions/initiatives such as micro finance and PRIs succeed in impacting upon the macro and domestic environments, particularly on the economic and political (both public and private) dimensions. The woman's physical space also increases due to her participation in the initiative. However, the socio-cultural environment is the most stubborn and difficult to alter and in consequence, the socio-cultural space is difficult to negotiate. The cost of an expansion in this space is often high for an individual woman. That is the reason why collectives and collective action is a more effective vehicle to set a process of empowerment into motion. Further, paradoxically a process of empowerment cannot accelerate unless there is an expansion of socio-cultural space. This is because while an expansion in physical, economic and political space can lead to an expansion in mental space, with socio-cultural space the logic has to be turned on its head. There has to first be an expansion in mental space for there to be an expansion in socio-cultural space.¹⁵ In order for such to happen there is need for outside interventions which supplement economic interventions such as micro finance ones.¹⁶

Suggesting Synergistic Linkages

There has been over the past ten years a visible and concentrated effort to involve women in PRIs and in SHGs. These can be interpreted as two parallel processes of women's empowerment. There is need at this juncture to not only track and trace them but to also examine where these processes converge and

¹⁵ It may seem as if a conceptualisation of power and empowerment in terms of spaces confines empowerment to a static understanding and is in conflict with the actual dynamic nature of its being a process. However, the act of negotiating for more space is the dynamic characteristic of the struggle towards empowerment. Further in as much as there is action to elbow for more spaces within altered spaces afforded by external stimuli, there cannot be a static understanding of empowerment.

¹⁶ For example, there has been a project "Gender Equity in the Family in the district of Mahbubnagar, Andhra Pradesh, under the Andhra Pradesh District Poverty Initiatives Project's (APDPIP) which used folk theatre to open up the family and household for questioning before entire villages. This project was initiated since it was observed that the formation of micro finance self help groups aggravated household tensions since women were becoming economically independent and also held positions of power outside the home by lieu of being in the groups. Their workloads were increasing and they were facing hostilities within the household due to their increased importance outside the house. The theatre performances addressed issues of gender division of labour in the house, relations between women such as mother in law and daughter in law and son preference. The purpose of the project was to alter perceptions within households so that mental spaces expand which would then lead to an alteration of established hierarchical socio-cultural spaces. See Deshmukh-Ranadive, Joy 2003.

where they diverge. First, on the surface the overt mandate of micro finance is economic empowerment and the overt mandate of PRIs is political empowerment. However, it is important to take into account the economics of the PRI movement since often it is this consideration that makes the seat of power so inviting to men and consequently threatening to women. Likewise it is also necessary to consider the politics of the SHG process. The formation of groups, participation in them, the responsibility of running the groups, holding positions of leadership has all contributed towards involving women members in political processes. In fact often SHG membership is seen as training ground for PRI participation.¹⁷

Second, an important linkage between the two processes lies in the fact that both revolve around the operative ethos of 'self', which in a broader sense signifies involvement of the community and participation of the people. This is different from the earlier understanding of the government/state being the agent who doles out development and empowerment to its subjects/ people. While there is a positive feel to this ethos, one must not lose sight of the fact that it is in keeping with the larger mandate of globalisation in which the state has a minimal role and the market governs decisions within the economy. The role of the state in both micro finance and in PRIs is a hugely debatable issue. Moreover, deficiencies have been pointed out in the participatory approach. (Narayan, 2003). Unless local structures of power are comprehended by the facilitating agents be they state or non-state (Ngo), there can never be participation in the true sense. However, the more important questions to ask and investigate are - in the name of self-governance and self-help is the state being abdicated from its central responsibility to provide the necessary requisites for its citizens? In other words, do people have to fend for themselves, being at the mercy of the market forces for which the marginalized groups are not equipped to cope with? Can PRI or micro finance circumvent these problems and substitute for the state in providing people with the necessary means of subsistence, livelihood, and political voice?

Third, another area of synergy between the two processes, is the pursuit of democracy. In the case of PRIs the intent is clear and undoubted. Local self-

¹⁷ Comment from Dr. A. Rizwana at the workshop, Women's Empowerment in the context of local government in India: An assessment, October 20-21, 2003, Institute of Social Studies, New Delhi.

governance is an attempt to expand the horizons of democracy. However, in the formation of SHGs, also there are issues of democracy that need to be addresses. Experience has shown that SHGs function better when run on democratic lines. When the relation between the facilitating Ngo and the groups is democratic, micro finance has functioned in a more sustained manner. Otherwise the dependence of the groups upon the facilitating Ngo deepens, creating a new structure of power. It is important to examine the true nature of democracy in both processes since claims need not always be endorsed by ground reality.

Fourth, in terms of women's empowerment, the interesting area of interface between the two processes is the margin they accord to women to occupy positions in the public arena. It is possible for women from all the economic and socially marginalized groups to become members of SHGs. Middle class, upper caste and higher classes are however excluded. In the case of PRI participation, there is a chance in theory for women from all groups to participate, however all women are not likely to become PRI members. Hence a large component of women are excluded. *Yet there will be women who will occupy a position in both processes.* It is these who symbolize the addressal of social justice since they come from marginalized groups by gender/caste/class/ethnicity/religion. In as much as they are victims of multiple discrimination, their participation in both processes gains added significance as the symbol of empowerment. It is these women who should be researched to ascertain the extent of empowerment in their lives.

Fifth, another area of investigation within the two processes is the exclusion not only of certain women but a reinforcing of existing exclusions along caste, ethnic and class lines. Since there is the condition of homogeneity in the formation of SHGs, it has been found that often caste/religion specific groups are formed. These fracture existing solidarity groups that had collectively mobilized at an earlier point in time. Since the motivation of SHGs in economic, the impetus for this fracturing is acute. With PRIs reservations make it mandatory that women from certain sections stand for elections. Both SHGs and PRIs take us back to the double bind that lies in isolating the problems of certain marginalized groups in the name of correcting inequities and at the same time reinforcing the discrimination through a recognized isolation. Research can delve into this complexity to ascertain the effectiveness in addressing the needs of marginalized groups of such initiatives.

A woman's empowerment hinges to a large extent upon the control she has over resources and over herself. The sixth point of overlap is that in both PRIs and SHGs one has seen the 'proxy' factor operating. While women PRI members bow

to the wishes of their male relatives, women SHG members are also seen to take loans for their men with little or no control over resources. In as much as women can break out of being proxies there is definitely empowerment. In examining the synergistic linkages between these two processes one can see whether empowerment or assertion in one process facilitates assertion in the other. For example, if a woman from an SHG can take control over her loan and livelihood it can facilitate her entry into PRI activity, or vice versa. Voice in one arena can assist speaking in the other.

Seventh, while studying SHGs and PRIs as vehicles of women's empowerment, it is necessary to include the family and the political spaces within it. In as much as either of these processes can influence these spaces, empowerment will be hastened. The benefit to the family by women's participation in SHGs and PRIs is most often in terms of an enhancement of economic and social status. However, leakages appear in the form of adherence to social norms such as dowry, vices such as alcoholism, violence etc. It is necessary to investigate into whether participation the PRIs of SHGs enable women to engage with these issues, which are so detrimental to their empowerment.

Eighth, as has been indicated earlier, collective mobilization is instrumental in empowerment. While SHGs most often are all women groups and hence facilitate collective mobilization, with PRI members, to start with women are isolated members within an otherwise all male domain. In order to collectively mobilize, special effort has to be made to federate them, which has already been done in some states of the country.¹⁸ It will be interesting to gauge through research, the extent that collective mobilization has managed to influence empowerment processes. As collectives, field experience has shown that SHGs do have an influence upon PRIs and vice versa At times the groups mutually assist one another, at other times they are seen to sabotage the other's interests. It is imperative for research to direct efforts towards understanding the circumstances under which either of these phenomena happen.

Ninth, a symbiosis has to be worked out between PRIS and SHGs. This would enhance the functioning of both processes. In Andhra Pradesh, the key to this has been found in integrating these existing groups with the democratically elected and empowered panchayats when the requisite devolution of powers, functions

¹⁸ See, Behar and Aiyar 2003. The growing success of networks of elected women representatives (EWRs) clearly demonstrates the significance of micro initiatives in institutionalising the panchayat raj system. This essay assesses the experience of some of these networks in western and southern India.

and authority to them takes place. It has been seen that since the space for development administration and political processes at the sub-district levels is currently limited, PRIs are competing with the SHGs for such space. This unhealthy competition has been further exacerbated by the meager delegation of powers and functions to the PRIs. Further, PRIs have insufficient understanding of the constructive role that the SHGs can play. Hence, they are unable to configure a working relationship with the SHGs. Observers see that there is a possibility that ultimately PRIs could try to stifle or suppress SHGs, perceiving them as threats to their own existence. The constitutionally mandated three-tier panchayat institutions symbolise representative governance at the district level and below. To be potent and effective such bodies must respond to the needs and sensitivities of different interest groups. But unless there is some compelling force, instead of being responsive, they might turn out to be a sterile elected bureaucracy as has happened in some states. To enhance their responsiveness accountability and transparency, there should be an institutional and functional linkage with the SHGs. As a result, there is an urgent need to work out mechanisms/systems that will allow the SHGs and the PRIs to work in tandem and establish a system of reinforcing each other's work. In Andhra Pradesh, it has been recommended that a symbiotic relationship be worked out between the SHGs and the PRIs by statutorily making the members of the SHGs members of the standing committees of the PRIs at all the tiers. (Bandhyopadhyay, Yugandhar and Mukherjee, 2002).

Finally, most important of all, it is necessary to find out whether either of the two processes of empowerment has managed to alter the existing value systems on which power structures are based. It is a trap to believe that if women came to power through PRIS or SHGs, it will necessarily lead to empowerment, a reduction of gender discrimination and a better life for them or other women. It seems as if advocates of both processes have fallen into this trap since targets and numbers of women in SHGs and in PRIs are bandied around as indicators of empowerment. It is only when women come to power and control with a *new* understanding of power different from the existing patriarchal understanding, that empowerment will take place in the true sense. Otherwise instead of male oppressors one will see female oppressors who are as patriarchal as are men. Elson (1995) stresses that empowerment for women is fundamentally about changing social institutions and practices, about changing rules, norms and rights, and about changing the balance between women's obligations and responsibilities and their command over the resources needed to discharge these obligations and responsibilities. According to Batliwala (1994) empowerment is the process of challenging existing power relations and of gaining greater control

over the sources of power. It is manifested as a redistribution of power. The goals of women's empowerment are to challenge patriarchal ideology, to transform the structures and institutions that reinforce and perpetuate gender discrimination and social inequality and to enable poor women to gain access to and control of both material and informational resources.

Conclusion

To conclude it can be said that given the fact India has seen two major initiatives towards women's empowerment, in the guise of PRIs and micro finance, the time has now come for research to delve into unraveling the areas of overlap between the two processes. There are issues, which affect women's lives intimately which are seen in both initiatives. A common conceptualization of empowerment should be used to gauge the extent of empowerment that has been unleashed by women's participation in PRIs and in SHGs. It is not to suggest that necessarily there are similarities or that similarities have to found under any circumstance. The purpose of this paper has been to suggest that there already exist linkages between the two processes and the extent and scope of these linkages need further investigation. Such research will serve well to suggest policy change that will coordinate between these two processes.

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